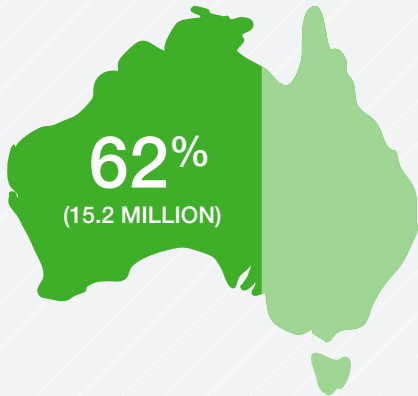


Australian Credit Active Population



Individuals that are **credit active**



Of the credit active individuals we know:

1.4 MILLION individuals have more than one identity known to Equifax

16.1% of individuals have consumer and commercial credit information

4.5 MILLION directorships and proprietorships

12.0% of individuals have an adverse on file

Of the **adverses on file**:



Credit Activity



61.2 MILLION consumer enquiries within the last 5 years

10.5 MILLION individual commercial enquiries within the last 5 years

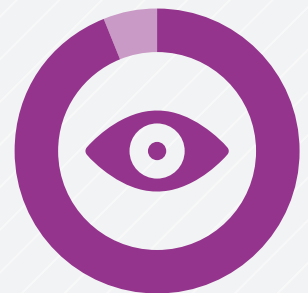
4.6 average number of enquiries per individual within the last 5 years

680 The average application Equifax Score for individuals who have applied for credit in the last 3 months.

The application Equifax Score 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.

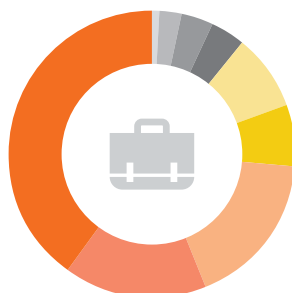
92.5% of individuals who applied for credit were **already known** to Equifax

7.5% of individuals who applied for credit had a **new file** created at Equifax



Credit Enquiries by Industry

- Big 4
- Large Banks & Internationals
- Telecommunications & Utilities
- Retail
- Alternative Lending
- 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

5.3% of credit active individuals | **18.3** average age of bureau file in years

Of the credit active individuals we know:

13.3 THOUSAND individuals have more than **one identity** known to Equifax

6.3% of individuals have **consumer and commercial credit information**

0.4 MILLION **directorships and proprietorships**

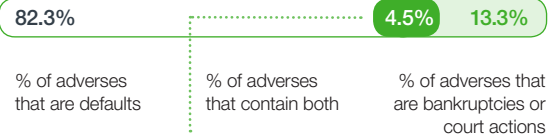
Credit Activity

1.3 MILLION **consumer enquiries** within the last 5 years | **0.3** MILLION **commercial enquiries** within the last 5 years | **2.1** average number of **enquiries per individual** within the last 5 years

770 The average application Equifax Score for individuals who have applied for credit in the last 3 months.

5.2% of individuals have an **adverse on file**

Of the adverses on file:



Baby Boomers

BORN 1946 - 1964

Credit Active Population Profile

23.5% of credit active individuals | **18.4** average age of bureau file in years

Of the credit active individuals we know:

220.4 THOUSAND individuals have more than **one identity** known to Equifax

18.8% of individuals have **consumer and commercial credit information**

1.9 MILLION **directorships and proprietorships**

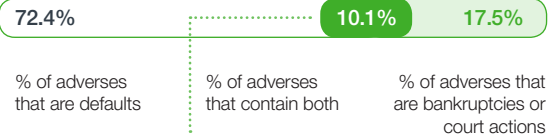
Credit Activity

10.8 MILLION **consumer enquiries** within the last 5 years | **3.1** MILLION **commercial enquiries** within the last 5 years | **3.9** average number of **enquiries per individual** within the last 5 years

757 The average application Equifax Score for individuals who have applied for credit in the last 3 months.

8.4% of individuals have an **adverse on file**

Of the adverses on file:



Generation X

BORN 1965 - 1981

Credit Active Population Profile

35.3% of credit active individuals | **13.8** average age of bureau file in years

Of the credit active individuals we know:

729.4 THOUSAND individuals have more than **one identity** known to Equifax

21.3% of individuals have **consumer and commercial credit information**

1.7 MILLION **directorships and proprietorships**

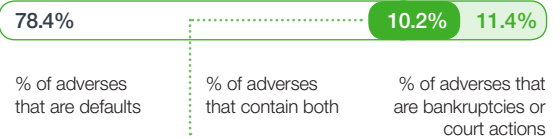
Credit Activity

24.2 MILLION **consumer enquiries** within the last 5 years | **1.7** MILLION **commercial enquiries** within the last 5 years | **5.3** average number of **enquiries per individual** within the last 5 years

709 The average application Equifax Score for individuals who have applied for credit in the last 3 months.

13.3% of individuals have an **adverse on file**

Of the adverses on file:



Generation Y

BORN 1982 - 2002

Credit Active Population Profile

35.7% of credit active individuals | **6.8** average age of bureau file in years

Of the credit active individuals we know:

410.2 THOUSAND individuals have more than **one identity** known to Equifax

10.9% of individuals have **consumer and commercial credit information**

0.4 MILLION **directorships and proprietorships**

Credit Activity

24.9 MILLION **consumer enquiries** within the last 5 years | **1.7** MILLION **commercial enquiries** within the last 5 years | **4.8** average number of **enquiries per individual** within the last 5 years

631 The average application Equifax Score for individuals who have applied for credit in the last 3 months.

14.1% of individuals have an **adverse on file**

Of the adverses on file:

