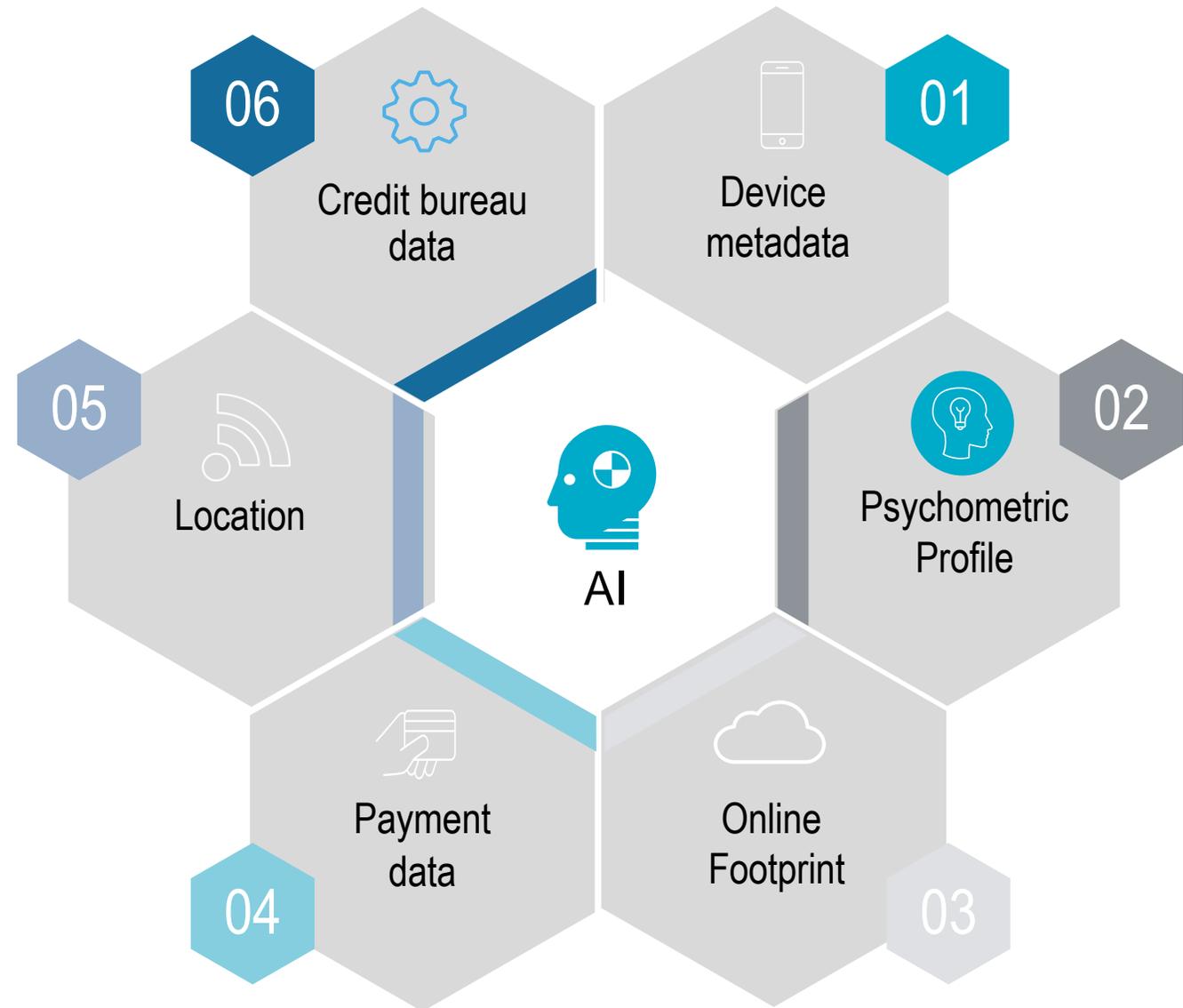


# DIGITAL CONSUMER – CREDITINFO

Predictors of Credit in hyper-connected society

# Data fusion

Digital Consumer - opportunity to combine data from all sources for Decisions



# Agenda

- Creditinfo Overview
- Digital Data
- Market Impact

# EXPERTS IN CREDIT RISK MANAGEMENT

Due to our lean structure, optimized processes and innovative nature, we are the efficiency leaders in facilitating access to finance.

