



# The Benefits of Positive Data Reporting

Experian | 23 May 2018

Extract: Benefit of a comprehensive data bureau

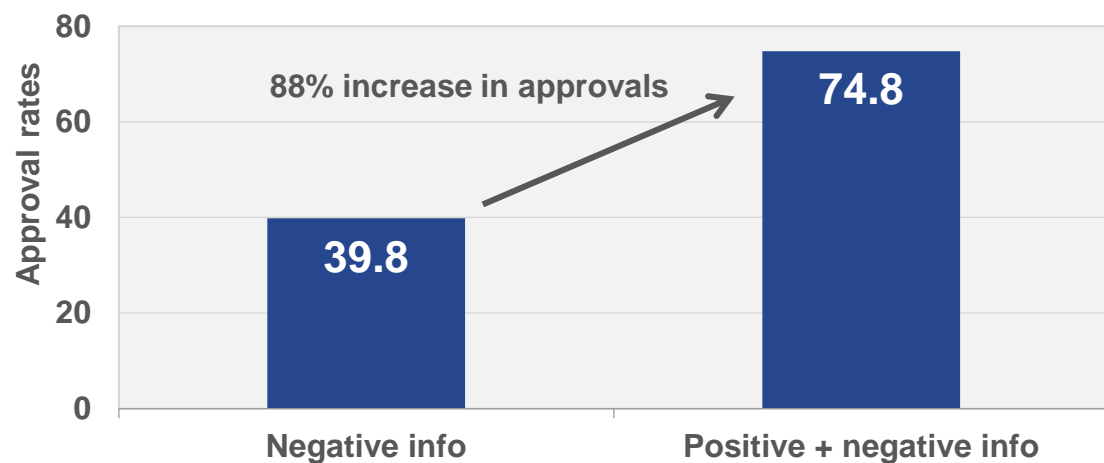




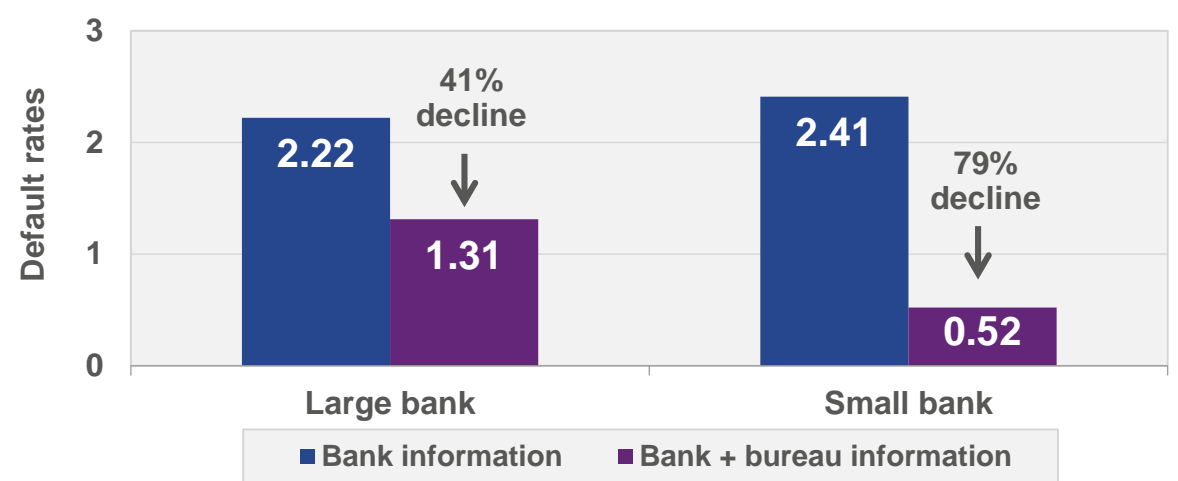
# Benefit of a comprehensive data bureau

