



TransUnion Small Business MarketTrends

Get to know your small business customers
and the market like never before

The right information leads to smarter decisions. And now, with TransUnion Small Business MarketTrends® you can get the right information—fast.

A true industry breakthrough, Small Business MarketTrends is a Canadian bank-consortium-based solution that provides current and comprehensive data on the vast majority of the credit-active Canadian small business population, giving you a powerful resource for analyzing and understanding your industry and portfolio.

Small Business MarketTrends directly addresses two critical aspects of small business lending:
1) higher impact in case of loan losses and
2) the vastly divergent performance among types of business.

Equipped with MarketTrends data, you can now make informed decisions to improve your bottom line and benchmark competitor and

peer performance, identifying valuable insights and opportunities to optimize key strategic and tactical goals.

Review and analyze Canadian business data in multiple dimensions

Small Business MarketTrends is ready to use and designed for practical application. Business Trends data sets are easy to read and flexible enough for analyzing a range of variables and scenarios. You can start using them right away. Data is available in your preferred format with no system setup or build required.

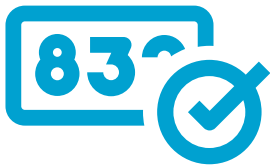
Choose the report that best suits your business:



→ **Product:** Access multiple product views such as bankcards, installment loans (including large installment and demand loans) and lines of credit. Additional product-level filtering is available.

→ **Lender:** Access performance data from Canada's leading financial institutions, including additional industry data.

→ **Risk Score:** Access decile and quintile groupings using TransUnion's first-ever small business risk score developed solely on industry bank data.



→ **Risk Rating:** Access categorizations based on the R* rating, which is defined by severity of delinquency.

→ **Province/Region:** Access credit data aggregated at regional, provincial/territorial and sub-provincial levels, including data for the 20 largest Canadian cities.



→ **Industry Classification:** Access a closer look at credit usage and risk performance differences by unique business SIC, giving you additional insights to enhance portfolio management activities.

Additional attributes may be available based on specific requirements.

Each small business MarketTrends presents several credit measures based on individual business credit file data, including:

- Number of businesses
- Number of trades
- Total balance
- Total credit limit
- Total open to buy
- Balance per business and per tradeline
- Credit limit per business and per tradeline
- Open-to-buy per business and per tradeline
- Utilization
- Period-over-period change
- Market share
- Delinquency rates

Use small business MarketTrends to help answer critical Questions like:

How has credit usage and performance changed over time?

- How does your business customers' credit behaviour compare to that of the competitors or market overall?
- How do your business customers in different provinces and cities compare?
- How do your delinquency rates compare with others in the industry?

Small business MarketTrends: a powerful tool for a wide range of needs:

Executives in many functional areas will find advantages in using Small Business MarketTrends, including:

- Risk management
- Product development and management
- Marketing
- Business strategy
- Finance
- Investment managers

And across many industries, such as:

- Banks and credit unions
- Finance companies
- Retailers
- Packaged goods manufacturers and distributors
- Trade credit suppliers
- Government agencies and other organizations that develop economic forecasts

LEARN MORE

To learn how you can use Small Business MarketTrends to better understand your customers and market—and to reach more of your goals—contact your TransUnion representative today.

transunion.ca/business
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