



## ÅRSREGNSKAPET FOR REGNSKAPSÅRET 2022 - GENERELL INFORMASJON

### Enheten

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

### Regnskapsår

Årsregnskapets periode: 01.04.2021 - 31.03.2022

### 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: 24.08.2022

### Grunnlag for avgivelse

År 2022: Årsregnskapet er elektronisk innlevert  
År 2021: Tall er hentet fra elektronisk innlevert årsregnskap fra 2022

*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, 07.09.2023



## Resultatregnskap

Beløp i: NOK	Note	2022	2021
<b>RESULTATREGNSKAP</b>			
<b>Inntekter</b>			
Salgsinntekt	2, 4	8 652 198	8 382 811
<b>Sum inntekter</b>		<b>8 652 198</b>	<b>8 382 811</b>
<b>Kostnader</b>			
Lønnskostnad	3	4 380 521	1 272 864
Avskrivning	5	808 881	
Annen driftskostnad	3, 4	2 374 060	7 655 715
<b>Sum kostnader</b>		<b>7 563 462</b>	<b>8 928 579</b>
<b>Driftsresultat</b>		<b>1 088 736</b>	<b>-545 768</b>
<b>Finansinntekter og finanskostnader</b>			
Annen finansinntekt		11 053	4 309
<b>Sum finansinntekter</b>		<b>11 053</b>	<b>4 309</b>
Annen finanskostnad	4	13 646	24 186
<b>Sum finanskostnader</b>		<b>13 646</b>	<b>24 186</b>
<b>Netto finans</b>		<b>-2 593</b>	<b>-19 877</b>
<b>Ordinært resultat før skattekostnad</b>		<b>1 086 143</b>	<b>-565 645</b>
Skattekostnad på ordinært resultat	9	115 307	
<b>Ordinært resultat etter skattekostnad</b>		<b>970 836</b>	<b>-565 645</b>
<b>Årsresultat</b>		<b>970 836</b>	<b>-565 645</b>
<b>Overføringer og disponeringer</b>			
Konsernbidrag		581 977	
Overføringer annen egenkapital		388 859	-565 645
<b>Sum overføringer og disponeringer</b>		<b>970 836</b>	<b>-565 645</b>



### Balanse

Beløp i: NOK	Note	2022	2021
<b>BALANSE - EIENDELER</b>			
<b>Anleggsmidler</b>			
<b>Immaterielle eiendeler</b>			
Softwarer	5	3 235 526	4 044 407
Utsatt skattefordel	9	48 840	
<b>Sum immaterielle eiendeler</b>		<b>3 284 366</b>	<b>4 044 407</b>
<b>Sum anleggsmidler</b>		<b>3 284 366</b>	<b>4 044 407</b>
<b>Omløpsmidler</b>			
<b>Varer</b>			
<b>Fordringer</b>			
Andre fordringer	6	8 166 496	6 860 059
<b>Sum fordringer</b>		<b>8 166 496</b>	<b>6 860 059</b>
<b>Bankinnskudd, kontanter og lignende</b>			
<b>Sum bankinnskudd, kontanter og lignende</b>	7	<b>1 100 372</b>	<b>415 731</b>
<b>Sum omløpsmidler</b>		<b>9 266 868</b>	<b>7 275 790</b>
<b>SUM EIENDELER</b>		<b>12 551 234</b>	<b>11 320 197</b>
<b>BALANSE - EGENKAPITAL OG GJELD</b>			
<b>Egenkapital</b>			
<b>Innskutt egenkapital</b>			
Aksjekapital	8	60 000	60 000
Overkurs	8	9 970 000	9 970 000
<b>Sum innskutt egenkapital</b>	8	<b>10 030 000</b>	<b>10 030 000</b>
<b>Opptjent egenkapital</b>			
Annen egenkapital	8	14 752	-374 107
<b>Sum opptjent egenkapital</b>	8	<b>14 752</b>	<b>-374 107</b>



## Balanse

<b>Beløp i: NOK</b>	<b>Note</b>	<b>2022</b>	<b>2021</b>
<b>Sum egenkapital</b>		<b>10 044 752</b>	<b>9 655 893</b>
<b>Sum langsiktig gjeld</b>		<b>0</b>	<b>0</b>
<b>Kortsiktig gjeld</b>			
Leverandørgjeld		35 281	
Betalbar skatt	9		54 023
Skyldige offentlige avgifter		216 819	213 216
Annen kortsiktig gjeld	6	2 254 382	1 397 065
<b>Sum kortsiktig gjeld</b>		<b>2 506 482</b>	<b>1 664 304</b>
<b>Sum gjeld</b>		<b>2 506 482</b>	<b>1 664 304</b>
<b>SUM EGENKAPITAL OG GJELD</b>		<b>12 551 234</b>	<b>11 320 197</b>