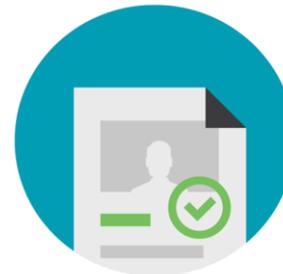
Credit Bureaus



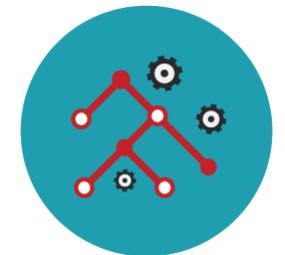
Decision Analytics  
& Consultancy



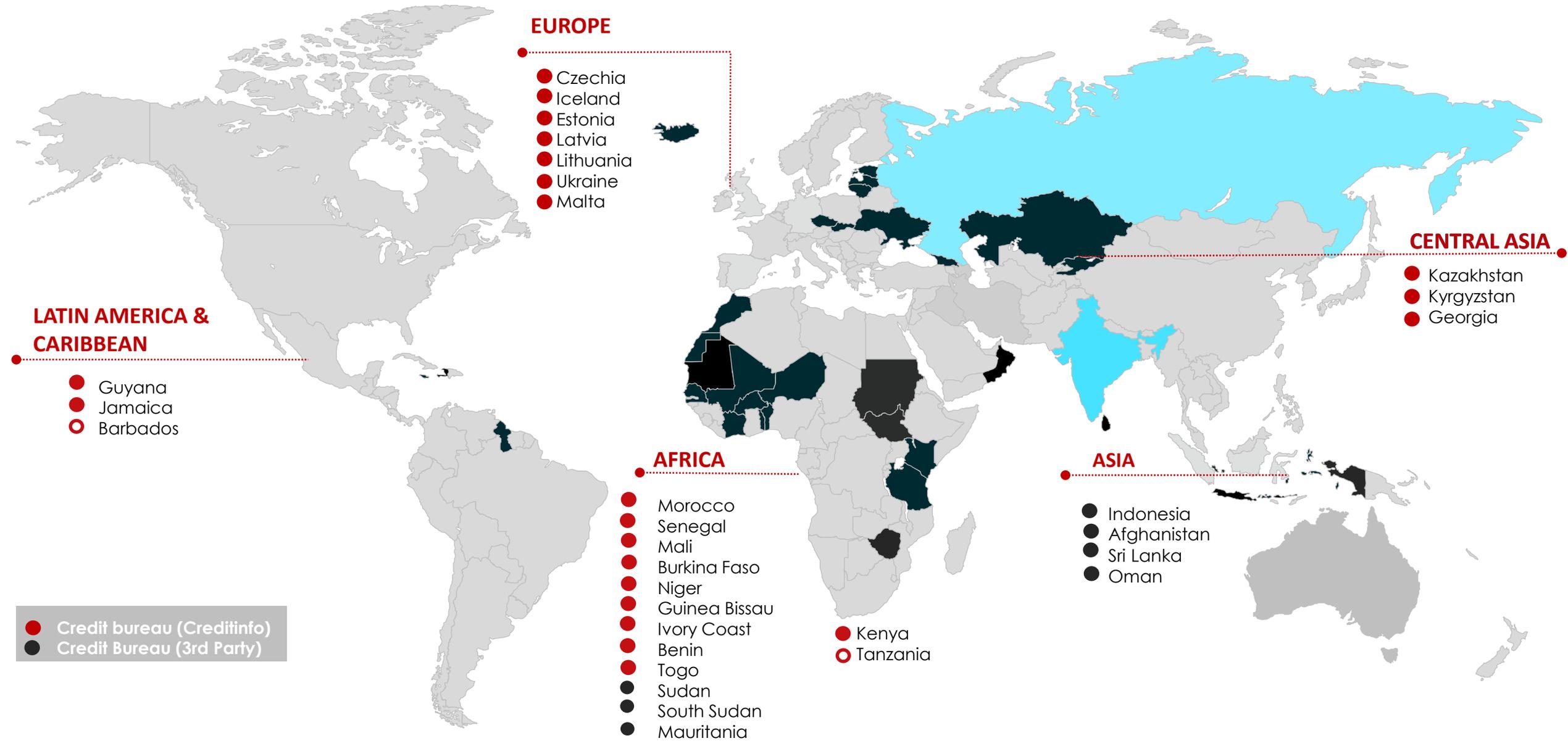
Business Information  
& Information solutions



