



## ÅRSREGNSKAPET FOR REGNSKAPSÅRET 2024 - GENERELL INFORMASJON

### Enheten

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

### Regnskapsår

Årsregnskapets periode: 01.04.2023 - 31.03.2024

### 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: Andrew Peter Rich  
Dato for fastsettelse av årsregnskapet: 15.08.2024

### Grunnlag for avgivelse

År 2024: Årsregnskapet er elektronisk innlevert  
År 2023: Tall er hentet fra elektronisk innlevert årsregnskap fra 2024

*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, 14.09.2025



## Resultatregnskap

Beløp i: NOK	Note	2024	2023
<b>RESULTATREGNSKAP</b>			
<b>Inntekter</b>			
Salgsinntekt	2, 4	10 642 818	9 633 416
<b>Sum inntekter</b>		<b>10 642 818</b>	<b>9 633 416</b>
<b>Kostnader</b>			
Lønnskostnad	3	2 513 186	8 093 448
Avskrivning	5	808 881	808 881
Annen driftskostnad	4, 3	1 793 649	1 690 122
<b>Sum kostnader</b>		<b>5 115 716</b>	<b>10 592 451</b>
<b>Driftsresultat</b>		<b>5 527 102</b>	<b>-959 035</b>
<b>Finansinntekter og finanskostnader</b>			
Annen renteinntekt	4	304 698	125 251
Annen finansinntekt		1 204	
<b>Sum finansinntekter</b>		<b>305 902</b>	<b>125 251</b>
Annen rentekostnad	4	54	2 457
Annen finanskostnad		24 026	20 900
<b>Sum finanskostnader</b>		<b>24 080</b>	<b>23 357</b>
<b>Netto finans</b>		<b>281 822</b>	<b>101 894</b>
<b>Ordinært resultat før skattekostnad</b>		<b>5 808 924</b>	<b>-857 141</b>
Skattekostnad	6	1 278 432	-188 571
<b>Ordinært resultat etter skattekostnad</b>		<b>4 530 492</b>	<b>-668 570</b>
<b>Årsresultat</b>		<b>4 530 492</b>	<b>-668 570</b>
<b>Overføringer og disponeringer</b>			
Konsernbidrag		3 887 451	
Overføring til/fra annen egenkapital		643 041	-668 570
<b>Sum overføringer og disponeringer</b>		<b>4 530 492</b>	<b>-668 570</b>



### Balanse

Beløp i: NOK	Note	2024	2023
<b>BALANSE - EIENDELER</b>			
<b>Anleggsmidler</b>			
<b>Immaterielle eiendeler</b>			
Forskning og utvikling	5	1 617 763	2 426 644
Utsatt skattefordel	6	55 440	237 411
<b>Sum immaterielle eiendeler</b>		<b>1 673 203</b>	<b>2 664 055</b>
<b>Sum anleggsmidler</b>		<b>1 673 203</b>	<b>2 664 055</b>
<b>Omløpsmidler</b>			
<b>Varer</b>			
<b>Fordringer</b>			
Andre fordringer	7	13 429 040	6 470 979
Konsernfordringer	7	789 099	994 006
<b>Sum fordringer</b>		<b>14 218 139</b>	<b>7 464 985</b>
<b>Bankinnskudd, kontanter og lignende</b>			
Bankinnskudd, kontanter og lignende	8		194 431
<b>Sum bankinnskudd, kontanter og lignende</b>			<b>194 431</b>
<b>Sum omløpsmidler</b>		<b>14 218 139</b>	<b>7 659 416</b>
<b>SUM EIENDELER</b>		<b>15 891 342</b>	<b>10 323 471</b>
<b>BALANSE - EGENKAPITAL OG GJELD</b>			
<b>Egenkapital</b>			
<b>Innskutt egenkapital</b>			
Aksjekapital	9	60 000	60 000
Overkurs		9 970 000	9 970 000
<b>Sum innskutt egenkapital</b>		<b>10 030 000</b>	<b>10 030 000</b>
<b>Opptjent egenkapital</b>			
Annen egenkapital		-10 778	-653 819



