

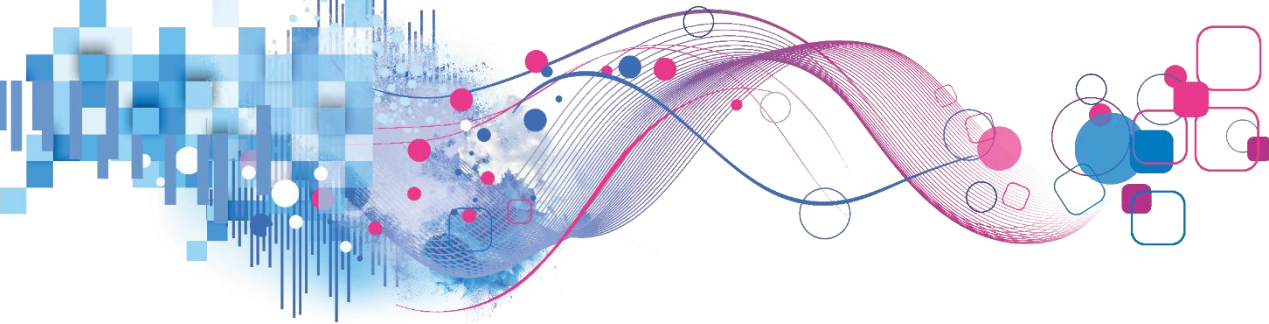


The Benefits of Positive Data Reporting

Experian | 23 May 2018

Extract: Benefit of a comprehensive data bureau

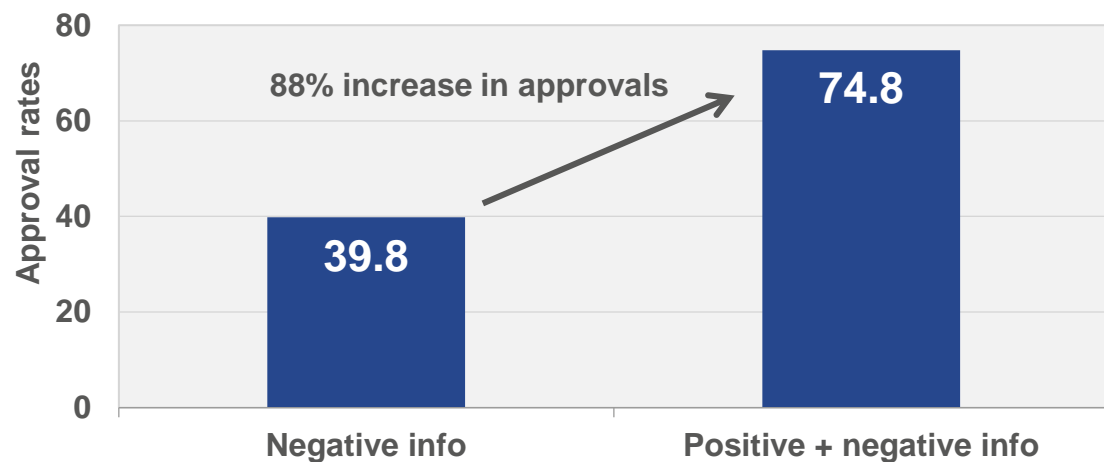




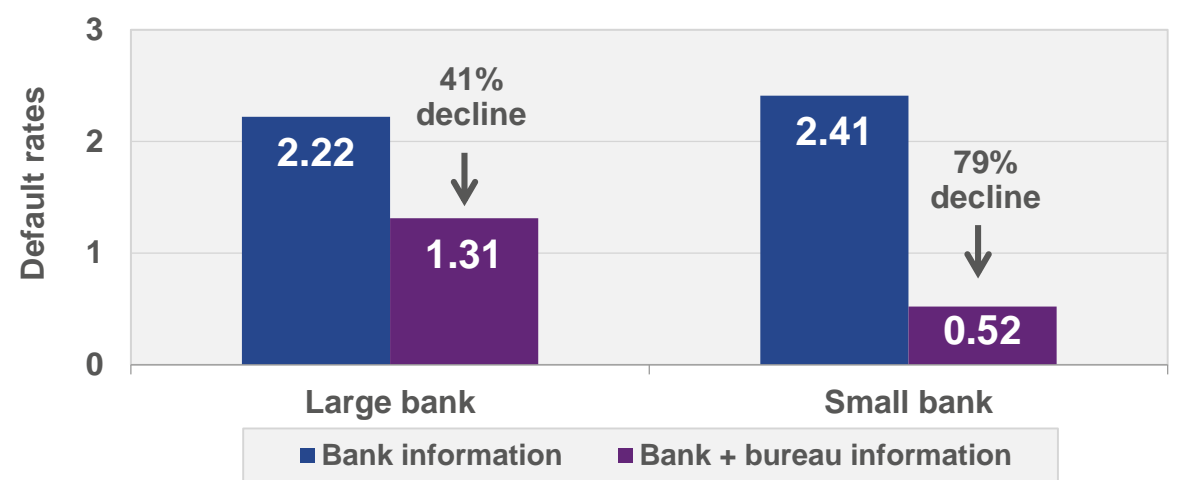
Benefit of a comprehensive data bureau

The degree of benefit increases with information shared

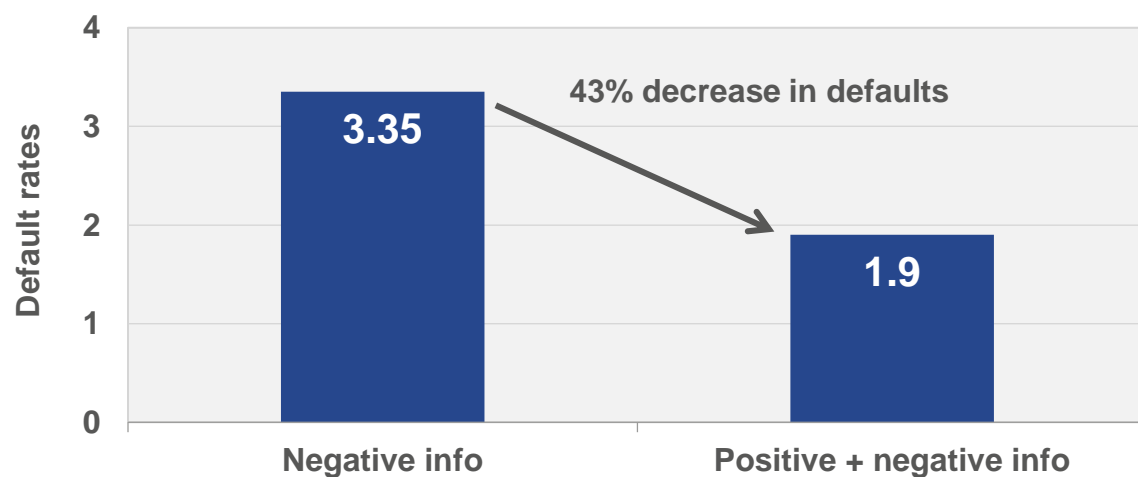
Effect on approvals of including positive information (US data)[^]



