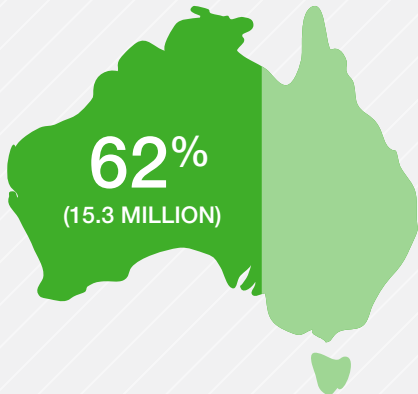


Australian Credit Active Population



Individuals that are **credit active**



Of the credit active individuals we know:

1.4 MILLION individuals have more than one identity known to Equifax

15.8% of individuals have consumer and commercial credit information

4.6 MILLION directorships and proprietorships

11.8% of individuals have an adverse on file

Of the **adverses on file:**



Credit Activity



62.4 MILLION consumer enquiries within the last 5 years

9.5 MILLION individual commercial enquiries within the last 5 years

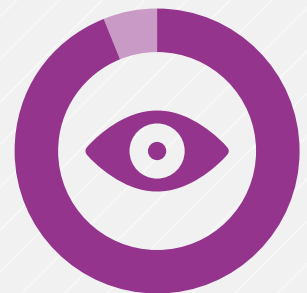
4.7 average number of enquiries per individual within the last 5 years

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.

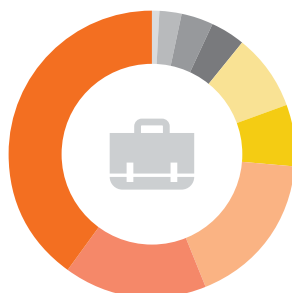
92.5% of individuals who applied for credit were **already known** to Equifax

7.6% 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 & Utilities
- Auto Loans
- Rentals
- Overdrafts



Silent Generation

BORN 1925 - 1945

Credit Active Population Profile

4.8% of credit active individuals | **18.8** average age of bureau file in years

Of the credit active individuals we know:

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

5.9% of individuals have **consumer and commercial credit information**

0.4 MILLION **directorships and proprietorships**

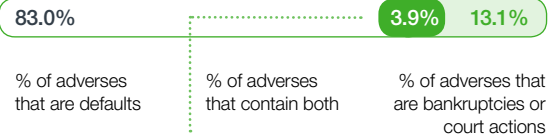
Credit Activity

1.2 MILLION **consumer enquiries** within the last 5 years | **0.3** MILLION **commercial enquiries** within the last 5 years | **2.0** average number of **enquiries per individual** within the last 5 years

776 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

22.4% of credit active individuals | **18.9** average age of bureau file in years

Of the credit active individuals we know:

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

18.1% of individuals have **consumer and commercial credit information**

1.9 MILLION **directorships and proprietorships**

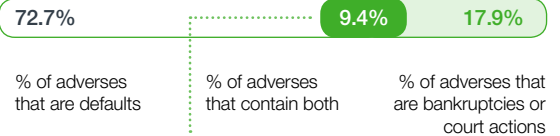
Credit Activity

10.3 MILLION **consumer enquiries** within the last 5 years | **3.0** MILLION **commercial enquiries** within the last 5 years | **3.8** average number of **enquiries per individual** within the last 5 years

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

8.0% of individuals have an **adverse on file**

Of the **adverses on file**:



Generation X

BORN 1965 - 1981

Credit Active Population Profile

34.5% of credit active individuals | **14.3** average age of bureau file in years

Of the credit active individuals we know:

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

21.2% of individuals have **consumer and commercial credit information**

1.8 MILLION **directorships and proprietorships**

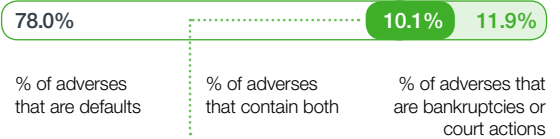
Credit Activity

24.0 MILLION **consumer enquiries** within the last 5 years | **4.4** MILLION **commercial enquiries** within the last 5 years | **5.4** average number of **enquiries per individual** within the last 5 years

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

12.9% of individuals have an **adverse on file**

Of the **adverses on file**:



Generation Y

BORN 1982 - 2002

Credit Active Population Profile

38.3% of credit active individuals | **7.0** average age of bureau file in years

Of the credit active individuals we know:

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

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

0.5 MILLION **directorships and proprietorships**

Credit Activity

26.9 MILLION **consumer enquiries** within the last 5 years | **1.8** MILLION **commercial enquiries** within the last 5 years | **4.9** average number of **enquiries per individual** within the last 5 years

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

13.7% of individuals have an **adverse on file**

Of the **adverses on file**:

