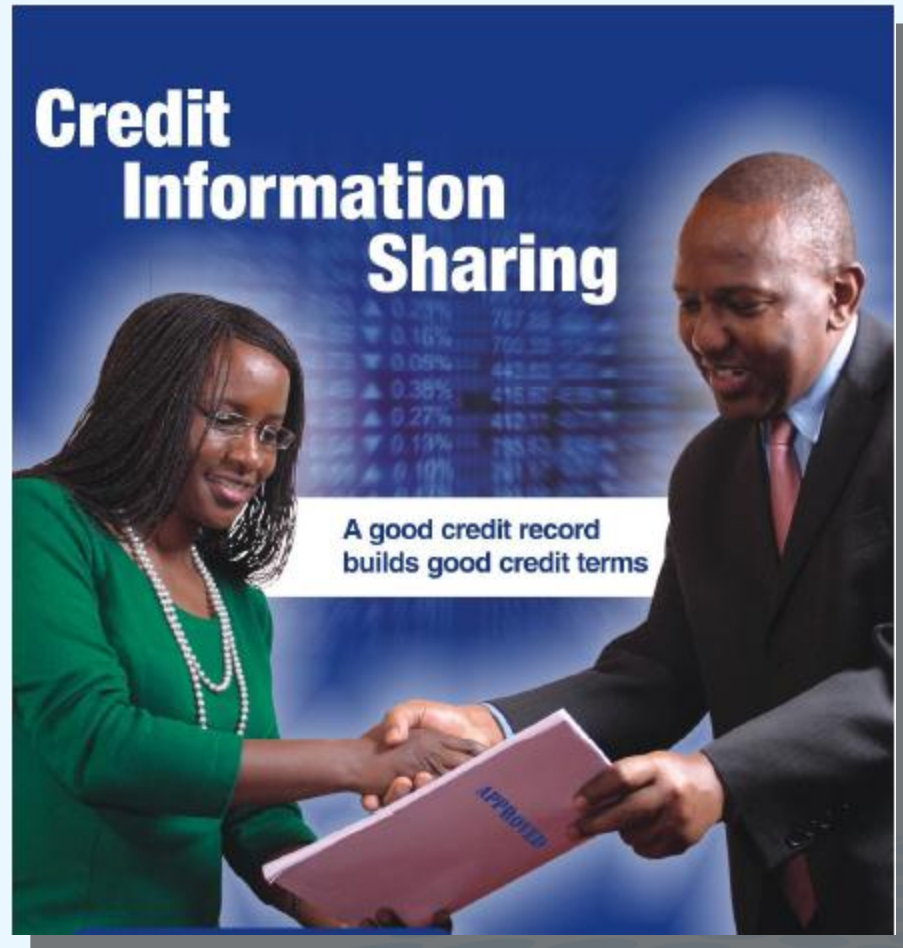


INNOVATIONS BY THE CENTRAL BANK OF KENYA

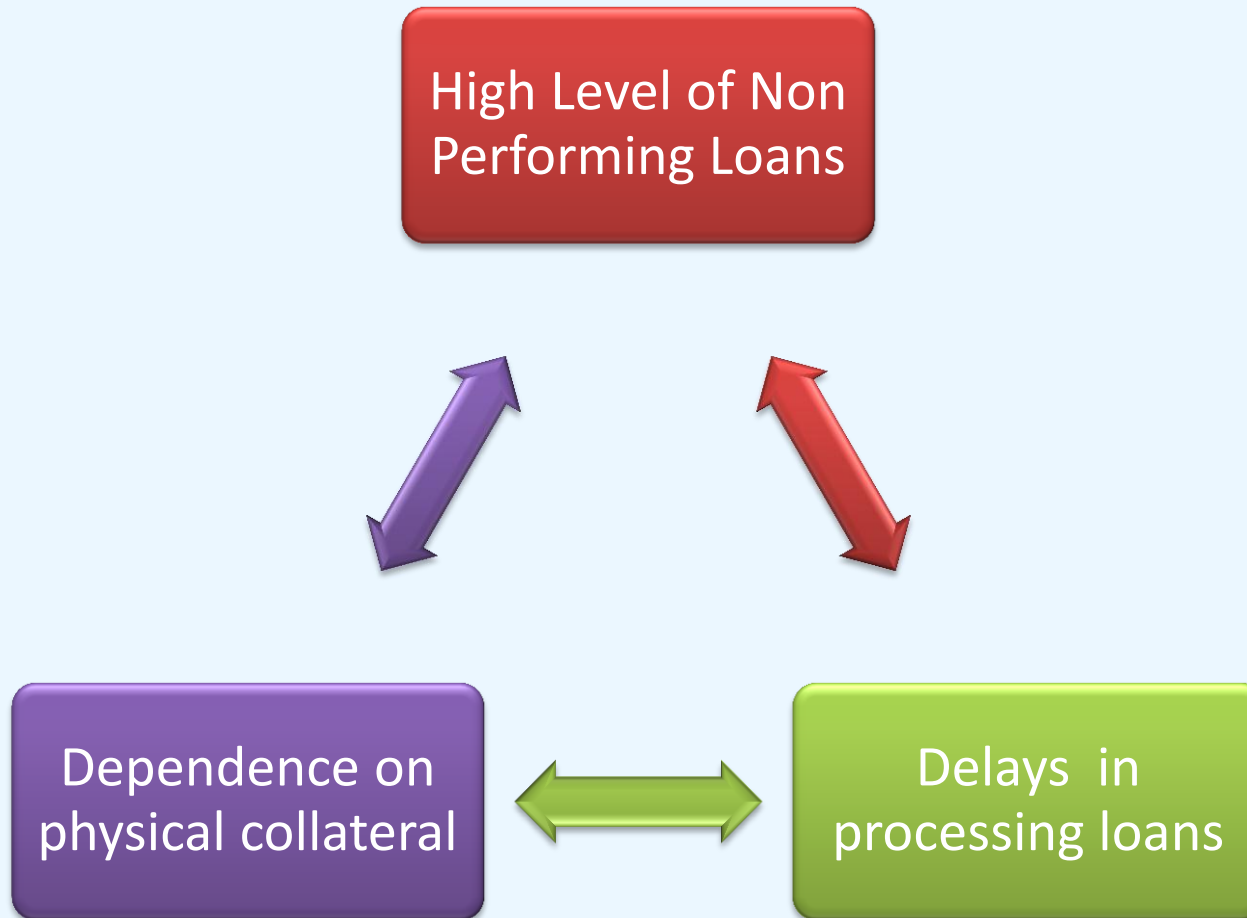
CELEBRATION OF PUBLIC
SERVICE INNOVATIONS

Monday 25th June 2012



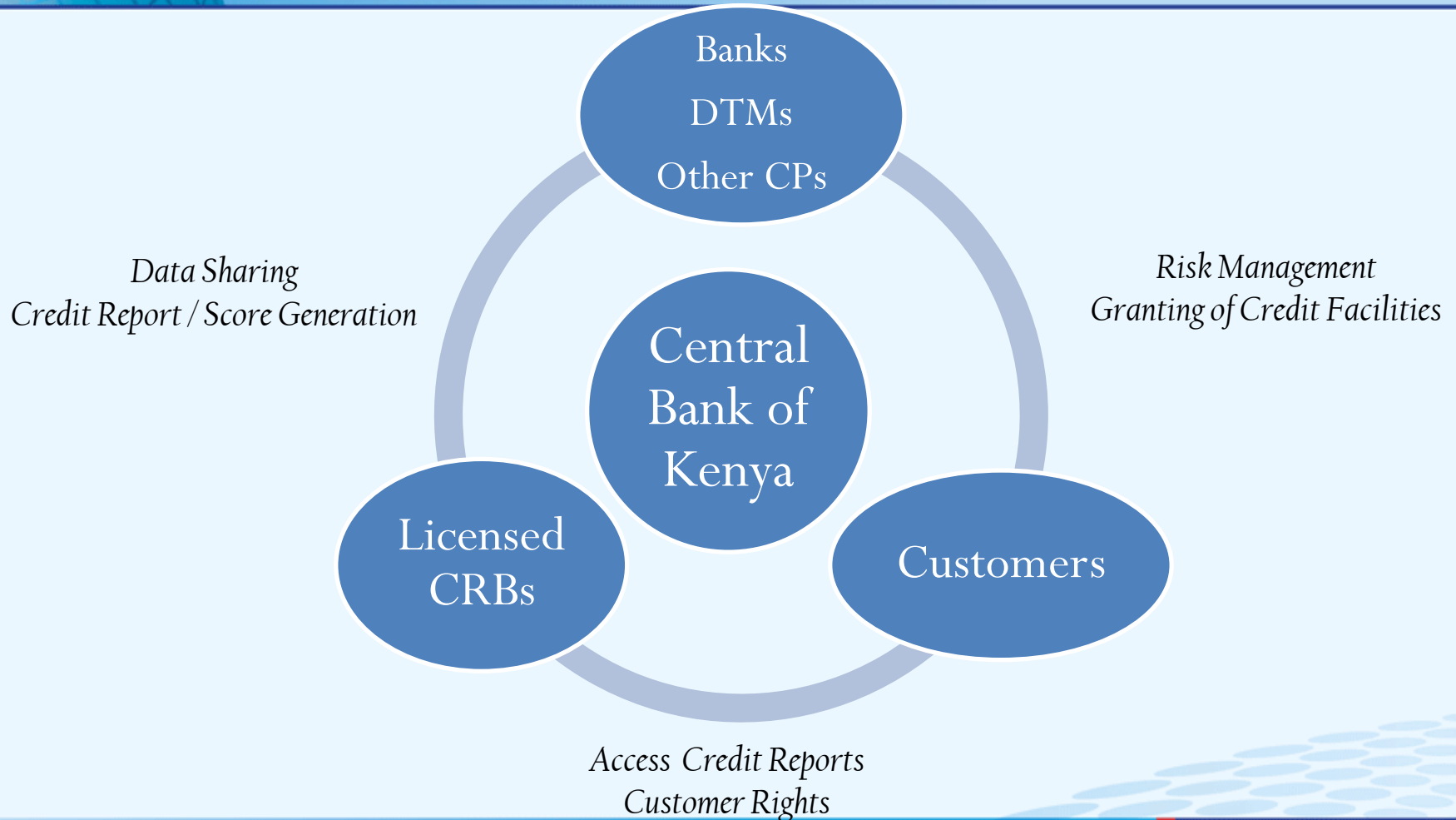
WHY CREDIT INFORMATION SHARING?

Upscaling Kenya's
Credit Market



CIS - How it Works

Upscaling Kenya's
Credit Market



Benefits

Upscaling Kenya's
Credit Market

Faster & more
informed lending
decisions

Manage over-
indebtedness

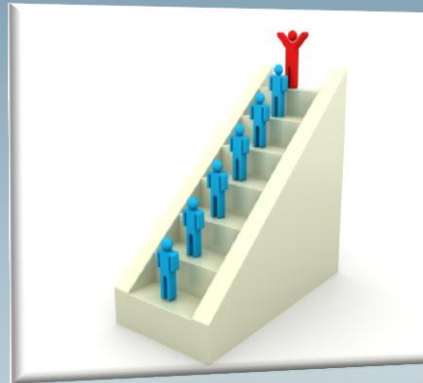
Risk Based
Pricing for your
customers

Weed out serial
defaulters

Reduced
Collateral
Requirements

Greater Financial
Inclusion

Increased
recoveries



Future of CIS – Expanded Participation

Upscaling Kenya's
Credit Market

