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Make better, data-driven decisions with business intelligence analysis

Effectively analyzing data and analytics to make profitable decisions is crucial for your business to stay ahead of the competition. For lenders, loan loss analysis is an effective way to drive smarter business decisions by identifying loans that have been lost, where they've been booked and how they've performed.

? WHAT'S LOAN LOSS ANALYSIS?

Loan loss analysis is a process used by financial institutions to determine the status and details of loan applicants that **may have booked loans elsewhere.**

Potential outcomes of loan applicants

APPLICANTS YOU **APPROVED** BUT BOOKED THEIR LOAN ELSEWHERE

APPLICANTS YOU **APPROVED** BUT DIDN'T BOOK THEIR LOAN AT ALL

APPLICANTS YOU **DECLINED** AND BOOKED THEIR LOAN ELSEWHERE

APPLICANTS YOU **DECLINED** AND DIDN'T BOOK THEIR LOAN AT ALL

Understanding why an applicant books a loan at a different financial institution can be challenging without the right tools in place.

WITH LOAN LOSS ANALYSIS, YOU CAN GAIN VISIBILITY INTO:

What type of financial institution did that applicant book with?
(bank, credit union, finance company, etc.)

What was the estimated interest rate?
How did it compare to yours?

What was the average loan amount?
Were others offering more or less?

What was the loan term length?

What was the average risk score?

Loan loss analysis provides deep insights that validate your lending policies or identify areas to improve your lending criteria to capture more business and mitigate risk.

[1] Bankrate, February 2025. Survey: Almost half of loan applicants have been denied over the past 12 months.

BY THE NUMBERS

48%

48% of American loan applicants have been denied over the past 12 months, and about **14%** of applicants faced multiple rejections.[1]

14%

14% of rejected loan applicants reported feeling pressure to pursue alternative financing like cash advances or payday loans.[1]

Ascend Intelligence Services™ Foresight

Experian's loan loss analysis tool, Ascend Intelligence Services™ Foresight, enables you to convert data into actionable insights to help you drive profitable decisions across the customer lifecycle.

IMPROVE LEAD QUALITY

Understand the quality and behavior of your applicants to find the most qualified leads for your business.

FIND OUT:

Who's winning your lost business and why?

TARGET THE RIGHT CONSUMERS

Determine if you're preapproving the appropriate consumers and monitor your campaign efficacy.

FIND OUT:

Who's most likely to respond to your offer, book a loan and perform the best?

ACQUIRE MORE HIGH-QUALITY LOANS

Discover who applicants are booking with, how they performed and whether you need to update your underwriting criteria.

FIND OUT:

Are you acquiring and approving the right applicants?

INCREASE CROSS-SELL OPPORTUNITIES

See if consumers are applying for loans elsewhere for products similar to the ones you offer.

FIND OUT:

Are your product offers aligned with customer needs, or are applicants booking with your competition?

Visit our website to learn more about gaining deeper competitor insights, creating optimal product offerings and reducing risk in your portfolio.

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