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A ROADMAP FOR **GROWTH**

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The state of the union for online marketplace lending





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Introducing:

- **Peter Renton**
Lend Academy
- **Natasha Madan**
Experian
- **Gavin Harding**
Experian



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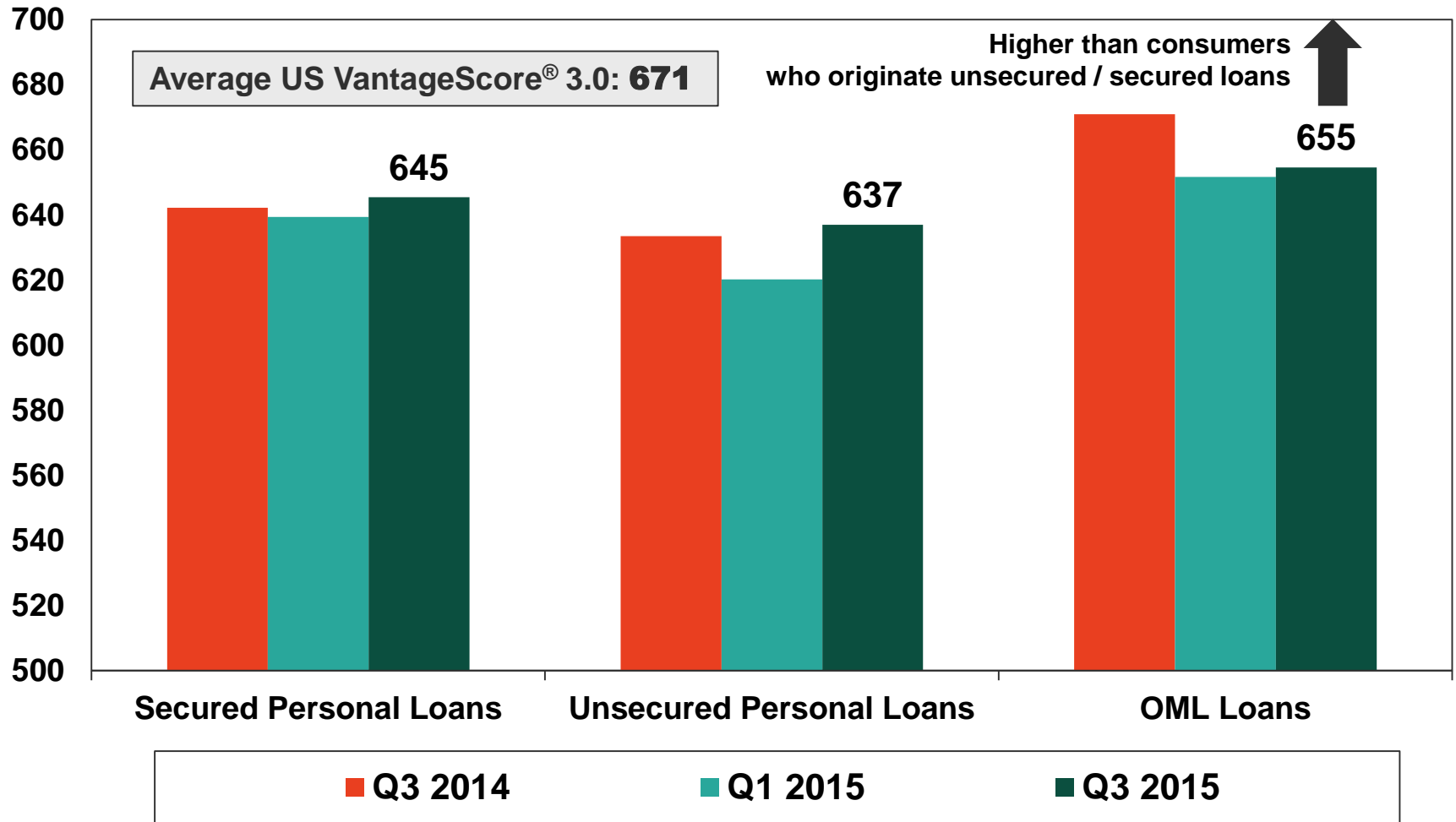
Industry trends (consumer loans)

