

Marketing Services

Includes marketing data and analytics

Sales in Marketing Services were \$3m in the period following the acquisition of Informarketing in April 2007. The integration of Informarketing has progressed well, with good client wins in the period of ownership.

Financial review

Sales were \$102m, reflecting the first time contribution from Serasa. Organic growth was 46%.

EBIT in the period was \$24m, delivering an EBIT margin of 23.5%. EBIT includes a favourable IFRS adjustment of \$3m, principally in relation to the differential treatment of capitalisation of data assets for Serasa under Brazilian GAAP, with \$9m expected for the nine months to 31 March 2008. Integration charges in relation to the Serasa acquisition of \$4m were incurred in the period, with \$11m expected for the nine months to 31 March 2008.

UK AND IRELAND

Sales from continuing activities up 9%; 5% organic

EBIT from continuing activities up 7%

EBIT margin of 26.8%

Challenging market environment for Credit Services and Marketing Services

Decision Analytics organic sales affected by delays to pipeline conversion

Interactive sales doubled at constant exchange rates

| Six months ended 30 September | 2007 \$m | 2006 \$m | Growth ³ % | Organic growth ³ % |
|---------------------------------------|--------------|--------------|--------------------------|----------------------------------|
| Sales | | | | |
| - Credit Services | 144 | 128 | 5% | 3% |
| - Decision Analytics | 119 | 105 | 5% | (1)% |
| - Marketing Services | 177 | 154 | 7% | 2% |
| - Interactive | 30 | 14 | 100% | 100% |
| Total – continuing activities | 471 | 401 | 9% | 5% |
| Discontinuing activities ¹ | 28 | 34 | n/a | |
| Total UK and Ireland | 499 | 435 | 6% | |
| EBIT – continuing activities | 126 | 110 | 7% | |
| Discontinuing activities ¹ | 6 | 15 | n/a | |
| Total UK and Ireland | 132 | 125 | (1)% | |
| EBIT margin² | 26.8% | 27.4% | | |

1 Discontinuing activities include UK account processing

2 EBIT margin is for continuing activities only

3 Growth at constant FX rates

Operational review

UK & Ireland delivered good growth in a challenging market environment. This resilience reflects the strength of Experian's market position and the diversity of its business model.

Credit Services

Includes consumer credit and business information bureaux and automotive and insurance services

Experian's focus on new product development and investment in new verticals has enabled Credit Services to grow, notwithstanding a tough market environment for the financial services sector. Total sales growth was 5% in the half, with organic sales growth of 3%. Growth was supported by high levels of activity in collections and further expansion in the public sector vertical. In addition, product innovation and a renewed focus on sales execution has given rise to good sales momentum in business information. Acquisitions in the period included The pH Group (in July 2007), a provider of business-to-business marketing analytics, which has performed well in the period post acquisition.

Decision Analytics

Includes credit analytics, decision support software and fraud solutions

Total sales for Decision Analytics increased by 5%, with a decrease of 1% on an organic basis. The decline in organic sales was mainly attributable to the timing of software deployment for certain clients which affects the period in which sales are recognised, as well as to delays in pipeline conversion due to conditions in the UK financial services market. New business won during the period was up strongly. There were multi-million dollar, multi-year contracts secured with blue-chip financial services clients in customer management (Probe) and application processing (Transact).

During the period Experian acquired the Tallyman collections management software business (in May 2007) and N4 Solutions (in July 2007), a mortgage sector and financial services software provider. Significant opportunities exist to cross-sell products across Experian's customer base, and since the period end Tallyman has secured a significant win from Barclays Bank for its debt management and collections system.

Marketing Services

Includes data and data management, database management and analytics, digital services, internet marketing intelligence and business strategies

Total sales in Marketing Services were up 7%, with organic growth of 2%. Acquisitions contributed 5% to total sales growth, primarily Eiger Systems and Hitwise. Organic growth in data, data management and database continued to be tempered by the poor environment for the UK financial services sector, as customers have cut back on marketing-related expenditure. Other business lines, which account for the majority of UK Marketing Services, are less dependent on financial services and performed well. For example, there were a number of new data integrity wins for QAS in the public services sector. The restructuring announced last year has been completed.

Interactive

Comprises CreditExpert (online credit reports, scores and monitoring services sold direct to consumers) and comparison shopping (PriceGrabber)

Total Interactive sales grew by 100%. CreditExpert continues to build on its market leading position, with an excellent performance in the first half. Growth has benefited from further increases in membership and higher volumes of credit reports delivered. Experian continues to invest in PriceGrabber UK, which performed well off a low base.

Financial review

Sales from continuing activities were \$471m, up 9% at constant exchange rates compared to the same period last year. Organic growth was 5%. The contribution to sales growth from acquisitions during the period was 4%.

EBIT from continuing activities was \$126m, an increase of 7% at constant exchange rates over last year. The EBIT margin was 26.8% (2006: 27.4%), with the slight decline reflecting adverse acquisition mix.

EMEA/ASIA PACIFIC

Sales from continuing activities up 14%; 8% organic

EBIT from continuing activities up 9% at \$34m

EBIT margin of 10.7% after investment in infrastructure in Asia Pacific

Good organic sales growth in Credit Services, reflecting strong growth in credit bureaux and contract wins in French business process outsourcing

Strong performance in Decision Analytics, as market penetration deepens

| Six months ended 30 September | 2007 | 2006 | Growth³ | Organic growth³ |
|---------------------------------------|--------------|--------------|---------------------------|-----------------------------------|
| | \$m | \$m | % | % |
| Sales | | | | |
| - Credit Services | 228 | 200 | 7% | 6% |
| - Decision Analytics | 56 | 44 | 21% | 15% |
| - Marketing Services | 33 | 19 | 68% | 13% |
| Total - continuing activities | 318 | 263 | 14% | 8% |
| Discontinuing activities ¹ | 8 | 8 | n/a | |
| Total EMEA/Asia Pacific | 326 | 271 | 13% | |
| EBIT – continuing activities | 34 | 29 | 9% | |
| Discontinuing activities ¹ | 1 | - | n/a | |
| Total EMEA/Asia Pacific | 35 | 29 | 10% | |
| EBIT margin² | 10.7% | 11.0% | | |

1 Discontinuing activities include Loyalty Solutions

2 EBIT margin is for continuing activities only

3 Growth at constant FX rates