



**EQUIFAX<sup>®</sup>**

# Webinar

**Growing Your Portfolio in  
a Changing Economy:  
Leveraging a 360° Borrower View**



November 20, 2025

# Thanks for joining our webinar



## Welcome!

Thank you for joining our webinar. Stay tuned for more from Equifax!



## Questions?

Please enter your questions in the chat box on your screen at any point during the presentation.



## Recording

This webinar is being recorded. You will receive an email with a link to view the recording in the coming days.

# Today's speakers



**Ryan Coleman**

Partnerships & Business Development Leader  
Equifax



**Chris Ortinau**

The Work Number Data & Analytics  
Equifax



**Timothy Li**

CEO & Co-Founder  
LendAPI



**EQUIFAX**<sup>®</sup>

As a trusted global leader in data, analytics, and technology we deliver insights that power decisions to move people forward.

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**LendAPI**

We help you build, launch, and iterate on a platform to bring any Fintech product to life. Seamlessly handle compliance, onboarding, fraud, and credit risk on a secure, encrypted platform

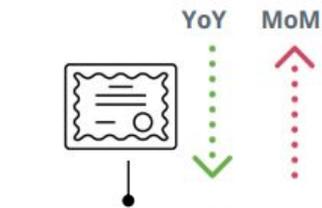
# As of **September 2025**, non-mortgage **consumer debt** outstanding has **increased for auto, bankcards and personal loans YoY; student loans and private label cards** continue to be **lower**



Total Outstanding Balances on Auto Loans and Leases

Total Mkt  
**\$1.7T**

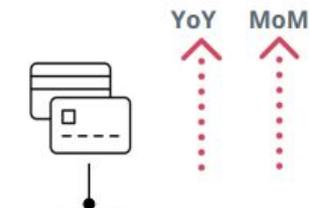
- Up **1.4%** YoY
- Up **0.4%** MoM



Total Outstanding Balances on Student Loans

Total Mkt  
**\$1.3T**

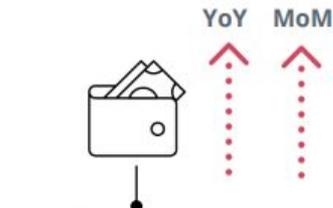
- Down **4.8%** YoY
- Up **0.9%** MoM



Total Outstanding Balances on Bankcards

Total Mkt  
**\$1.1T**

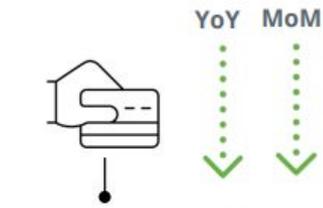
- Up **4.0%** YoY
- Up **0.1%** MoM



Total Outstanding Balances on Personal Loans

Total Mkt  
**\$98.6B**

- Up **9.2%** YoY
- Up **2.0%** MoM



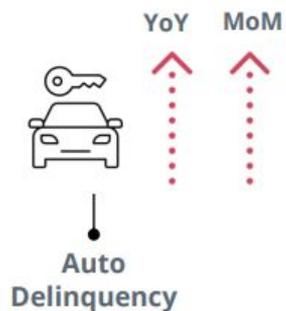
Total Outstanding Balances on Private Label Cards

Total Mkt  
**\$55.8B**

- Down **11.7%** YoY
- Down **1.4%** MoM

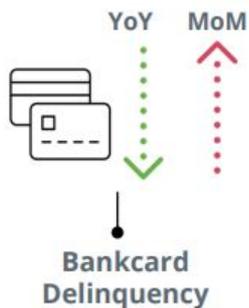


# September 2025 **Auto** and **Mortgage Delinquencies** increased YoY, while **Bankcard**, **Private Label** and **Personal Loans** improved YoY



1.6%  
60+ DPD (\$)

- Up **1.8%** YoY
- Up **2.2%** MoM
- **Up 32.2% PP<sup>a</sup>**
- **Down 2.8% GFC<sup>b</sup>**



2.8%  
60+ DPD (\$)

- Down **6.0%** YoY
- Up **3.7%** MoM
- **Up 14.1% PP**
- **Down 40.8% GFC**



4.2%  
60+ DPD (\$)

- Down **8.1%** YoY
- Up **2.6%** MoM
- **Down 13.7% PP**
- **Down 28.9% GFC**



3.2%  
60+ DPD (\$)

