



328,112



What do you do when only 8% of the roads are smooth?



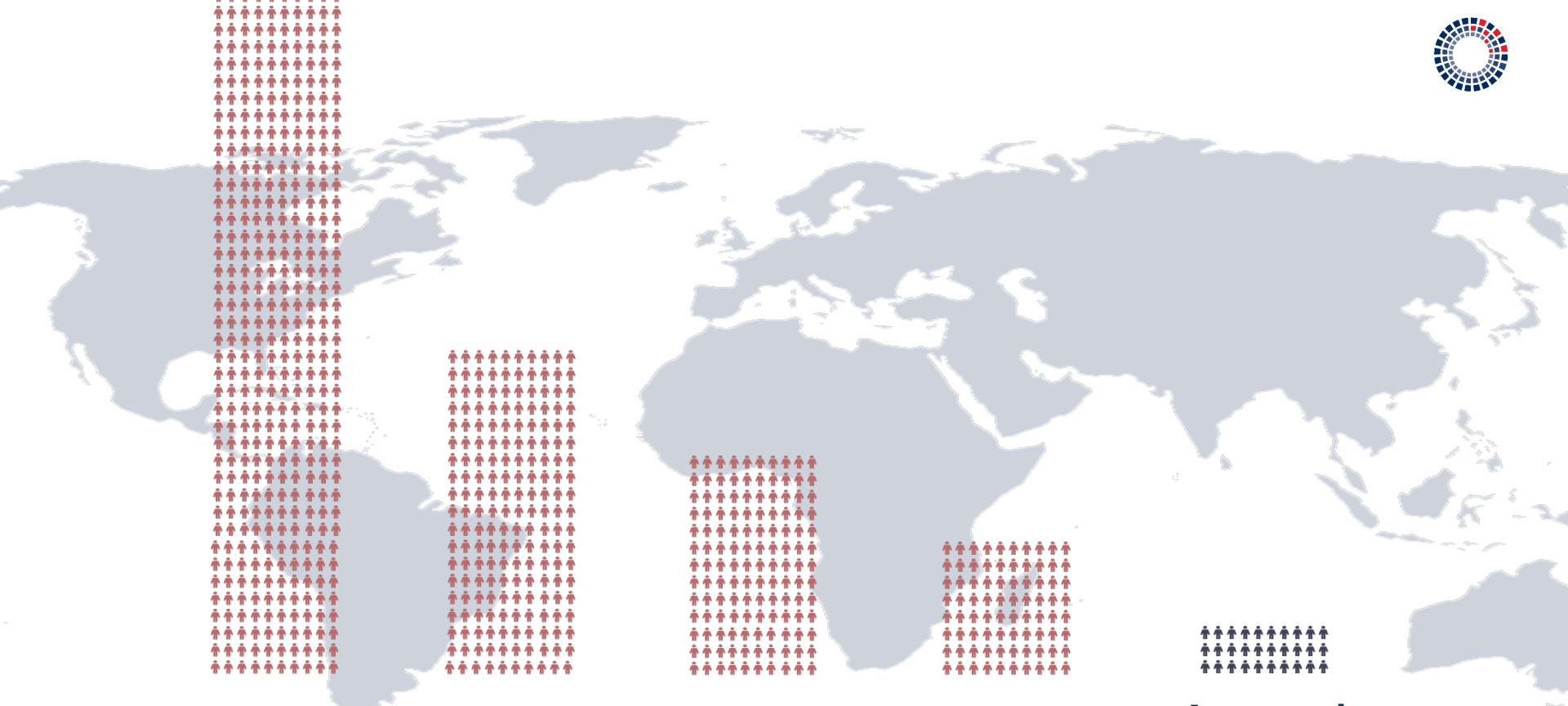
**Bankable
Collateral**



Documentation



**Relationship
Banking**



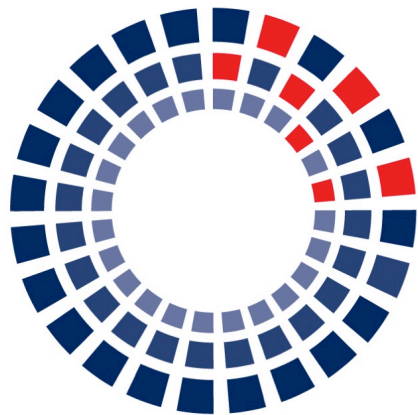
Potential

Don't apply

Rejected w/o review

Insufficient collateral, documents

Approved



EFL



Holistic Understanding

We help lenders measure something that all borrowers have - character, their abilities, and willingness to repay. Gauging ethics, honesty, intelligence, attitudes and beliefs, we develop a deeper and more quantitative understanding of risk.



