



# 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](mailto:cmlmarketing@equifax.com) or call 866.825.3400.