

# Facts and figures

Our customers often ask what makes our consumer information better than that of our competitors. Here's what makes our data unique.

### Depth and breadth of data

We add over **750 million records** from over **600** of the largest and most up-to-date sources in the UK into our consumer credit bureau **every month**.




The two largest sources of credit application and history available, with:



**60%** of all UK credit application records



Credit account data provided by over **550 suppliers**



Data gathered from virtually every major credit organisation in the UK

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Unique data sources, such as rental and young person's identity data



Uniquely derived data, including over **168 million** financial aliases and associations



More historical data than any other bureau

### Data quality

For over **30 years**, we've managed the UK's largest and most comprehensive source of consumer information.





We process **millions of data** items every day



All data goes through **strict** quality checks



Our advanced matching capability, ExPin, links data using over **2 billion** pieces of reference information



Our **78,000-square foot** data centre has been purpose built to provide a **safe, secure** environment

### Wealth of experience

Our data, people and processes are trusted by over **5,000 clients** and **millions of consumers**.



We have **over 30 years'** experience in sourcing, processing, matching and deriving insights



We have **over 800** of the most experienced data experts in the industry



We work with simple and complex businesses across all sectors



We're **FCA authorised** so have a stringent approach to compliance



Experian was the first organisation to collect and provide consumer information on a national scale. Here's how it all started.

**1967**

A quarter of UK families shopped with mail-order retailer Great Universal Stores (GUS), meaning it was probably the largest lender in the country. To manage bad debts and make credit decisions, it developed a computerised credit-reporting database.

**1970**

GUS added electoral data and CCJs to the database, and decided to explore credit reporting commercially. Commercial Credit (Nottingham) Limited was established to sell GUS's credit information services and quickly became the UK market leader.

**1983**

CCN believed they could predict credit risk more accurately if lenders could see others' data. Credit Account Information Sharing, or CAIS – the first database of its kind – was born. By the mid-1980s, CCN had almost two thirds of the UK credit information market.

**1996**

GUS purchased Experian, a leading US credit data business, for \$1.7 billion. CCN renamed as Experian.

**2006**

Experian became an independent company on the London Stock Exchange (EXPN) and a constituent of the FTSE 100 index.

**2013**

ExPin, Experian's leading match key, was launched.