



Financial Inclusion in Brazil

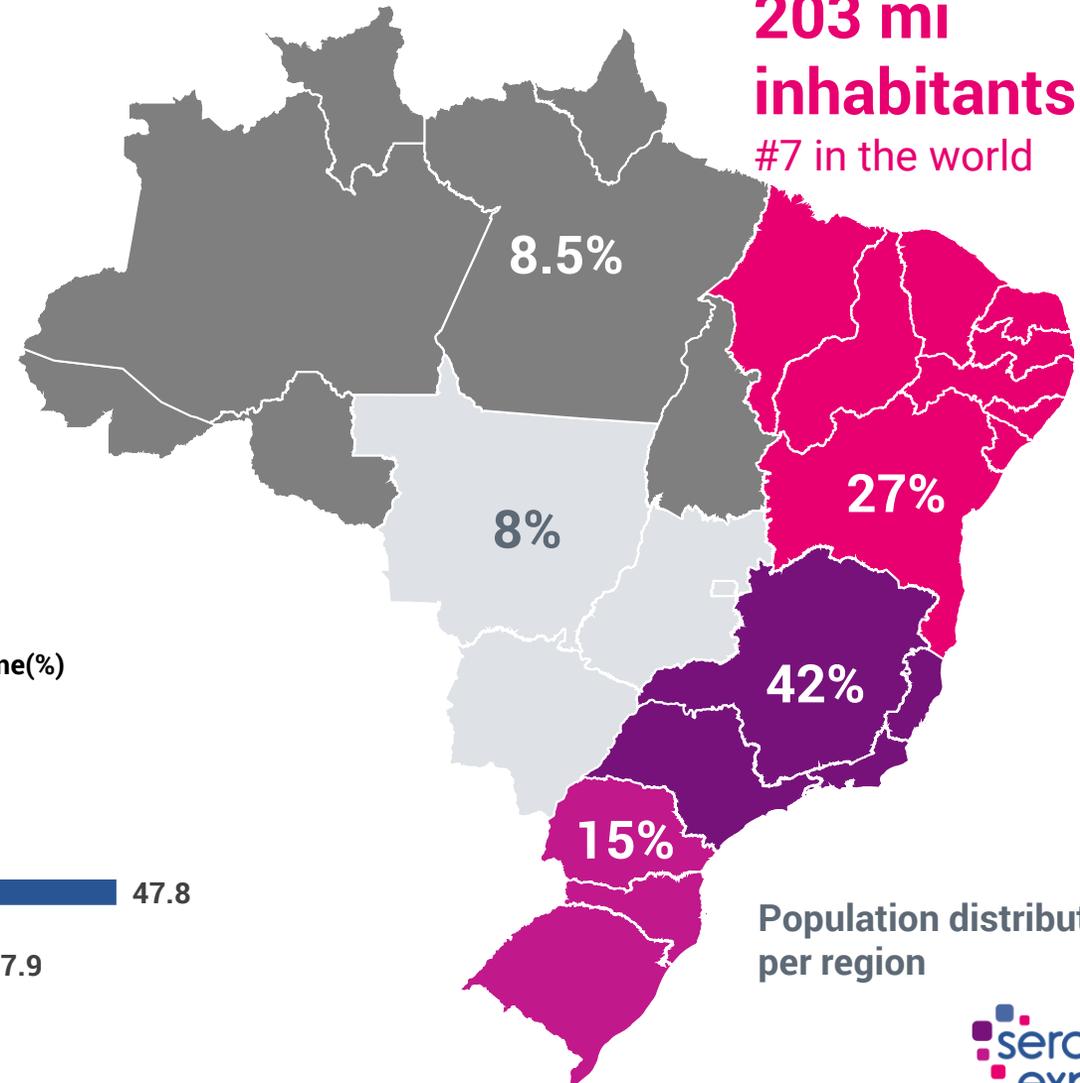
José Luiz Rossi



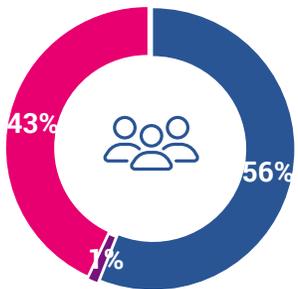
Brazil, a complex scenario of diversity and inequality

top 10% captures ~60% of total national income while the bottom half of the population takes only around 10%

