



# LEAF Commercial Capital, Inc.

Portfolio benchmarking helps company better balance its portfolio toward profitability.

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Keeping a portfolio profitable is a challenge for any financial services company. But with deep data and competitive benchmarking from Experian, one commercial lender is able to keep its books solidly in the black.

## Client

An equipment leasing and finance company, LEAF is headquartered in Pennsylvania with branch offices in Missouri and California. The company is focused on small to midsize ticket leases. Equipment financing for dealers, resellers, manufacturers and distributors is its core competency.

LEAF helps its clients increase their revenue by matching their client's customers with the best financing options available. The company's key equipment collateral expertise includes office equipment, telephony, healthcare, light industrial and technology.

## Challenge/Objective

LEAF operates in a very competitive industry. Day-to-day operations cover multiple elements of small and midsize ticket equipment finance, including underwriting, collections and workout, as well as residual setting and realization, which help determine the value of equipment over the course of a lease.

Challenges the company faces include the ability to accurately segment and monitor its portfolio and to determine how it compares with its peers on portfolio composition and performance. "LEAF requires accurate assessment of risk across broad sections of industries and geographies," says David H. English, Chief Investment Officer. "LEAF is constantly striving to provide efficient processing of credit applications to control costs while providing accurate assessment of risk."

## Resolution

An Experian client for several years, LEAF uses Experian's consumer and business credit reports. The company is also a member of Small Business Credit Share, a consortium of financial and nonfinancial companies that contribute their commercial financial information to Experian in exchange for exclusive access to premium products and services.

LEAF's membership in the Small Business Credit Share program and its use of Experian's quarterly Business Benchmark Report and the Small Business Credit Share Quarterly Portfolio Benchmarking Reports have provided valuable insight into how it compares with its peers and how it manages its portfolio.

In addition, Experian's broad coverage and full spectrum of data helped contribute to LEAF's success. "Experian has broad and accurate coverage of business and consumer information on principals of the businesses that is critical to LEAF's risk-assessment methodologies. Experian also provides the data at competitive prices," says English.

## Results

Armed with the insights provided by the Small Business Credit Share benchmarking reports, LEAF has been able to refine its business strategies and focus on developing more profitable account relationships. The value of the insights provided by Experian is evident in English's comments: "Since we began our relationship with Experian's Business Information Services many years ago, Experian has been very responsive and supportive of our needs in providing efficient and predictive assessment of risk. We expect to continue to expand this relationship and take advantage of Experian's growing list of products and services."

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— **David H. English**, Chief Investment Officer, LEAF Commercial Capital, Inc.

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