### Balanse

<b>Beløp i: NOK</b>	<b>Note</b>	<b>2024</b>	<b>2023</b>
<b>Sum opptjent egenkapital</b>		<b>-10 778</b>	<b>-653 819</b>
<b>Sum egenkapital</b>		<b>10 019 222</b>	<b>9 376 181</b>
<b>Sum langsiktig gjeld</b>		<b>0</b>	<b>0</b>
<b>Kortsiktig gjeld</b>			
Konvertible lån		21	
Leverandørgjeld	7		35 996
Skyldige offentlige avgifter		126 670	77 071
Annen kortsiktig gjeld	7	5 745 429	834 223
<b>Sum kortsiktig gjeld</b>		<b>5 872 120</b>	<b>947 290</b>
<b>Sum gjeld</b>		<b>5 872 120</b>	<b>947 290</b>
<b>SUM EGENKAPITAL OG GJELD</b>		<b>15 891 342</b>	<b>10 323 471</b>



## Brønnøysundregistrene

### ÅRSREGNSKAP FOR REGNSKAPSÅRET 2024 - GENERELL INFORMASJON

Journalnummer: 2024 751011

#### Enheten

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

#### Regnskapsår

Årsregnskapets periode: 01.04.2023 - 31.03.2024

#### 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: Andrew Peter Rich  
Dato for fastsettelse av årsregnskapet: 15.08.2024

#### Revisjon

Ekstern autorisert regnskapsfører har i løpet av regnskapsåret bistått ved den løpende regnskapsføringen eller utført andre tjenester for selskapet enn å utarbeide årsregnskapet: Ja

#### Grunnlag for avgivelse

År 2024: Årsregnskap er elektronisk innlevert.  
År 2023: Tall er hentet fra elektronisk innlevert årsregnskap fra 2024.

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Brønnøysundregistrene, 02.10.2024



Organisasjonsnr: 920 438 679  
EXPERIAN GJELDSREGISTER AS

## RESULTATREGNSKAP

Beløp i: NOK	Note	2024	2023
<b>RESULTATREGNSKAP</b>			
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Organisasjonsnr: 920 438 679  
EXPERIAN GJELDSREGISTER AS

## BALANSE

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<b>Innskutt egenkapital</b>			
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<b>Sum opptjent egenkapital</b>		<b>-10 778</b>	<b>-653 819</b>
<b>Sum egenkapital</b>		<b>10 019 222</b>	<b>9 376 181</b>
<b>Sum langsiktig gjeld</b>		<b>0</b>	<b>0</b>
<b>Kortsiktig gjeld</b>			
Konvertible lån		21	
Leverandørgjeld	7		35 996



Skyldige offentlige avgifter		126 670	77 071
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Organisasjonsnr: 920 438 679  
EXPERIAN GJELDSREGISTER AS

NOTEOPPLYSNINGER - SELSKAP - alle poster oppgitt i hele tall

Note  
1

**Regnskapsprinsipper**  
Årsregnskapet er satt opp etter regnskapsloven. Regnskapsreglene for små foretak er fulgt.

Note  
9

Antall aksjer og aksjeeiere

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

Omløpsmidler                      Startdato      Sluttdato      Endring

Skattemessig fremf.undersk. Startdato      Sluttdato      Endring

Kortsiktig gjeld                      Startdato      Sluttdato      Endring



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**Experian Gjeldsregister  
AS**

## **Annual report for the financial year ending 31 March 2024**



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## Experian Gjeldsregister AS

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## Experian Gjeldsregister AS

