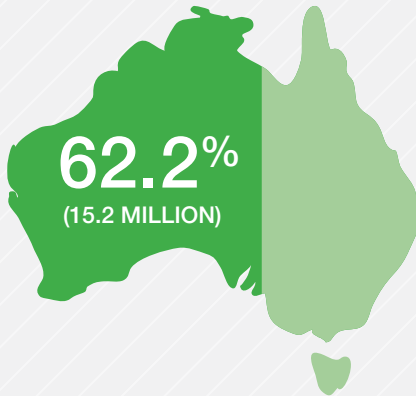


Australian Credit Active Population



Individuals that are **credit active**



Of the credit active individuals we know:

1.3 MILLION individuals have more than one identity known to Equifax

16.4% of individuals have consumer and commercial credit information

4.3 MILLION directorships and proprietorships

12.4% of individuals have an adverse on file

Of the **adverses on file**:



Credit Activity



60.6 MILLION consumer enquiries within the last 5 years

9.5 MILLION individual commercial enquiries within the last 5 years

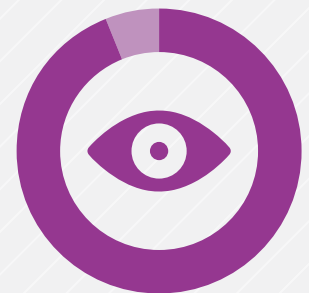
4.6 average number of enquiries per individual within the last 5 years

670 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.

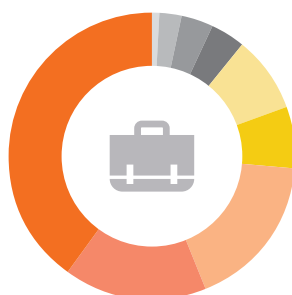
93.6% of individuals who applied for credit were **already known** to Equifax

6.4% 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

5.6% of credit active individuals | **17.8** average age of bureau file in years

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

Of the credit active individuals we know:

6.6% of individuals have **consumer and commercial credit information**

0.4 MILLION **directorships and proprietorships**

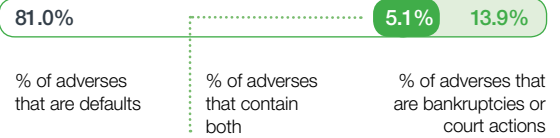
Credit Activity

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

769 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

24.1% of credit active individuals | **17.9** average age of bureau file in years

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

Of the credit active individuals we know:

19.4% of individuals have **consumer and commercial credit information**

1.9 MILLION **directorships and proprietorships**

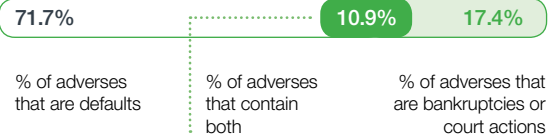
Credit Activity

11.3 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

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

8.6% of individuals have an **adverse on file**

Of the adverses on file:



Generation X

BORN 1965 - 1981

Credit Active Population Profile

35.8% of credit active individuals | **13.3** average age of bureau file in years

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

Of the credit active individuals we know:

21.4% of individuals have **consumer and commercial credit information**

1.6 MILLION **directorships and proprietorships**

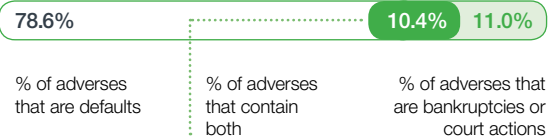
Credit Activity

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

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

13.6% of individuals have an **adverse on file**

Of the adverses on file:



Millennials

BORN 1982 - 2002

Credit Active Population Profile

34.5% of credit active individuals | **6.5** average age of bureau file in years

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

Of the credit active individuals we know:

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

0.4 MILLION **directorships and proprietorships**

Credit Activity

23.3 MILLION **consumer enquiries** within the last 5 years | **1.5** MILLION **commercial enquiries** within the last 5 years | **4.7** average number of **enquiries per individual** within the last 5 years

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

14.8% of individuals have an **adverse on file**

Of the adverses on file:

