



ÅRSREGNSKAPET FOR REGNSKAPSÅRET 2021 - GENERELL INFORMASJON

Enheten

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

Regnskapsår

Årsregnskapets periode: 01.04.2020 - 31.03.2021

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: 16.08.2021

Grunnlag for avgivelse

År 2021: Årsregnskapet er elektronisk innlevert
År 2020: Tall er hentet fra elektronisk innlevert årsregnskap fra 2021

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, 23.09.2022



Resultatregnskap

Beløp i: NOK	Note	2021	2020
RESULTATREGNSKAP			
Inntekter			
Salgsinntekt	2, 4	8 382 811	6 214 583
Sum inntekter		8 382 811	6 214 583
Kostnader			
Lønnskostnad	3	1 272 864	77 203
Annen driftskostnad	3, 4	7 655 715	5 837 062
Sum kostnader		8 928 579	5 914 265
Driftsresultat		-545 768	300 318
Finansinntekter og finanskostnader			
Annen finansinntekt		4 309	479
Sum finansinntekter		4 309	479
Annen finanskostnad	4	24 186	38 236
Sum finanskostnader		24 186	38 236
Netto finans		-19 877	-37 757
Ordinært resultat før skattekostnad		-565 645	262 561
Skattekostnad på ordinært resultat	9		54 023
Ordinært resultat etter skattekostnad		-565 645	208 538
Årsresultat		-565 645	208 538
Overføringer og disponeringer			
Overføringer annen egenkapital		-565 645	208 538
Sum overføringer og disponeringer		-565 645	208 538



Balanse

Beløp i: NOK	Note	2021	2020
BALANSE - EIENDELER			
Anleggsmidler			
Immaterielle eiendeler			
Softwarer	5	4 044 407	905 946
Sum immaterielle eiendeler		4 044 407	905 946
Sum anleggsmidler		4 044 407	905 946
Omløpsmidler			
Varer			
Fordringer			
Andre fordringer	6	6 860 059	9 724 681
Sum fordringer		6 860 059	9 724 681
Bankinnskudd, kontanter og lignende			
Sum bankinnskudd, kontanter og lignende	7	415 731	1 197 063
Sum omløpsmidler		7 275 790	10 921 744
SUM EIENDELER		11 320 197	11 827 690
BALANSE - EGENKAPITAL OG GJELD			
Egenkapital			
Innskutt egenkapital			
Aksjekapital	8	60 000	60 000
Overkurs	8	9 970 000	9 970 000
Sum innskutt egenkapital	8	10 030 000	10 030 000
Opptjent egenkapital			
Annen egenkapital	8	-374 107	191 538
Sum opptjent egenkapital	8	-374 107	191 538
Sum egenkapital		9 655 893	10 221 538



Balanse

Beløp i: NOK	Note	2021	2020
Sum langsiktig gjeld		0	0
Kortsiktig gjeld			
Leverandørgjeld			18 750
Betalbar skatt	9	54 023	54 023
Skyldige offentlige avgifter		213 216	146 950
Annen kortsiktig gjeld	6	1 397 065	1 386 429
Sum kortsiktig gjeld		1 664 304	1 606 152
Sum gjeld		1 664 304	1 606 152
SUM EGENKAPITAL OG GJELD		11 320 197	11 827 690



Brønnøysundregistrene

ÅRSREGNSKAP FOR REGNSKAPSÅRET 2021 - GENERELL INFORMASJON

Journalnummer: 2021 780495

Enheten

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Organisasjonsform: Aksjeselskap
Foretaksnavn: EXPERIAN GJELDSREGISTER AS
Forretningsadresse: Professor Kohts vei 9
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Brønnøysundregistrene, 06.10.2021



Organisasjonsnr: 920 438 679
EXPERIAN GJELDSREGISTER AS

RESULTATREGNSKAP

Beløp i: NOK	Note	2021	2020
RESULTATREGNSKAP			
Inntekter			
Salgsinntekt	2, 4	8 382 811	6 214 583
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Overføringer annen egenkapital		-565 645	208 538
Sum overføringer og disponeringer		-565 645	208 538