### Statement of profit and loss 01.04-31.03

Amounts in NOK

	Note	2023/2024	2022/2023
<b>Operating income</b>			
Revenue	2, 4	10,642,818	9,633,416
<b>Total Revenue</b>		<u>10,642,818</u>	<u>9,633,416</u>
<b>Operating cost</b>			
Payroll expenses	3	2,513,186	8,093,448
Depreciation and amortization	5	808,881	808,881
Other operating expenses	4, 3	1,793,649	1,690,122
<b>Total operating costs</b>		<u>5,115,716</u>	<u>10,592,451</u>
<b>Operating result</b>		<u><b>5,527,102</b></u>	<u><b>-959,035</b></u>
<b>Financial income and financial costs</b>			
Other financial income		1,204	0
Other financial cost		-24,026	-20,900
Interest income	4	304,698	125,251
Interest expenses	4	-54	-2,457
<b>Net financial items</b>		<u><b>281,822</b></u>	<u><b>101,894</b></u>
<b>Result before tax</b>		<u><b>5,808,924</b></u>	<u><b>-857,141</b></u>
Tax Expense	6	1,278,432	-188,571
<b>Net Profit/(loss) for the year</b>		<u><b>4,530,492</b></u>	<u><b>-668,570</b></u>
<i>Allocated as follows</i>			
Group Contribution		3,887,451	0
Transfer to other equity		643,041	-668,570
<b>Total Allocations</b>		<u><b>4,530,492</b></u>	<u><b>-668,570</b></u>
Other comprehensive income		0	0
<b>Total comprehensive income</b>		<u><b>4,530,492</b></u>	<u><b>-668,570</b></u>



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## Experian Gjeldsregister AS

### Statement of financial position Amounts in NOK

		2023/2024	2022/2023
	Note		
<b>Fixed assets</b>			
<b><i>Intangible assets</i></b>			
Software development	5	1,617,763	2,426,644
Deferred tax asset	6	55,440	237,411
Total intangible assets		<u>1,673,203</u>	<u>2,664,055</u>
<b>Total non-current assets</b>		<b><u>1,673,203</u></b>	<b><u>2,664,055</u></b>
<b>Current assets</b>			
<b><i>Receivables</i></b>			
Other receivables	7	13,429,040	6,470,979
Unconditional accrued income	7	789,099	994,006
Total receivables		<u>14,218,139</u>	<u>7,464,985</u>
Cash and cash equivalents	8	0	194,431
<b>Total current assets</b>		<b><u>14,218,139</u></b>	<b><u>7,659,416</u></b>
<b>Total assets</b>		<b><u>15,891,342</u></b>	<b><u>10,323,471</u></b>
<b>Equity and liabilities</b>			
<b><i>Paid-in capital</i></b>			
Share capital	9	60,000	60,000
Share premiums		9,970,000	9,970,000
Total Paid-in capital		<u>10,030,000</u>	<u>10,030,000</u>
<b><i>Retained equity</i></b>			
Other equity		-10,778	-653,819
Total retained equity		<u>-10,778</u>	<u>-653,819</u>
<b>Total equity</b>		<b><u>10,019,222</u></b>	<b><u>9,376,181</u></b>
<b>Liabilities</b>			
<b><i>Current liabilities</i></b>			
Bank overdraft		21	0
Accounts payables	7	0	35,996
Public duties payable		126,670	77,071
Other short-term liabilities	7	5,745,429	834,223
Total current liabilities		<u>5,872,120</u>	<u>947,290</u>
<b>Total liabilities</b>		<b><u>5,872,120</u></b>	<b><u>947,290</u></b>
<b>Total equity and liabilities</b>		<b><u>15,891,342</u></b>	<b><u>10,323,471</u></b>

31 March 2024  
Lysaker, 15.08.24



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## Experian Gjeldsregister AS

### Statement of financial position (continued) Amounts in NOK

DocuSigned by:

*Andy Rich*

DF860014D864C7...

Andrew Peter Rich  
Chairman of the board

DocuSigned by:

*Bo Rasmussen*

A09DA5002D74E5...

Bo Christian Rasmussen  
Board member

Signed by:

*Harald Gilhuus*

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Harald Gilhuus  
Board member

Signed by:

*Tobias Daman*

0CA248A32D35400...