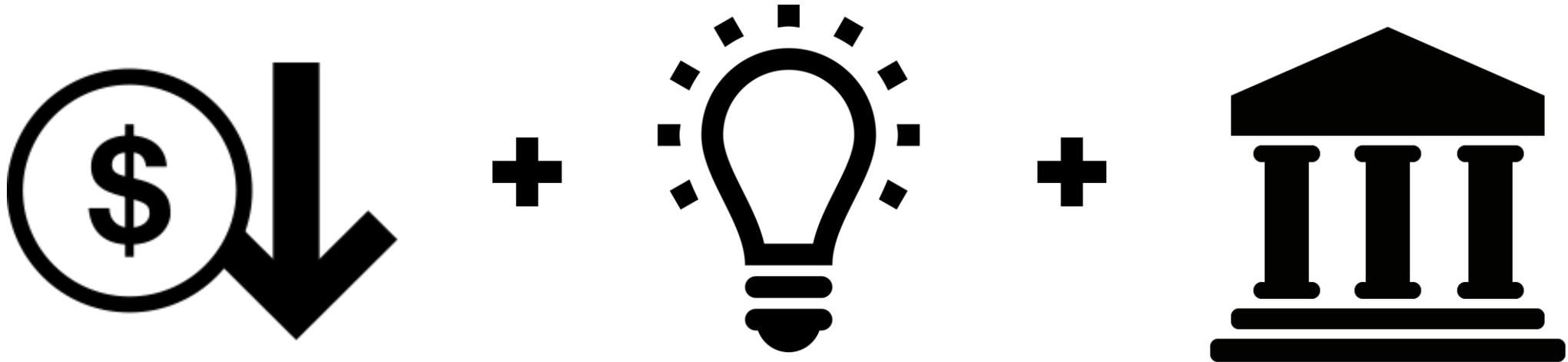
FinTech Innovation



# CREDIT BUREAU IN 30+ COUNTRIES



# Small value credit for the underserved ecosystem



Low cost distribution

Data for Decisioning

Financial  
infrastructure



Universal current account  
Credit Bureau

