



ÅRSREGNSKAPET FOR REGNSKAPSÅRET 2023 - GENERELL INFORMASJON

Enheten

Organisasjonsnummer: 920 438 679
Organisasjonsform: Aksjeselskap
Foretaksnavn: EXPERIAN GJELDSREGISTER AS
Forretningsadresse: Professor Kohts vei 9
1366 LYSAKER

Regnskapsår

Årsregnskapets periode: 01.04.2022 - 31.03.2023

Konsern

Morselskap i konsern: Nei

Regnskapsregler

Regler for små foretak benyttet: Ja
Benyttet ved utarbeidelsen av årsregnskapet til selskapet: Forenklet IFRS

Årsregnskapet fastsatt av kompetent organ

Bekreftet av representant for selskapet: Bo Christian Rasmussen
Dato for fastsettelse av årsregnskapet: 28.08.2023

Grunnlag for avgivelse

År 2023: Årsregnskapet er elektronisk innlevert
År 2022: Tall er hentet fra elektronisk innlevert årsregnskap fra 2023

Det er ikke krav til at årsregnskapet m.v. som sendes til Regnskapsregisteret er undertegnet. Kontrollen på at dette er utført ligger hos revisor/enhetens øverste organ. Sikkerheten ivaretas ved at innsender har rolle/rettighet for innsending av årsregnskapet via Altinn, og ved at det bekreftes at årsregnskapet er fastsatt av kompetent organ.

Brønnøysundregistrene, 03.10.2024



Resultatregnskap

Beløp i: NOK	Note	2023	2022
RESULTATREGNSKAP			
Inntekter			
Salgsinntekt	2, 4	9 633 416	8 652 198
Sum inntekter		9 633 416	8 652 198
Kostnader			
Lønnskostnad	3	8 093 448	4 380 521
Avskrivning	5	808 881	808 881
Annen driftskostnad	3, 4	1 690 122	2 374 060
Sum kostnader		10 592 451	7 563 462
Driftsresultat		-959 035	1 088 736
Finansinntekter og finanskostnader			
Annen finansinntekt		125 251	11 053
Sum finansinntekter		125 251	11 053
Annen finanskostnad	4	23 357	13 646
Sum finanskostnader		23 357	13 646
Netto finans		101 894	-2 593
Ordinært resultat før skattekostnad		-857 141	1 086 143
Skattekostnad på ordinært resultat	6	-188 571	115 307
Ordinært resultat etter skattekostnad		-668 570	970 836
Årsresultat		-668 570	970 836
Overføringer og disponeringer			
Overføringer annen egenkapital		-668 570	970 836
Sum overføringer og disponeringer		-668 570	970 836



Balanse

Beløp i: NOK	Note	2023	2022
BALANSE - EIENDELER			
Anleggsmidler			
Immaterielle eiendeler			
Konsesjoner, patenter, lisenser, varemerker	5	2 426 644	3 235 526
Utsatt skattefordel	6	237 411	48 840
Sum immaterielle eiendeler		2 664 055	3 284 366
Sum anleggsmidler		2 664 055	3 284 366
Omløpsmidler			
Varer			
Fordringer			
Andre fordringer	7	6 470 979	6 192 434
Sum fordringer		7 464 985	8 166 495
Bankinnskudd, kontanter og lignende			
Sum bankinnskudd, kontanter og lignende	8	194 431	1 100 372
Sum omløpsmidler		7 659 416	9 266 867
SUM EIENDELER		10 323 471	12 551 233
BALANSE - EGENKAPITAL OG GJELD			
Egenkapital			
Innskutt egenkapital			
Aksjekapital	9	60 000	60 000
Overkurs		9 970 000	9 970 000
Sum innskutt egenkapital		10 030 000	10 030 000
Opptjent egenkapital			
Annen egenkapital		-653 819	14 752
Sum opptjent egenkapital		-653 819	14 752



Balanse

Beløp i: NOK	Note	2023	2022
Sum egenkapital		9 376 181	10 044 752
Sum langsiktig gjeld		0	0
Kortsiktig gjeld			
Leverandørgjeld	7	35 996	35 281
Skyldige offentlige avgifter		77 071	216 819
Annen kortsiktig gjeld	7	834 223	2 254 381
Sum kortsiktig gjeld		947 290	2 506 481
Sum gjeld		947 290	2 506 481
SUM EGENKAPITAL OG GJELD		10 323 471	12 551 233