Tobias Daman  
General Manager



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## Experian Gjeldsregister AS

### Statement of cash flow

Amounts in NOK

	2023/2024	2022/2023
	<b>Note</b>	
<b>Cash flow from operating activities</b>	<b>5, 7</b>	
Result before tax	5,808,924	-857,141
Depreciation and amortization	5 808,881	808,881
Change in accounts payable	-11,953	-23,328
Change in intercompany balances	7 -5,251,973	-1,258,358
Changes in other current balance sheet items	-1,548,331	1,170,128
<b>Total cash flow from operating activities</b>	<b>-194,452</b>	<b>-159,818</b>
<b>Cash flow from investing activities</b>		
Total cash flow from investing activities	0	0
<b>Cash flow from financing activities</b>		
Group contribution received/paid	0	-746,124
<b>Net cash flow for the year</b>	<b>-194,452</b>	<b>-905,942</b>
Cash and cash equivalents at 01.04	194,431	1,100,373
Bank overdraft/Cash and cash equivalents at 31.03	-21	194,431



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## Experian Gjeldsregister AS

### Statement of change in equity Amounts in NOK

	Share capital	Premium shares	Other equity	Total
<b>2022/2023</b>				
Equity at 01.04	60,000	9,970,000	14,751	10,044,751
Result for the year	0	0	-668,570	-668,570
Equity 31.03	<b>60,000</b>	<b>9,970,000</b>	<b>-653,819</b>	<b>9,376,181</b>
	Share capital	Premium shares	Other equity	Total
<b>2023/2024</b>				
Equity at 01.04	60,000	9,970,000	-653,819	9,376,181
Result for the year	0	0	4,530,492	4,530,492
Group contribution	0	0	-3,887,451	-3,887,451
Equity 31.03	<b>60,000</b>	<b>9,970,000</b>	<b>-10,778</b>	<b>10,019,222</b>



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## **Experian Gjeldsregister AS** **Notes to financial statements 2023/2024** **Amounts in NOK**

### **Note 1 - 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 contracts with customers**

Revenue is stated net of any sales taxes, rebates and discounts. Revenue is recognised 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 recognised 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 licence and delivery services are primarily accounted for a single performance obligation, with revenue recognised 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 licence arrangements, where revenue is recognised on delivery completion. Professional services revenues which form a separate performance obligation are recognised 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. R&D expenses in the balance sheet are depreciated on a straight-line basis over the asset's expected useful life time.

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.

#### **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



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## Experian Gjeldsregister AS

Notes to financial statements (continued) 2023/2024

### Amounts in NOK

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

### Changes in accounting policy

The effect of changes in principles and correction of errors in previous financial statements are measured at the time of opening balance. Effects of changes in equity are recognised against equity. The comparative figures in the balance sheet are restated according to the new principles.

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.

### Foreign currency translation

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

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 at the end of the reporting period, are recognised 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.



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## **Experian Gjeldsregister AS**

**Notes to financial statements (continued)2023/2024**

**Amounts in NOK**

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.

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 are in the cash flow statement classified under operating activities.



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## Experian Gjeldsregister AS

Notes to financial statements (continued) 2023/2024  
Amounts in NOK

### Note 2 - Sales revenue

	2023/2024	2022/2023
<b>Geographical distribution</b>		
Domestic	6,190,570	5,587,382
EU	4,452,248	4,046,034
	<u>10,642,818</u>	<u>9,633,416</u>

All sales revenue is within the same business area.

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

	2023/2024	2022/2023
Salary to employees	2,095,548	4,825,295
Social security	299,300	860,180
Pension costs	86,337	153,719
Other employee benefits	32,001	2,254,254
Total payroll expenses	<u>2,513,186</u>	<u>8,093,448</u>

	2023/2024	2022/2023
Average number of employees	2	2

The company is obligated to follow the Act in OTP.

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

#### Management remuneration

	Salary	Other remuneration
General manager	1,323,153	78,522

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.

Auditor fee has been divided as follows:

	2023/2024	2022/2023
Statutory audit fee	171,000	163,000

VAT is not included in the auditor fees.