Universal current account  
Credit Bureau

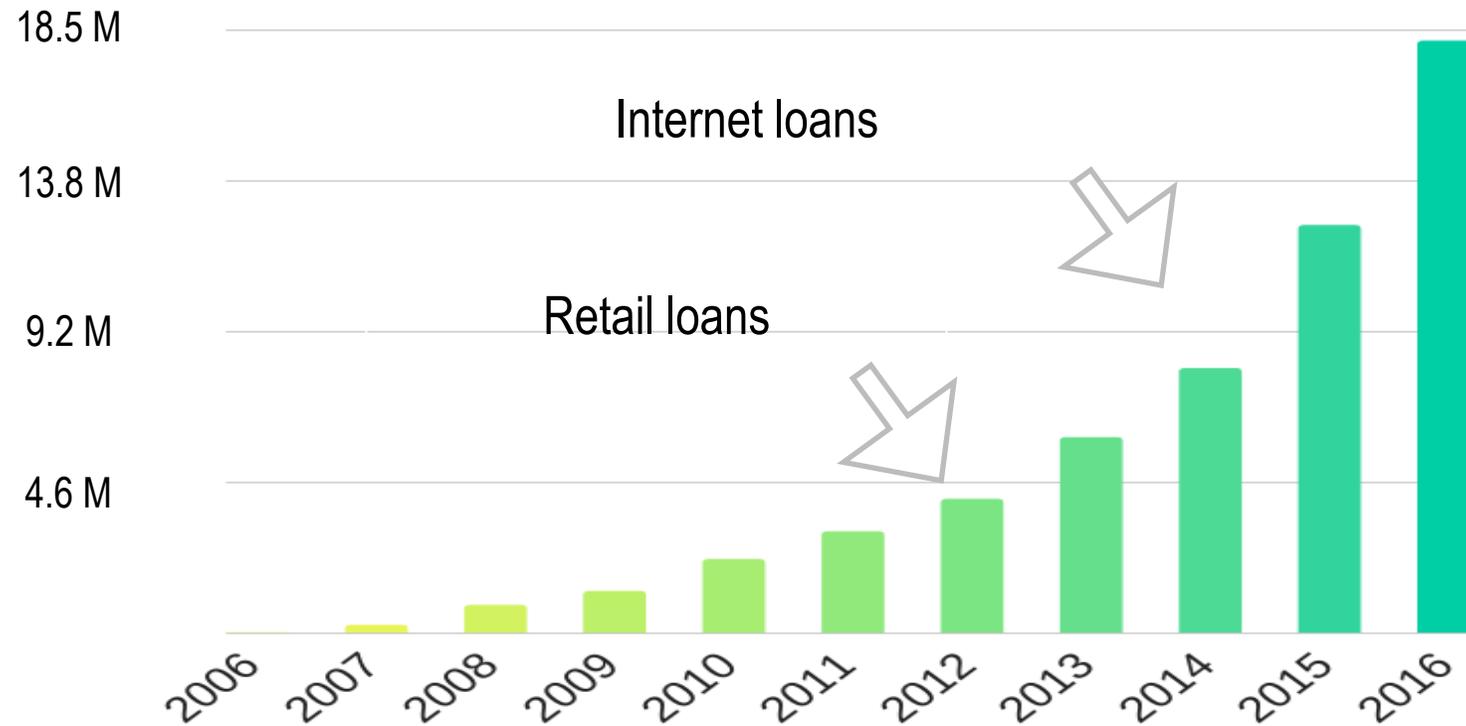
Mobile Wallet  
Credit Bureau

70s – 00s

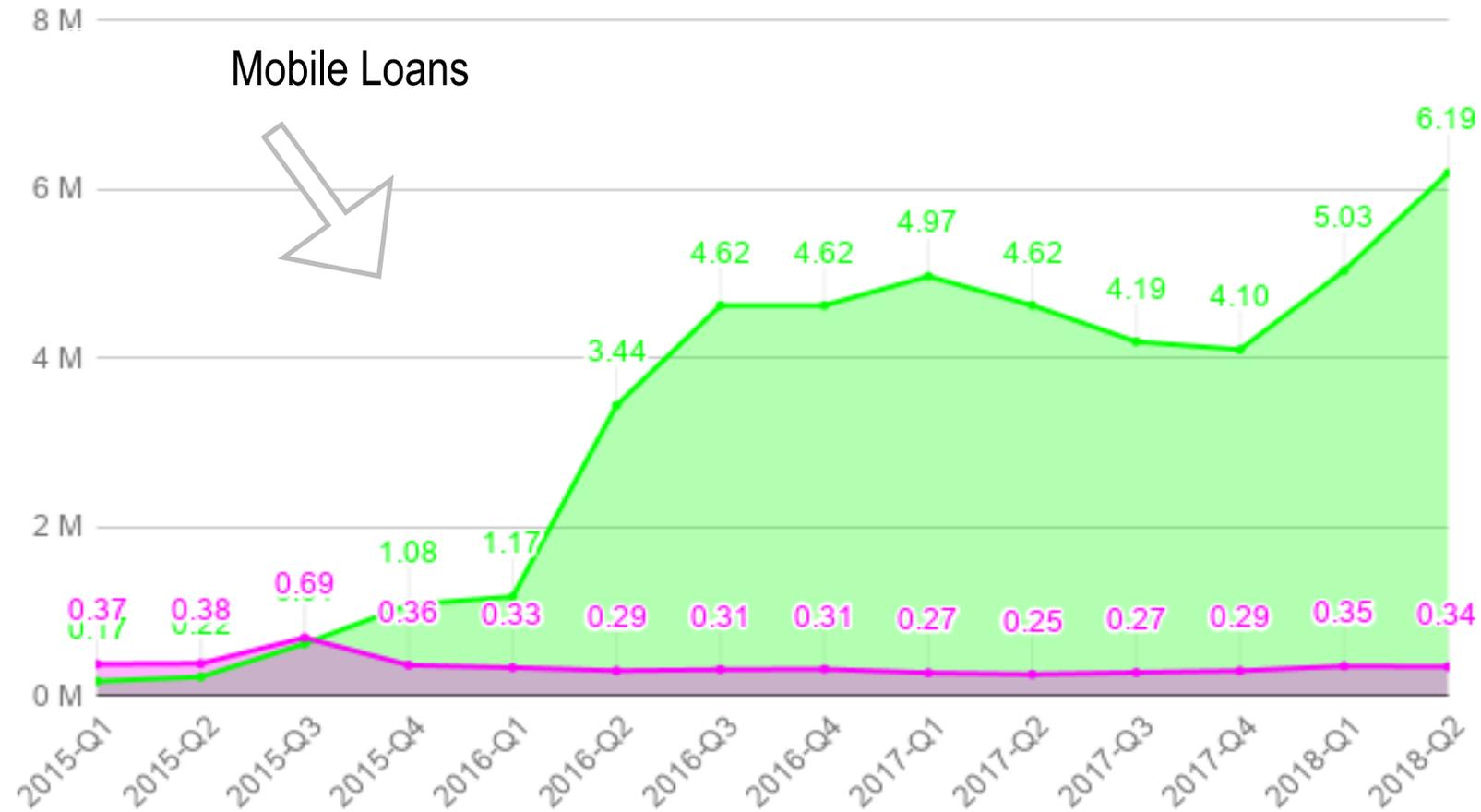
00s – 10s

10s – today

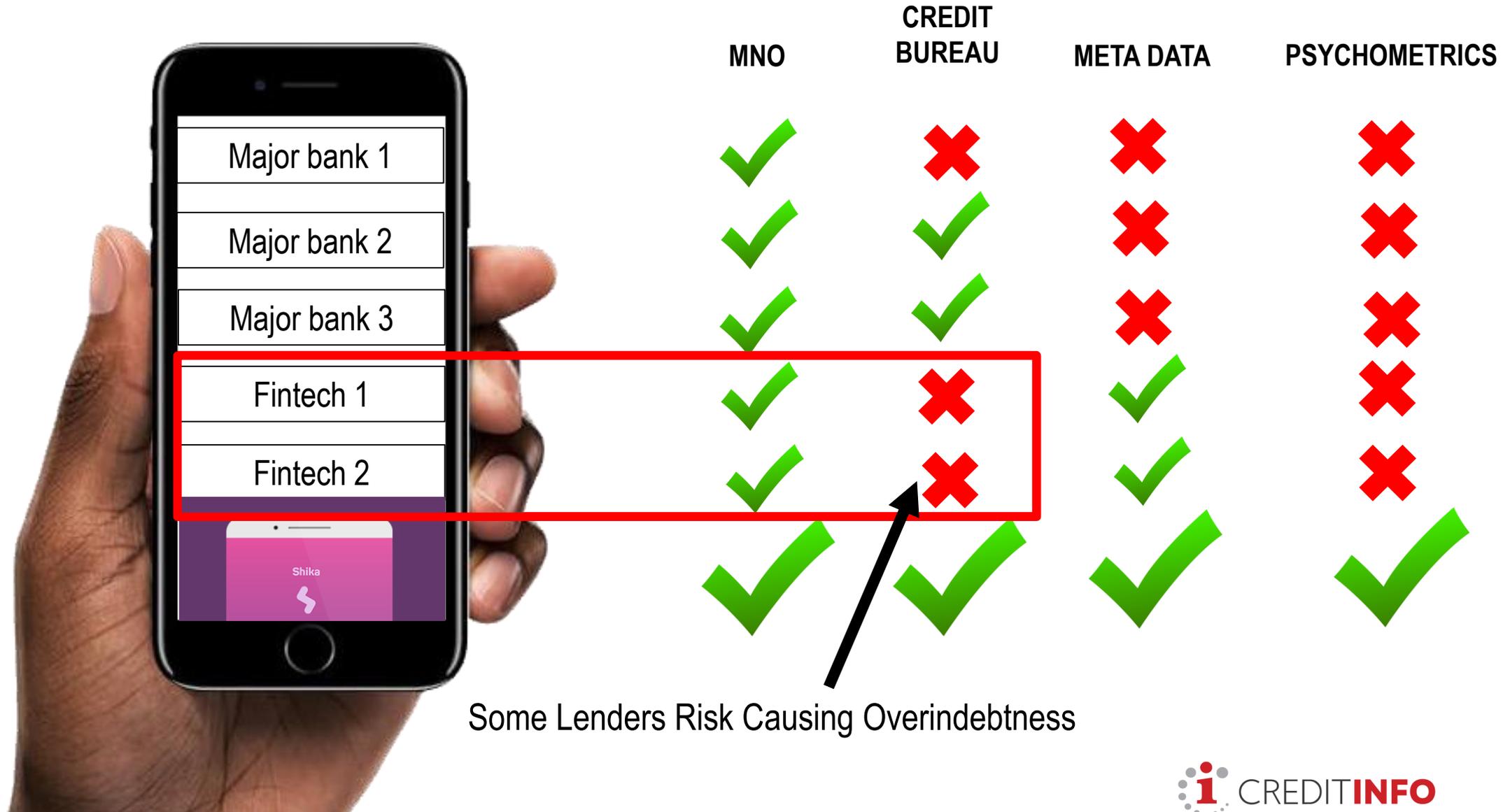
# Online lending triggered access to credit in Georgia



