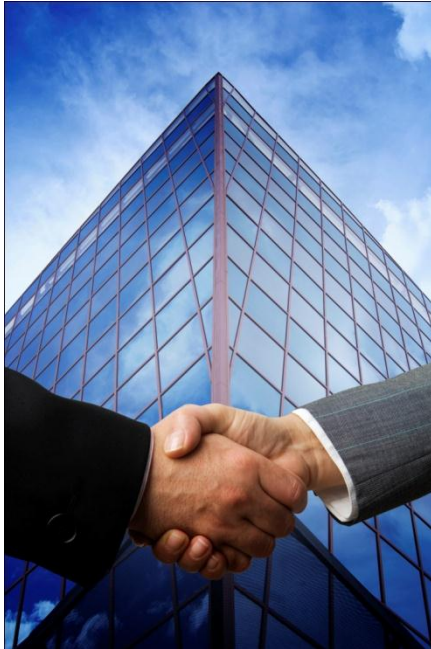


CREDIT BUREAU SINGAPORE

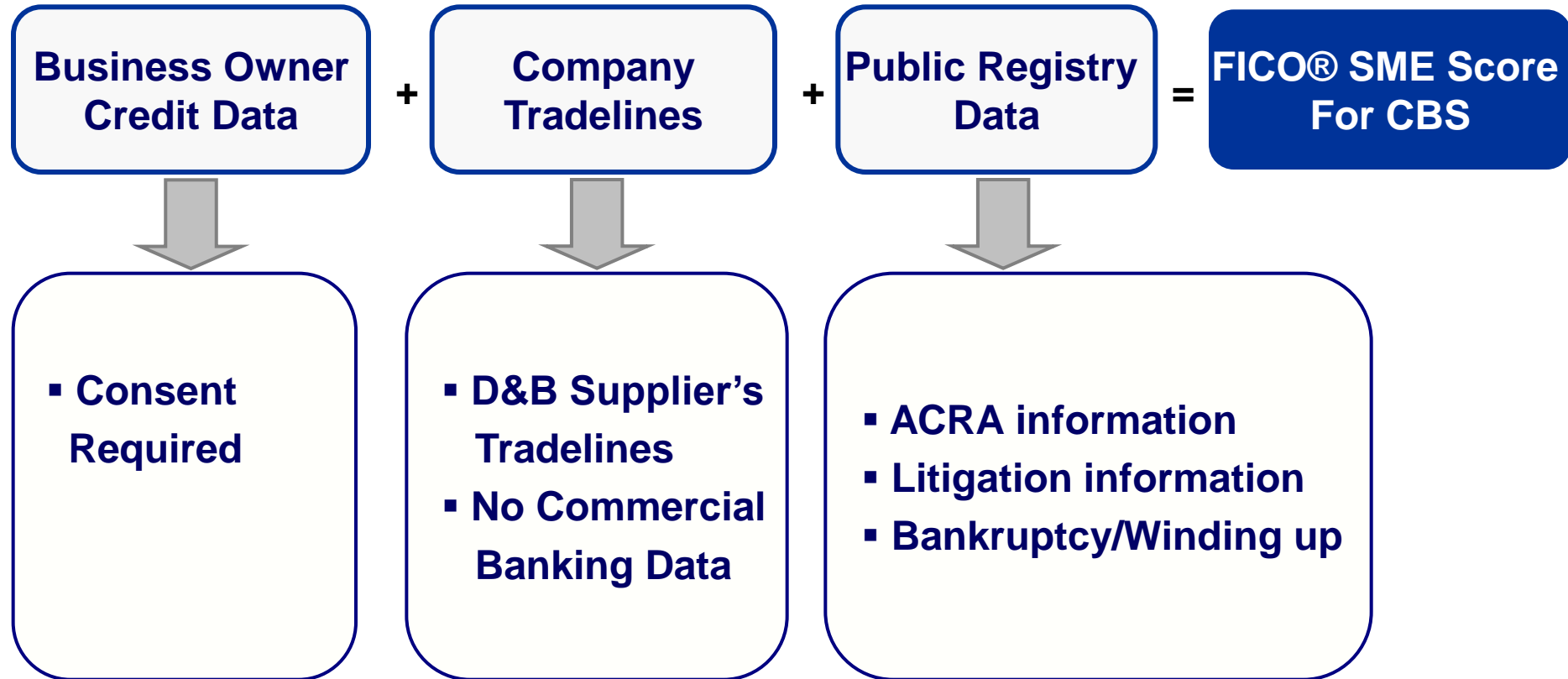


Eliminating Asymmetries in Information Business Information Forum

24 March 2011

William Lim
Executive Director

What is the SME Blended Score?