## Brønnøysundregistrene

### ÅRSREGNSKAP FOR REGNSKAPSÅRET 2022 - GENERELL INFORMASJON

Journalnummer: 2022 928650

#### Enheten

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

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Morselskap i konsern: Nei

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årsregnskapet til selskapet: Forenklet IFRS

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Brønnøysundregistrene, 22.09.2022



Organisasjonsnr: 920 438 679  
EXPERIAN GJELDSREGISTER AS

## RESULTATREGNSKAP

<b>Beløp i: NOK</b>	<b>Note</b>	<b>2022</b>	<b>2021</b>
<b>RESULTATREGNSKAP</b>			
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Organisasjonsnr: 920 438 679  
EXPERIAN GJELDSREGISTER AS

## BALANSE

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<b>Sum langsiktig gjeld</b>		<b>0</b>	<b>0</b>
<b>Kortsiktig gjeld</b>			
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Sum kortsiktig gjeld	2 506 482	1 664 304
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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
<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>
	3433366.00	3572085.00
<u>Arbeidsgiveravgift</u>	<u>Årets</u>	<u>Fjorårets</u>
	554961.00	547138.00
<u>Pensjonskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	182618.00	186618.00
<u>Andre ytelser</u>	<u>Årets</u>	<u>Fjorårets</u>
	209576.00	-3032977.00
<u>Sum lønnskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	4380521.00	1272864.00

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>
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General Manager

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>
	153000.00	150000.00
<u>Sum godtgjørelse til revisor</u>	<u>Årets</u>	<u>Fjorårets</u>
	153000.00	150000.00

## 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.*



**KPMG AS**  
Sørkedalsveien 6  
Postboks 7000 Majorstuen  
0306 Oslo

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Internet [www.kpmg.no](http://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 balance sheet as at 31 March 2022, the income statement, statement of comprehensive income 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 2022, 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 laws and regulations 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 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,

#### Offices in:

KPMG AS, a Norwegian limited liability company and member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity.

Statsautoriserede revisorer - medlemmer av Den norske Revisorforening

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



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, 9 September 2022  
KPMG AS

Svein Arthur Lyngroth  
State Authorised Public Accountant



Experian Gjeldsregister AS

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## **Annual report for the financial year ending 31 March 2022**

### **Annual accounts**

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

### **Auditors' report**



## Experian Gjeldsregister AS

### Statement of profit or loss 01.04.-31.03.

Amounts in NOK	Note	2022	2021
<b>Revenue</b>			
Sales revenue	2, 4	<u>8 652 198</u>	<u>8 382 811</u>
<b>Operating expenses</b>			
Payroll expenses	3	4 380 521	1 272 864
Depreciation of tangible and intangible fixed assets	5	808 881	0
Other operating expenses	3, 4	<u>2 374 060</u>	<u>7 655 715</u>
Total operating expenses		<u>7 563 462</u>	<u>8 928 579</u>
Operating result		<u>1 088 736</u>	<u>-545 768</u>
<b>Financial income and expenses</b>			
Other financial income	4	11 053	4 309
Other financial expenses	4	<u>13 646</u>	<u>24 186</u>
Net financial items		<u>-2 593</u>	<u>-19 877</u>
Ordinary result before tax		<u>1 086 143</u>	<u>-565 645</u>
Tax on ordinary result	9	<u>115 307</u>	<u>0</u>
<b>Net profit or loss for the year</b>		<u><b>970 836</b></u>	<u><b>-565 645</b></u>
<b>Allocated as follows</b>			
Group contribution		581 977	0
Transferred to other equity		<u>388 859</u>	<u>-565 645</u>
Total allocations		<u>970 836</u>	<u>-565 645</u>
<b>Other comprehensive income</b>		<u>0</u>	<u>0</u>
<b>Total comprehensive income</b>		<u>970 836</u>	<u>-565 645</u>



### Experian Gjeldsregister AS

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#### Statement of financial position as of March 31.st