Brønnøysundregistrene

ÅRSREGNSKAP FOR REGNSKAPSÅRET 2023 - GENERELL INFORMASJON

Journalnummer: 2023 724581

Enheten

Organisasjonsnummer: 920 438 679
Organisasjonsform: Aksjeselskap
Foretaksnavn: EXPERIAN GJELDSREGISTER AS
Forretningsadresse: Professor Kohts vei 9
1366 LYSAKER

Regnskapsår

Årsregnskapets periode: 01.04.2022 - 31.03.2023

Konsern

Morselskap i konsern: Nei

Regnskapsregler

Regler for små foretak benyttet: Ja
Benyttet ved utarbeidelsen av
årsregnskapet til selskapet: Forenklet IFRS

Årsregnskapet fastsatt av kompetent organ

Bekreftet av representant for selskapet: Bo Christian Rasmussen
Dato for fastsettelse av årsregnskapet: 28.08.2023

Grunnlag for avgivelse

År 2023: Årsregnskap er elektronisk innlevert.
År 2022: Tall er hentet fra elektronisk innlevert årsregnskap fra 2023.

Det er ikke krav til at årsregnskapet m.v. som sendes til Regnskapsregisteret er undertegnet. Kontrollen på at dette er utført ligger hos revisor/enhetens øverste organ. Sikkerheten ivaretas ved at innsender har rolle/rettighet for innsending av årsregnskapet via Altinn, og ved at det bekreftes at årsregnskapet er fastsatt av kompetent organ.

Brønnøysundregistrene, 06.09.2023



Organisasjonsnr: 920 438 679
EXPERIAN GJELDSREGISTER AS

RESULTATREGNSKAP

Beløp i: NOK	Note	2023	2022
RESULTATREGNSKAP			
Inntekter			
Salgsinntekt	2, 4	9 633 416	8 652 198
Sum inntekter		9 633 416	8 652 198
Kostnader			
Lønnskostnad	3	8 093 448	4 380 521
Avskrivning	5	808 881	808 881
Annen driftskostnad	3, 4	1 690 122	2 374 060
Sum kostnader		10 592 451	7 563 462
Driftsresultat		-959 035	1 088 736
Finansinntekter og finanskostnader			
Annen finansinntekt		125 251	11 053
Sum finansinntekter		125 251	11 053
Annen finanskostnad	4	23 357	13 646
Sum finanskostnader		23 357	13 646
Netto finans		101 894	-2 593
Ordinært resultat før skattekostnad			
Skattekostnad på ordinært resultat	6	-857 141	1 086 143
Ordinært resultat etter skattekostnad		-668 570	970 836
Årsresultat		-668 570	970 836
Overføringer og disponeringer			
Overføringer annen egenkapital		-668 570	970 836
Sum overføringer og disponeringer		-668 570	970 836



Organisasjonsnr: 920 438 679
EXPERIAN GJELDSREGISTER AS

BALANSE

Beløp i: NOK	Note	2023	2022
BALANSE - EIENDELER			
Anleggsmidler			
Immaterielle eiendeler			
Konsesjoner, patenter, lisenser, varemerker	5	2 426 644	3 235 526
Utsatt skattefordel	6	237 411	48 840
Sum immaterielle eiendeler		2 664 055	3 284 366
Sum anleggsmidler		2 664 055	3 284 366
Omløpsmidler			
Varer			
Fordringer			
Andre fordringer	7	6 470 979	6 192 434
Sum fordringer		7 464 985	8 166 495
Bankinnskudd, kontanter og lignende			
Sum bankinnskudd, kontanter og lignende	8	194 431	1 100 372
Sum omløpsmidler		7 659 416	9 266 867
SUM EIENDELER		10 323 471	12 551 233
BALANSE - EGENKAPITAL OG GJELD			
Egenkapital			
Innskutt egenkapital			
Aksjekapital	9	60 000	60 000
Overkurs		9 970 000	9 970 000
Sum innskutt egenkapital		10 030 000	10 030 000
Opptjent egenkapital			
Annen egenkapital		-653 819	14 752
Sum opptjent egenkapital		-653 819	14 752
Sum egenkapital		9 376 181	10 044 752
Sum langsiktig gjeld		0	0
Kortsiktig gjeld			
Leverandørgjeld	7	35 996	35 281
Skyldige offentlige avgifter		77 071	216 819
Annen kortsiktig gjeld	7	834 223	2 254 381