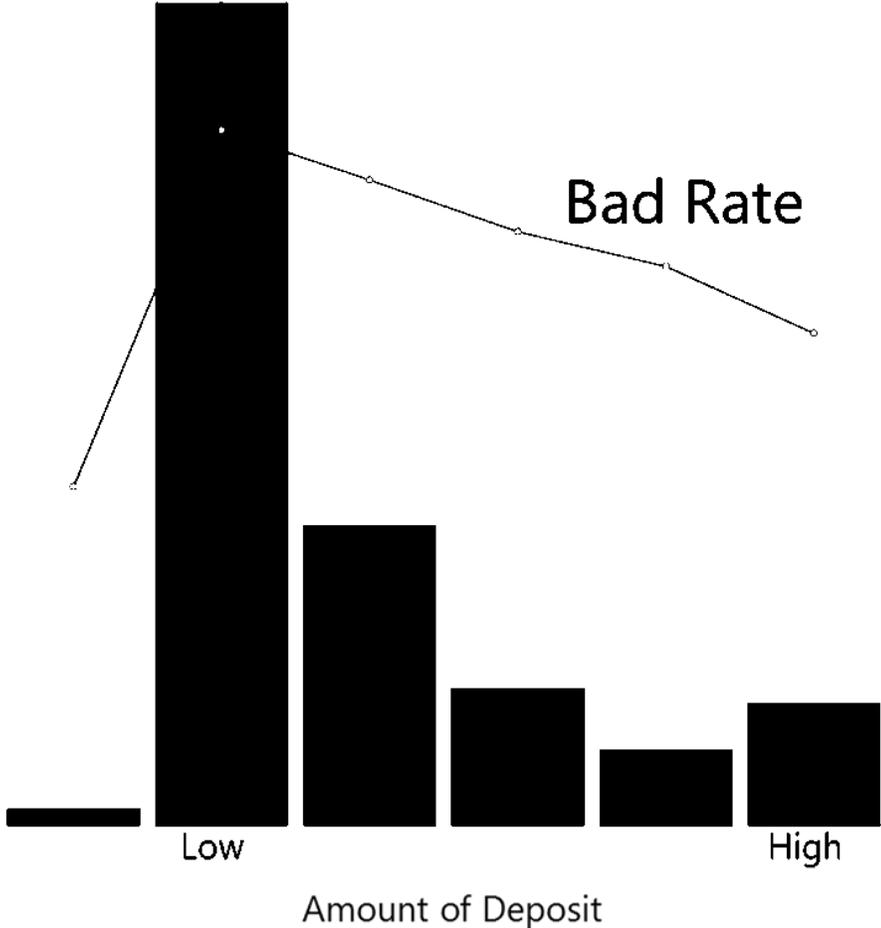
# Creditinfo Kenya growth driven by addition of mobile loan data