Amounts in NOK	Note	2022	2021
<b>Fixed assets</b>			
<i>Intangible assets</i>			
Software development	5	3 235 526	4 044 407
Deferred tax asset	9	48 840	0
Total intangible assets		<u>3 284 366</u>	<u>4 044 407</u>
Total fixed assets		<u>3 284 366</u>	<u>4 044 407</u>
<b>Current assets</b>			
<i>Receivables</i>			
Other receivables	6	6 192 435	5 582 618
Unconditional accrued income		<u>1 974 061</u>	<u>1 277 441</u>
Total accounts receivable		<u>8 166 496</u>	<u>6 860 059</u>
Cash and cash equivalents	7	<u>1 100 372</u>	<u>415 731</u>
Total current assets		<u>9 266 867</u>	<u>7 275 790</u>
Total assets		<u>12 551 234</u>	<u>11 320 197</u>



## Experian Gjeldsregister AS

### Statement of financial position as of March 31.st

Amounts in NOK	Note	2022	2021
<b>Equity</b>			
<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		<u>10 030 000</u>	<u>10 030 000</u>
<i>Retained earnings</i>			
Other equity		<u>14 752</u>	<u>-374 107</u>
Total retained earnings		<u>14 752</u>	<u>-374 107</u>
Total equity		<u>10 044 752</u>	<u>9 655 893</u>
<b>Liabilities</b>			
<i>Current liabilities</i>			
Trade creditors		35 281	0
Tax payable	9	0	54 023
Public duties payable		216 819	213 216
Other short-term liabilities	6	<u>2 254 382</u>	<u>1 397 065</u>
Total current liabilities		<u>2 506 482</u>	<u>1 664 304</u>
Total liabilities		<u>2 506 482</u>	<u>1 664 304</u>
Total equity and liabilities		<u>12 551 234</u>	<u>11 320 197</u>

31 March 2022  
24rd of August 2022

*Bo Rasmussen*

Bo Rasmussen (Aug 29, 2022 14:25 GMT+2)

Bo Christian Rasmussen  
Chairman of the Board

*Szabolcs Hideg*

Szabolcs Hideg (Sep 7, 2022 18:14 GMT+2)

Szabolcs Hideg  
Board Member

*Harald Gilhuus*

Harald Gilhuus (Sep 8, 2022 08:45 GMT+2)

Harald Gilhuus  
Board Member

*Håkon Birkelund*

Håkon Birkelund (Aug 29, 2022 14:32 GMT+2)

Håkon Andreas Birkelund  
General Manager



## Experian Gjeldsregister AS

### Cash flow statement 01.04.-31.03.

Amounts in NOK	Note	2022	2021
<b>Cash flow from operating activities</b>			
Result before tax		1 086 143	-565 645
Taxes paid		-54 023	0
Depreciation	5	808 881	0
Change in trade creditors		35 281	-18 750
Change in intercompany balances	6	-364 043	-2 158 016
Changes in other current balance sheet items		-827 598	5 099 540
Net cash flow from operating activities		<u>684 642</u>	<u>2 357 129</u>
<b>Cash flow from investing activities</b>			
Purchase of fixed assets	5	<u>0</u>	<u>-3 138 461</u>
Net cash flow from investing activities		<u>0</u>	<u>-3 138 461</u>
<b>Cash flow from financing activities</b>			
Net cash flow from financing activities		<u>0</u>	<u>0</u>
Net change in cash and cash equivalents		684 642	-781 332
Cash and cash equivalents at 01.04		<u>415 731</u>	<u>1 197 063</u>
Cash and cash equivalents at 31.03		<u>1 100 373</u>	<u>415 731</u>



**Experian Gjeldsregister AS**

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**Statement of changes in equity**

Amounts in NOK

	<b>Share capital</b>	<b>Other equity</b>	<b>Total</b>
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
Owners 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
Owners equity 31.03.2022	10 030 000	14 752	10 044 752



## Experian Gjeldsregister AS

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### Notes to the accounts for 2022

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. 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.



## Experian Gjeldsregister AS

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### Notes to the accounts for 2022

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.



## Experian Gjeldsregister AS

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### Notes to the accounts for 2022

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 at 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 2021/2022 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



## Experian Gjeldsregister AS

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### Notes to the accounts for 2022

Amounts in NOK

#### Note 2 - Sales revenue

	2022	2021
<i>Geographical distribution</i>		
Domestic	5 477 332	6 122 028
EU	3 174 866	2 260 783
	<u>8 652 198</u>	<u>8 382 811</u>

All sales revenue is within the same business area

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

<i>Wage costs</i>	2022	2021
Salaries	3 433 366	3 572 085
Payroll tax	554 961	547 138
Pension costs	182 618	186 618
Other payments	209 576	105 484
Capitalized labour costs	0	-3 138 461
Total payroll expenses	<u>4 380 521</u>	<u>1 272 864</u>

Average number of full-time equivalents 3 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	1 236 572	138 960

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>	2022	2021
Audit fee	153 000	150 000

VAT is not included in the auditor fees.