### Note 4 - Related parties

	2023/2024	2022/2023
<b>a) Sales of goods and services</b>		
Parent entity	10,655,239	10,493,565
Other group entities	15,616	15,742
	<u>10,670,855</u>	<u>10,509,307</u>



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## Experian Gjeldsregister AS

Notes to financial statements (continued) 2023/2024  
Amounts in NOK

	2023/2024	2022/2023
<b>b) Purchase of goods and services</b>		
Parent entity	29,638	0
Other group entities	1,311,457	990,706
	<u>1,341,095</u>	<u>990,706</u>

	2023/2024	2022/2023
<b>c) Financial income and expense</b>		
Interest income	304,623	125,251
	<u>304,623</u>	<u>125,251</u>

### Note 5 - Intangible assets

	Software NOK	Total
<b>2023/2024</b>		
Acquisition costs at 01.04	4,044,407	4,044,407
<b>Acquisition cost at 31.03</b>	<u>4,044,407</u>	<u>4,044,407</u>
Accumulated Amortization 31.03	-2,426,644	-2,426,644
<b>Net carrying amount at 31.03</b>	<u>1,617,763</u>	<u>1,617,763</u>
Amortization for the year	808,881	808,881

Capitalized development has an estimated useful life of 5 years and is depreciated based on Straight-line method.

### Note 6 - Income taxes

	2023/2024	2022/2023
<b>Calculation of the tax base for the year:</b>		
Result before tax	5,808,924	-857,141
Permanent differences	2,129	0
Change in temporary differences	24,000	6,000
<b>General income</b>	<u>5,835,053</u>	<u>-851,141</u>
(Utilization of) loss carried forward	-851,141	851,141
<b>Tax base</b>	<u>4,983,912</u>	<u>0</u>
Tax effect of Group contribution	-4,983,912	0
Payable tax (22 % of the tax base for the year)	0	0
<b>Tax payable in the balance sheet</b>	<u>0</u>	<u>0</u>



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## Experian Gjeldsregister AS

Notes to financial statements (continued)2023/2024

Amounts in NOK

	2023/2024	2022/2023
<b>Summary of temporary differences</b>		
Accounting accruals	-252,000	-228,000
Accumulated loss carried forward	0	-851,141
Total	<u>-252,000</u>	<u>-1,079,141</u>
Net temporary differences	-252,000	-1,079,141
Deferred tax asset / Deferred tax (22 %)	-55,440	-237,411

	2023/2024	2022/2023
Expected income taxes, statutory tax rate 22%	1,277,963	-188,571
Change in deferred tax asset not recognized	469	0
Permanent differences (22%)	0	0
	1,278,432	-188,571

## Note 7 - Intercompany receivables and payables

### Receivables

	2023/2024	2022/2023
Other current receivables	14,056,409	6,966,555

### Payables

	2023/2024	2022/2023
Other current liabilities	30,329	826,779
Group Contribution	4,983,912	0

## Note 8 - Restricted cash and gurantees

	2023/2024	2022/2023
Bank guarantee to cover employee withholding tax	500,000	500,000

## Note 9 - Share capital

	Number of shares	Face value	Book value
<b>2023/2024</b>			
<b>The share capital consists of:</b>			
	30,000	2.00	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](http://www.experianplc.com)



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**Experian Gjeldsregister AS**  
Notes to financial statements (continued)2023/2024  
Amounts in NOK

**Note 10 - Debts and receivables**

	<b>2023/2024</b>	<b>2022/2023</b>
<b><i>Contractual undiscounted future cash flows for financial assets</i></b>		
Amounts due from related parties	14,056,409	6,966,555
Accounts and other receivable	161,730	498,430
	<u>14,218,139</u>	<u>7,464,985</u>
	<b>2023/2024</b>	<b>2022/2023</b>
<b><i>Contractual undiscounted future cash flows for financial liabilities</i></b>		
Amounts due to related parties	30,329	826,779
Group contribution	4,983,912	0
Accounts and other payables	857,879	120,511
	<u>5,872,120</u>	<u>947,290</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.*



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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 2024, the statement of profit and loss, statement of cash flows and statement of change in equity 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 of 31 March 2024, 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 Management 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.

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Statsautoriserte revisorer - medlemmer av Den norske Revisorforening

#### Offices in:

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	



## 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 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 skepticism 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, 28 August 2024

KPMG AS

Svein Arthur Lyngroth

State Authorized Public Accountant