Sum kortsiktig gjeld	947 290	2 506 481
Sum gjeld	947 290	2 506 481
SUM EGENKAPITAL OG GJELD	10 323 471	12 551 233



Organisasjonsnr: 920 438 679
EXPERIAN GJELDSREGISTER AS

NOTEOPPLYSNINGER - SELSKAP - alle poster oppgitt i hele tall

Note
9

Antall aksjer og aksjeeiere

<u>Aksjeklasse</u>	<u>Ant. aksjer</u>	<u>Pålydende</u>	<u>Bokført verdi</u>
	30000.00	2.00	60000.00
<u>Aksjeeiere - fritekst</u>	<u>Antall</u>	<u>Eierandel</u>	<u>Aksjeklasse</u>
<u>Sum</u>	<u>Sum antall</u>	<u>Sum eierandel</u>	

Note
3

Lønn og ytelser

<u>Lønn</u>	<u>Årets</u>	<u>Fjorårets</u>
	4825294.00	3433366.00
<u>Arbeidsgiveravgift</u>	<u>Årets</u>	<u>Fjorårets</u>
	860180.00	554961.00
<u>Pensjonskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	153719.00	182618.00
<u>Andre ytelser</u>	<u>Årets</u>	<u>Fjorårets</u>
	2254254.00	209576.00
<u>Sum lønnskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	8093447.00	4380521.00

The company is obligated to follow the Act in OTP. The company utilizes a defined contribution plan, which fulfills the requirements of the law.

Ytelser til daglig leder

Note

Ytelser til andre ledende personer

<u>Ledende person</u>	<u>Lønn</u>	<u>Pensj.forpl.</u>	<u>Andre godtgj.</u>
-----------------------	-------------	---------------------	----------------------



General Manager	4134258.00	92887.00
<u>Sum ytelse andre led.pers. Lønn</u>	<u>4134258.00</u>	<u>Pensj.forpl. Andre godtgj. 92887.00</u>

The company is required to have an occupational pension scheme in accordance with the Act of Mandatory Occupational Pensions. The company`s pension schemes satisfy the requirements of this Act.

Note

Ytelser til revisjon

<u>Revisjon</u>	<u>Årets</u>	<u>Fjorårets</u>
	163000.00	153000.00
<u>Sum godtgjørelse til revisor</u>	<u>Årets</u>	<u>Fjorårets</u>
	163000.00	153000.00

Note

Antall årsverk i regnskapsåret

Virksomheten har hatt følgende antall årsverk:
0.00

Note

Lån og sikkerhetsstillelse til ledende personer og aksjeeiere

Er det gitt lån eller sikkerhetsstillelse til ledende personer: Nei

<u>Omløpsmidler</u>	<u>Startdato</u>	<u>Sluttdato</u>	<u>Endring</u>
---------------------	------------------	------------------	----------------

<u>Skattemessig fremf.undersk.</u>	<u>Startdato</u>	<u>Sluttdato</u>	<u>Endring</u>
------------------------------------	------------------	------------------	----------------

<u>Kortsiktig gjeld</u>	<u>Startdato</u>	<u>Sluttdato</u>	<u>Endring</u>
-------------------------	------------------	------------------	----------------



Skatteetaten

Vår dato
11.06.2020

Din/Deres dato
02.06.2020

Saksbehandler
Vibeke Horne

800 80 000
Skatteetaten.no

Din/Deres referanse

Telefon
32212250

Org.nr
974761076

Vår referanse
2020/5526055

Postadresse
Postboks 9200 Grønland
0134 OSLO

EXPERIAN GJELDSREGISTER AS
Postboks 5275 Majorstuen
0303 OSLO

Att. Håkon Birkelund

Tillatelse til å utarbeide årsregnskap og årsberetning på engelsk for Experian Gjeldsregister AS, org.nr. 920 438 679

Vi viser til deres brev av 2. juni 2020 der det søkes om dispensasjon fra kravet til å utarbeide årsregnskap og årsberetning på norsk Experian Gjeldsregister AS.

