

CreditForecast.com

A Joint Product Offering From Equifax and Moody's Analytics

KEY BENEFITS

Stay competitive and shape strategic decisions with historical and forecasted credit, economic, demographic, and blended data

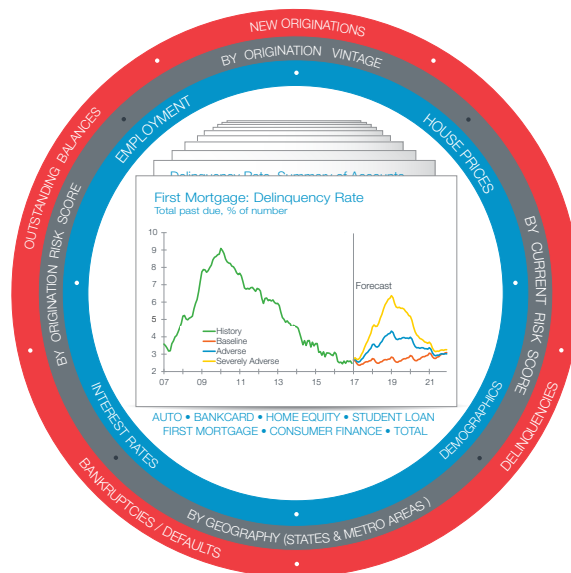
Obtain insights on how regional economic conditions impact consumer behavior

Identify new market opportunities through enhanced predictive analysis

Improve Business Performance and Risk Management with Proven Economic and Credit Insights

CreditForecast.com provides insight into how the U.S. and local economies affect consumer credit behavior and performance through a full spectrum of consumer credit analytics services — data, forecasts, alternative scenarios, research and full access to analysts. Combining the unmatched strength of Equifax consumer credit data with proven economic insights from Moody's Analytics, the service covers a wide range of household credit, economic and demographic variables at detailed level of geography.

Lenders can significantly enhance their understanding of consumer credit conditions to improve business performance and risk management. By linking credit performance and origination quality metrics with underlying local economic drivers, CreditForecast.com offers granular insights and forecasts of performance, volume and quality under baseline and alternative scenarios.



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EQUIFAX[®]



Equifax Credit Data

- At detailed level of geography, across product categories, by origination vintage, by given origination and current risk bands
- Type and number of accounts/balances
- By current and origination risk score
- Delinquencies, payment statuses
- Balances and high credit
- Defaults, prepayments and bankruptcies

Moody's Analytics

- Economic, demographic and financial data
- Independent and proven economic forecasts

Moody's Analytics

Combination of credit and economic data makes unique blended variables

Custom credit models incorporate vintage quality, regional nuances, tradeline nuances and economic cycles

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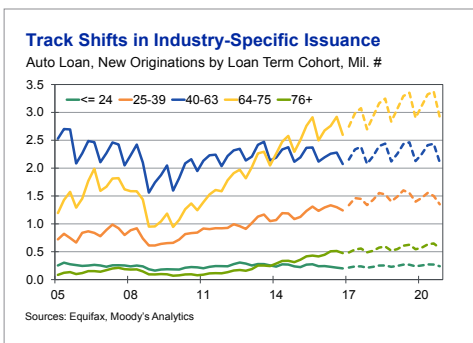
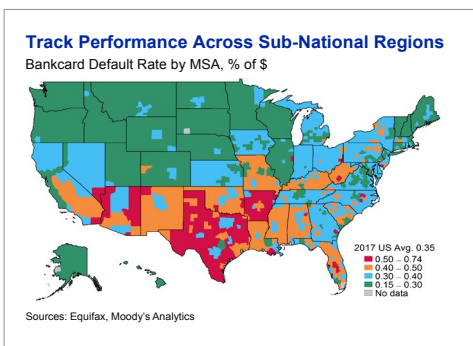
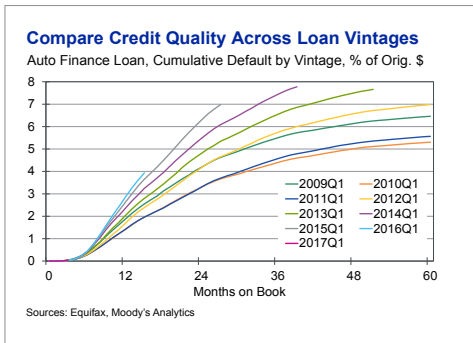
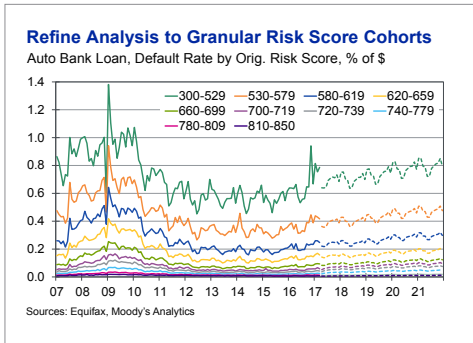
- Proven forecasts with alternative scenarios to facilitate stress testing or "what-if" analysis
- Web-based access to all data
- Monthly data updates to credit performance
- Quarterly updates to forecasts and associated analysis/commentary
- Access to team of economists/credit analysts for additional insight

Significantly enhance your understanding of consumer credit conditions to improve business performance and risk management.

