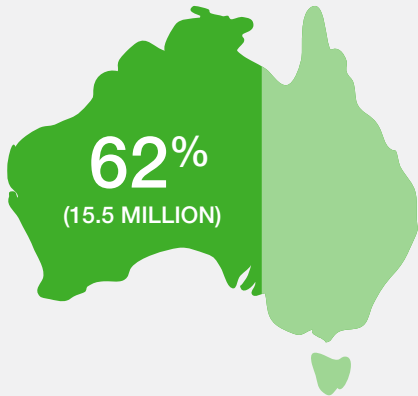


Australian Credit Active Population



Individuals that are **credit active**



Of the credit active individuals we know:

1.5 MILLION individuals have more than one identity known to Equifax

15.6% of individuals have consumer and commercial credit information

4.6 MILLION directorships and proprietorships

11.6% of individuals have an adverse on file

Of the **adverses on file**:



Credit Activity



63.3 MILLION consumer enquiries within the last 5 years

9.5 MILLION individual commercial enquiries within the last 5 years

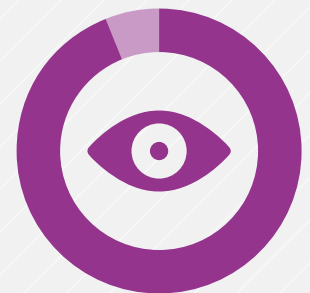
4.7 average number of enquiries per individual within the last 5 years

678 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.

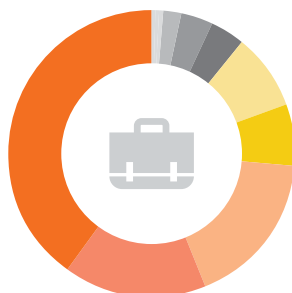
93.2% of individuals who applied for credit were **already known** to Equifax

6.8% 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

4.7% of credit active individuals | **18.6** average age of bureau file in years

Of the credit active individuals we know:

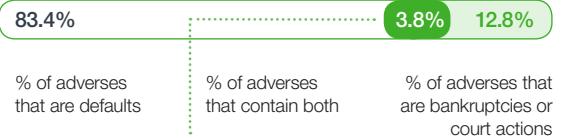
12.9 THOUSAND individuals have more than **one identity** known to Equifax | **5.8%** of individuals have **consumer and commercial credit information** | **0.4 MILLION** directorships and proprietorships

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

775 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

22.1% of credit active individuals | **18.9** average age of bureau file in years

Of the credit active individuals we know:

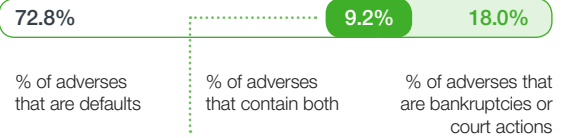
222.2 THOUSAND individuals have more than **one identity** known to Equifax | **17.8%** of individuals have **consumer and commercial credit information** | **1.9 MILLION** directorships and proprietorships

Credit Activity

10.2 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.

7.9% of individuals have an adverse on file | **Of the adverses on file:**



Generation X

BORN 1965 - 1981

Credit Active Population Profile

34.2% of credit active individuals | **14.5** average age of bureau file in years

Of the credit active individuals we know:

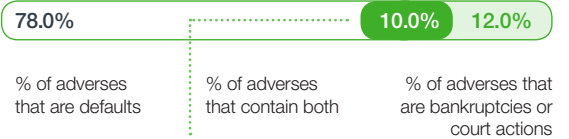
752.2 THOUSAND individuals have more than **one identity** known to Equifax | **21.1%** of individuals have **consumer and commercial credit information** | **1.8 MILLION** directorships and proprietorships

Credit Activity

24.1 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.

12.8% of individuals have an adverse on file | **Of the adverses on file:**



Generation Y

BORN 1982 - 2002

Credit Active Population Profile

39.0% of credit active individuals | **7.0** average age of bureau file in years

Of the credit active individuals we know:

468.4 THOUSAND individuals have more than **one identity** known to Equifax | **10.8%** of individuals have **consumer and commercial credit information** | **0.5 MILLION** directorships and proprietorships

Credit Activity

27.8 MILLION consumer enquiries within the last 5 years | **1.9 MILLION** commercial enquiries within the last 5 years | **4.9** average number of enquiries per individual within the last 5 years

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

13.5% of individuals have an adverse on file | **Of the adverses on file:**

