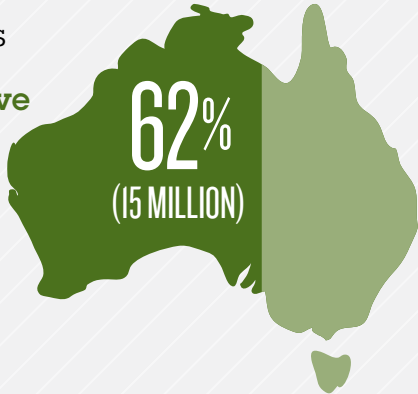


Australian Credit Active Population



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

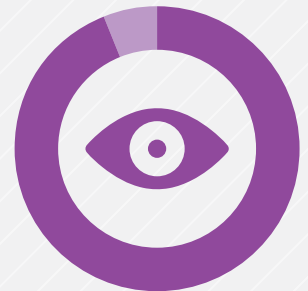
4.7 average number of enquiries per individual within the last 5 years

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.

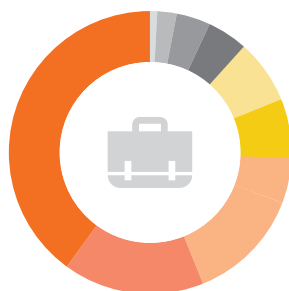
93.9% of individuals who applied for credit were **already known** to Veda

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

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

6.9% of individuals have **consumer and commercial credit information**

0.4 MILLION directorships and proprietorships

Credit Activity

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

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

Of the credit active individuals we know:

5.3% of individuals have an adverse on file

80.6% | **5.2%** | 14.2%

% of adverses that are defaults

% of adverses that contain both

% of adverses that are bankruptcies or court actions

Baby Boomers

BORN 1946 - 1964

Credit Active Population Profile

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

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

11.2% of individuals have **consumer and commercial credit information**

1.9 MILLION directorships and proprietorships

Credit Activity

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

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

Of the credit active individuals we know:

8.8% of individuals have an adverse on file

71.7% | **11.2%** | 17.1%

% of adverses that are defaults

% of adverses that contain both

% of adverses that are bankruptcies or court actions

Generation X

BORN 1965 - 1981

Credit Active Population Profile

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

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

21.5% of individuals have **consumer and commercial credit information**

1.6 MILLION directorships and proprietorships

Credit Activity

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

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

Of the credit active individuals we know:

13.9% of individuals have an adverse on file

79.0% | **10.4%** | 10.6%

% of adverses that are defaults

% of adverses that contain both

% of adverses that are bankruptcies or court actions

Millennials

BORN 1982 - 2002

Credit Active Population Profile

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

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

10.7% of individuals have **consumer and commercial credit information**

0.3 MILLION directorships and proprietorships

Credit Activity

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

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

Of the credit active individuals we know:

15.3% of individuals have an adverse on file

90.4% | **5.5%** | 4.1%

% of adverses that are defaults

% of adverses that contain both

% of adverses that are bankruptcies or court actions