

[BOT Digital Finance Conference]

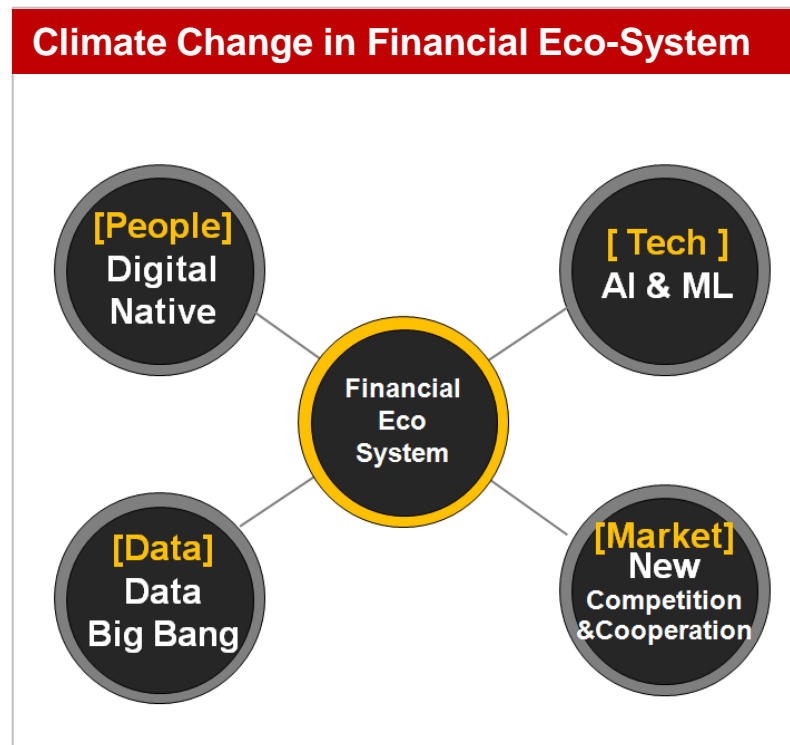
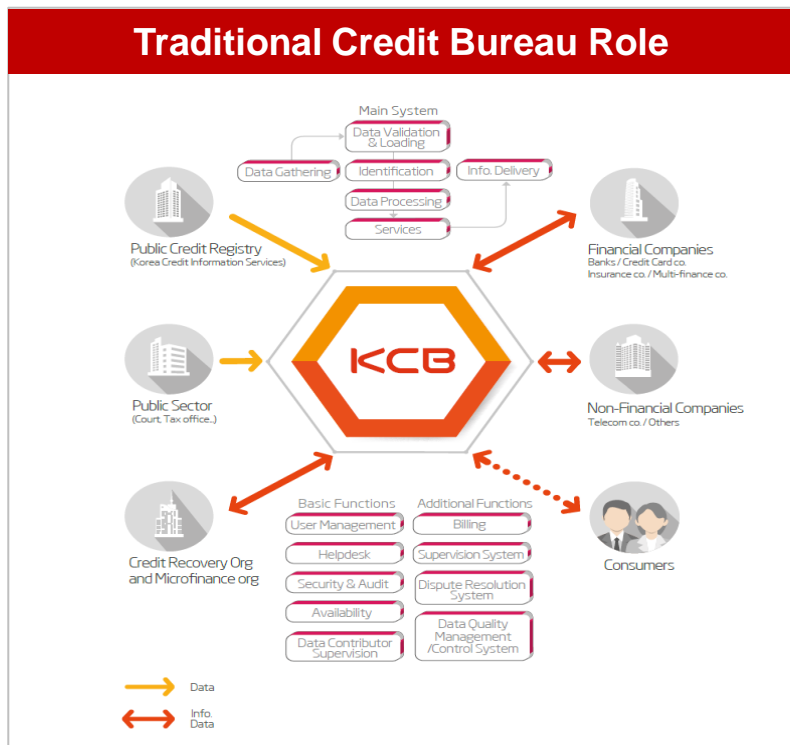
Building digital highway for business to thrive In the digital era