Organisasjonsnr: 920 438 679
EXPERIAN GJELDSREGISTER AS

BALANSE

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Immaterielle eiendeler			
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Sum immaterielle eiendeler		4 044 407	905 946
Sum anleggsmidler		4 044 407	905 946
Omløpsmidler			
Varer			
Fordringer			
Andre fordringer	6	6 860 059	9 724 681
Sum fordringer		6 860 059	9 724 681
Bankinnskudd, kontanter og lignende			
Sum bankinnskudd, kontanter og lignende	7	415 731	1 197 063
Sum omløpsmidler		7 275 790	10 921 744
SUM EIENDELER		11 320 197	11 827 690
BALANSE - EGENKAPITAL OG GJELD			
Egenkapital			
Innskutt egenkapital			
Aksjekapital	8	60 000	60 000
Overkurs	8	9 970 000	9 970 000
Sum innskutt egenkapital	8	10 030 000	10 030 000
Opptjent egenkapital			
Annen egenkapital	8	-374 107	191 538
Sum opptjent egenkapital	8	-374 107	191 538
Sum egenkapital		9 655 893	10 221 538
Sum langsiktig gjeld		0	0
Kortsiktig gjeld			
Leverandørgjeld			18 750
Betalbar skatt	9	54 023	54 023
Skyldige offentlige avgifter		213 216	146 950
Annen kortsiktig gjeld	6	1 397 065	1 386 429
Sum kortsiktig gjeld		1 664 304	1 606 152



Sum gjeld	1 664 304	1 606 152
SUM EGENKAPITAL OG GJELD	11 320 197	11 827 690



Organisasjonsnr: 920 438 679
EXPERIAN GJELDSREGISTER AS

NOTEOPPLYSNINGER - SELSKAP - alle poster oppgitt i hele tall

Note
8

Antall aksjer og aksjeeiere

<u>Aksjeklasse</u>	<u>Ant. aksjer</u>	<u>Pålydende</u>	<u>Bokført verdi</u>
	30000.00	2.00	60000.00

Note
3

Lønn og ytelser

<u>Lønn</u>	<u>Årets</u>	<u>Fjorårets</u>
	3572085.00	676515.00
<u>Arbeidsgiveravgift</u>	<u>Årets</u>	<u>Fjorårets</u>
	547138.00	96776.00
<u>Pensjonskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	186618.00	47872.00
<u>Andre ytelser</u>	<u>Årets</u>	<u>Fjorårets</u>
	-3032977.00	-743960.00
<u>Sum lønnskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	1272864.00	77203.00

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	1186515.00		294557.00
<u>Sum ytelse andre led.pers.</u>	<u>Lønn</u>	<u>Pensj.forpl.</u>	<u>Andre godtgj.</u>
	1186515.00		294557.00

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



Experian Gjeldsregister AS

Annual report 2020/2021

Annual accounts

- **Statement of profit and loss**
- **Statement of financial position**
- **Statement of changes in equity**
- **Statement of cash flow**
- **Notes**

Auditors' report



Experian Gjeldsregister AS

Statement of profit and loss 01.04.-31.03.

Amounts in NOK	Note	2020/2021	2019/2020
Revenue			
Sales revenue	2, 4	<u>8 382 811</u>	<u>6 214 583</u>
Operating expenses			
Payroll expenses	3	1 272 864	77 203
Other operating expenses	3, 4	<u>7 655 715</u>	<u>5 837 062</u>
Total operating expenses		<u>8 928 579</u>	<u>5 914 265</u>
Operating result		<u>-545 768</u>	<u>300 318</u>
Financial income and expenses			
Other financial income		4 309	479
Other financial expenses	4	<u>24 186</u>	<u>38 236</u>
Net financial items		<u>-19 877</u>	<u>-37 757</u>
Profit before tax		<u>-565 645</u>	<u>262 561</u>
Tax on result	9	<u>0</u>	<u>54 023</u>
Net profit or loss for the year		<u>-565 645</u>	<u>208 538</u>
Allocated as follows			
Transferred to other equity		<u>-565 645</u>	<u>208 538</u>
Other comprehensive income		<u>0</u>	<u>0</u>
Total comprehensive income		<u>-565 645</u>	<u>208 538</u>



Experian Gjeldsregister AS

Statement of financial position as of March 31st

Amounts in NOK	Note	2020/2021	2019/2020
Fixed assets			
<i>Intangible assets</i>			
Software development	5	4 044 407	905 946
Total intangible assets		<u>4 044 407</u>	<u>905 946</u>
Total fixed assets		<u>4 044 407</u>	<u>905 946</u>
Current assets			
<i>Receivables</i>			
Other receivables	6	5 582 618	8 338 893
Unconditional accrued income		<u>1 277 441</u>	<u>1 385 788</u>
Total accounts receivable		<u>6 860 059</u>	<u>9 724 681</u>
Cash and cash equivalents	7	<u>415 731</u>	<u>1 197 063</u>
Total current assets		<u>7 275 790</u>	<u>10 921 744</u>
Total assets		<u>11 320 197</u>	<u>11 827 690</u>