# Fusion of digital data and Credit Bureau driving expansion

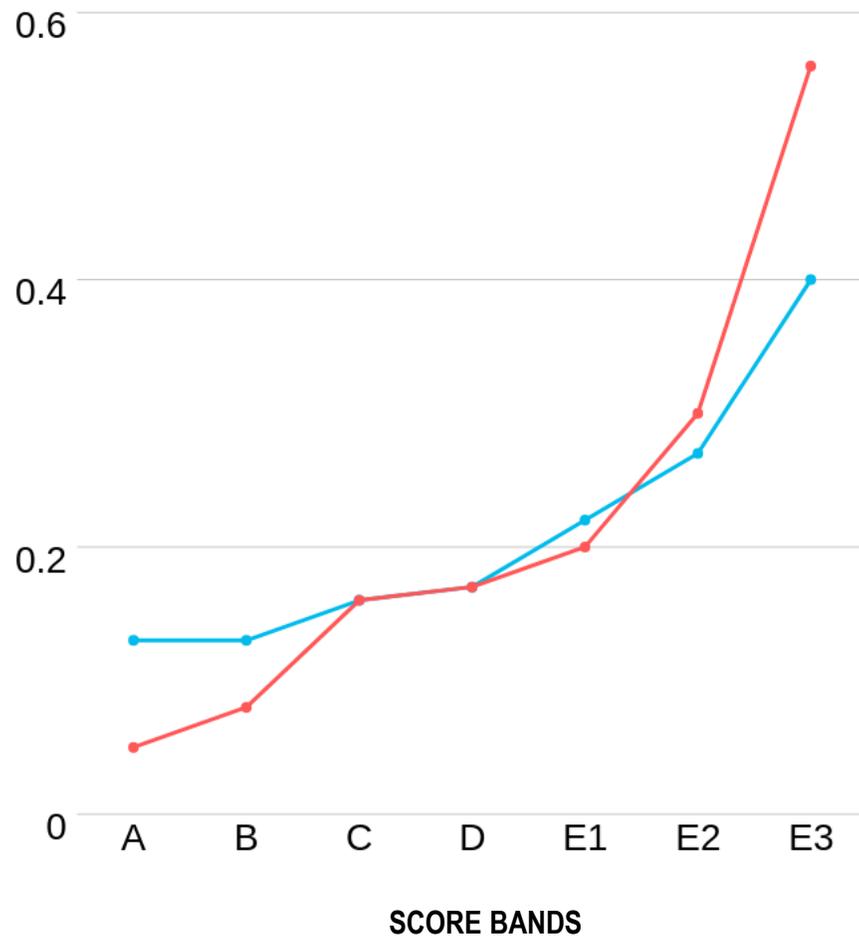


# Amount deposited in mobile wallet last 6 months



Transaction Data, Strong And Increasing Available

# Mobile loan bureau score



- Small Value Score
- Standard Bureau Score

Small value/mobile score provides uplift to the typical credit bureau score

# Making It Simple for Lenders

## Mobile Lending Platform

FINANCIAL INSTITUTION



COREMETRIX  
PSYCHOMETRICS  
SCORE



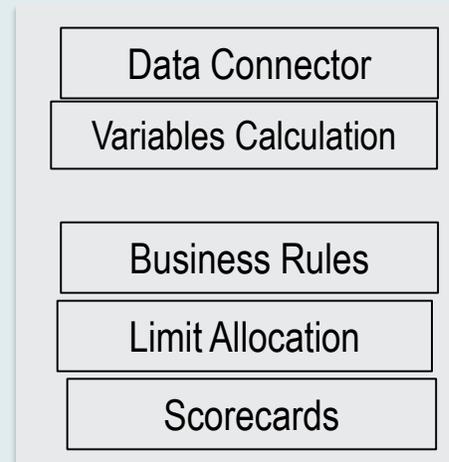
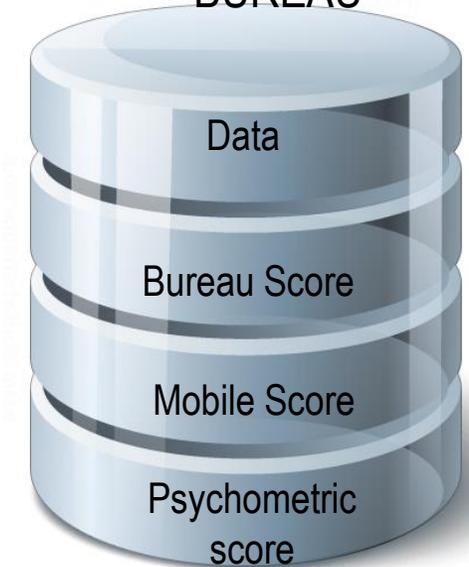
Account  
Management  
system

