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Equifax Unveils New Analytic Dataset™ for Identifying Detailed Credit Market Signals

Highly configurable solution facilitates modeling and analytics across asset classes

ATLANTA, Feb. 26, 2018 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions company, today introduced Analytic Dataset™, a new analytic tool that provides borrower-level data in an anonymous and non-aggregated format. The dataset provides key information for researchers and modelers such as credit risk scores, geography, debt balances and delinquency status at the loan level for all types of consumer loan obligations and asset classes.



With this new solution, investors and other market participants have the ability to better model delinquency, default, loss severity and prepayment, as well as the ability to more accurately value securities and understand broader consumer credit trends. Asset Backed Securities (ABS) and Mortgage Backed Securities (MBS) investors, issuers, traders, and ratings agencies researchers can use the tool to analyze and model consumer payment performance across a variety of asset classes such as auto, credit card, mortgage and unsecured personal loans. Also, better modeling may give investors better predictive power to price risk and thus finance consumer debt at the best possible rates.

"This data is one of the most important advances in consumer modeling and analytics," said Professor Tomasz Piskorski, Columbia Business School.

Analytic Dataset is created from an unbiased ten percent statistical sample of the U.S. credit population across all geographic boundaries, with historic data starting in 2005. It provides insights into the credit health and payment performance of U.S. consumers over time and across various economic cycles.

"When businesses or government entities are able to apply segmentation and perform analytics by credit quality or asset class, they can better determine important factors such as how consumers prioritize payments and the impact of behaviors of given loan types on other forms of credit," said Geoffrey Hickman, Managing Director of Government Credit and Capital Markets at Equifax. "This in turn gives them the ability to drive a deeper level of understanding and improve modeling efforts."

Analytic Dataset is available now for direct delivery from Equifax. Additionally, the solution can be accessed through 1010data. "1010data is excited to expand our decade-long partnership with Equifax by hosting their new Analytic Dataset. This is the largest and most

powerful consumer modeling set across all consumer asset types," said Perry DeFelice, Director of 1010data. "The combined Equifax/1010data hosted solution eliminates the burdens traditionally associated with managing and analyzing data of this size and complexity by providing direct browser-based access to every data element, at its most granular level, for unlimited analytical flexibility."

The Analytic Dataset solution, which is available beginning today, enables entities with little or no historical data in multiple consumer asset classes to quickly acquire insights that can materially improve their business prospects.

About Equifax

Equifax is a global information solutions company that uses unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs more than 10,000 individuals worldwide.

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