



# Are you actively tracking consumer lending trends?

### Do you know...

- How are changes in interest rates impacting consumer ability to borrow?
- Which loan types show increasing demand?
- Are consumers struggling to meet their debt commitments?

## Gain these types of macro lending insights with Credit Trends 360

With Credit Trends 360 online app, you can access timely data on consumer lending across the U.S. so you can quickly respond to changing market conditions — and fuel your acquisition, origination, and account management strategies.

### Stay on top of changing consumer lending activity

Credit Trends 360 gives you the macro lending insights you need to react quickly to market changes. Access continuous monthly updates on lending originations and portfolio metrics across all key loan and lender types, all available via an online app in the Equifax Ignite® Marketplace.

Drill down into key metrics so you can stay on top of changing conditions that could impact your lending offers, approval criteria, and account management strategies.

- Access anonymous, account-level origination and portfolio metrics for all major loan types
- Explore volume, balance, average loan amount, average credit score, and more
- View breakdowns to analyze data by lender type from big banks, to credit unions, to fintechs, and more
- Analyze delinquency trends across all segments

## Don't miss changes in the lending landscape that could impact your business.

Check Credit Trends 360 monthly to keep up to date with shifts in the lending economy and spot new trends. For example:

### Understand new loan activity:

- Are new loans increasing or decreasing?
- Which lender types are capturing more originations?
- Are credit scores for new loans trending up?



### Track existing loan balances and delinquencies:

- How do average loan balances and credit scores compare across loan type and lender type?
- Which loan types and lender types are showing increased delinquencies?

#### Originations – **BANKCARD**

##### BankCard

TotalYTD	Avg Loan Amt	Avg Score
23.2M	\$6.2k	705
-9.4%	10.9%	0.5%
+		

Bankcard origination volume is down, but the **average loan amount has increased.**



#### Originations – **PRIVATE LABEL by LENDER TYPE**

	Lender Types		
	Total Loans	Avg Loan Amt	Avg Score
Big Banks	3.3M	\$3.2k	728
Other Banks	289.1k	\$7.9k	731
Credit Union	154.3k	\$2.3k	702
Fintech	1.4M	\$1.8k	698
Auto	501k	\$32k	678
Other FC	462.6k	\$1.9k	651

Big banks opened the most private label, but **small to mid-sized banks offered the highest average loan amount.**

#### Portfolio – **AUTO LOANS**

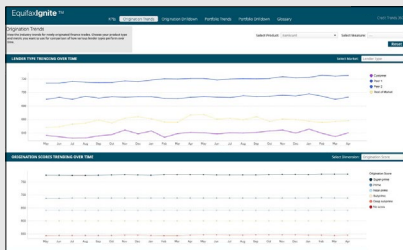
##### Auto

Total Loans	Avg Loan Amt	DPD (90+)\$
86.8M	\$29.4k	60.6%
0.1%	0.3%	1.5%
+		

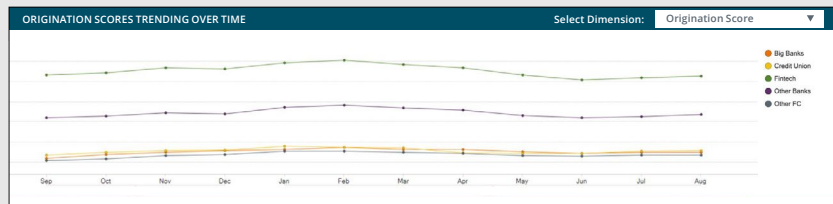
**Auto loan delinquencies are up 1.5%** since last year.



#### Origination Trends



Credit scores are steady across all segments.



Contact us to see if you qualify for complimentary access to the Credit Trends 360 app. Plus ask us about **customizing your view so you can benchmark your firm's data** versus your peer group and the market.

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