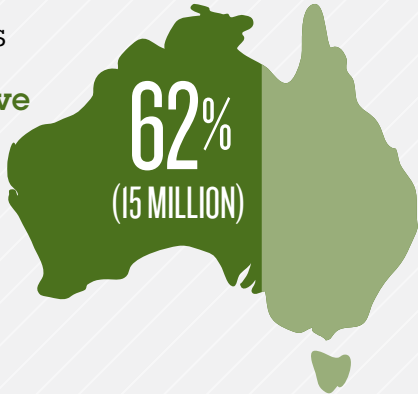


Australian Credit Active Population



Individuals that are **credit active**



Of the credit active **individuals we know:**

1.3 MILLION individuals have more than one identity known to Veda

16.6% of individuals have consumer and commercial credit information

4.3 MILLION directorships and proprietorships

12.7% of individuals have an adverse on file

Of the **adverses on file:**



Credit Activity



60.1 MILLION consumer enquiries within the last 5 years

9.5 MILLION individual commercial enquiries within the last 5 years

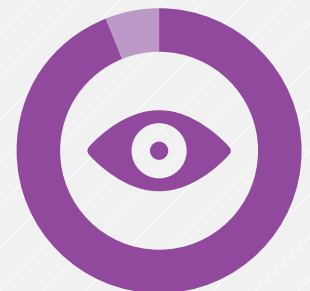
4.7 average number of enquiries per individual within the last 5 years

681 The average application VedaScore for individuals who have applied for credit in the last 3 months.

The application VedaScore is a number between -200 and 1,200 that summarises the information on an individual's credit file at a point in time. In simple terms, the higher the score, the better the person's creditworthiness.

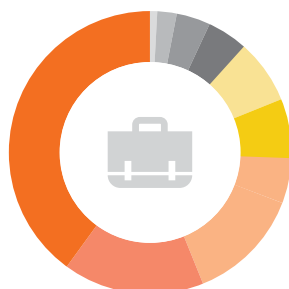
93.9% of individuals who applied for credit were **already known** to Veda

6.1% of individuals who applied for credit had a **new file** created at Veda



Credit Enquiries by Industry

- Big 4
- Large Banks & Internationals
- Telecommunications & Utilities
- Alternative Lending
- Retail
- Small Banks & Credit Unions
- Finance
- Automobile
- Other



Credit Enquiries by Account Type

- Credit Cards
- Mortgages
- Personal Loans
- Telecommunications & Utility
- Auto Loans
- Rentals
- Overdrafts



Silent Generation

BORN 1925 - 1945

Credit Active Population Profile

5.6% of credit active individuals | **17.6** average age of bureau file in years

1.4 MILLION consumer enquiries within the last 5 years | **0.4** MILLION commercial enquiries within the last 5 years | **2.1** average number of enquiries per individual within the last 5 years

15.4 THOUSAND individuals have more than **one identity** known to Veda

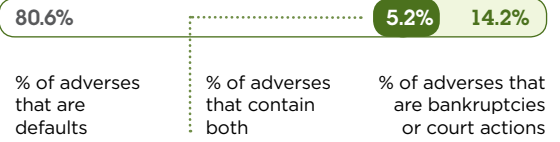
773 The average application VedaScore for individuals who have applied for credit in the last 3 months.

Of the credit active individuals we know:

6.9% of individuals have consumer and commercial credit information

0.4 MILLION directorships and proprietorships

5.3% of individuals have an adverse on file | **Of the adverses on file:**



Baby Boomers

BORN 1946 - 1964

Credit Active Population Profile

24.5% of credit active individuals | **17.7** average age of bureau file in years

11.5 MILLION consumer enquiries within the last 5 years | **3.3** MILLION commercial enquiries within the last 5 years | **4.0** average number of enquiries per individual within the last 5 years

228.9 THOUSAND individuals have more than **one identity** known to Veda

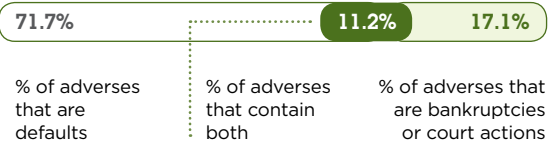
750 The average application VedaScore for individuals who have applied for credit in the last 3 months.

Of the credit active individuals we know:

11.2% of individuals have consumer and commercial credit information

1.9 MILLION directorships and proprietorships

8.8% of individuals have an adverse on file | **Of the adverses on file:**



Generation X

BORN 1965 - 1981

Credit Active Population Profile

36.1% of credit active individuals | **13.1** average age of bureau file in years

24.5 MILLION consumer enquiries within the last 5 years | **4.4** MILLION commercial enquiries within the last 5 years | **5.3** average number of enquiries per individual within the last 5 years

724.3 THOUSAND individuals have more than **one identity** known to Veda

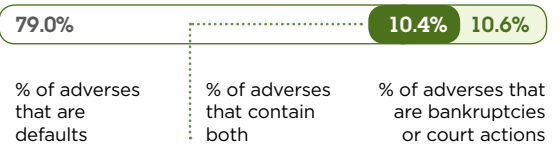
706 The average application VedaScore for individuals who have applied for credit in the last 3 months.

Of the credit active individuals we know:

21.5% of individuals have consumer and commercial credit information

1.6 MILLION directorships and proprietorships

13.9% of individuals have an adverse on file | **Of the adverses on file:**



Millennials

BORN 1982 - 2002

Credit Active Population Profile

33.8% of credit active individuals | **6.4** average age of bureau file in years

22.6 MILLION consumer enquiries within the last 5 years | **1.4** MILLION commercial enquiries within the last 5 years | **4.7** average number of enquiries per individual within the last 5 years

336.3 THOUSAND individuals have more than **one identity** known to Veda

632 The average application VedaScore for individuals who have applied for credit in the last 3 months.

Of the credit active individuals we know:

10.7% of individuals have consumer and commercial credit information

0.3 MILLION directorships and proprietorships

15.3% of individuals have an adverse on file | **Of the adverses on file:**