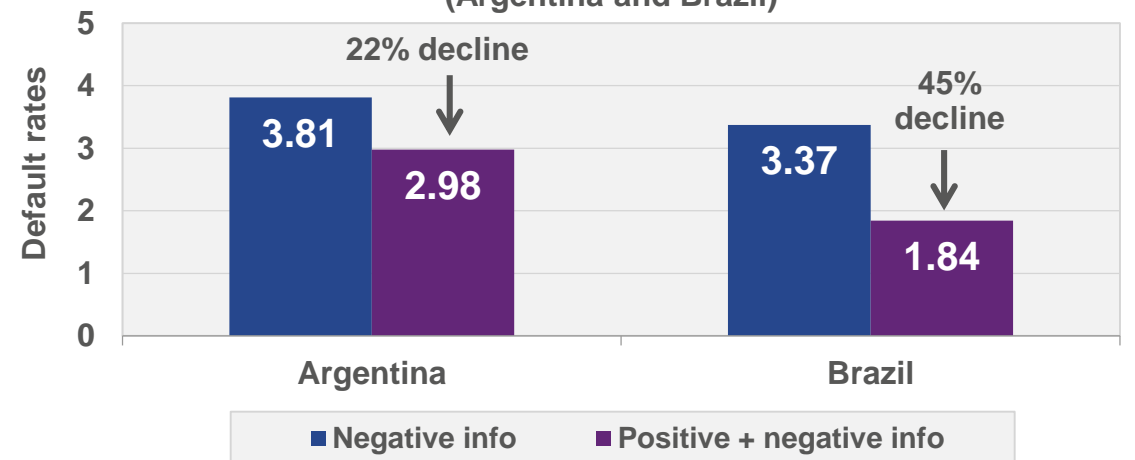
Effect on default rates of increasing number of information sources[^]



Effect on default rates of including positive information (US data)[^]

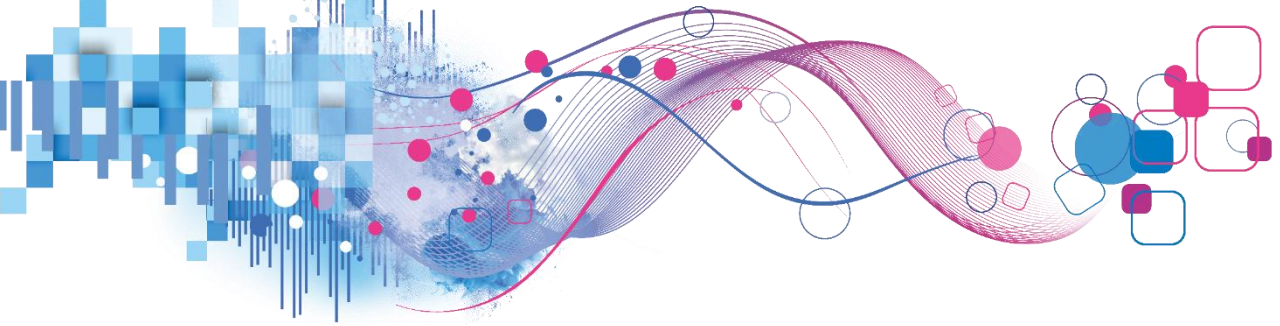


Effects on default rates of including positive information (Argentina and Brazil)[^]



[^] Source: [Credit Reporting Knowledge Guide](#) (2nd edition), IFC World Bank Group, Advisory Services 2012





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