

## Equifax's New Solution is First in Financial Services Industry to Offer Exclusive Market Intelligence on Small Business Lending Trends

ATLANTA, Sept. 14, 2011 /PRNewswire/ -- Small business lending executives are now empowered with the market intelligence necessary to shape their future growth and risk strategies with today's announcement of <u>Lending Trends Benchmarking™</u> -- the first offering from Equifax's new Small Business Market Navigator™ suite of small business financial solutions.

(Logo: https://photos.prnewswire.com/prnh/20060224/CLF037LOGO)

Lending Trends Benchmarking was designed and developed in collaboration with the <u>Small Business Financial Exchange</u> (SBFE), a non-profit association comprised of approximately 400 lenders and the country's leading source of small business financial credit information. <u>Lending Trends Benchmarking</u> combines rich historical data from SBFE with Equifax's commercial data and expert business intelligence analysis to create a differentiated product for small business lending executives.

"Lending Trends Benchmarking addresses an unmet need in today's market place by giving financial institution executives sophisticated analysis essential for effective strategic planning, risk management, and, most important -- growth," said Dan Csont, Chief Marketing Officer of Equifax's North American Commercial Solutions. "As a result of the collaborative effort between Equifax and the SBFE, we are able to offer our clients a market intelligence solution superior to any other offering in small business lending today."

<u>Lending Trends Benchmarking</u> gives a holistic view of the market by providing unparalleled insights into the overall health of the small business lending industry, market opportunities and risk trends. This enables small business executives to better balance their growth, risk and profitability objectives by allowing them to:

- Access portfolio-level and industry-level data not available to the general market
- Gain insights into shifting trends in the small business lending market
- Customize analysis by geography, peer group, size and type of the business and other dimension filters specific to their business designed to ensure meaningful and relevant results
- Identify portfolio trends that are out-of-sync with the industry
- Better understand market growth rates and behavior of key small business segments

Market Navigator data warehouse, giving this solution a high degree of quality in trending key metrics such as growth rate, bankruptcy, delinquency, charge-off, credit utilization and more.

"As a member-governed, non-profit organization, we pride ourselves on having the highest standards for data quality, governance and security surrounding our members' individual portfolio data," said SBFE CEO Carolyn Hardin-Levine. "This, in addition to the depth and breadth of the SBFE data on which Equifax's Lending Trends Benchmarking is built, makes it the most comprehensive, accurate and reliable solution for our membership."

Lending Trends Benchmarking is available only to SBFE members. Small business lenders who originate or own small business financial obligations, or service their receivables may be eligible for membership. Companies interested in learning more about SBFE or becoming a member, can contact SBFE at <a href="mailto:info@sbfe.org">info@sbfe.org</a>. For more information on<a href="mailto:Lending Trends">Lending Trends</a>
<a href="mailto:Benchmarking">Benchmarking</a> and other Equifax Commercial Information Solutions, please visit</a>
<a href="http://www.equifax.com/commercial">http://www.equifax.com/commercial</a> or contact an Equifax account representative at 1-888-263-6491.

## **About the Small Business Financial Exchange**

The Small Business Financial Exchange (SBFE) is the country's leading source of small business credit information. Established in 2001, this non-profit association's database houses information on over 24 million businesses, and enables secure information exchange among approximately 400 members who provide small business financing.

Through its relationships, SBFE makes possible robust risk management solutions built on its aggregated small business financial data for its members. SBFE established and now oversees the highest standards for data quality, integrity of use, and information security to protect its members' account and customer information.

Unlike other give-to-get programs, SBFE is the only member-controlled organization of its type and is a trusted advocate in promoting the needs of the small business financing industry. For more information, visit <a href="https://www.sbfe.org">www.sbfe.org</a>.

## **About Equifax Commercial Information Solutions**

Equifax Commercial Information Solutions is the leading provider of small business intelligence. We provide the information and expertise necessary for companies to best understand and manage their dealings with small business customers, prospects and suppliers. Our best-in-class commercial credit risk data, combined with highly predictive scoring, corporate linkage, and innovative technology, enables companies to make quick, confident credit decisions and minimize potential losses. Leveraging our EFX ID(R) keying and linkage technology, companies can also gain greater visibility into their supply chain as well as improve the precision of their sales and marketing efforts - from customer acquisition to retention and expansion. For more information, please visit <a href="http://www.equifax.com/commercial">http://www.equifax.com/commercial</a>.

## About **Equifax**

Equifax is a global leader in consumer and commercial information solutions, providing

businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers. Headquartered in Atlanta, Equifax operates in four continents and 16 countries, is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol EFX. For more information, please visit <a href="www.equifax.com">www.equifax.com</a>.

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