Natasha Madan



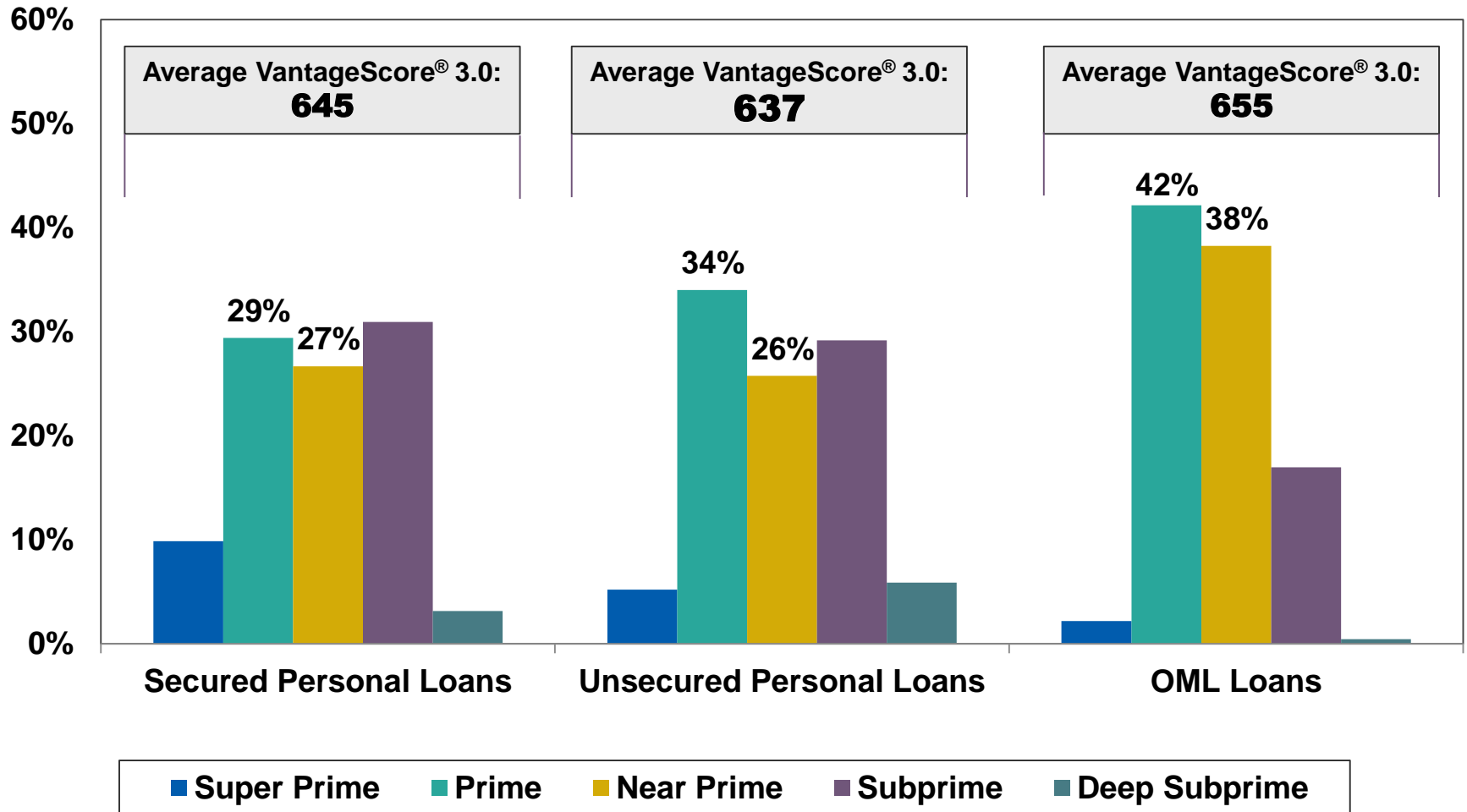


VantageScore® 3.0 at origination





Risk levels at origination





Trend ViewSM segments

Consolidator



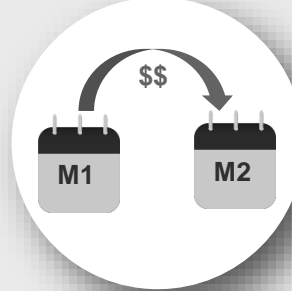
Consumer transfers multiple balances to one loan product