Experian Gjeldsregister AS

Statement of financial position as of March 31st

Amounts in NOK	Note	2020/2021	2019/2020
Equity			
<i>Paid-in capital</i>			
Share capital	8	60 000	60 000
Share premium reserve		9 970 000	9 970 000
Total paid-in capital	8	<u>10 030 000</u>	<u>10 030 000</u>
<i>Retained earnings</i>			
Other equity		<u>-374 107</u>	<u>191 538</u>
Total retained earnings		<u>-374 107</u>	<u>191 538</u>
Total equity		<u>9 655 893</u>	<u>10 221 538</u>
Liabilities			
<i>Current liabilities</i>			
Trade payables		0	18 750
Tax payable	9	54 023	54 023
Public duties payable		213 216	146 950
Other short-term liabilities	6	<u>1 397 065</u>	<u>1 386 429</u>
Total current liabilities		<u>1 664 304</u>	<u>1 606 152</u>
Total liabilities		<u>1 664 304</u>	<u>1 606 152</u>
Total equity and liabilities		<u>11 320 197</u>	<u>11 827 690</u>

31 March 2021
16th of August 2021, Lysaker

Bo Christian Rasmussen
Chairman of the Board

Erlend Ødegård Hystad
Board Member

Per Ivar Hogseth Kristiansen
Board Member

Håkon Andreas Birkelund
CEO



Experian Gjeldsregister AS

Statement of cash flow 01.04.-31.03.

Amounts in NOK	Note	2020/2021	2019/2020
Cash flow from operating activities			
Profit/(loss) before tax		-565 645	262 561
Change in trade payables		-18 750	18 750
Change in intercompany balances	6	-2 158 016	-1 470 203
Changes in other current balance sheet items		5 099 540	-6 721 099
Net cash flow from operating activities		<u>2 357 129</u>	<u>-7 909 991</u>
Cash flow from investing activities			
Purchase of intangible assets	5	<u>-3 138 461</u>	<u>-905 946</u>
Net cash flow from investing activities		<u>-3 138 461</u>	<u>-905 946</u>
Cash flow from financing activities			
Issued of share capital		<u>0</u>	<u>10 000 000</u>
Net cash flow from financing activities		<u>0</u>	<u>10 000 000</u>
Net change in cash and cash equivalents		-781 332	1 184 063
Cash and cash equivalents at 01.04		<u>1 197 063</u>	<u>13 000</u>
Cash and cash equivalents at 31.03		<u>415 731</u>	<u>1 197 063</u>



Experian Gjeldsregister AS

Statement of changes in equity

Amounts in NOK

	Share capital	Other equity	Total
Owners equity 01.01.2019	30 000	-17 000	13 000
Profit for the year	0	208 538	208 538
Issued capital	10 000 000	0	10 000 000
Owners equity 31.03.2020	10 030 000	191 538	10 221 538
Owners equity 01.04.2020	10 030 000	191 538	10 221 538
Profit for the year	0	-565 645	-565 645
Owners equity 31.03.2021	10 030 000	-374 107	9 655 893



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

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 January 21, 2008. Under this regulation, recognition and measurement rules are based on international financial reporting standards (IFRSs), while presentation and disclosures are in accordance with the Norwegian 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.

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.



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

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



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

Amounts in NOK

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.

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 2019/2020 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.



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

Amounts in NOK

Note 2 - Sales revenue

	2020/2021	2019/2020
<i>Geographical distribution</i>		
Domestic	6 122 028	4 608 539
EU	2 260 783	1 606 044
	<u>8 382 811</u>	<u>6 214 583</u>

All sales revenue is within the same business area

Note 3 - Wage costs, number of employees, remuneration and loans to employees

<i>Wage costs</i>	2020/2021	2019/2020
Salaries	3 572 085	676 515
Payroll tax	547 138	96 776
Pension costs	186 618	47 872
Other payments	105 484	161 986
Capitalized labour costs	-3 138 461	-905 946
Total	<u>1 272 864</u>	<u>77 203</u>

The average number of employees 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	1 186 515	294 557