## Experian Gjeldsregister AS

### Notes to the accounts for 2022

Amounts in NOK

#### Note 4 - Related party transactions

	2022	2021
<i>a) Sales of good and services</i>		
Parent Company	8 457 961	7 518 000
Other group companies	33 262	0
<i>b) Purchase of goods and services</i>		
Parent Company	0	416 000
Other group companies	393 664	287 000
Total intercompany expenses	<u>393 664</u>	<u>703 000</u>
<i>c) Financial income and expense</i>		
Interest income	11 062	0
Interest expense	0	15 740
Total intercompany financial income and expenses	<u>11 062</u>	<u>15 740</u>

#### Note 5 - Intangible assets

Amounts in NOK

	Internally generated software CIP cost	Software	Total
Acquisition cost 01.04.	4 044 407	0	4 044 407
Transfer	-4 044 407	4 044 047	0
Acquisition cost 31.03.	<u>0</u>	<u>4 044 407</u>	<u>4 044 407</u>
Acc.depreciation 31.03.	<u>0</u>	<u>-808 881</u>	<u>-808 881</u>
Net carrying amount at 31.03.	<u>0</u>	<u>3 235 526</u>	<u>3 235 526</u>
Depreciation for the year	0	808 881	808 881
Useful economic life		5	
Depreciation		Linear	



### Experian Gjeldsregister AS

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#### Notes to the accounts for 2022

Amounts in NOK

#### Note 6 - Intercompany receivables and payables

<i>Receivables</i>	2022	2021
Other current receivables	7 102 178	5 749 968
<i>Payables</i>	2022	2021
Other current liabilities	102 691	358 681
Group Contribution	746 124	0
Total intercompany payables	<u>848 815</u>	<u>358 681</u>

#### Note 7 - Bank deposit

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

#### Note 8 - Equity

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](http://www.experianplc.com)



### Experian Gjeldsregister AS

#### Notes to the accounts for 2022

Amounts in NOK

##### Note 9 - Income taxes

Amounts in NOK

<i>Income tax expenses</i>	<b>2022</b>	<b>2021</b>
Tax payable	164 147	0
Change in deferred tax	-48 840	0
Total income tax expense	<u>115 307</u>	<u>0</u>
<i>Tax base estimation</i>	<b>2022</b>	<b>2021</b>
Result before tax	1 086 139	-565 645
Permanent differences	2 286	1 340
Change in temporary differences	0	222 000
Taxable income before loss carry forward	<u>1 088 425</u>	<u>-342 305</u>
Use of carry forward loss	-342 305	0
Tax base	<u>746 120</u>	<u>-342 305</u>
Tax costs	164 146	0
Tax effect on Group contribution	-164 146	0
Tax payable in balance sheet	<u>0</u>	<u>0</u>
<i>Temporary differences outlined</i>	<b>2022</b>	<b>2021</b>
Other accrual	-222 000	-222 000
Total	<u>-222 000</u>	<u>-222 000</u>
Accumulated loss carried forward	0	-342 305
Net temporary differences	-222 000	-564 305
Differences excluded from deferred tax	0	-564 305
Total	<u>-222 000</u>	<u>0</u>
Deferred income tax liability (22%)	-48 840	0
<i>Effective tax rate</i>	<b>2022</b>	<b>2021</b>
Expected income taxes, statutory tax rate 22%	238 951	-124 442
Change in deferred tax not booked	-124 147	124 147
Permanent differences (22%)	504	295
Income tax expense	<u>115 307</u>	<u>0</u>



**Experian Gjeldsregister AS**

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**Notes to the accounts for 2022**

Amounts in NOK

**Note 10 - Debts and receivable**

	<b>2022</b>	<b>2021</b>
<b><i>Contractual undiscounted future cash flows for financial assets</i></b>		
Amounts due from related parties	7 102 178	5 749 968
Trade and other receivable	1 064 319	1 110 092
Total	<u>8 166 497</u>	<u>6 860 060</u>
<b><i>Contractual undiscounted future cash flows for financial liabilities</i></b>		
Amounts due from related parties	102 691	358 681
Trade and other payables	1 821 815	1 305 623
Total	<u>1 924 506</u>	<u>1 664 304</u>