



Equifax Ignite®

Equifax® Economic Indicators

Apply Canadian and Economic Credit Trends to your organization

Are you able to identify new products and opportunities based on fast-moving shifts in consumer behaviour and market trends? Do you know if your marketing, acquisition, lending and account management strategies are in sync with broader economic and consumer trends?

To stay agile today, you need a strong understanding of the factors, behaviours and trends shaping today's economic landscape. Economic Indicators™ from Equifax Canada is a powerful intelligence tool that helps you see where the market is trending with current and historical insights into Canada's consumer credit industry. This product includes macro-economic variables in conjunction with credit trends on Auto Finance, Credit Cards, HELOCs, Installment Loans, Mortgage and Personal Line of Credit.

Follow economic trends throughout the full consumer lifecycle

You get comprehensive and connected insights around relevant categories mentioned above, so you can follow customer trends throughout the full consumer lifecycle. By providing a more holistic Canadian market perspective, Economic Indicators gives you the flexibility you need to respond to changing conditions and keep your resources strategically focused on the markets segments with the best performance trends.

Timely updates across multiple product categories*

Economic Indicators combines Equifax credit data* with macroeconomic indicators for the broadest possible view of where the market is trending, including:

- ✓ **Key consumer credit indicators** such as average debt, delinquencies and bankruptcies
- ✓ **Consumer debt trends** in Auto, finance, credit cards, HELOCs, installment loans, mortgage and personal line of credit
- ✓ **Macroeconomic indicators** such as gross domestic product, unemployment and interest rates
- ✓ **Delinquency and bankruptcy trends** by financial product

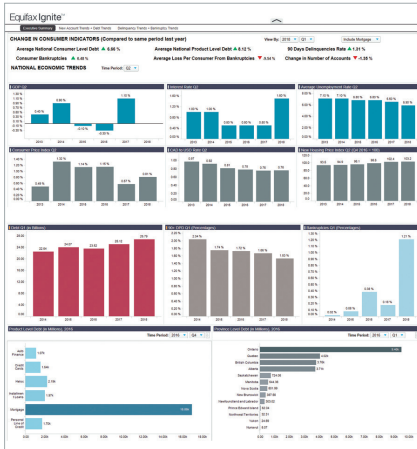
And insights can be filtered by geography, age, risk category, time period and competition so you can get a more granular view when making business decisions and creating strategies.

* Member is able to choose frequencies such as monthly, bi-monthly and quarterly

The data you need – in graphics rather than spreadsheets

Economic Indicators is part of Equifax Ignite™ Marketplace, a collection of pre-built, configurable data visualization applications that present large amounts of data in pictures, rather than spreadsheets. This intuitive, easy-to-use interface can help you visualize and understand dynamic insights across all facets of your business – without requiring any data science or IT expertise. And you can easily download the graphics for use in your own internal presentations.

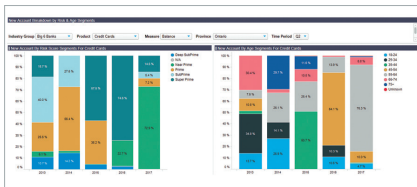
Executive Summary



Delinquency Trends



New Accounts Debt Trends



Bankruptcy Trends



What this means for you



Strategies you can use to generate growth

- Understand current market performance
- Get a view on consumer credit behaviours and trends



Understand market trends

Discover market trends relevant to your segments

- Strengthen market analysis and research
- Build more targeted strategies



Protect your business

Areas you identify for improved risk management

- Get a view of delinquency and bankruptcy trends
- Respond to changing market conditions

1.855.233.9226 • equifax.ca