Rate Surfer



Consumer balance transfers debt from one product to another

Revolver



Consumer carries a balance from month to month

Transactor



Consumer pays off the entire or majority of the balance every month

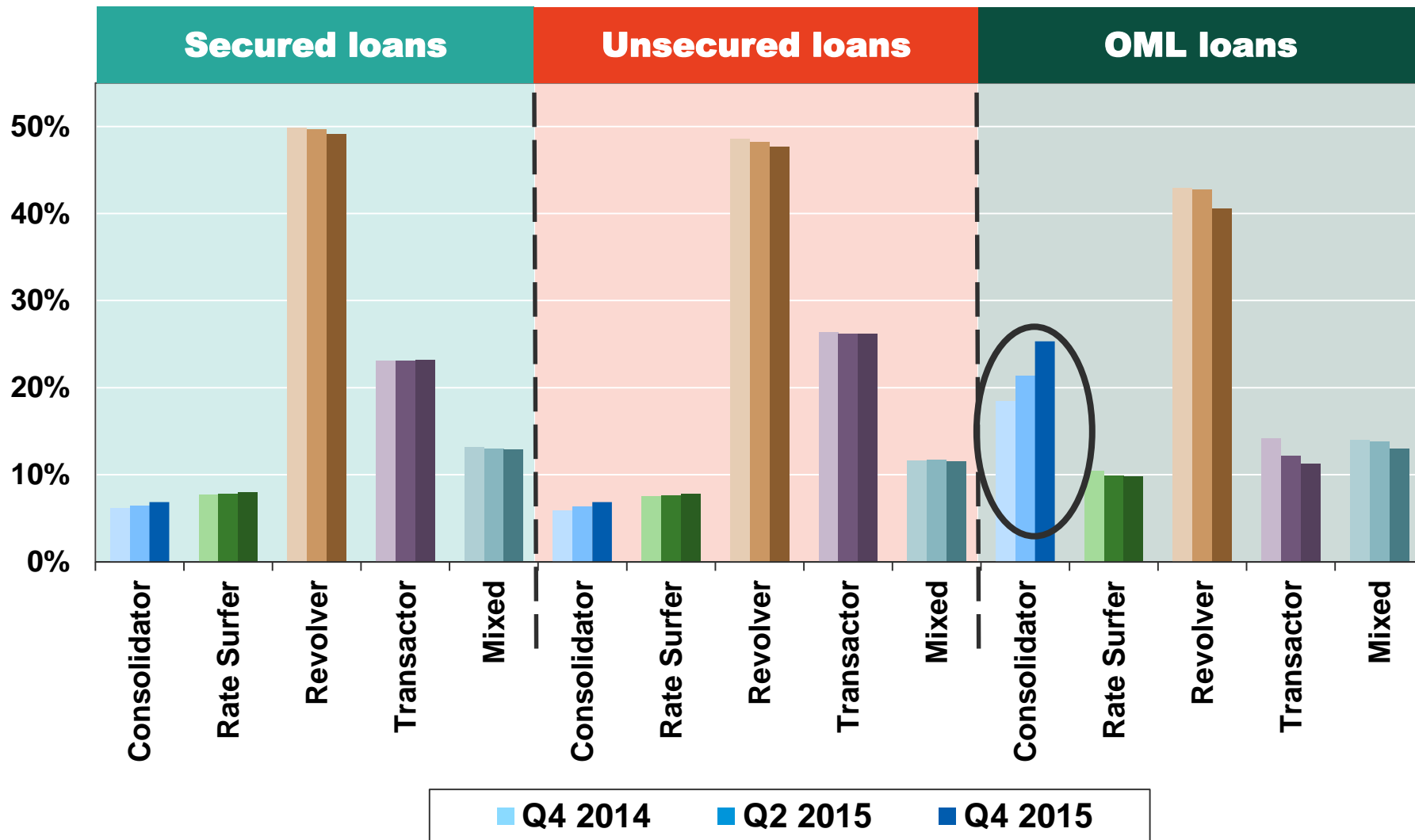
Mixed



