

POLICY & ECONOMIC RESEARCH COUNCIL

APFF Credit Information Sharing Action Plan



Asia-Pacific Credit Coalition

by
Beijing, PRC
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Credit Bureau Development

Our point of departure is research and extensive experience, providing evidence that:

- Full-file and comprehensive credit reporting increases lending to the private sector;
- Private credit bureaus with comprehensive data → greater lending to the private sector; and
- Full-file and comprehensive reporting → better loan performance.

Action Plan & Activities to Date

The Action Plan for this work stream consists of 4 components

- Building regulatory capacity;
- Building public-private capacity to develop private credit bureaus; and
- Recruiting pathfinders, helping to implement reform in interested economies

We have undertaken the following for to address the components:

- Workshops for policy makers (Shanghai workshop in April, Workshops planned for March 2015);
- Compilation of resource materials for regulators (model regulations, case); and
- Direct engagement with interested member economies where clear opportunities for effective reform exist

2015 Activities

Policymaker Education

We are working to see which economies we can direct experts and academics and practitioners to assist in reform. We will 3 panels in the Philippines at the Financial Inclusion Workshop.

Recruiting and Engaging Pathfinders

- Engage with Mexico, as it implements reforms aimed at improving the competitive landscape.
- Help the Philippines as it develops a framework for developing a public credit registry alongside a private bureau.
- Dialogue with the PBoC as it develops a framework for private bureaus in China