Skattekontoret gir på bakgrunn av en konkret helhetsvurdering Experian Gjeldsregister AS dispensasjon fra kravet til å utarbeide årsregnskap og årsberetning på norsk, jf. regnskapsloven § 3-4 tredje ledd. Dispensasjonen gjelder så lenge opplysningene som danner grunnlaget for vedtaket ikke endres vesentlig.

Kopi av dette brevet må sendes til Regnskapsregisteret i Brønnøysund sammen med årsregnskapet. Den regnskapspliktige må selv dokumentere ved dette brev at tillatelse er gitt.

Bakgrunn

Experian Gjeldsregister AS er eid av et norsk selskap. Dette selskapet er eid av et utenlandsk selskap, og inngår i et internasjonalt konsern. Selskapet driver virksomhet knyttet til drift av gjeldsregister. Morselskapet er tidligere gitt tillatelse til å utarbeide årsregnskap og årsberetning på engelsk, og engelsk er konsernets arbeidsspråk. Selskapet har bedriftskunder.

Skattekontorets vurdering

Etter regnskapsloven § 3-4 tredje ledd skal "årsregnskapet og årsberetningen [...] være på norsk. Departementet kan ved [...] enkeltvedtak bestemme at årsregnskapet og/eller årsberetningen kan være på et annet språk."

I Ot. prp. nr. 42 (1997-1998) Om lov om årsregnskap mv., er det uttalt følgende om regnskapslovens formål, jf. pkt. 1.1:

"Regjeringen har som siktemål at regnskapsloven skal bidra til informative regnskaper for ulike grupper av regnskapsbrukere. Regnskapsbrukerne er dels investorer og kreditorer som tilfører kapital til foretakene, og dels andre grupper som har interesse av å vite hvordan foretaket drives, f.eks. de ansatte og lokalsamfunnet. Informasjonen til kapitalmarkedet skal gi grunnlag for riktig prising av finansielle objekter. Riktig prisdannelse på aksjer er en forutsetning for at ressursbruken i



samfunnsøkonomien skal bli best mulig. Gode regnskaper vil også gjøre det vanskeligere for markedsdeltakere å ta ut spekulasjonsgevinster med basis i skjevt fordelt informasjon.”

Det fremgår således at et av hovedformålene med regnskapsloven er å bidra til “informative regnskaper for ulike grupper av regnskapsbrukere”. Regnskapsbrukere vil omfatte, jf. uttalelsen i proposisjonen, blant andre investorer, kreditorer, ansatte og lokalsamfunnet.

Det er etter skattekontorets vurdering derfor avgjørende ved vurdering av om dispensasjon fra kravet til å utarbeide årsregnskap og/eller årsberetning på norsk kan gis, at det ikke foreligger mulige brukere av regnskapsinformasjon som blir vesentlig berørt negativt ved en eventuell dispensasjon.

Det er særlig hensynet til brukerne av regnskapsinformasjon som skal vurderes ved en dispensasjonssøknad. I denne vurderingen har skattekontoret lagt særlig vekt på at selskapet har kun en eier og er i et internasjonalt konsern. Videre er det vektlagt at alle sentrale aktører og samarbeidspartnere behersker og benytter engelsk.

Vennligst oppgi vår referanse ved henvendelse i saken.

Med hilsen

Vibeke Horne
rådgiver
Brukerdialog, brukerkontakt
Skatteetaten

Dokumentet er elektronisk godkjent og har derfor ikke håndskrevne signaturer.



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Annual report 2023

Annual accounts

- **Statement of profit or loss**
- **Statement of financial position**
- **Cash flow statement**
- **Statement of changes in equity**
- **Notes**

Auditor's report



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Statement of profit or loss 01.04.-31.03.