203 mi inhabitants
#7 in the world

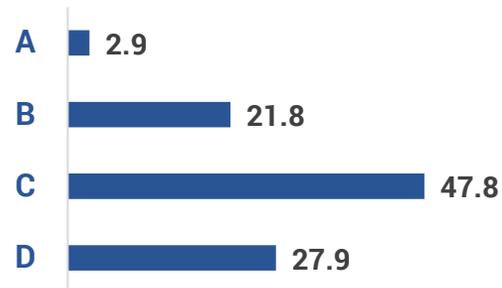


Racial diversity (%)



- Afro descendent
- Indigenous + Asian
- White

Distribution of income(%)

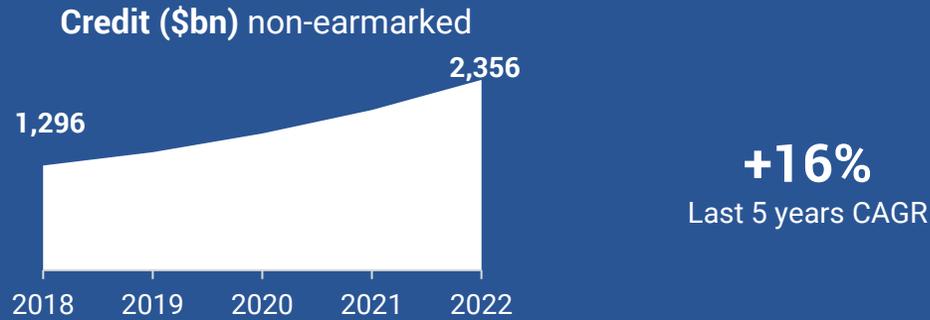


Population distribution per region

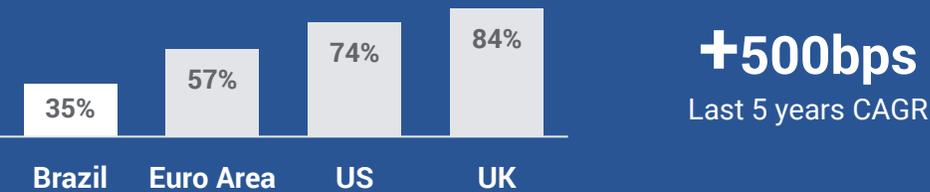


Access to credit is essential for building a better future, a more prosperous society with opportunities for all

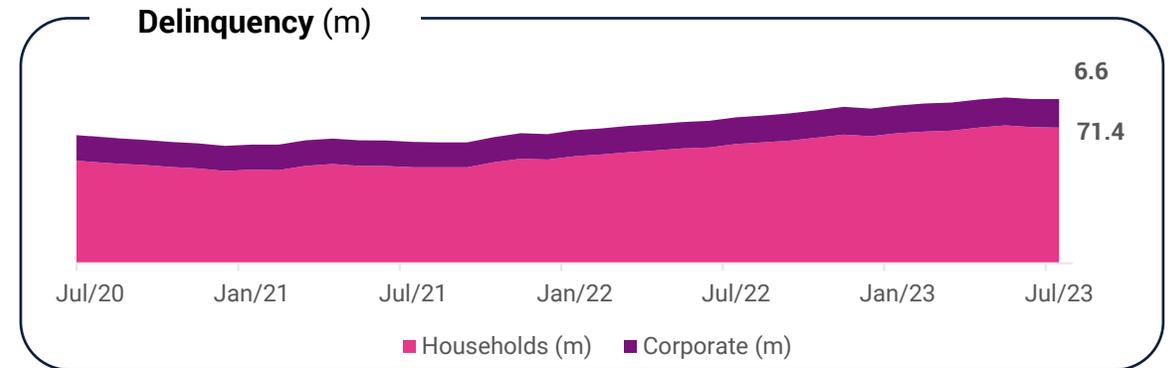
There's still plenty of room to expand



Households Credit to GDP (%)



