news release

Trading update, first quarter

16 July 2026 — Experian plc, the global data and technology company, today issues an update on trading for the three months ended 30 June 2026.

Brian Cassin, Chief Executive Officer, commented:

"We delivered a strong start to FY27, with Q1 revenue increasing 10% at actual exchange rates, 8% at constant currency and 7% organically, in line with our expectations.

"Our full-year expectations are unchanged. We continue to execute well, supported by our trusted data assets, scaled platforms and growing AI-enabled opportunities."

% change in revenue from ongoing activities year-on-year for the three months ended 30 June 2026

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	8	8	7
Latin America	25	12	12
UK and Ireland	8	7	5
EMEA and Asia Pacific	5	1	1
Total global	**10**	**8**	**7**

1 Experian reports in US dollars.

% change in organic revenue year-on-year for the three months ended 30 June 2026

Organic revenue growth %[2]	B2B[3]	Consumer Services	Total
North America	11	(2)	**7**
Latin America	9	22	**12**
UK and Ireland	5	7	**5**
EMEA and Asia Pacific	1	n/a	**1**
Total global	**9**	**2**	**7**

2 Ongoing activities only, at constant exchange rates.
3 B2B = Business-to-Business business lines which consist of Financial Services and Verticals.

Ongoing activities only	Percentage of Group Revenue[4] At actual exchange rates	Total revenue growth % At constant exchange rates	Organic revenue growth % At constant exchange rates
Financial Services	53	10	9
Verticals	20	8	7
B2B	73	10	9
Consumer Services	27	3	2
Total global	100	**8**	**7**

4 Percentage of Group Revenue for the year ended 31 March 2026 at actual exchange rates.

North America – 67% of Group revenue[4]

North America delivered organic revenue growth of 7%. Total revenue growth was 8%.

B2B organic revenue growth was 11%.

Financial Services performed strongly, with growth driven by our Ascend analytics solutions, fraud prevention products, mortgage, and stable underlying client activity. Within Verticals, Automotive maintained good momentum, led by AutoCheck, which benefited from recent consumer marketplace wins, alongside continued growth in credit solutions. Health also performed well, driven by ongoing adoption of Patient Access Curator, our artificial intelligence (AI)-powered registration platform, and strong demand for our claims management products.

Consumer Services organic revenue declined (2)%, as anticipated, following the initial wind down last quarter of two long-term mass data breach support contracts. Excluding data breach services, Consumer Services delivered 3% organic growth. Within Marketplace, growth was led by strong performance in personal loans and insurance. Credit card activity remained subdued, reflecting continued caution among certain lenders, broadly consistent with the trends observed last quarter. Subscription growth benefited from higher enrolments, supported by ongoing enhancements to the user experience, including the recent launch of earned wage access capabilities and a high-yield savings account offering.

Latin America – 15% of Group revenue[4]

Latin America delivered organic revenue growth of 12%, with total constant currency revenue growth also at 12%.

B2B organic revenue growth was 9%, reflecting continued commercial and product momentum. In Brazil, we delivered strong growth, driven by new business wins and continued expansion across major Brazilian banks and telecommunications providers. Fraud prevention continued to perform very well, supported by our differentiated data assets and technology capabilities. On 1 July, we closed the acquisition of idwall, a specialist in digital identity management in Brazil, which will further strengthen our fraud capabilities in the market. In Spanish Latin America, Colombia, Peru and Panama all contributed to growth, supported by healthy underlying client activity.

Consumer Services delivered strong organic revenue growth of 22%, driven by continued momentum across the portfolio. In Brazil, Limpa Nome performed very well, supported by higher volumes and expanded distribution through key partners. Our credit marketplace also grew strongly, benefiting from new partner additions and growth in payroll lending.

UK and Ireland – 11% of Group revenue[4]

The UK and Ireland delivered organic revenue growth of 5%. Total constant currency revenue growth of 7% was primarily due to the contribution from the acquisition of KYC360.

B2B organic revenue growth was 5%. While UK economic activity remained subdued, growth accelerated relative to the prior year and we continued to make good strategic progress. Growth was supported by recent new business wins, with revenue from the Ascend Platform continuing to increase.

Organic revenue growth in Consumer Services was 7%. Marketplace grew well, supported by higher consumer engagement following the launch of our new 1250 credit score. Subscriptions benefited from continued product enhancements, with particularly strong growth in our identity-focused offering.

EMEA and Asia Pacific – 7% of Group revenue[4]

In EMEA and Asia Pacific, organic revenue growth was 1%, with total constant currency revenue growth also at 1%.

We delivered good growth across a number of key markets, and while growth was impacted by a strong prior-year comparison from several large software deliveries, we continued to advance key initiatives. Our proprietary scores and the Ascend Platform are gaining traction across the region, supporting future growth opportunities.

Future events

Experian will release results for the half year ending 30 September 2026 on Wednesday, 18 November 2026.

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This announcement is available on the Experian website at **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 platforms. 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**.