Consumer exhibits transactor as well as revolver behavior



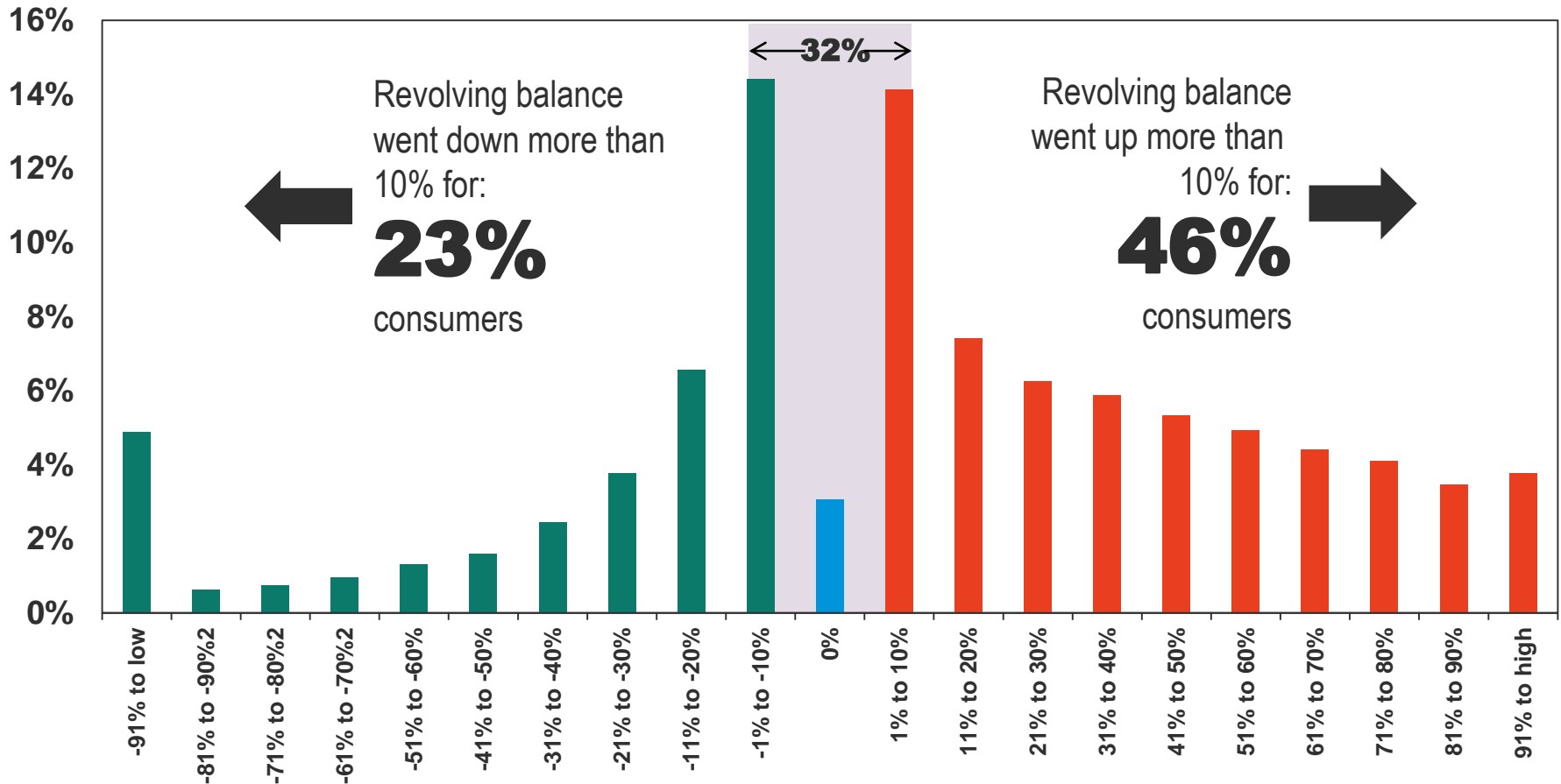
Trend ViewSM segments





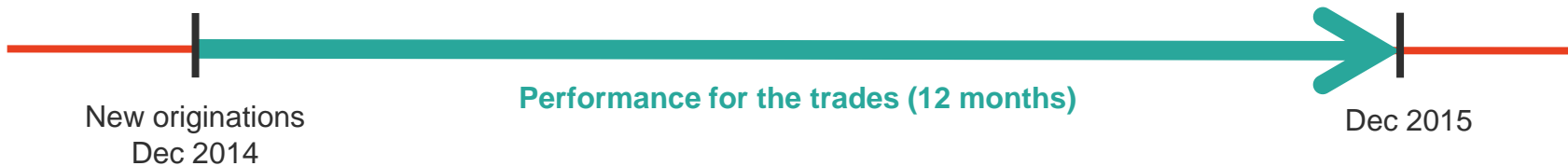
Correlation with revolving balances

Percentage of consumers with change in revolving balance after OML loan origination