...but attention is needed



170m Consumers

21m Companies

11% thin files

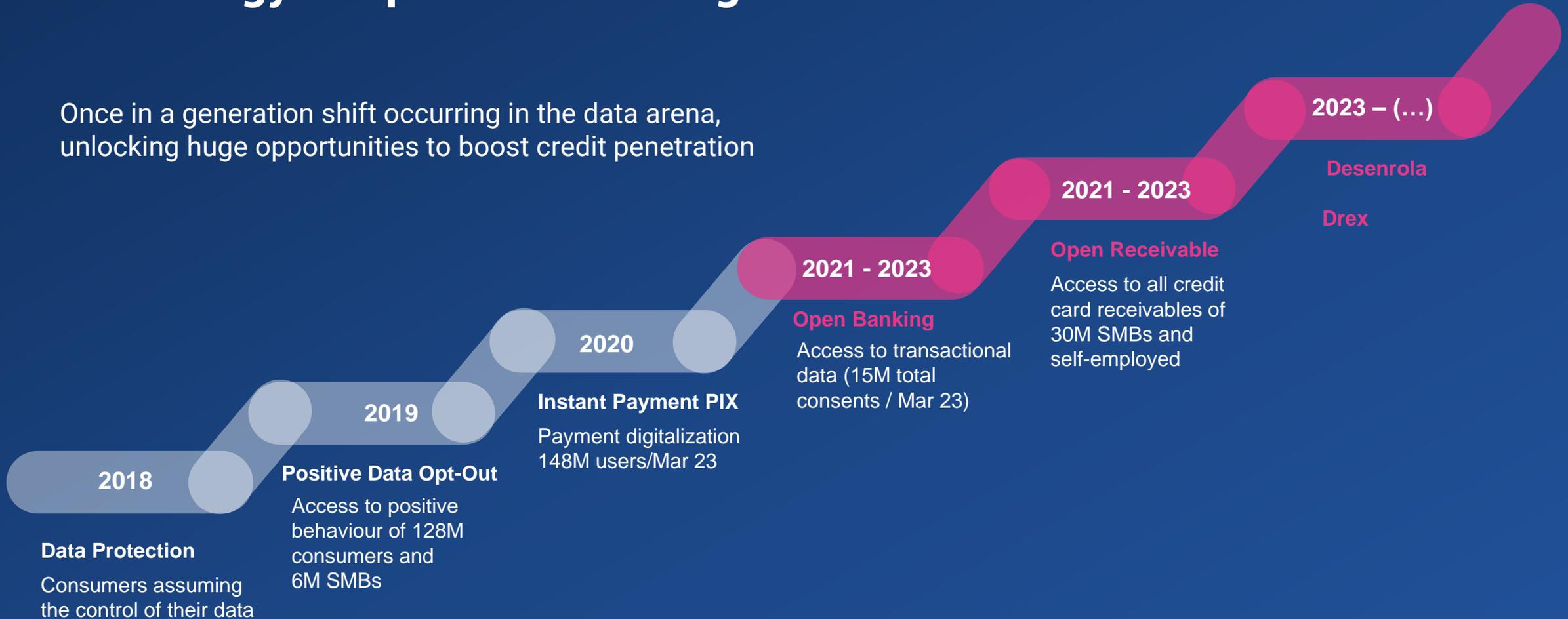
44% thin files

27% without any credit operation

70% without any credit operation

New government initiatives related to data access and technology adoption are driving the market

