Strategic Business Review

Available content topics

A. **Originations market share & growth**
   1. Originations market share & growth rate
   2. Originations market share & growth rate by geographic region/territory
   3. Originations market share & growth rate by SIC code
   4. Originations market share & growth rate by credit quality rating category
   5. Originations market share & growth rate by transaction amount
   6. Originations market share & growth rate by high credit amount
   7. Originations market share & growth rate by employee size
   8. Originations market share & growth rate by borrower years in business
   9. Share of portfolio/exposure for any of the above criteria
   10. Share of borrower's outstandings
   11. Share of borrower's outstandings by borrower's size or type
   12. Repeat origination rate/retention

B. **Overall portfolio performance**
   13. Overall delinquency trends
   14. Delinquency trends
   15. Severity of delinquency (91+ as a percent of 31+)

C. **Originations quality & vintage analysis**
   16. Originations by credit rating
   17. Static pool “vintage” delinquency by year of origination
   18. Static pool “vintage” delinquency by year of origination & transaction amount
   19. Static pool “vintage” delinquency by year of origination & credit quality rating
   20. Credit rating by equipment “nameplate”/manufacturer (non-captive data only)
   21. Borrower years in business by equipment “nameplate”/manufacturer (non-captive data only)
   22. Originations by borrower years in business

D. **Credit decisioning practice**
   23. Approval/decline rates by credit quality rating
   24. Closing rate of approvals by credit quality rating
   25. Delinquency of declines booked by other lenders

E. **Credit structuring practice**
   26. Originations by original transaction term
   27. Originations by credit rating & transaction term
   28. Originations by years in business & transaction term
   29. Originations by transaction amount & transaction term
Available content topics

F. Performance by borrower segment
   30. Delinquency by transaction amount
   31. Delinquency by high credit/number of contracts
   32. Delinquency by borrower’s years in business
   33. Delinquency by number of employees
   34. Delinquency by SIC code
   35. Delinquency by original credit rating and transaction amount
   36. Delinquency by equipment "nameplate"/manufacturer (non-captive data only)
   37. Delinquency vs. credit rating by equipment “nameplate”/manufacturer (non-captive data only)

G. Performance by transaction structure
   38. Delinquency by transaction type
   39. Delinquency by original transaction term
   40. Delinquency by original transaction term & transaction amount
   41. Delinquency by original transaction term & years in business

H. Collections effectiveness
   42. Collections effectiveness index
   43. Delinquency bucket roll rates
   44. Delinquency by state/geographic region

I. Repossessions
   45. Share of repossessions
   46. Share of repossessions by region
   47. Repossession rates (as a percent of portfolio)

J. Accounting effectiveness
   48. Reported delinquency vs. borrower overall dollar-weighted average delinquency
   49. Book-balance delinquency of accounts 180+ days past due

K. Renewal behavior
   50. Renewal percent & distribution of months in renewal by transaction size
   51. Delinquency during renewal period by transaction size

L. Vendor/channel management (based on subject’s data)
   52. Credit quality rating of applications vs. bookings by vendor/channel/source
   53. Rating of applications – bookings vs. close rate by vendor/channel/source
   54. Credit quality rating of bookings vs. delinquency by vendor/channel/source
   55. Static pool “vintage” delinquency by vendor/channel/source

M. Custom employee/department benchmarks (and other customer views)
   56. Delinquency by credit approver vs. custom regional benchmark
   57. Delinquency by credit approver vs. custom transaction size benchmark
   58. Originations by marketing rep. vs. custom benchmark
   59. Attribution analysis
   60. Other custom views available upon request

Learn more about customizing your Equifax Strategic Business Review.
Contact cmlmarketing@equifax.com or call 866.825.3400.