Analytic Dataset
Gain better insight and more accurately predict future performance

Historically, investors in mortgage backed securities (MBS) and asset backed securities (ABS) have had very limited granular data of consumer credit behavior needed to create loan-level models. Today, most consumer asset types only include pool-level analysis — there has long been a need for enhanced models that include borrower-level data in an anonymous and non-aggregated format.

Analytic Dataset™ from Equifax is an analytic tool that does just that. The dataset provides key information such as credit risk scores, consumer age range, geography, debt balances and delinquency status at the loan level for all consumer loan obligations and asset classes. The solution allows investors and other market participants to have the ability to better model delinquency, default, loss severity and prepayment. Additionally, Analytic Dataset provides the ability to more accurately value securities and understand broader consumer market trends.

Analytic Dataset is created from an unbiased ten percent statistical sample of the U.S. credit active population across all geographic boundaries, with historic data starting in 2005. It provides insights into the credit health and payment performance of U.S. consumers over time and across various economic cycles.

Deeper analytics stimulate faster actionable insights
ABS and MBS investors, issuers, traders, ratings agencies, researchers and regulators can use the tool to analyze and model consumer payment performance across a variety of asset classes such as auto, credit card, mortgage and unsecured personal loans. Users are able to conduct granular loan and borrower data analysis on multiple consumer asset classes. Additionally the ability exists to generate account and tradeline linkages to create a more normalized and clean dataset. This robust population allows segmentation in a statistically significant manner, such as segmenting by credit quality or segmenting consumers by asset classes. A deeper analysis of the data allows the user to view how consumers likely prioritize payments. Additionally, having actual and scheduled payment information allows trended data analysis.

Key benefits
Unique, anonymous and nonaggregated granular consumer-level data in an unbiased statistical sample of the credit active population

Data across a full economic cycle containing leading indicators of changes, risk identification and loss forecasting

Structured to allow for integration with other data assets such as home price indexes, collateral values and labor statistics and risk modeling

Account-level data available across all consumer assets classes, including credit cards, consumer loans, student loans and mortgage loan data

Timely updates with delivery on a monthly or twice monthly delivery options

emssalessupport@equifax.com
equifax.com/capitalmarkets

Copyright © 2021, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax and Analytic Dataset are registered trademarks of Equifax Inc. 21-105883