Scientific Approach

EFL's credit scoring algorithms are built on top of the largest and fastest growing outcome-based psychometric database. The program is self-learning and constantly incorporates new data to maximize predictive power. Our leading edge statistical techniques learn and adapt quickly to prevent fraud and gaming.



Universal Application

Our content is developed by pioneering psychometric researchers and customized across cultures and product types to measure risk for any individual, anywhere. EFL's technology integrates easily with existing systems to adapt to your processes and customer base.

Brief History



328,112

credit assessments

\$954 Million

loan decisions

27

countries

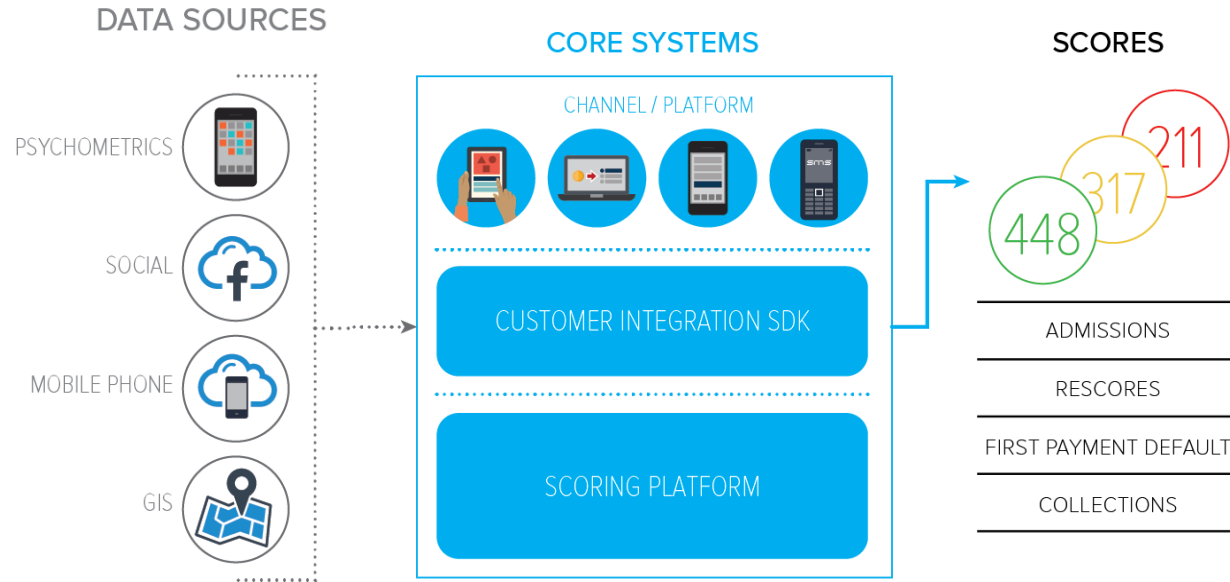
- Psychometrics (2010)

- Mobile (2013)

- Consumer (2014)

- Social ('14)