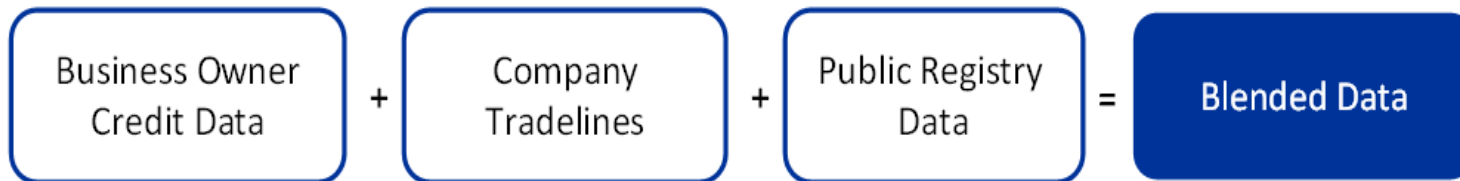


CBS Blended Report with FICO® SME Score Introduction

- Merge both existing commercial data and consumer credit information to produce a FICO® SME Score
- The new score is a collaboration with FICO, an American provider of analytics and decision management solutions
- This new business tool is expected to help lenders increase the speed, accuracy and consistency of the decision-making process
- The Small Business Administration (SBA) in the United States uses a similar blended report SME score to access their small business borrowers. SBA engages the same parties (Dun & Bradstreet and FICO) for the loan and lender oversight program.

CBS Blended Report with FICO® SME Score

- Business-related data such as
 - Company registration
 - Financial
 - Non-banking commercial trade lines
 - Litigation
- Consumer Reports of 2 Shareholders
- FICO® SME Score with Reason Code



Business Related Data

- Key Business Registration Data from source, ACRA
(updated daily)
- Non banking commercial trade lines from Dun & Bradstreet
(updated to D&B systematically on a monthly basis)
- Litigation and Winding up cases
(updated daily for new litigation suits and status update for credit related suits are updated weekly)

FICO® SME Score for CBS

- Rank-orders SMEs by their risk of default.
- Ranges from 100-400®.
- The higher the score the lower the risk.
- Provides credit grantors an effective tool to make consistent and objective assessment of the credit worthiness of SMEs to which they extend credit.

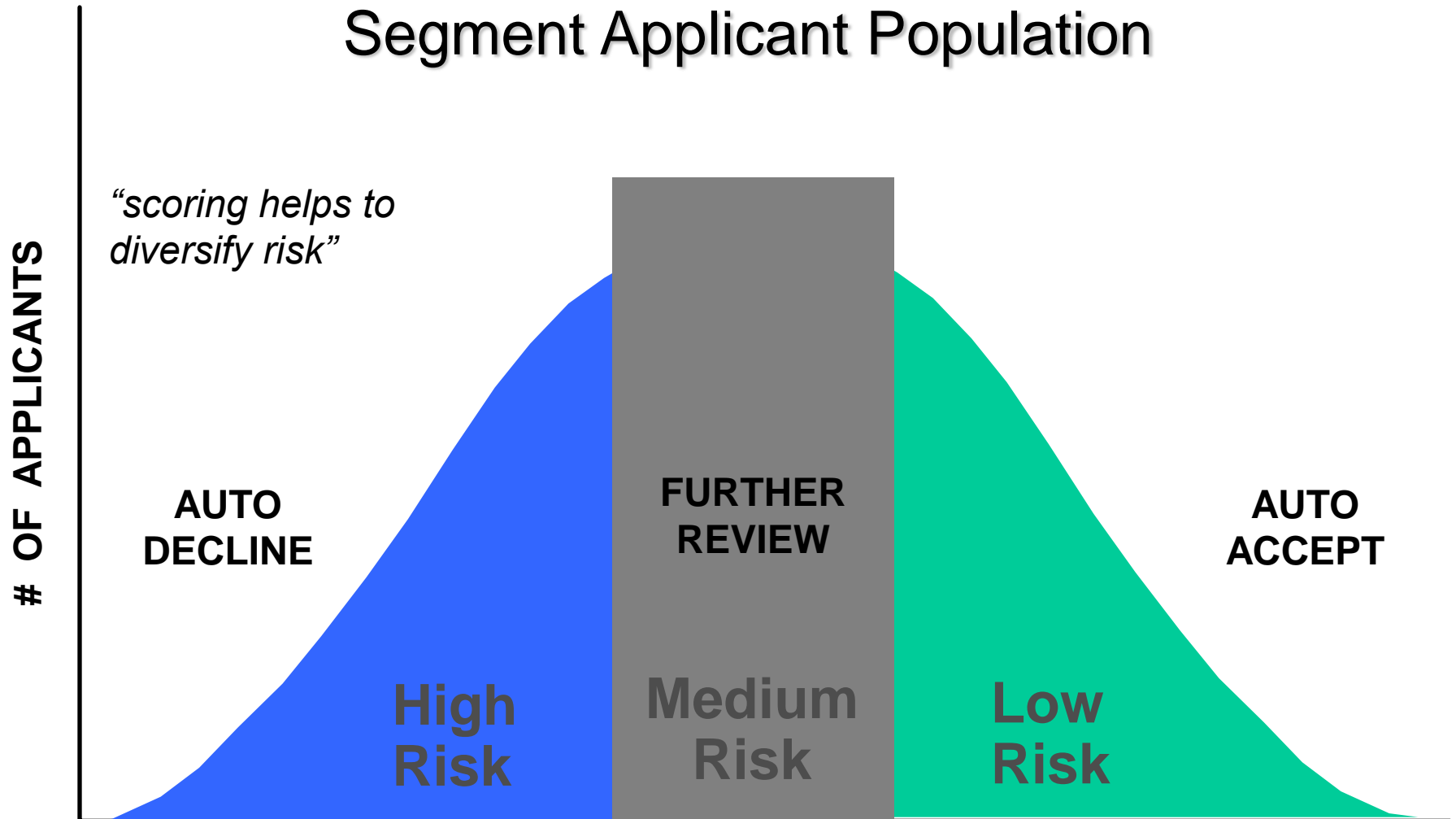
CBS Blended Report with FICO® SME Score Benefits