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

Amounts in NOK

Note 4 - Related party transactions

	2020/2021	2019/2020
<i>a) Sales of good and services</i>		
Parent Company	7 518 000	6 214 583
<i>b) Purchase of goods and services</i>		
Parent Company	416 000	46 072
Other group companies	287 000	43 907
Total intercompany expenses	<u>703 000</u>	<u>89 979</u>
<i>c) Financial income and expense</i>		
Interest expense	15 740	36 272

Note 5 - Intangible assets

Amounts in NOK

	Internally generated software CIP cost	Total
Acquisition cost 01.04.	905 946	905 946
Purchased intangibles	3 138 461	3 138 461
Acquisition cost 31.03	<u>4 044 407</u>	<u>4 044 407</u>
Net carrying amount at 31.03	<u>4 044 407</u>	<u>4 044 407</u>

The project with developing internally generated software was finished in March 2021 and the amortization will start in April 2021.

Note 6 - Intercompany receivables and payables

Amounts in NOK

<i>Receivables</i>	2020/2021	2019/2020
Other current receivables	1 542 382	4 828 795
Other receivables	3 766 851	2 200 683
Total	<u>5 309 233</u>	<u>7 029 478</u>
<i>Payables</i>	2020/2021	2019/2020
Other current liabilities	138 632	730 480

Note 7 - Bank deposit

The company had no restricted funds as of year-end.



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

Amounts in NOK

Note 8 - Share capital and shareholder information

Share capital:

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

Experian Gjeldsregister AS is 100% owned by Experian AS.

Note 9 - Income taxes

Amounts in NOK

<i>Tax base estimation</i>	2020/2021	2019/2020
Ordinary result before tax	-565 645	262 561
Permanent differences	1 340	0
Change in temporary differences	222 000	0
Taxable income before loss carry forward	-342 305	262 561
Use of carry forward loss	0	-17 000
Tax base	-342 305	245 561
Tax payable for the period	0	54 023
Tax related to previous years	54 023	0
Tax payable in the balance sheet	54 023	54 023

<i>Temporary differences outlined</i>	2020/2021	2019/2020
Other accrual	-222 000	0
Total	-222 000	0
Accumulated loss carried forward	-342 305	0
Net temporary differences	-564 305	0
Differences excluded from deferred tax	-564 305	0
Total	0	0

<i>Effective tax rate</i>	2020/2021	2019/2020
Expected income taxes, statutory tax rate 22%	-124 442	57 763
Change in deferred tax not booked	124 147	-3 740
Permanent differences (22%)	295	0
Income tax expense	0	54 023



Experian Gjeldsregister AS

Notes to the accounts for 2020/2021

Amounts in NOK

Note 10 – Debts and receivable

Contractual undiscounted future cash flows for financial liabilities:

At 31 March 2021

Amounts due to related parties

Trade and other payables

Cash Outflows

Less than one year (NOK)

330,115

1,334,189

1,664,304



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.



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To the General Meeting of Experian Gjeldsregister AS

Independent auditor's report

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Experian Gjeldsregister AS, which comprise the balance sheet as at 31 March 2021, the income statement, statement of comprehensive income, 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 accompanying financial statements are prepared in accordance with law and regulations and give a true and fair view of the financial position of the Company as at 31 March 2021, 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 laws, regulations, and auditing standards and practices generally accepted in Norway, including 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 laws and regulations, 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.

Other information

Management is responsible for the other information. The other information comprises information in the annual report, except the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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Statsautoriserte revisorer - medlemmer av Den norske Revisorforening

Offices in:

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



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 and a true and fair view of the financial statements 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 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 laws, regulations, and auditing standards and practices generally accepted in Norway, including 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 laws, regulations, and auditing standards and practices generally accepted in Norway, including 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.



Independent Auditor's Report - 2021
Experian Gjeldsregister AS

Report on Other Legal and Regulatory Requirements

Opinion on the Board of Directors' report

Based on our audit of the financial statements as described above, it is our opinion that the information presented in the Board of Directors' report concerning the financial statements and the going concern assumption is consistent with the financial statements and complies with the law and regulations.

Opinion on Registration and Documentation

Based on our audit of the financial statements as described above, and control procedures we have considered necessary in accordance with the International Standard on Assurance Engagements (ISAE) 3000, *Assurance Engagements Other than Audits or Reviews of Historical Financial Information*, it is our opinion that management has fulfilled its duty to produce a proper and clearly set out registration and documentation of the Company's accounting information in accordance with the law and bookkeeping standards and practices generally accepted in Norway.

Oslo, 26 August 2021
KPMG AS

Svein Arthur Lyngroth
State Authorised Public Accountant