- Down **14.1%** YoY
- Down **0.4%** MoM
- **Up 5.2% PP**
- **Down 44.6% GFC**



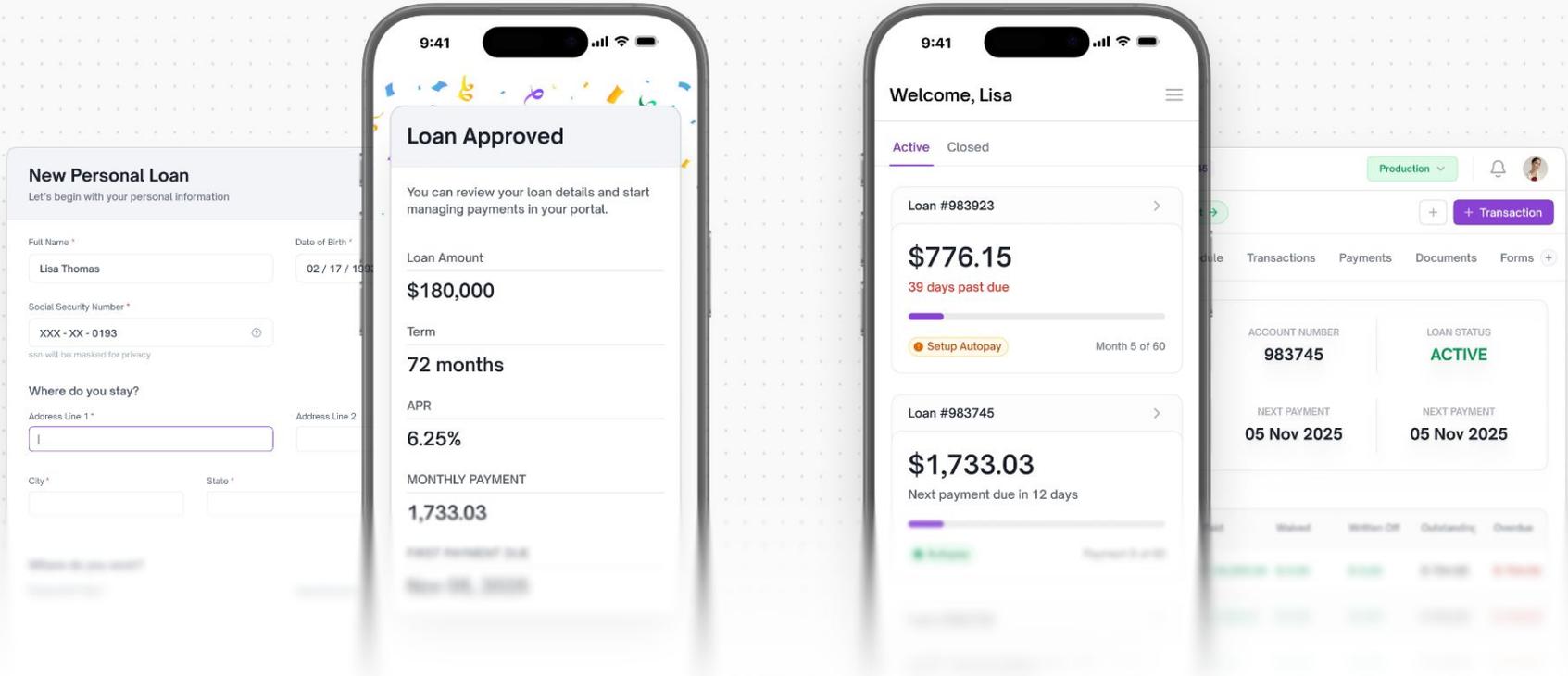
0.7%  
90+ DPD (\$)

- Up **29.7%** YoY
- Up **2.3%** MoM
- **Down 8.2% PP**
- **Down 86.8% GFC**

<sup>a</sup>PP = Pre-Pandemic (reference period Jan'20)

<sup>b</sup>GFC = Global Financial Crisis (reference period Jan'09)





Introducing *LendAPI*, a complete Loan Core that launches any financial products instantly!

# Poll Slide

Question: What is your primary method for verifying income and employment?

- a) Stated Information
- b) Manual Verification
- c) Instant Verification
- d) Consumer Permissioned (Bank Transaction data, Payroll Credentials)

# Do you have the tools you need to improve your lending processes?

With economic changes and increasing customer demands for positive lending experiences, it's those who continuously exceed these expectations that will see the most success.

You may have a variety of priorities for improvement, but there are **3 key goals** that lenders can agree on:



**Improve Speed to Market**



**Reduce Manual Reviews**



**Increase Approval Rates**

# Preparing for 2025 Holiday Season

What does the data tell us?

## For lenders:

Anticipate the demand for card originations as higher card balance continues

To offset inflation some consumers may lean heavier on credit



Prepare for increased credit and loan requests in the holiday run-up

Personal loan  
*originations*  
through  
July 2025 YoY

**\$43.6B**  
originated YTD  
Up 20.7% YoY

Bankcard  
limits and  
utilization as of  
September 2025

**\$5T limit**  
Up 6.7% YoY  
**20.8% utilization**  
Down 2.4% YoY

# What you might be missing & how to see it sooner



Most lenders won't see consumer changes until it's too late.



Credit files show past behavior, not current transitions



By the time traditional signals emerge, delinquencies may already be rising



Income changes, job shifts, and contractor status often go undetected



The Work Number employment data can let you see change before it becomes loss



## Employment Status change and the potential impact on 90-days past due (DPD) default rates

When a consumer's employment status changes from active to inactive, **there is a 64% increase in risk of delinquency**.\*



The Work Number is constantly expanding, giving you higher match rates, more signals, and **more borrowers you can actually see**. As of July 2025, we have:

4.6M

employer contributors

198M

active records

767M

total historical records

237M

individuals on database

Questions?



# Next Steps



## 1 SURVEY

Complete the survey through the webinar console



## 2 CONTACT

Want to talk to someone about your lending processes? Click on the **“Want to Get In Touch”** button on your webinar console.



## 3 CONNECT

Subscribe to Verification Views for updates:

<https://theworknumber.com/blog>