The degree of benefit increases with information shared

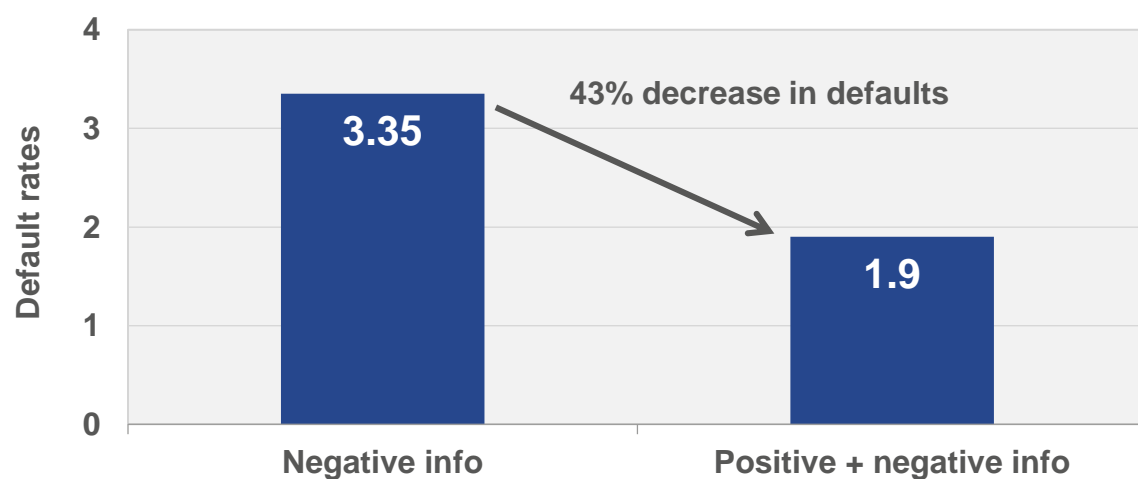
Effect on approvals of including positive information (US data)<sup>^</sup>



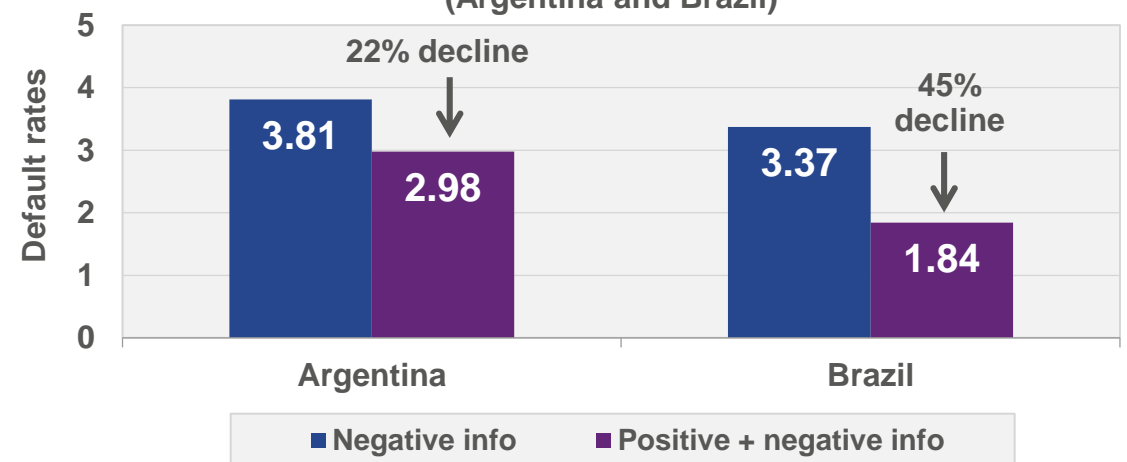
Effect on default rates of increasing number of information sources<sup>^</sup>



Effect on default rates of including positive information (US data)<sup>^</sup>

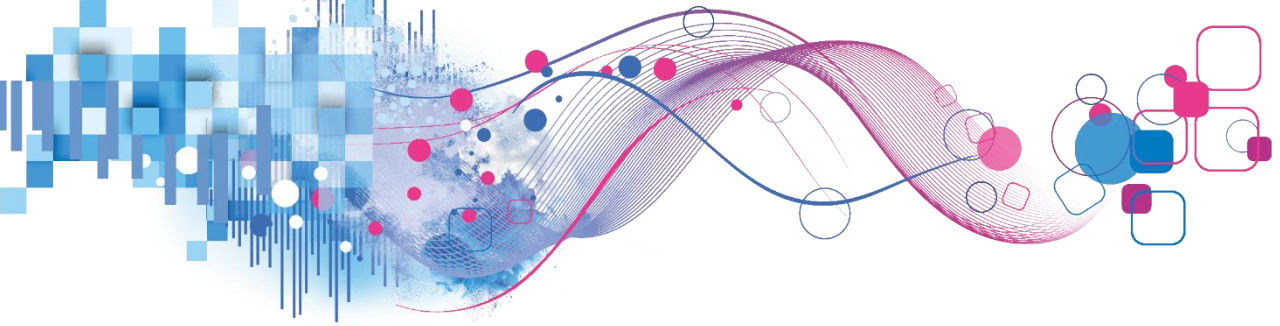


Effects on default rates of including positive information (Argentina and Brazil)<sup>^</sup>



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





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