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NS Trading Statement



TRADING UPDATE, THIRD QUARTER

[EXPERIAN PLC](#)

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news release

Trading update, third quarter

21 January 2026 — Experian plc, the global data and technology company, today issues an update on trading for the three months ended 31 December 2025.

Brian Cassin, Chief Executive Officer, commented:

"We delivered strong Q3 growth, with revenue increasing 12% at actual exchange rates, 10% at constant currency and 8% organically, all in-line with our expectations.

"With continued strong momentum, our full year expectations are unchanged. We continue to leverage our scaled proprietary data assets, strong technology foundations and deep expertise to deliver on our strategic priorities and crystallise exciting new AI opportunities."

% change in revenue from ongoing activities year-on-year for the three months ended

31 December 2025

Ongoing activities only	Total revenue growth % At actual exchange rates ¹	Total revenue growth % At constant exchange rates	Organic revenue growth % At constant exchange rates
North America	11	11	10
Latin America	25	15	6
UK and Ireland	9	5	3

EMEA and Asia Pacific	7	4	3
Total global	12	10	8

1 Experian reports in US dollars.

% change in organic revenue year-on-year for the three months ended 31 December 2025

Organic revenue growth % ²	B2B ³	Consumer Services	Total
North America	11	8	10
Latin America	0	23	6
UK and Ireland	0	14	3
EMEA and Asia Pacific	3	n/a	3
Total global	7	10	8

2 Ongoing activities only, at constant exchange rates.

3 B2B = Business-to-Business business lines which consists of Financial Services and Verticals.

% change in organic revenue year-on-year for the three months ended 31 December 2025

Ongoing activities only	Percentage of Group Revenue ⁴	Total revenue growth %	Organic revenue growth %
	At actual exchange rates	At constant exchange rates	At constant exchange rates
Financial Services	52	10	7
Verticals	20	10	7
B2B	72	10	7
Consumer Services	28	10	10
Total global	100	10	8

4 Percentage of Group Revenue for the six months ended 30 September 2025 at actual exchange rates.

North America - 68% of Group revenue⁴

North America delivered organic revenue growth of 10%. Total revenue growth was 11%.

B2B organic revenue growth was 11%.

Financial Services delivered a strong performance, reflecting continued progress against our strategic priorities. Growth was supported by strong contributions from Clarity, commercial momentum in our new Cashflow products, mortgage profiles, and healthy underlying client activity. Within Verticals, Automotive maintained its recent momentum, led by our credit, vehicle history and value recovery solutions. Health also delivered strongly, supported by our claims management products and increasing uptake of Patient Access Curator, our AI-powered registration platform.

Consumer Services delivered organic revenue growth of 8%, as anticipated after the one-time contractual catch-up in our insurance business in Q2. Marketplace was a key driver with growth across credit cards, personal loans and insurance, and supported by the onboarding of additional lenders to our Activate capability and expanded partner adoption of our innovative No Ding Decline feature. Partner Solutions growth was supported by good performance at existing clients and new business wins.

Latin America - 14% of Group revenue⁴

Latin America delivered organic revenue growth of 6%. At constant currency, total revenue growth was 15%, primarily from the ClearSale acquisition.

B2B organic revenue growth was flat, consistent with recent trends and impacted by ongoing macroeconomic activity and elevated interest rates. In Brazil, strategic focus areas such as fraud prevention and small and medium enterprise continue to perform well. We are advancing the ClearSale integration, delivering expanded product capabilities and new business wins and capturing planned synergies. In Spanish Latin America, growth was driven by our value-added services, such as proprietary scores and analytics.

Consumer Services delivered very strong organic revenue growth of 23%, as the business achieved a significant milestone of 100 million free members in Brazil. Limpa Nome performed strongly, supported by volume expansion at several key partners and a successful Limpa Nome fair. Premium subscription revenue grew well with an

expanding membership base, and our credit marketplace delivered strong growth with several major partners joining the panel.

UK and Ireland - 11% of Group revenue⁴

The UK and Ireland delivered organic revenue of growth of 3%. Total constant currency revenue growth of 5% was primarily due to the contribution from the acquisition of KYC360.

B2B organic revenue was flat. Though UK economic activity continues to be soft, we have driven sequential improvement and continue to execute against our strategic priorities. We delivered strong Ascend Sandbox growth and multiple proof-of-value trials remain in progress. During the quarter, we also acquired KYC360, enhancing our fraud and financial crime compliance capabilities.

Organic revenue growth in Consumer Services was 14%. This was driven primarily by continued marketplace momentum and supported by the launch of our 1250 score, our new credit score that uses expanded data and better reflects how credit applications are assessed. We drove strong growth across both credit cards and personal loans, supported by higher customer engagement and strong conversion rates.

EMEA and Asia Pacific - 7% of Group revenue⁴

In EMEA and Asia Pacific, organic revenue growth was 3%, with total constant currency revenue growth of 4%. We drove strong growth across a number of core markets, including Italy, Spain and South East Asia, despite a tough comparable from large software deliveries in the prior year period. We continue to progress our strategic initiatives, expanding proprietary scores and Ascend Platform capabilities into new geographies.

Future events

Experian will release results for the full year ending 31 March 2026 on Wednesday, 20 May 2026.

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This announcement is available on the Experian website at www.experianplc.com. There will be a conference call today to discuss this update at 9.00am (UK time), which will be broadcast live on the website with a recording available later.

All financial information in this trading update is based on unaudited management accounts. Certain statements made in this trading update are forward-looking statements. Such statements are based on current expectations and are subject to a number of risks and uncertainties that could cause actual events or results to differ materially from any expected future events or results referred to in these forward-looking statements.

Neither the content of the Company's website, nor the content of any website accessible from hyperlinks on the Company's website (or any other website), is incorporated into, or forms part of, this announcement.

About Experian

Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help to redefine lending practices, uncover and prevent fraud, simplify healthcare, deliver digital marketing solutions, and gain deeper insights into the automotive market, all using our unique combination of data, analytics and software. We also assist millions of people to realise their financial goals and help them to save time and money.

We operate across a range of markets, from financial services to healthcare, automotive, agrifinance, insurance, and many more industry segments.

We invest in talented people and new advanced technologies to unlock the power of data and to innovate. A FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 25,200 people across 33 countries. Our corporate headquarters are in Dublin, Ireland. Learn more at experianplc.com.

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