Amounts in NOK	Note	2023	2022
Revenue			
Sales revenue	2, 4	<u>9 633 416</u>	<u>8 652 198</u>
Operating expenses			
Payroll expenses	3	8 093 448	4 380 521
Depreciation of tangible and intangible fixed assets	5	808 881	808 881
Other operating expenses	3, 4	<u>1 690 122</u>	<u>2 374 060</u>
Total operating expenses		<u>10 592 451</u>	<u>7 563 462</u>
Operating result		<u>-959 035</u>	<u>1 088 736</u>
Financial income and expenses			
Other financial income		125 251	11 053
Other financial expenses	4	<u>23 357</u>	<u>13 646</u>
Net financial items		<u>101 894</u>	<u>-2 593</u>
Result before tax		<u>-857 141</u>	<u>1 086 143</u>
Tax expense	6	<u>-188 571</u>	<u>115 307</u>
Net profit or loss for the year		<u>-668 570</u>	<u>970 836</u>
Other comprehensive income		<u>0</u>	<u>0</u>
Total comprehensive income		<u>-668 570</u>	<u>970 836</u>
Allocated as follows			
Transferred to/(-from) other equity		<u>-668 570</u>	<u>970 836</u>



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Statement of financial position as of March 31.st

Amounts in NOK	Note	2023	2022
Fixed assets			
<i>Intangible assets</i>			
Software development	5	2 426 644	3 235 526
Deferred tax asset	6	237 411	48 840
Total intangible assets		<u>2 664 055</u>	<u>3 284 366</u>
Total fixed assets		<u>2 664 055</u>	<u>3 284 366</u>
Current assets			
<i>Receivables</i>			
Other receivables	7	6 470 979	6 192 435
Unconditional accrued income	7	994 006	1 974 061
Total receivables		<u>7 464 985</u>	<u>8 166 496</u>
Cash and cash equivalents	8	<u>194 431</u>	<u>1 100 372</u>
Total current assets		<u>7 659 416</u>	<u>9 266 867</u>
Total assets		<u>10 323 471</u>	<u>12 551 234</u>



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Statement of financial position as of March 31.st

Amounts in NOK	Note	2023	2022
Equity			
<i>Paid-in capital</i>			
Share capital	9	60 000	60 000
Share premium		<u>9 970 000</u>	<u>9 970 000</u>
Total paid-in capital		<u>10 030 000</u>	<u>10 030 000</u>
<i>Retained earnings</i>			
Other equity		<u>-653 819</u>	<u>14 752</u>
Total retained earnings		<u>-653 819</u>	<u>14 752</u>
Total equity		<u>9 376 181</u>	<u>10 044 752</u>
Liabilities			
<i>Current liabilities</i>			
Accounts payable	7	35 996	35 281
Public duties payable		77 071	216 819
Other short-term liabilities	7	<u>834 223</u>	<u>2 254 382</u>
Total current liabilities		<u>947 290</u>	<u>2 506 482</u>
Total liabilities		<u>947 290</u>	<u>2 506 482</u>
Total equity and liabilities		<u>10 323 471</u>	<u>12 551 234</u>

31 March 2023

8 August 2023

DocuSigned by:
Bo Rasmussen
A69DA55632B74E5...
Bo Christian Rasmussen
Chairman of the board

DocuSigned by:
Szabolcs Hideg
CB809A04113C21B8...
Szabolcs Hideg
Member of the board

DocuSigned by:
Harald Gilhuus
FAB3B293BDA7457...
Harald Gilhuus
Member of the board

DocuSigned by:
Tobias Daman
0CAB46A66D85209...
Tobias Daman
General Manager



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Cash flow statement 01.04.-31.03.

Amounts in NOK	Note	2023	2022
Cash flow from operating activities			
Result before tax		-857 141	1 086 143
Taxes paid		0	-54 023
Depreciation	5	808 881	808 881
Change in accounts payable		-23 328	35 281
Change in intercompany balances	6	-1 258 358	-364 043
Changes in other current balance sheet items		1 170 128	-827 597
Net cash flow from operating activities		<u>-159 818</u>	<u>684 642</u>
Cash flow from investing activities			
Net cash flow from investing activities		<u>0</u>	<u>0</u>
Cash flow from financing activities			
Group contribution received/paid		<u>-746 124</u>	<u>0</u>
Net cash flow from financing activities		<u>-746 124</u>	<u>0</u>
Net change in cash and cash equivalents		-905 942	684 642
Cash and cash equivalents at 01.04		<u>1 100 373</u>	<u>415 731</u>
Cash and cash equivalents at 31.03		<u>194 431</u>	<u>1 100 373</u>



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Statement of changes in equity

Amounts in NOK

	Share capital	Other equity	Total
Equity 01.04.2021	10 030 000	-374 107	9 655 893
Profit for the year	0	970 836	970 836
Group contribution	0	-581 977	-581 977
Equity 31.03.2022	10 030 000	14 752	10 044 752
Equity 01.04.2022	10 030 000	14 752	10 044 752
Profit for the year	0	-668 570	-668 570
Equity 31.03.2023	10 030 000	-653 819	9 376 181



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Note 1 Summary of significant accounting policies

Basis for preparation of the annual accounts.