KCB

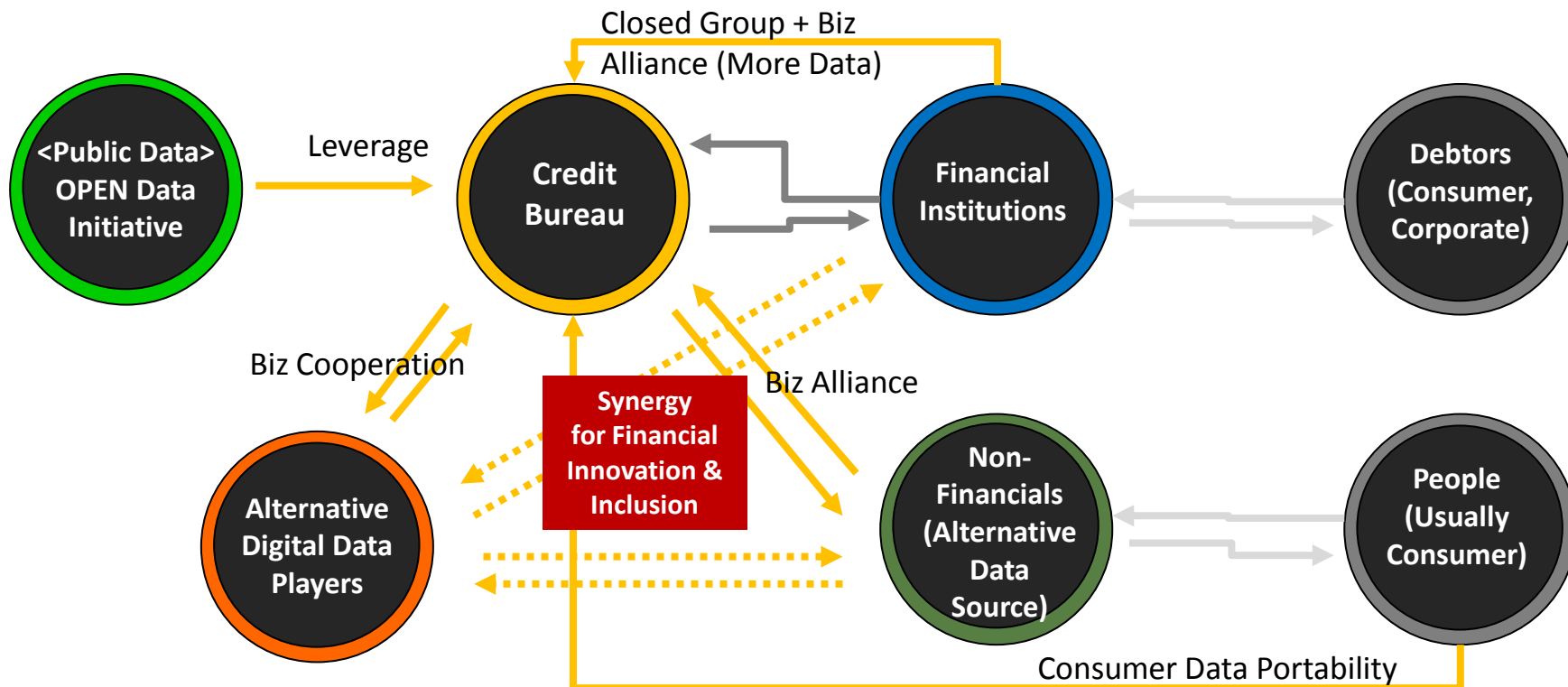
Korea Credit Bureau
The Common Asset of Korea Credit Business

Climate Change in Financial Eco System in Korea

Facing new tide of change for Traditional Credit Bureau Role



○ Synergy for Financial Innovation & Inclusion



Evolution of Credit Bureau for Digital Services

▶ Telco Alternative Service

→ Telco Alternative Bureau Joint Venture

The First & only Telco CB (2022)

Telco CB JV Signing Ceremony (2022)

The First Telco Alternative Scoring Service (2017)

▶ AI Mobility Score

based on **Driving Behaviors Digital Data**

KCB

Mobility Score
based on Driving Habit

Mobility
18.98 MII
13.01 MII
65%
4,773,964,104k

▶ Mobile based Business Rating Service

based on **Business Data & Digital ID**

Biz Ground Web Service

Biz Ground Mobile Service

00:58

Credit Rating Request

Information Gathering for Rating

Credit Rating Service

Score Increase
(Benefit for credit access)

Interactive Credit Bureau Score

K-score

Individual Consumer Voluntary Registration For Public Data (KCB Web & Mobile)

▶ Interactive Credit Bureau Score

based on **Public Digital Data**

KFC (Korea Financial Telecommunications & Clearings Institute)

KCB

Gas bill Payment
Electricity bill
Water bill payment
Rental Bill
Other Utilities

Korea Clearing Institute
Alternative Data

▶ Utility Transaction Score

based on **Utility Digital Data**

MyData Biz

Right to Data Portability

▶ MyData Biz Launching

based on **Open Banking Initiative**

Evolution
Still
In Progress