Expanding Coverage with Alternative Data



Reaching the Unbanked



Text Light

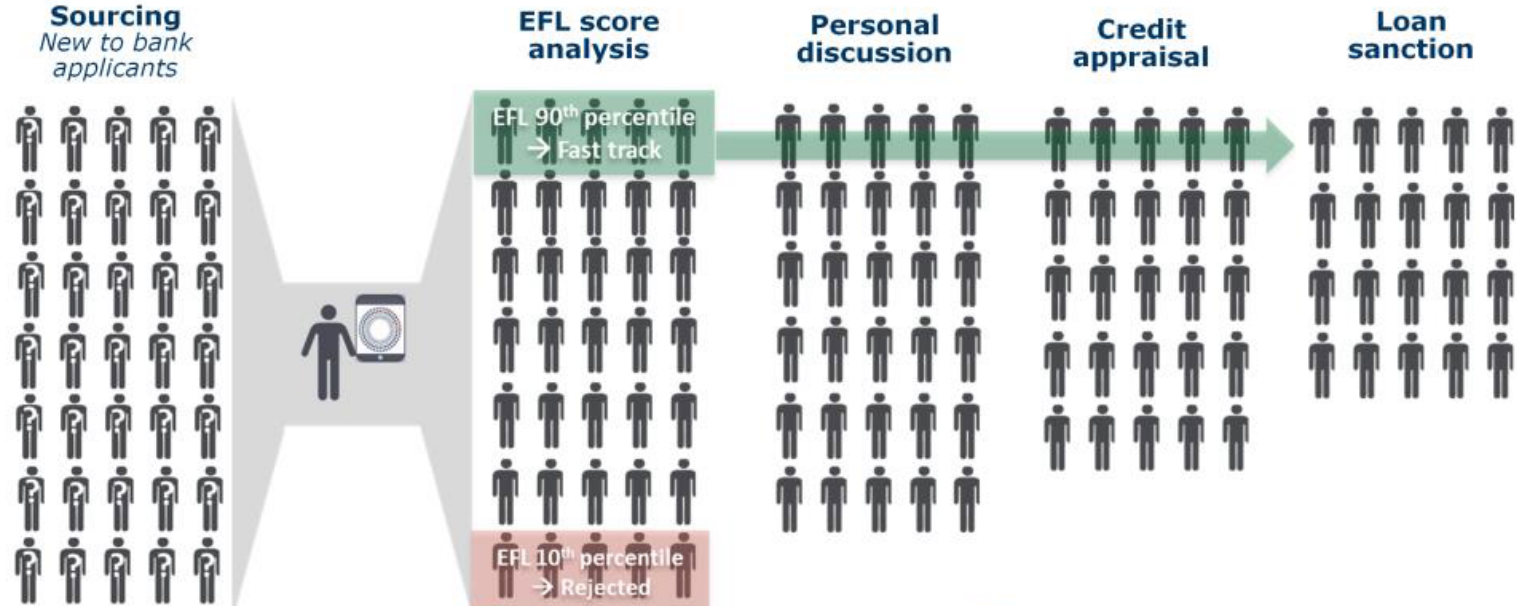
Time Bound

Data Rich



EFL's Credit Assessment Tool analyzes ***entrepreneur's deep aspects highly related to their success and willingness to pay***





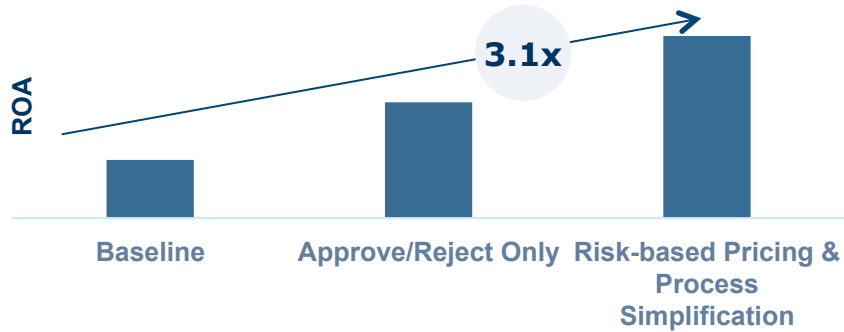
EFL expands lending to the other 80% of consumer and enterprise lending markets . . .

Leverages alternative data and technology to increase efficiency and productivity

Works with data-driven CRO and Senior Management to make reliable & timely risk management decisions.

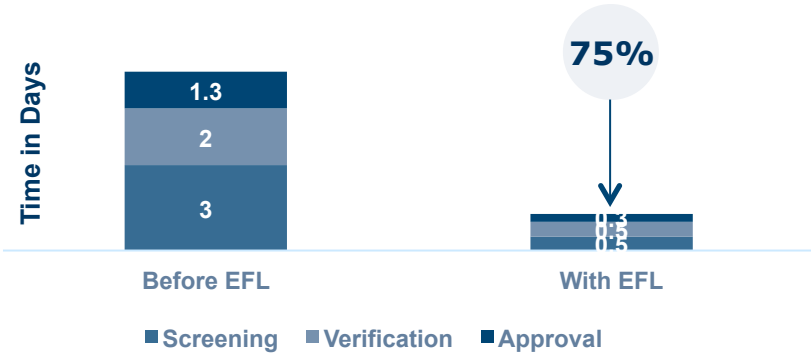
EFL enables **BTPN** to improve ROA & turnaround time across more than 500 branches.

