



EQUIFAX



**Empower risk
management
through a complete
view of customer
credit relationships**

**With Share of Wallet
Analysis™ from Equifax**

Today, financial institutions are facing a challenging business environment. Lenders are expected to manage changing consumer behaviours and market dynamics — all while ensuring continuous portfolio growth.



**Changing behaviours:
Card spending slows but
balances continue to rise**

Average monthly credit card spend per card holder fell by \$107 dollars during Q1 2025, dropping to the lowest level since March 2022.

(Average spend comparisons have been adjusted for inflation)



**Shifting dynamics:
Increased economic
uncertainty**

As economic uncertainty grows, lenders are working to maintain an appropriate risk posture and distribution throughout portfolios.



**Industry pressures:
Continuous portfolio
growth**

To remain competitive, financial institutions must continue their efforts to grow current accounts — no matter what economic challenges may arise.

¹Non-Mortgage Delinquencies Reach Levels Not Seen Since 2009; Equifax Canada, 2025

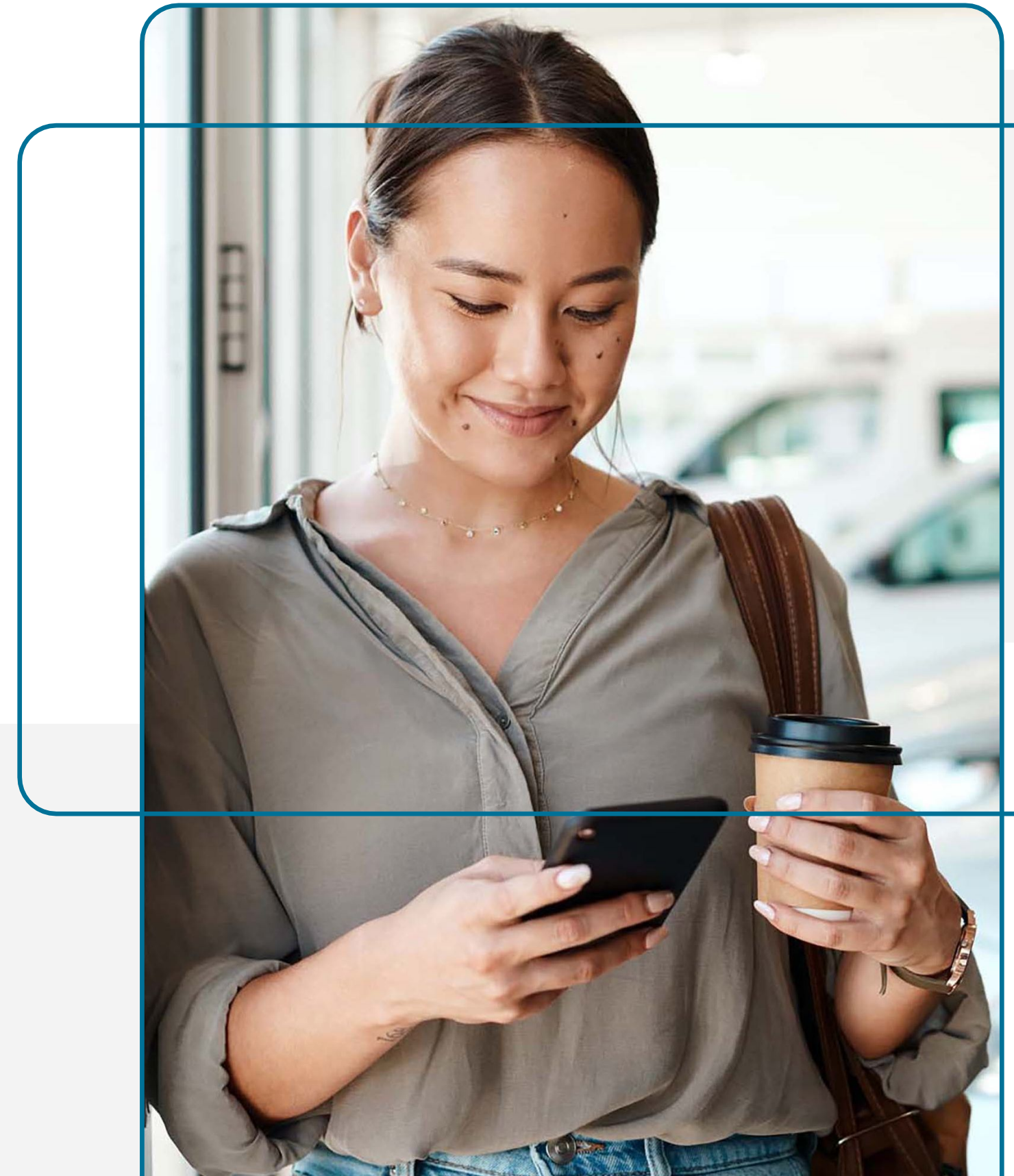
Lenders are balancing competing demands

Responding to a more complex financial landscape means finding new ways to assess portfolio strength and improve risk mitigation efforts.