The company's financial statements have been prepared in accordance with the Norwegian Accounting Act § 3-9 and specific regulations, related to what is often referred to as "the simplified application of international financial reporting standards (IFRSs)", issued by the Ministry of Finance 7 February 2022

Under this regulation, recognition and measurement rules are based on international financial reporting standards (IFRSs) as adopted by the EU, while presentation and disclosures are in accordance with the Norwegian Accounting Act and generally accepted accounting principles in Norway.

The Financial Statement is based on simplifications as described in §3-1 3. Dividends and group contribution is recognized in accordance with the Accounting Act and generally accepted accounting principles in Norway.

Revenue from contract with customers

Revenue is stated net of any sales taxes, rebates and discounts. Revenue is recognized to represent the transfer of promised services to customers in a way that reflects the consideration expected to be received in return. Total consideration from contracts with customers is allocated to the performance obligations identified based on their standalone selling price and is recognized when those performance obligations are satisfied and the control of goods or services is transferred to the customer, either over time or at a point in time.

Revenue in respect of the provision and processing of transactional data is recognized in the period in which the service is provided. Revenue from batch data arrangements which include an ongoing update service are apportioned across each delivery to the customer. Software license and delivery services are primarily accounted for a single performance obligation, with revenue recognized when the combined offering is delivered to the customer. These services are distinguished between Experian-hosted solutions, where revenue is spread over the period that the service is available to the customer, and on-premise software license arrangements, where revenue is recognized on delivery completion. Professional services revenues which form a separate performance obligation are recognized as the services are delivered. All the revenue is billed out of Experian AS and afterwards transferred via intercompany recharge to Experian Gjeldsregister AS according to a service agreement in place.

Intangible assets

Expenses for other intangible assets are reflected in the balance sheet providing a future financial benefit relating to the development of an identifiable intangible asset can be identified and the expenses can be reliably measured. Otherwise such expenses are expensed as and when incurred.

The recoverable amount of each asset is generally determined on the basis of value-in-use calculations, which require the use of cash flow projections based on financial budgets, looking forward up to five years. Management determines budgeted profit margin based on past performance and its expectations for the market's development.



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Current versus non-current classification

The Company presents assets and liabilities in the statement of financial position as either current or non-current.

The Company classifies an asset as current when it:

- Expects to realize the asset, or intends to sell or consume it, in its normal operating cycle
- Holds the asset primarily for the purpose of trading
- Expects to realize the asset within twelve months after the reporting period

Or

- The asset is cash or a cash equivalent, unless the asset is restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period.
- All other assets are classified as non-current, including deferred tax assets.

The Company classifies a liability as current when it:

- Expects to settle the liability in its normal operating cycle
- Holds the liability primarily for the purpose of trading
- Is due to be settled within twelve months after the reporting period

Or

- It does not have an unconditional right to defer settlement of the liability for at least twelve months after the reporting period.
- All other liabilities are classified as non-current, including deferred tax liabilities.

Income tax

Tax expenses in the profit and loss account comprise both tax payable for the accounting period and changes in deferred tax. Deferred tax is calculated at 22 percent on the basis of existing temporary differences between accounting profit and taxable profit together with tax deductible deficits at the year end. Temporary differences both positive and negative, are balance out within the same period. Deferred tax assets are recorded in the balance sheet to the extent it is more likely than not that the tax assets will be utilized.

To what extent group contribution not is registered in the profit and loss, the tax effect of group contribution is posted directly against the investment in the balance.

Changes in accounting policies and disclosures

There are no changes in accounting standards that impacted these financial statements

Amendments to standards and interpretations with a future effective date

At the date of authorization of the Company's financial statement there are no new standards with future effective date that are expected to have material impact on the Company's financial statement. The Company's intention is to adopt the relevant new and amended standards and interpretations when they become effective, subject to EU approval before the financial statements are issued.