Once in a generation shift occurring in the data arena, unlocking huge opportunities to boost credit penetration



Positive Data is substantially impacting the credit market size

Positive data developments

More Data



More Sources



Expected impact in the Economy



How Experian boosted access to credit

- Revitalising the portfolio with positive data
- Combining **negative and positive** data into a unique offer
- Launching **new products**
- Segmenting offers for **new markets** such as fintechs

Benefits to the Credit market

Positive data results to-date:

- ★★☆ **74% of consumers and 80% of companies** maintained or improved their scores
- 👤♿ **22m+ consumers** gained access to credit

Medium/long-term expectations:

- 🐷 **+20 p.p. total credit/GDP ratio**
(~70% in 2030 vs. current ~50%)
- 👤 **~\$250bn new credit** in four most benefitted sectors

Serasa's strategy – create a truly, unique ecosystem to open new paths for financial inclusion



We leverage the power of Open Finance to help consumers and small businesses credit inclusion

OPEN BANKING*

3M

CONSUMER
CONSENTS FY24



SCORE

25% score performance
Improvement

25% consumers
with score increase



INCOME AND AFFORDABILITY

38% income increase

33% informal workers

16% formal workers



CREDIT ACCESS

+82% more credit offers

+52% limit increase

OPEN RECEIVABLES

244K SMBs
CONSENTS
FY24



THIN FILE

- 28%
Reduction of Thin File



ESTIMATED REVENUE

Potential to increase up to
50% of estimated revenue



CREDIT ACCESS

+70% more approvals
-20% interest rate reduction

And relevant brand to boost debt negotiation in Brazil...

...with Feirão Serasa Limpa Nome, the largest event in the country...



+33M

Negotiated a
debit through
LIMPA NOME

+R\$1,1BI

Credit through
Serasa (E-Cred)

... and in a closer partnership with the Federal Government through Desenrola



**+ 12M
Brazilians**

renegotiated
with Desenrola

17M debts

were “discharged”,
paid off or resolved

R\$35.6Bi

Total renegotiated
amount



**+251K
negotiations**

since the
beginning of the
partnership¹

**~97K
people**

impacted/day by
Serasa in the
Desenrola¹

We also empowered consumers and entrepreneurs with financial education

Putting people and small businesses in control of their information and their finances

People

6th

most downloaded app in Brazil in 2023

+86M

Of consumers accessing our platform



Serasa Ensina: conteúdos gratuitos sobre educação financeira

Você escolhe por onde prefere se informar e tira todas as dúvidas sobre os principais temas do universo das finanças pessoais

Acesse o curso



+1B1
Accessing our financial educational content in 2023

SMBs

Especiais para sua empresa no blog

Tenha acesso aos nossos conteúdos gratuitos feitos para a sua empresa. Confira nosso blog:

GESTÃO

Direito do Consumidor: entenda os principais e como funciona na prática

Serasa Experian

Quando algum cliente chega à sua loja física ou virtual e quer cancelar a compra já realizada, o que você faz?

GESTÃO

Receita Federal Consulta CNPJ: Como consultar CNPJ na Receita

Serasa Experian

Buscar opções de consulta gratuitas na Internet, podem não fornecer as informações realmente necessárias...

670K
Access to blog content in 2023 – 2k/day on average

300K
Youtube subscribers in SMB knowledge hub

Bora Empreender

Gestão estratégica de negócios
Conheça os benefícios



Benefícios da gestão estratégica que todo empreendedor PRECISA conhecer

Bora Empreender
Gestão estratégica de negócios
Conheça os benefícios

Benefícios da gestão estratégica que todo empreendedor PRECISA conhecer

Bora Empreender
Gestão financeira
Conheça os benefícios para salvar seu negócio

Gestão financeira: O que todo empreendedor precisa saber



We support all initiatives that reinforce our purpose of helping people to obtain fairer credit and companies to prosper.

Serasa Experian, for 55 years innovating to transform Brazil.



serasa
experian