

Ascend Portfolio Loss Forecaster™

A first-of-its-kind turnkey solution that combines industry-leading pandemic-specific insights and models to analyze and predict portfolio losses

After the longest period of economic growth in U.S. history, the abrupt change in conditions requires lenders to gain the most up-to-date insights into what may be ahead to avoid being caught off guard. These unprecedented conditions require simulating a wide range of scenarios to estimate potential impacts of COVID-19–related changes on loss allowances.

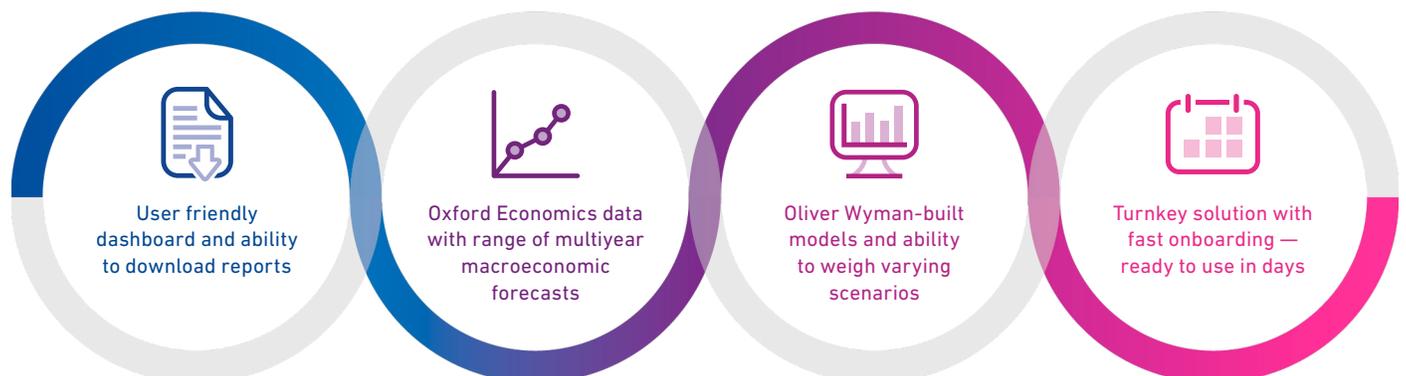
From answering simple questions such as “Will we survive this crisis?” to understanding when to reinstitute acquisition activities, the tool provides expert macroeconomic forecasts and models paired with a client’s own credit data to deliver ongoing and continually refreshed insights during this exceptionally uncertain period.

Historically, loss forecasting capabilities have been expensive to build and time-consuming to update, and it’s difficult to obtain the range of data required. Experian® resolves all of these issues in a single tool that allows clients to leverage layers of frequently updated portfolio and industry data for the clearest possible view: the Ascend Portfolio Loss Forecaster.™

A ready-to-use web application

This solution provides accurate loan loss forecasts by combining:

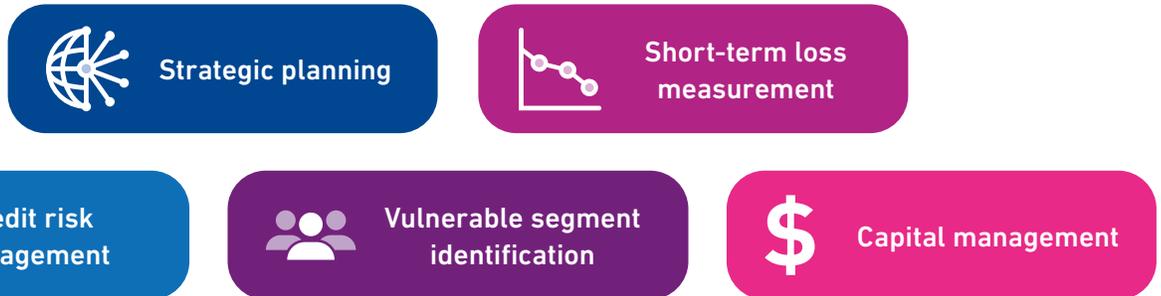
- All required credit and collateral data, including 15+ years of Experian loan-level data, including VantageScore®, bankruptcy scores and customer-level attributes
- Oliver Wyman-built forecasting models with macroeconomic-sensitive, loan-level models built on 16+ years of historical data leveraging 5,000+ attributes
- Custom macroeconomic forecasts from Oxford Economics, including COVID-19–specific macroeconomic forecasts based on changing macroeconomic conditions



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All of the data, including the forecasts and the models themselves, are regularly updated as macroeconomic conditions change and more insights are captured about pandemic-specific consumer behaviors. Clients can run scenarios for all portfolio loan types, including mortgage, auto, HELOC, personal and bankcard for the short and long term to get a comprehensive picture of projected portfolio losses.

Ascend Portfolio Loss Forecaster applies to multiple use cases



For more information about Ascend Portfolio Loss Forecaster, please contact your Experian sales representative or call 1 855 339 3990.