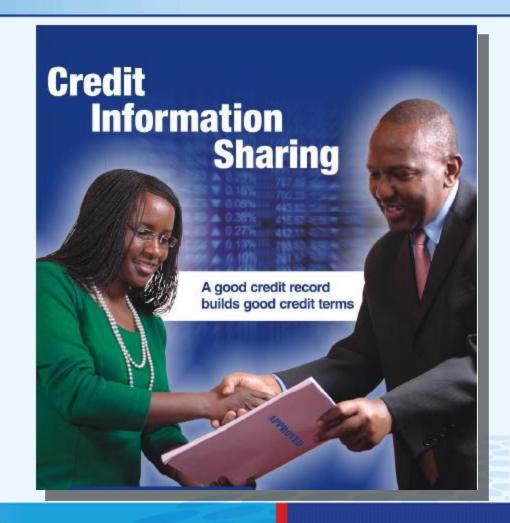
INNOVATIONS BY THE CENTRAL BANK OF KENYA

CELEBRATION OF PUBLIC SERVICE INNOVATIONS

Monday 25th June 2012







WHY CREDIT INFORMATION SHARING?

Upscaling Kenya's Credit Market

High Level of Non Performing Loans



Dependence on physical collateral



Delays in processing loans

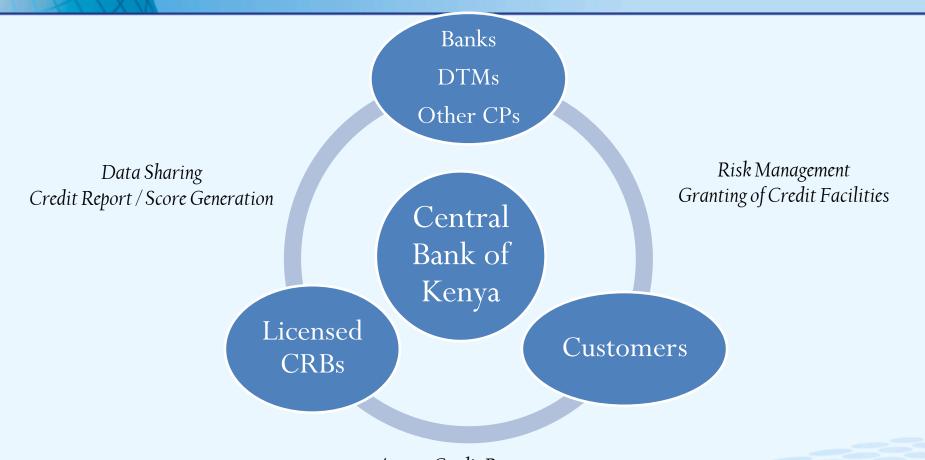






CIS - How it Works

Upscaling Kenya's Credit Market









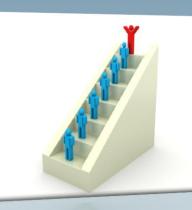


Faster & more informed lending decisions

Manage overindebtedness

Risk Based Pricing for your customers

Reduced Collateral Requirements



Greater Financial Inclusion

Weed out serial defaulters

> Increased recoveries





Future of CIS – Expanded Participation

Upscaling Kenya's Credit Market

Banks, DTMs &

Credit

only MFI

SACCOs

& DFIs

Banks

To commence sharing Positive Data

DTMs

- * Passage of Finance Bill by Parliament
- * Pilot & Roll Out

SACCOs and Public Utility Companies

To participate as proposed in the Finance Bill, 2012

Credit Only MFIs

- •Capacity Reviewed
- Plans to commence Pilot underway



Kenya Credit Providers
Association





