

# Personal Loan Attributes

Deliver up to 8% lift in delinquency prediction and earlier risk insight<sup>1</sup>

## Fast-moving risk, limited visibility

Lenders face increasing pressure to scale responsibly while managing rising consumer demand for personal loans. Yet understanding borrower behavior, especially early stress and rapid shifts in repayment patterns, remains challenging. Traditional credit attributes reveal broad credit activity, but they fail to expose granular personal loan behaviors.

Today's lending environment demands more than visibility; it requires the ability to see repayment behavior and stress before it becomes a loss. Lenders can spot risk and balance growth earlier with this purpose-built attribute set designed for personal loan tradelines. The result is faster, more confident decisions.






## Staying ahead of market changes

Personal Loan Attributes is part of Experian's ongoing commitment to align product innovation with evolving lending needs. Using the proven methodology and framework behind Premier Attributes<sup>SM</sup>, our analytics team developed this attribute set to help lenders interpret complex loan behavior with greater accuracy and speed.

Each attribute leverages personal loan tradelines that deliver a more detailed and predictive view of borrower actions across unsecured and secured personal loan types. Experian leads in attribute innovation with continuous releases that align to market trends.

## Powering smarter growth

As lenders continue to shape the personal loan market, we provide the actionable insight needed to accelerate growth while managing portfolio exposure. This attribute set delivers:

-  **Granular insight into personal loan** borrowing behavior across secured and unsecured products; visibility not available through traditional credit attributes
-  **Predictive power**, including ~5% lift across model performance, 6%–8% lift in delinquency prediction for unsecured personal loans and 23.8% lift in recovery models for secured personal loans supporting earlier risk detection and more effective collections<sup>1</sup>
-  **Faster and confident portfolio decisions** supported by clearer, more actionable borrower data to strengthen origination and account management strategies

## Personal Loan Attributes

### Powering smarter growth

# 400+

#### New attributes developed

Over 400 attributes purpose-built for personal loan behavior



#### Attribute concepts include

- Personal loan trade counts and types
- Original loan amount categorizations
- Payment activity and repayment behavior
- Early stress indicators
- Spending behavior tied to personal loan performance
- Delinquency and derogatory patterns



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**Take your decisioning to the next level.** Contact your Experian representative today or call 1 800 930 9095.

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<sup>1</sup>Experian Internal Analysis, 2025