

# Market Entry Services™ for unsecured personal loans

Navigate the personal loan market with the right data and strategies

As the economy rebounds, the personal loan market continues to gain popularity, becoming one of the fastest-growing consumer lending segments today. Increased consumer confidence and the advent of online marketplace lenders are helping the personal loan space attract new and established institutions.

## Challenge

Most investors that want to enter this dynamic and profitable market do not have the historical data, knowledge or expertise needed to analyze the market and make sound investment decisions. But we can help.

## Overview

We now offer investors and banking institutions a representative national sample of unsecured personal loan data that spans more than a decade. We developed the unsecured personal loan data set to showcase the unique data assets investors can leverage to successfully benchmark and navigate the personal loan market.

## Unsecured personal loan data set highlights

- Quarterly loan-level originations from 2004 to 2016.
- Loan open date, original amount, lender type and more.
- Scores and attributes at the time of loan origination and over the duration of the loan, including:
  - VantageScore® credit score and FICO® score.
  - More than 100 of our credit attributes — Premier Attributes<sup>SM</sup>.
  - Additional Experian scores, such as Income Insight<sup>SM</sup> and Bankruptcy PLUS<sup>SM</sup>.
- Delinquency performance flags.

### National Sample of Unsecured Personal Loans

#### Data at Origination

- Sample of quarterly originations beginning in 2004
- Date opened, original loan amount, lender type, loan type, etc.
- Scores and attributes at time of origination

#### Data throughout the life of the loan

##### Popular Risk Scores

- Choose from:**
- VantageScore 3.0
  - FICO V2
  - FICO 08

##### Premier Attributes

Leverage **over 100** of the most relevant Premier Attributes available today

##### Exclusive Scores

- Utilize scores only available to Experian such as:
- Income Insight<sup>SM</sup>
  - Debt to Income
  - Bankruptcy PLUS<sup>SM</sup>

##### Performance Flags

- Review:**
- Present Status
  - Worst Ever Status
  - Times Delinquent

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## Benefits

- Research and analyze key characteristics of the unsecured personal loan market over the past 12 years.
- Benchmark portfolios or tranches against industry views during up and down markets.
- Identify desirable loan segments based on Premier Attributes and other criteria.
- Conduct vintage analysis over the duration of the loan.
- Track delinquency performance and understand the impact of a full recessionary economic cycle.
- Capture all the risks of borrower's ability to default and expected loss under stress scenarios.

## Consulting services

With an extensive background in modeling, banking, risk management and simulation, our business consultants can apply their industry expertise to help you:

- Identify the right target population when entering new markets.
- Design the right strategies for optimal results.
- Implement and deploy solutions using automated platforms.
- With model validation and stress testing.

Start making more profitable decisions today. To learn more about Market Entry Services for unsecured personal loans, contact your sales representative or call 1 888 414 1120.