- Compact Report with all key data necessary for credit evaluation on small businesses
- Real-time access
- Objective and consistent credit evaluation
- Streamline operations and shorten decision time.

FICO[®] SME Score for CBS

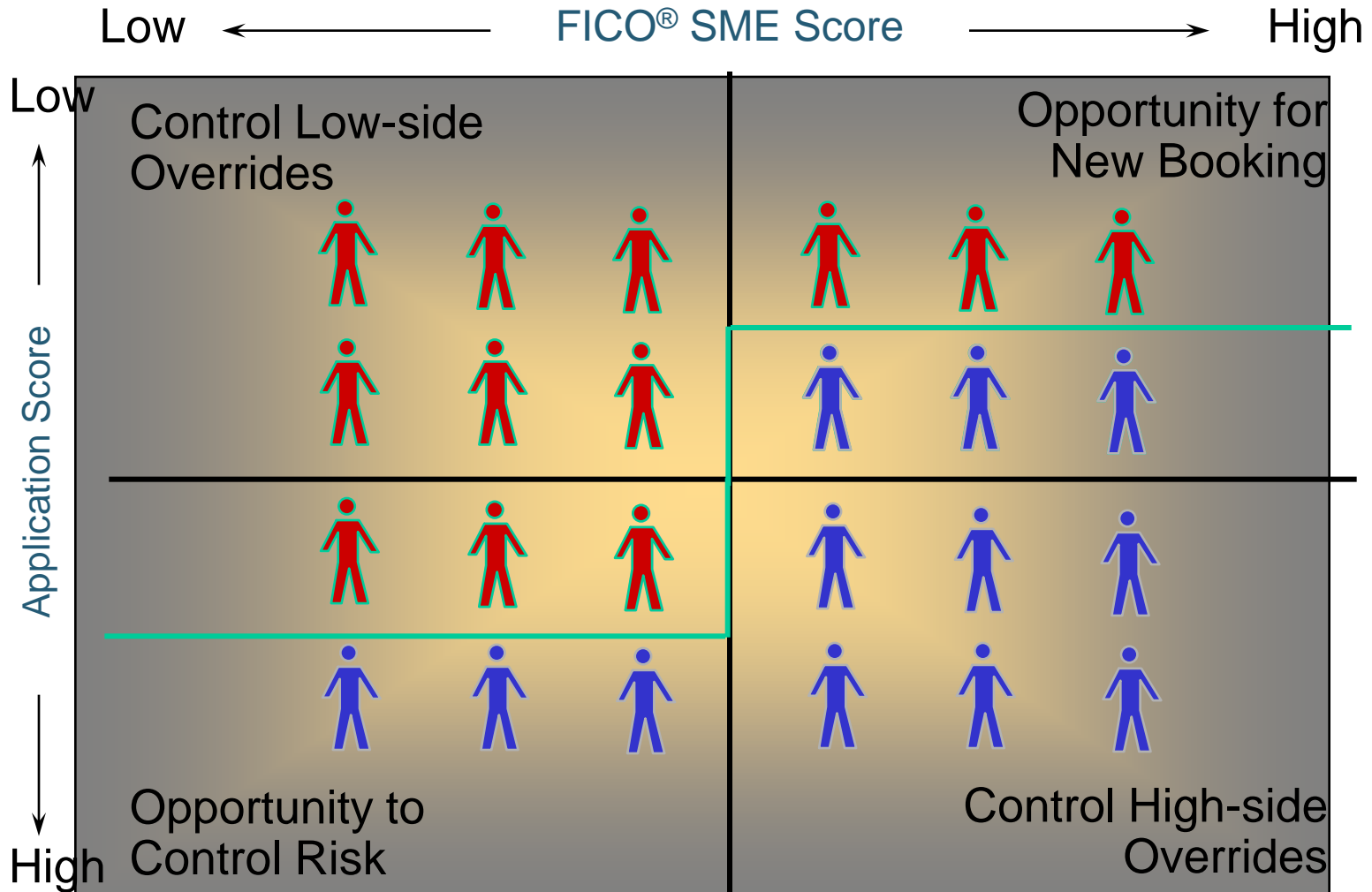
Scoring drives both improved risk management and more effective resource allocation.

Segment Applicant Population



FICO[®] SME Score for CBS

Leveraging FICO[®] SME Score in Credit Decision Making Loan Originations



Credit solutions and more.



**Creating Value ...
Building Trust**

Thank You