Risk managers specifically are tasked with:

- Optimizing risk models
- Growing the right customers
- Building a more resilient portfolio

At the same time, risk strategies must be balanced with considerations for customer growth objectives and retention. By incorporating a more in-depth view of your customers' credit health and performance into your account review process, **you can more effectively serve your customers and maximize lifetime value.**



As financial institutions work to drive customer growth and strengthen their competitive edge, **risk managers are seeking new ways to enhance their portfolio review strategies.** To identify, anticipate, and optimize account portfolio risk appropriately, you need a more comprehensive view of a customer's financial profile — particularly, outside of your relationship — to see what products they have and use most.

Fortunately, applying a holistic approach to account reviews can uncover new opportunities to reduce risk, grow high-value accounts, and better serve your customers.



Discover holistic risk management

It's time to rethink the way you approach risk management. And that starts with new insights that go beyond traditional data scores and sources to help you:

1 Incorporate new portfolio management tactics to remain adaptable

In the wake of growing economic uncertainty, augmenting existing credit decisioning models is essential to effectively evaluate risk and portfolio growth opportunities. By incorporating market-level insights, you can better respond to shifting customer needs and understand which consumers are likely to fall into more serious delinquency categories based on their overage credit usage and balances.

2 Supplement traditional credit scores with actionable insights

While credit scores are an important tool in risk assessment, they may not be able to provide a full picture of consumer financial circumstances and obligations. Particularly for customers with thin or no credit files, a diverse range of data can deliver more meaningful and actionable insights.

3 Look beyond your credit portfolio for a more complete view

Consumer behaviour may vary across account types and lenders. If you're reviewing accounts against only your own portfolio, you could be missing relevant context and opportunities to improve the potential value of the customer relationship. With insight into how much your customers spend and borrow with other lenders, you can better inform risk profiles and uncover preferences for certain credit products.

Discover new insights. Enhance your decisioning.

Insights outside of your own relationships are critical to understanding customers' full financial profiles.

Incorporating this kind of information into your risk management strategies gives you a better view of customer financial health — allowing you to respond before your accounts are negatively impacted:

Additional insights that can enhance risk management

Total credit commitments

Payment behaviours across all account types

Customer preferences and product usage



With a complete view of your customers' comprehensive credit profile, you can:



Get deeper insights

Better understand the health of your overall product portfolio by benchmarking against the market as a whole



Adapt and act

Use a consumer's overall credit usage to personalize your account terms, such as tightening credit limits or offering more favorable terms



Enhance decisioning

Improve risk segmentation strategies to prioritize growth with your highest-value accounts

Build a stronger portfolio with **Share of Wallet** **Analysis from Equifax**

Share of Wallet Analysis is meaningful data on your customers' credit obligations across all lenders. While commonly used as an important marketing key performance indicator (KPI), Share of Wallet Analysis from Equifax can actually enhance your portfolio reviews with information on customer credit relationships outside your own, helping you reduce risk and maximize revenue in innovative ways.

How does **Share of Wallet Analysis** help you enhance account reviews?

See outside your portfolio

Understand which customers are taking on more debt from other credit providers — and which products they're applying for — to calculate your share of the product mix.

Augment existing risk models

With a holistic view of customer credit circumstances, you can better tailor offers to identify high opportunity customers with a greater likelihood of conversion — helping enable portfolio growth while mitigating risk.

Develop proactive risk strategies

More than 1.4 million consumers (1 in 22) missed at least one credit payment in Q1 2025. Understand your customers' true credit health with insights into their entire credit mix, and plan ahead to help balance higher-risk accounts with lower-risk customers and ensure resilience in times of economic uncertainty.

Get the big picture on your portfolio

Get deeper, more insightful data to better evaluate your overall portfolio. Monitor performance and profitability, and benchmark against market and peer groups to identify opportunities for improvement.

Embrace the next generation of risk management

Leverage better insights at every level, from individual accounts to your overall portfolio. Enhance your risk management strategies with a holistic view of customer financial health across all credit providers — so you can identify high-value customers, grow your best accounts, and stay competitive in times of shifting market demands.


Contact us to learn more about how Share of Wallet Analysis from Equifax can help you do all this and more.

consumer.equifax.ca/shareofwallet

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