CREDIT BUREAU

Government /  
Transaction / Other



CREDIT  
BUREAU



INSTANT DECISION  
MODULE

# Guyana



527 000 Adults



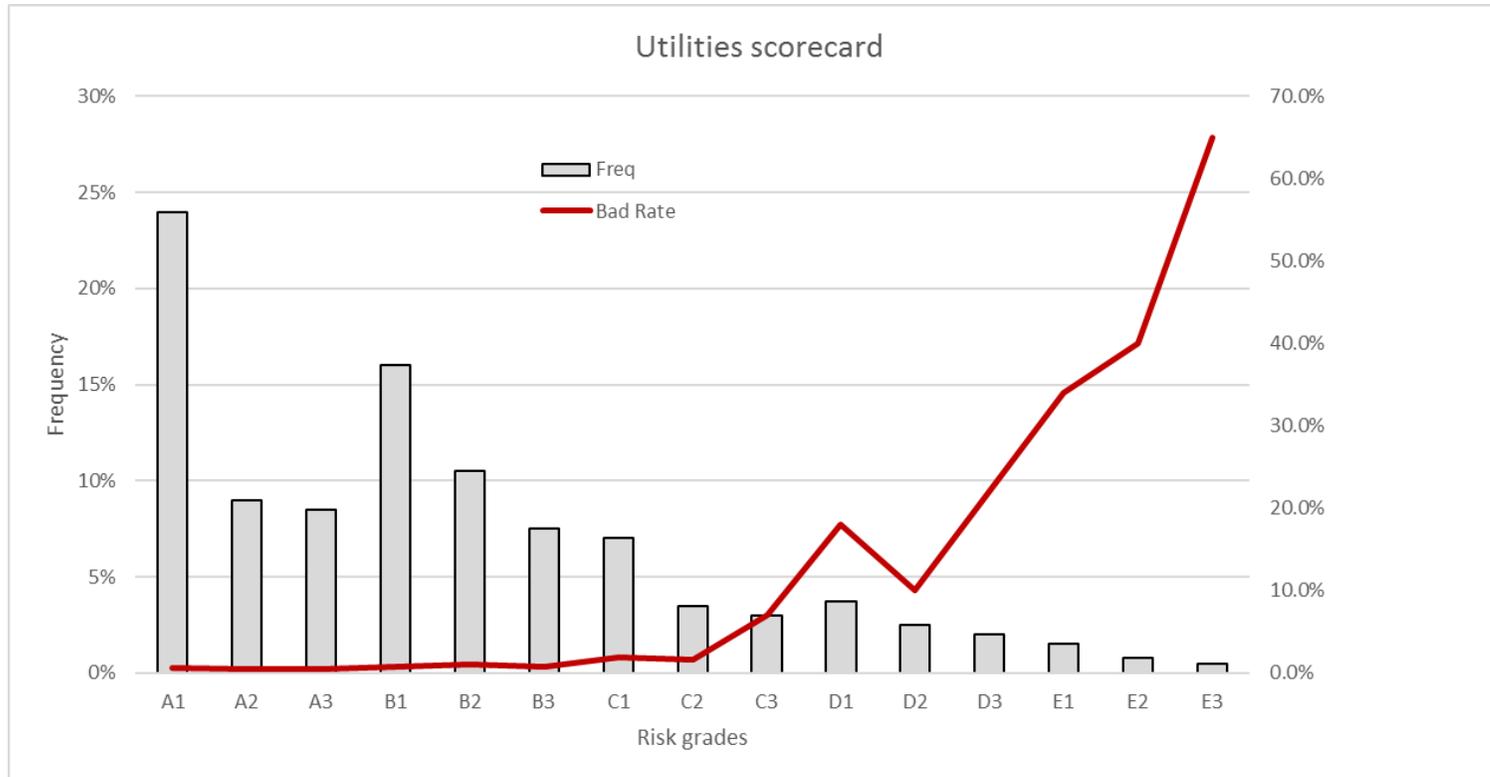
120 000  
MFI & Bank Borrowers



How do we plug the gap?



# Risk grades distribution

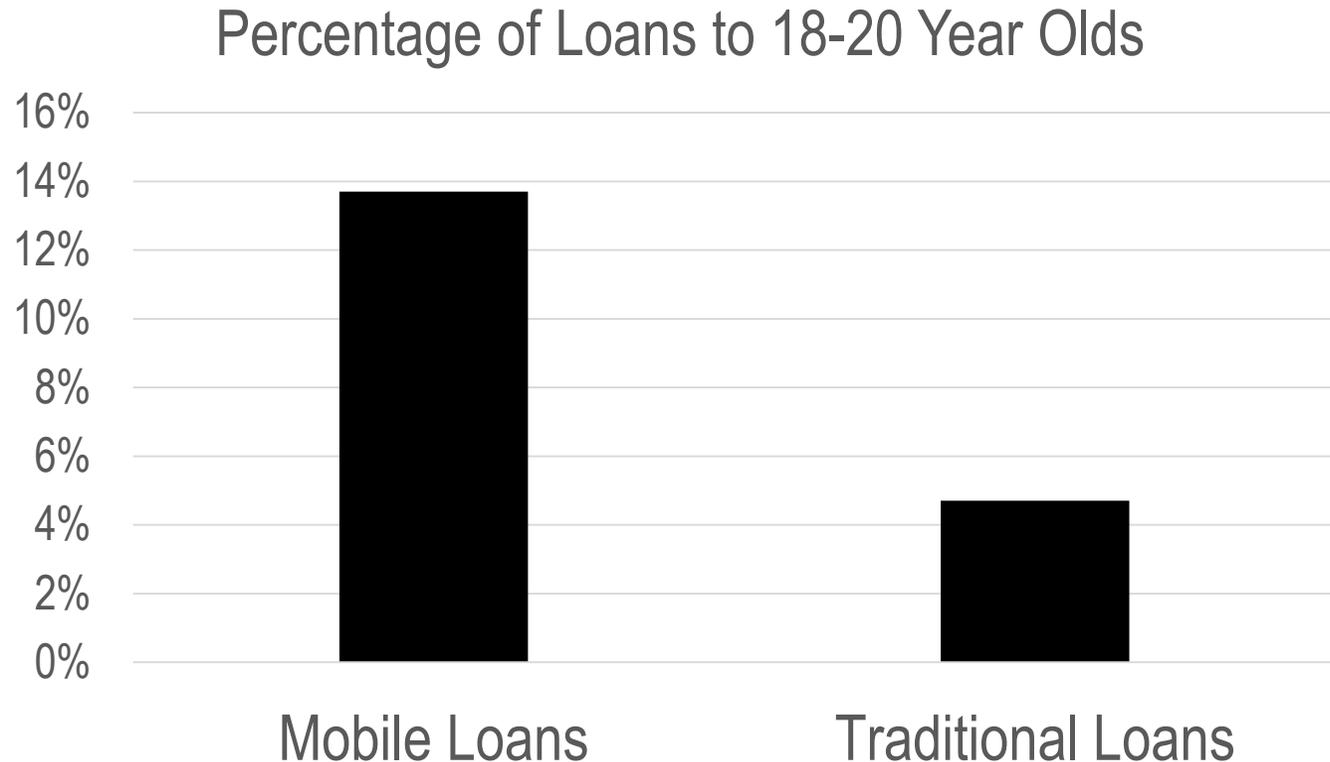


With Utilities data we can predict Loan  
Default and Utilities Scorecard



**Markets impact?**

# Greater access to credit, particularly for the young



As well as an overall increase in people with access to formal lending.