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Foreign currency translation

The company's presentation currency is NOK. This is also the company's functional currency.

At the end of each reporting period foreign currency monetary items are translated using the closing rate. Transactions in foreign currencies are translated into the functional currency at the exchange rates prevailing at the dates of the transactions. Currency gains and losses arising on the payment of such transactions and on translation of monetary items in foreign currencies at the exchange rates prevailing the end of the reporting period, are recognized in profit or loss as financial items.

Financial risk

The Company's activities expose it to a variety of financial risks. These are market risk, including foreign exchange risk and interest rate risk, credit risk, and liquidity risk. These risks are unchanged from those reported in the 2022/2023 Annual Report.

The Board of Directors consider the Company's liquidity to be good. Sales and costs have been closely monitored and are well within the limits defined by the Board of Directors throughout the year.

Credit risk and the value of trade receivables are monitored continuously throughout the year and are in line with expectations. The Company works continuously to reduce losses as well as reducing the risk of bad debts.

Experian Gjeldsregister AS has limited risks related to currency in accounts receivable. However, the Company receives supporting services from other countries, but these are limited and have been assessed to be immaterial in value and therefore the FX exposure deemed to be insignificant.

The Company emphasises high quality with respect to internal systems and processes. To reduce the operational risk associated with the business, it is continuously monitored. The Board considers this work to be satisfactory.

Credit risk

All the revenue is billed out of Experian AS and afterwards transferred via intercompany recharge to Experian Gjeldsregister AS according to a service agreement in place.

Experian Gjeldsregister AS is part of the consolidated financial statement to Experian PLC. The ultimate parent is Experian PLC has a registered address in Dublin, Ireland.

Cash flow statement

The cash flow statement is presented using the indirect method. Cash and cash equivalents include cash, bank deposits and other short term highly liquid placement with original maturities of three months or less. Interest is in the cash flow statement classified under operating activities.



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Note 2 - Sales revenue

	2023	2022
<i>Geographical distribution</i>		
Domestic	5 587 382	5 477 332
EU	4 046 034	3 174 866
Total sales revenue	<u>9 633 416</u>	<u>8 652 198</u>

All sales revenue is within the same business area

Note 3 - Payroll expenses, number of employees, loans to employees and auditor's fee

<i>Payroll expenses</i>	2023	2022
Salaries	4 825 294	3 433 366
Payroll tax	860 180	554 961
Pension costs	153 719	182 618
Other payments	2 254 254	209 576
Total payroll expenses	<u>8 093 447</u>	<u>4 380 521</u>

Average number of full-time equivalents 2 3

The company is obligated to follow the Act in OTP.

The company utilizes a defined contribution plan, which fulfills the requirements of the law.

Management remuneration

	Salary	Other remuneration
General Manager	4 134 258	92 887

The company is required to have an occupational pension scheme in accordance with the Act of Mandatory Occupational Pensions. The company's pension schemes satisfy the requirements of this Act.

<i>Auditor fee has been divided as follows</i>	2023	2022
Statutory audit fee	163 000	153 000

VAT is not included in the auditor fees.



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Note 4 - Related party transactions

	2023	2022
<i>a) Sales of good and services</i>		
Parent Company	10 493 565	8 457 961
Other Group Companies	15 742	33 262
Total intercompany income	<u>10 509 307</u>	<u>8 491 223</u>
<i>b) Purchase of goods and services</i>		
Other group companies	990 706	393 664
<i>c) Financial income and expense</i>		
Interest income	125 251	11 062

Note 5 - Intangible assets

Amounts in NOK

	Software	Total
Acquisition cost 01.04.	4 044 407	4 044 407
Acquisition cost 31.03.	4 044 407	4 044 407
Acc.depreciation 31.03.	-1 617 763	-1 617 763
Net carrying amount at 31.03.	<u>2 426 644</u>	<u>2 426 644</u>
Depreciation for the year	808 881	808 881
Useful economic life	5	
Depreciation	Linear	