Key Features

- Coverage of all consumer product lines, including auto, bankcard, consumer finance, retail, first mortgage, home equity and student loan.
- Key credit and blended variables not available elsewhere.
- Exclusive volume and credit quality assessment for new originations.
- Key information, including age of borrower, personal income, origination and current risk scores, term of loan, presence of a mortgage.
- Baseline forecast and alternative scenarios for stress testing, Current Expected Credit Loss (CECL)/International Reporting Standard (IFRS 9), and "what-if" analysis.
- In-depth research published quarterly for each product line as well as webinars on the trends and outlook.
- Additional articles and white papers providing insights into current consumer risk management trends.
- Fully transparent and documented methodology from a trusted source.

Exclusive Forecasts and Analysis of Household Finances



Risk Management and Compliance Applications

- **ACCOUNTING COMPLIANCE** Use industry PD rates as the starting point for CECL/IFRS 9 compliance where in-house data or models are lacking or as a benchmark to internal models.
- **BENCHMARKING** Benchmark your portfolio's performance against the entire credit market or subgroups based on different cohorts such as vintages, states, Metropolitan Statistical Areas (MSAs), score bands, term bands, etc.
- **PROFIT AND LOSS FORECASTING** Improve the accuracy of your P&L forecasting by incorporating economic data.
- **REGULATORY OVERSIGHT** Assess the performance of financial institutions from a regulatory perspective. Stress test your portfolio using back-tested and documented industry models.
- **SENSITIVITY ANALYSIS** Evaluate the sensitivity of your portfolios to shifting economic conditions.

Strategic Planning Applications

- **INVESTING** Evaluate opportunities and risks in different lines of business as well as credit quality of portfolios to be purchased.
- **LOCATION ANALYSIS** Strategically identify and assess the performance of different markets your business is considering.
- **MARKETING** Target growth areas by leveraging local market and credit behavior insight. Better manage customer retention and marketing programs with detailed analytics.
- **ORIGINATION** Improve existing pricing models or use as the source of data for new pricing models in new areas entered. Assess opportunities to expand along with performance data.
- **SCORING** Improve the predictive ability of your current scoring model. Use as supplemental data for new areas of interest.

Views

CreditForecast.com provides credit data for seven mutually exclusive product categories (*auto, bankcard, consumer finance, retail, first mortgage, home equity and student loan*) and 24 subcategories. Users can license all categories for the full picture of U.S. consumer credit, or they can license just the categories that are most important to their business.

BASE PACKAGE				ADDITIONAL VIEWS					
	State Credit Trends	Metro Credit Trends	Current Credit Conditions	State Borrower Trends	National Borrower Trends	National Score Migrations	Regional Vintage Cuts	Regional Borrower Trends	Metro Score Cuts
Geography	STATE	MSA	STATE	STATE	U.S.	U.S.	MSA/STATE	MSA/STATE	MSA
Vintage of Loan	✓	✓	✓		✓	✓	✓		
Origination Credit Score	✓	✓		✓	✓	✓		✓	✓
Current Credit Score			✓			✓			
Term of Loan	✓	✓			✓				
Personal Income				✓	✓			✓	
Age of Borrower				✓	✓			✓	
Presence of a Mortgage					✓				

Additional views are available through a separate subscription for download or custom delivery. Contact us for more information.

Data, Forecasts and Scenarios

- Quarterly origination vintages.
- Detailed level of geography (metropolitan areas, rest of states, states, U.S.).
- Detailed economic and demographic data as well as blended credit and economic series.
- Historic and forecast risk scores (VantageScore, Equifax Risk Score, Bankruptcy Navigator Index).
- Credit data for 24 product categories/subcategories, by origination and current risk score bands, plus term bands for installment loans.
- Multiple forecast scenarios, including a baseline most probable scenario and alternative downside scenario, as well as the three Comprehensive Capital Analysis and Review (CCAR) scenarios.

To learn how Equifax can help you fortify your market position and increase overall performance with CreditForecast.com, call us today or visit us online at www.equifax.com/business/creditforecast for more information.

CONTACT US

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