Impact on ROA



**Based on applicants for BTPN's highest risk product*

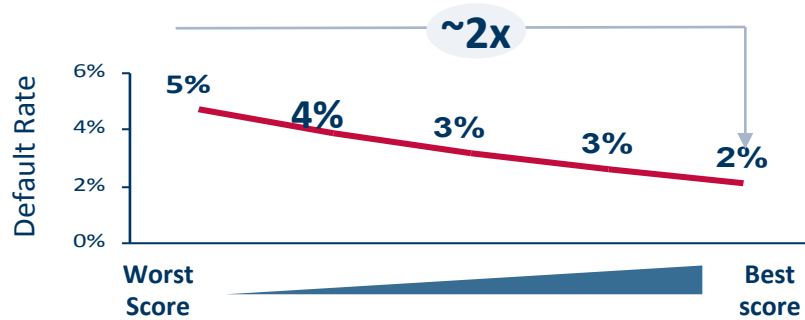
Impact on Turnaround Time



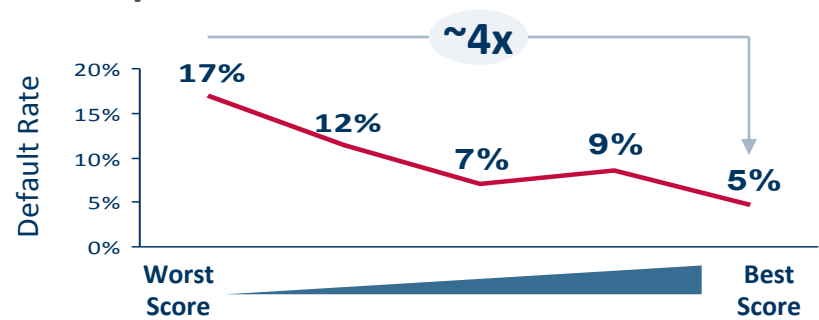
Predictive power proven across 27 different geographies and more than 30 partners



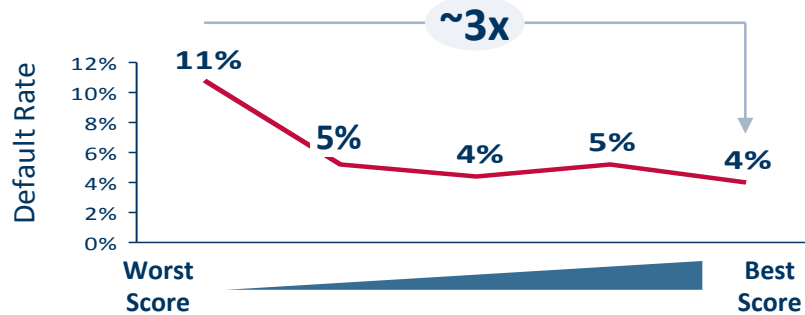
Ecuador



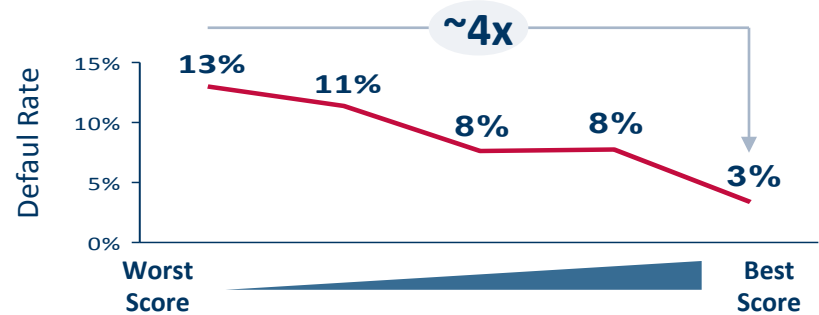
Kenya



Guatemala



Indonesia





Recognition



INDONESIA



INDIA



KENYA



ETHIOPIA



INDIA



PERU



MEXICO



PAKISTAN



KENYA



ECUADOR



MEXICO



BRAZIL



INDIA



SOUTH AFRICA



PERU



MEXICO



HAITI



SPAIN



ZIMBABWE



ECUADOR



MEXICO



COSTA RICA



GUATEMALA



GHANA