



# TransUnion MarketTrends

Understand your customers and the market like never before—  
with TransUnion MarketTrends

To make the best decisions, you need to have access to the right information. TransUnion MarketTrends<sup>®</sup> provide current, comprehensive, data on the entire Canadian credit-active population, giving you a powerful resource for analyzing and understanding your industry and portfolio. Furthermore, TransUnion MarketTrends allow you to benchmark competitor and peer performance, identifying valuable insights and opportunities to optimize key strategic and tactical goals.

## Review and analyze Canadian data in multiple dimensions

TransUnion MarketTrends are ready to use and designed for practical application. They're 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 preferred format with no system setup or build required.

## Choose the report that best suits your business:

- **Product:** Multiple product views such as bankcards, auto loans, installment loans and lines of credit; additional product-level filtering is available.
- **Lender:** Based on your primary business, access two levels of financial lenders, such as banks, credit unions, monolines and auto/captives that are customizable.
- **Risk and Bankruptcy Scores:** Decile and quintile groupings using TransUnion Risk and Bankruptcy Scores
- **Risk Rating:** Categorizations based on the R\* rating (defined by severity of delinquency)
- **Province/Region:** Credit data aggregated at regional, provincial/territorial and sub-provincial levels, including data for 20 largest Canadian cities
- **Generational differences:** A closer look at credit usage and risk performance differences, giving you additional insights to manage customer base.

*Additional attributes may be available based on specific requirements*

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**EACH TRANSUNION MARKETRENDS PRESENTS SEVERAL CREDIT MEASURES BASED ON INDIVIDUAL CREDIT FILE DATA, INCLUDING:**

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

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**USE TRANSUNION MARKETRENDS TO HELP ANSWER CRITICAL QUESTIONS**

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

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**TRANSUNION MARKETRENDS: A POWERFUL TOOL FOR A WIDE RANGE OF NEEDS**

**Executives in many functional areas will find advantages in using TransUnion 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
- Sub-prime
- Monolines
- Automotive
- Retailers
- Packaged goods manufacturers and distributors
- Government agencies and other organizations that develop economic forecasts

**LEARN MORE**

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

[transunion.ca/business](https://transunion.ca/business)  
1-855-488-4636, Option 4

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