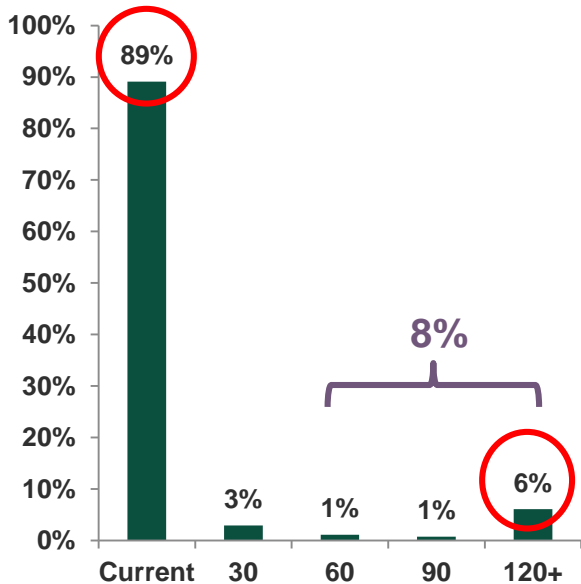




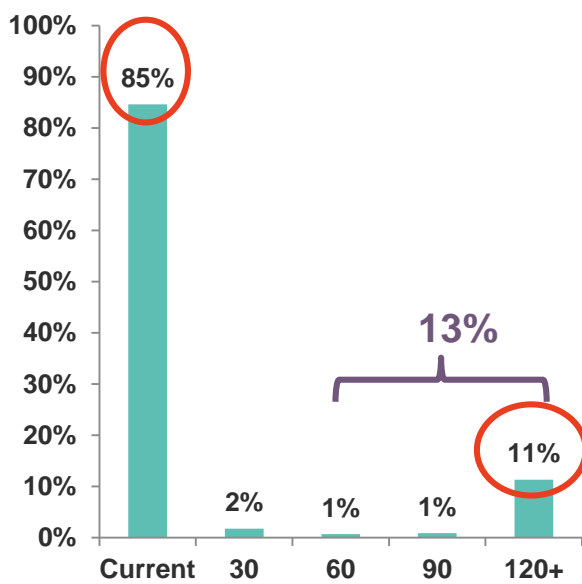
Comparison of loan performance



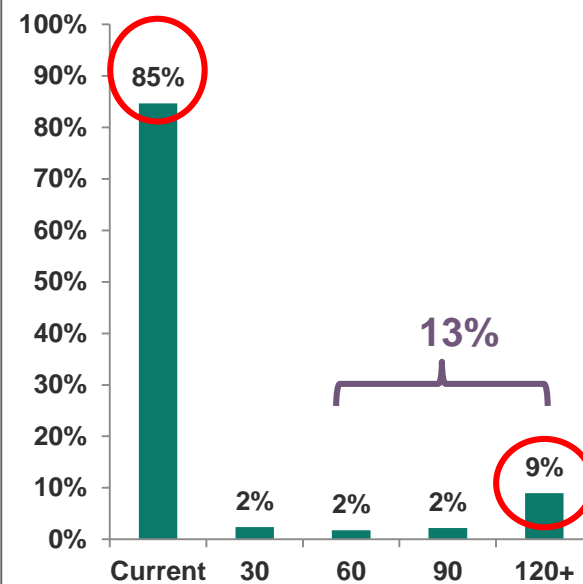
Secured Loans



Unsecured loans



OML Loans





Typical OML Borrower post origination

OML BORROWER

VantageScore® 3.0 =
626



CREDIT ACTIVE CONSUMER

*At least 1 open trade or inquiry

VantageScore® 3.0 =
687



55%



31%

REV UTILIZATION

\$9.9K



\$5.3K

REV BALANCES

5

BANKCARD

1

NEW BANKCARD

3

INSTALLMENT



ACCOUNTS

3

BANKCARD

0.3

NEW BANKCARD

1

INSTALLMENT

2.1 (Currently 30+ DPD)



0.7 (Currently 30+ DPD)

0.9 (60+)

0.3 (60+)

DELINQUENCIES
ON ANY
ACCOUNT

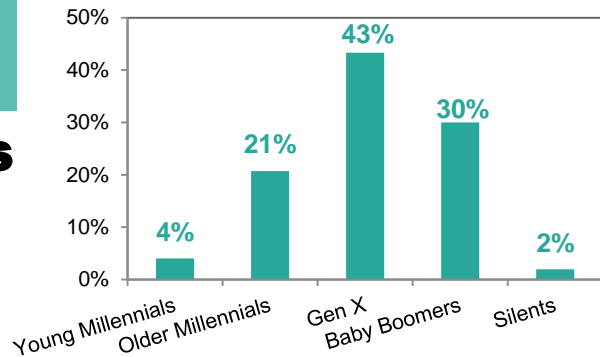


Who's a typical OML borrower?