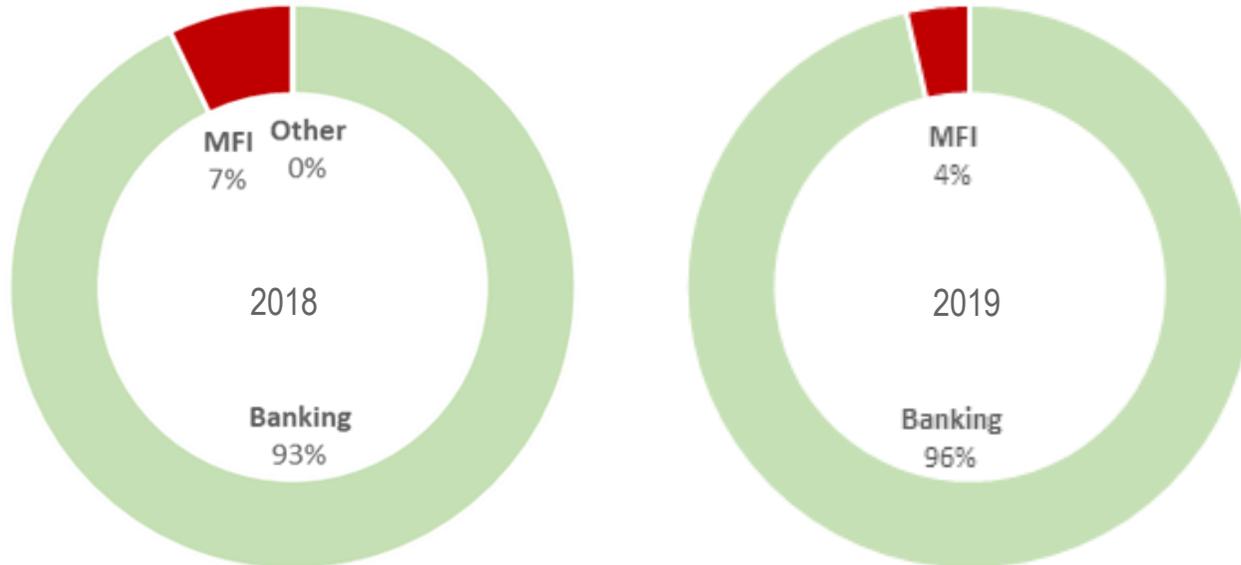
Young people particularly included.

# Death of Banking?



# Mobile loan issuance

## Breakdown by Financial Sector 2018/19

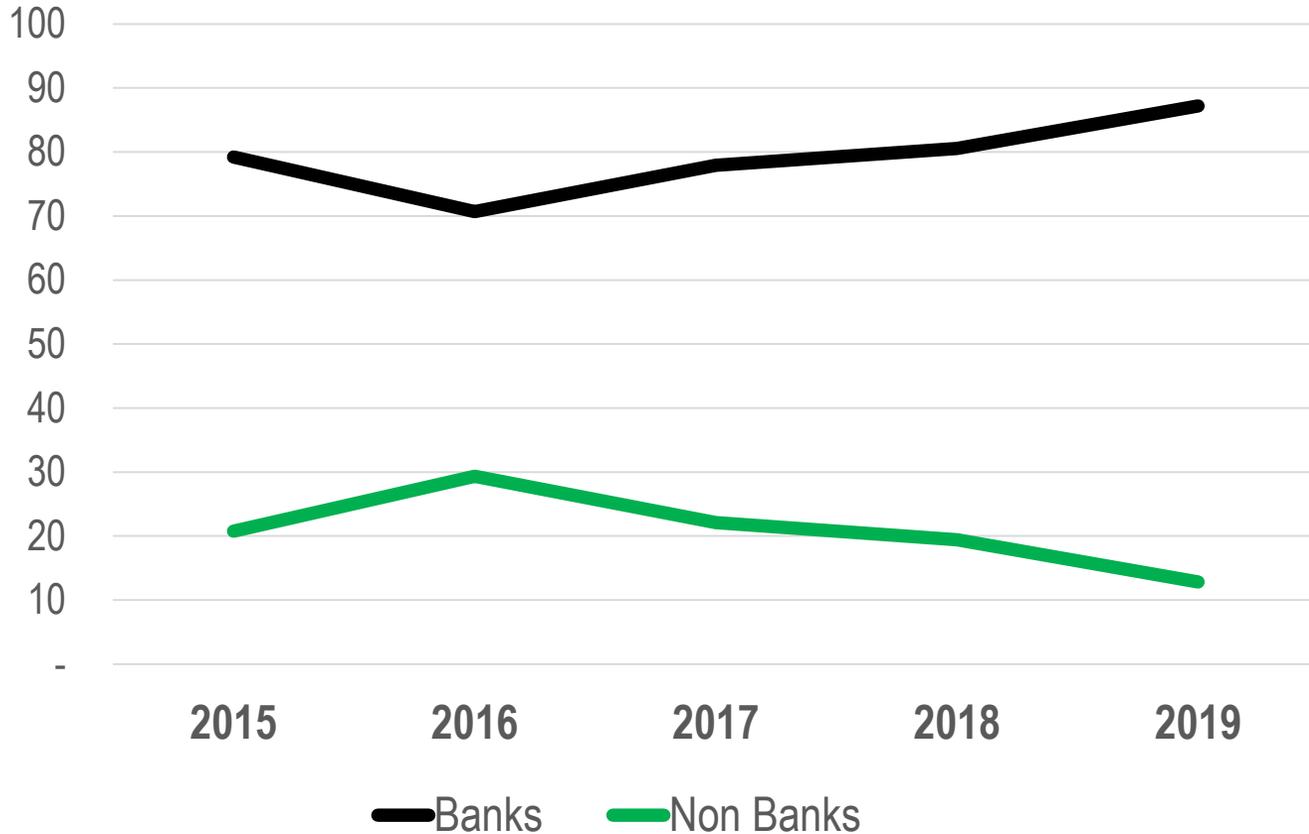


Banking sectors had a dominant role in mobile loan market in Q1 2019.

Less than 5% of mobile loans were issued by MFI and other sectors.

# Bank / non-bank Georgia

## Credit Bureau Enquiries



Initial boom from new lenders peaked in 2016.

Me-too products from the banks and tighter regulation, the banks dominate again.



**New Data fusioned with credit bureau is  
changing markets**

**Adoption by innovative banks and credit  
bureau of new Fintech**

