

The very best organizations **know their competition** inside and out.

They use this information to spot opportunities and make **critical decisions** about what direction to take their business.

Knowing our competition gives us an opportunity to create a **competitive advantage**.

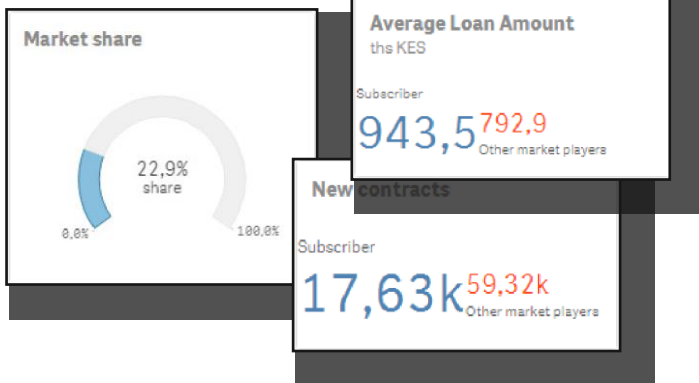
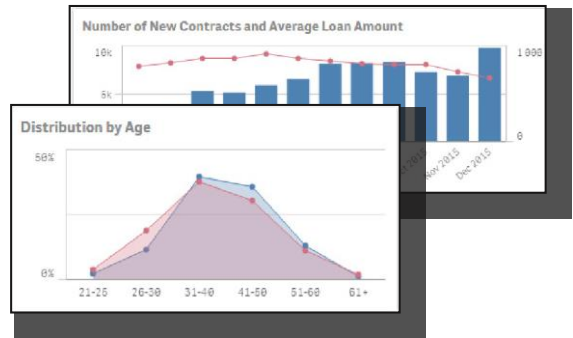
BENCHMARKING



Business decisions should be driven by **concrete data analysis**, not intuition or gut feeling.

WHAT IS IT?

Benchmarking is a suite of reports, graphs, and statistics by Creditinfo which can show the Subscriber's performance across the key measures for sales activity and delinquency relative to the industry. It consists of several chapters:



Subscriber's Portfolio Benchmarking:

Subscriber's portfolio performance relative to the over-all industry trends grouped by:

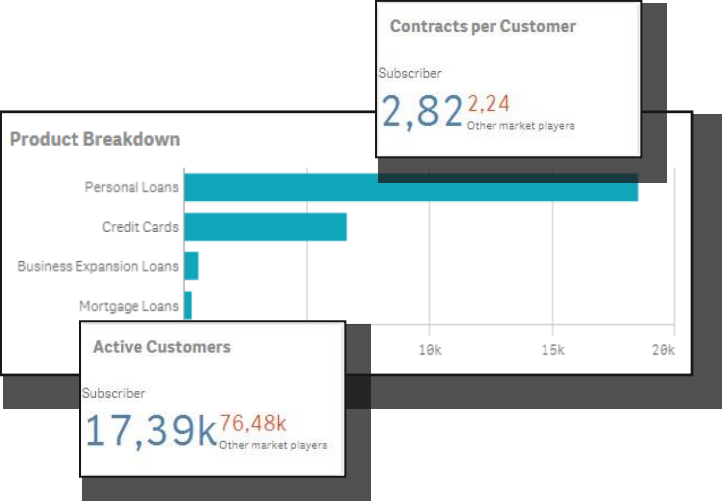
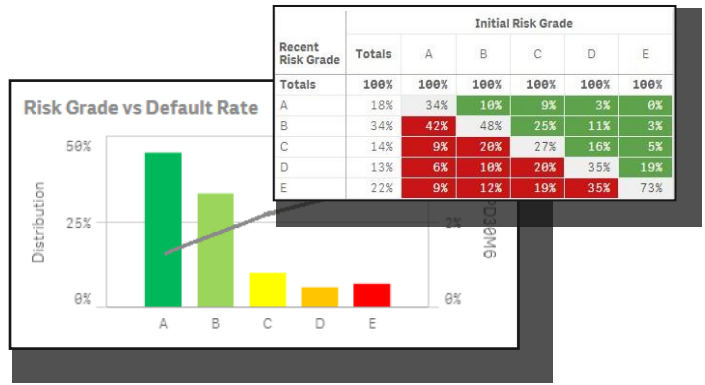
- Sales Results**
- Risk Performance**
- Demographics**

Market Overview:

General market statistic, key measures for sales activity and delinquency levels, financial market competitiveness, market share, products proportion/ penetration, et.al.

Risk Grade Dynamics:

Change of the Risk Grade from the moment of loan start to the recent value for Subscriber and other market players.



Single/Multiple Lenders Analysis:

Proportion of active Subscriber’s customers having currently loan with other lenders, their product preferences and repayment behavior.

PRICING

PACKAGE	BASIC	ADVANCED	EXPERT
General Market Overview	✓	✓	✓
Subscriber’s portfolio benchmarking	✓	✓	✓
Risk Grade Dynamics	✗	✓	✓
Single/Multiple lenders Analysis	✗	✗	✓
Institution specific commentary of the results. Delivery meeting with executives.	✓	✓	✓

Statistics are built based on consolidated data from Credit Bureau.

Benchmarking report **does not include** any information which identifies specific competitors, therefore **doesn't disclose** any sensitive information.

Standard pricing above shall be **discounted** by **70%** for each additional **financial product configuration** to be included to the selected package.

FIND OUT

- What is your **market share**?
- Are you the customer's choice **number one**?

Are you ready to benchmark **your business** ?

- What are the current market conditions?
- Are there any **new business** opportunities?
- Was your recent marketing campaign **successful**?
- How is your risk management in comparison with your **competitors**?