OML BORROWER

Age of Borrower

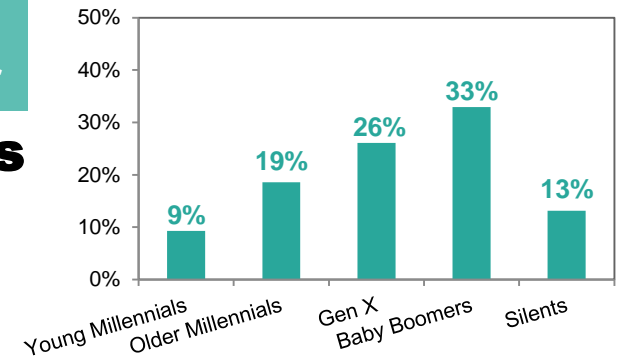
45 yrs



CREDIT ACTIVE CONSUMER

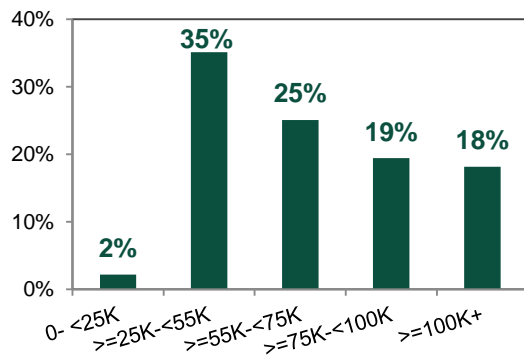
Age of Borrower

49 yrs



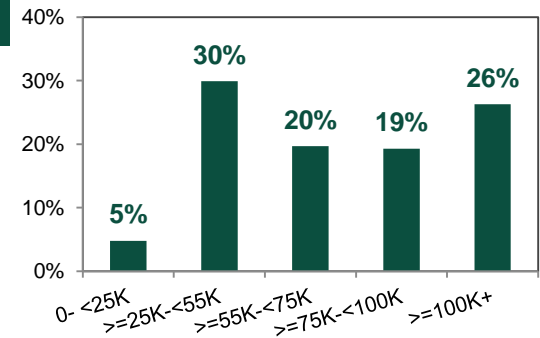
Income

\$74K



Income

\$87K





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Dynamics and drivers

Peter Renton





Investor perspectives

Innovation and partnership

Consolidation



Regulation

Customer acquisition

Q&A



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Vision Conference
Breakout Session Survey

Experian

1. How would you rate the presenters' knowledge?
 Excellent Above average Average Below average Poor

2. How would you rate the presenters' delivery?
 Excellent Above average Average Below average Poor

3. How would you rate the presenters' time management?
 Excellent Above average Average Below average Poor