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Note 6 - Income taxes

Amounts in NOK

<i>Income tax expenses</i>	2023	2022
Tax payable	0	164 147
Change in deferred tax	-188 571	-48 840
Total income tax expense	<u>-188 571</u>	<u>115 307</u>
<i>Tax base estimation</i>	2023	2022
Result before tax	-857 141	1 086 139
Permanent differences	0	2 286
Change in temporary differences	6 000	0
General income	<u>-851 141</u>	<u>1 088 425</u>
(Utilization of) loss carried forward	851 141	-342 305
Tax base	<u>0</u>	<u>746 120</u>
Tax payable (22%) of the tax base	0	164 146
Tax effect Group contribution	0	-164 146
Tax payable in the balance sheet	<u>0</u>	<u>0</u>
<i>Temporary differences outlined</i>	2023	2022
Other accrual	<u>-228 000</u>	<u>-222 000</u>
Total temporary differences	<u>-228 000</u>	<u>-222 000</u>
Accumulated loss carried forward	-851 141	0
Net temporary differences	<u>-1 079 141</u>	<u>-222 000</u>
Deferred income tax liability (22%)	-237 411	-48 840
<i>Effective tax rate</i>	2023	2022
Expected income taxes, statutory tax rate 22%	-188 571	238 951
Change in deferred tax asset not recognized	0	-124 147
Permanent differences (22%)	0	504
Income tax expense	<u>-188 571</u>	<u>115 308</u>



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Note 7 - Intercompany receivables and payables

Amounts in NOK

<i>Receivables</i>	2023	2022
Other current receivables	6 966 555	7 102 178
<i>Payables</i>	2023	2022
Other current liabilities	826 779	102 691
Group Contribution	0	746 124
Total intercompany payables	<u>826 779</u>	<u>848 815</u>

Note 8 – Restricted cash and guarantees:

	2023	2022
Bank guarantee to cover employee withholding tax	500 000	0

Note 9 - Share capital and shareholder information

Share capital:

Number of shares	Face value	Book value
30 000	2	60 000

Experian Gjeldsregister AS is 100% own by Experian AS.

The ultimate parent entity is Experian Plc, Ireland. Consolidated financial statements can be found at www.experianplc.com



DocuSign Envelope ID: 1FFF7206-13FE-4F93-82D6-9C981A096D52

Experian Gjeldsregister AS

Notes to the accounts for 2023

Amounts in NOK

Note 10 - Debts and receivable

Contractual undiscounted future cash flows for financial assets

	2023	2022
Amounts due from related parties	6 966 555	7 102 178
Accounts and other receivable	498 430	1 064 319
Total	<u>7 464 985</u>	<u>8 166 496</u>

Contractual undiscounted future cash flows for financial liabilities

Amounts due to related parties	826 779	102 691
Group contribution	0	581 977
Accounts and other payables	120 511	1 821 815
Total	<u>947 290</u>	<u>2 506 482</u>



KPMG AS
Sørkedalsveien 6
P.O. Box 7000 Majorstuen
N-0306 Oslo

Telephone +47 45 40 40 63
Internet www.kpmg.no
Enterprise 935 174 627 MVA

To the General Meeting of Experian Gjeldsregister AS

Independent Auditor's Report

Opinion

We have audited the financial statements of Experian Gjeldsregister AS (the Company), which comprise the statement of financial position as at 31 March 2023, the statement of profit or loss, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion

- the financial statements comply with applicable statutory requirements, and
- the financial statements give a true and fair view of the financial position of the Company as at 31 March 2023, and its financial performance and its cash flows for the year then ended in accordance with simplified application of international accounting standards according to section 3-9 of the Norwegian Accounting Act.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company as required by relevant laws and regulations in Norway and the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Board of Directors and the Managing Director for the Financial Statements

The Board of Directors and the Managing Director (management) are responsible for the preparation of financial statements that give a true and fair view in accordance with simplified application of International Accounting Standards according to the Norwegian Accounting Act section 3-9, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's

Offices in:

© KPMG AS, a Norwegian limited liability company and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

Statsautoriserede revisorer - medlemmer av Den norske Revisorforening

Oslo	Elverum	Mo i Rana	Tromsø
Alta	Finnsnes	Molde	Trondheim
Arendal	Hamar	Sandefjord	Tynset
Bergen	Haugesund	Stavanger	Ulsteinvik
Bode	Knarvik	Stord	Ålesund
Drammen	Kristiansand	Straume	



report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error. We design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves a true and fair view.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Oslo, 27 August 2023
KPMG AS

Svein Arthur Lyngroth
State Authorised Public Accountant