4. How useful was the session information?
 Very useful Somewhat useful Neutral
 Somewhat not useful Not useful

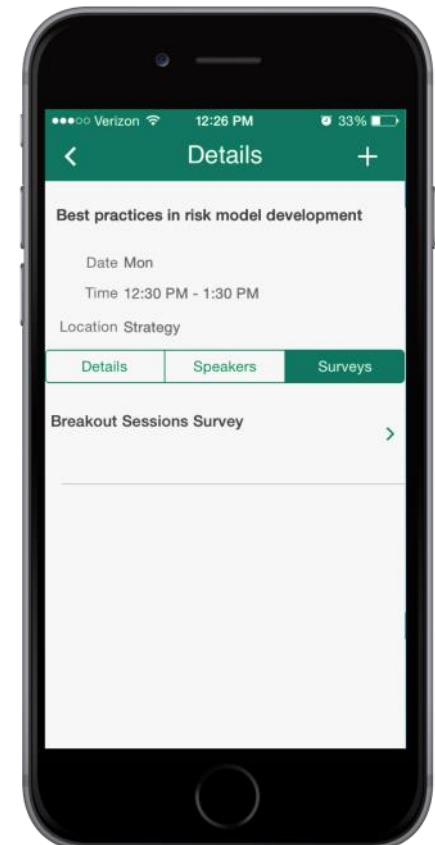
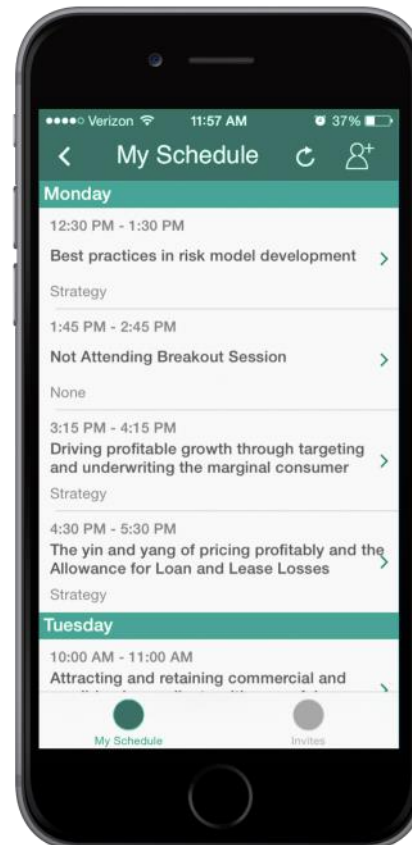
5. How would you rate the session on being current?
 Very current Somewhat current Neutral
 Somewhat not current Not current

6. How relevant was the session content to the title and description?
 Very relevant Somewhat relevant Neutral
 Somewhat not relevant Not relevant

7. How would you rate the level of content?
 Too advanced Just right Too basic

8. Why did you attend this session? (Check all that apply)
 Relates to my business The presenter(s) Interest in new product
 Compelling session description Increase product knowledge

9. Do you have any additional comments?





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