

Case study

The
co-operative
bank

Revolutionising consumer lending
market strategy with Experian's
Ascend Analytical Sandbox



About

The Co-operative Bank, founded in 1872, is the original ethical bank in the UK, deeply rooted in the co-operative movement. Committed to values of fairness, transparency, and social responsibility, the bank continuously strives to make a positive impact on the planet, people, and communities.

This ethical foundation drives their mission to support customers' financial well-being and address their evolving needs. In line with these principles, The Co-operative Bank have been looking at ways to diversify, to deliver more inclusive financial solutions for customers. To achieve this, they are introducing Experian's Ascend Analytical Sandbox, which offers comprehensive market insights and risk management capabilities. This innovative approach aligns with the bank's commitment to ethical banking and proactive customer support, ensuring that they can meet the diverse needs of their customers while maintaining their high standards of responsibility and care.



Delivering more inclusive financial solutions for customers

To support business growth and understand the market opportunity for a new targeted mortgage product, the bank needed a comprehensive understanding of the market potential and effective risk management. This required a total market view to analyse true market opportunities, identify niches and value, and overlay their risk appetite to relevant segments. By doing so, they aimed to ensure that any new products would resonate well with customers. Specifically, they needed to:

- **Understand the market potential**
- **Manage associated risks effectively**
- **Identify market opportunities and niches**
- **Overlay their risk appetite to relevant segments**

“

Ascend is a useful analytical sandbox for quantifying the credit risk of market segments based on their bureau characteristics. It provides access to large amounts of industry data, allowing bespoke analysis to be conducted on niche segments of the market, which would not be possible using internal data.”

– Secured Credit Risk Manager

The solution: A revolutionary analytical platform

Experian's Ascend Analytical Sandbox provides:

- ✓ **Total market view:** Offering unique insights and a comprehensive market overview
- ✓ **Market opportunity analysis:** Helping identify niches and assess their value
- ✓ **Risk appetite overlay:** Allowing the bank to align market opportunities with their risk strategies
- ✓ **Myth busting:** Providing detailed insights to dispel misconceptions and highlight actual performance
- ✓ **Agility:** Allowing quick adaptation to opportunities and risk mitigation



Outcomes and results

The Ascend Analytical Sandbox has played a part in supporting business decisions, leading to positive outcomes:

- ✓ **Market expansion:** Facilitated approval to enter new customer segments for mortgages
- ✓ **Incremental lending:** Projected increase in new market lending of approximately 3% per annum, assuming market share alignment
- ✓ **Increased revenue:** Implemented change based on analysis to increase risk appetite as well as lower score cut offs, which is expected to generate increased revenues from the additional lending
- ✓ **Agile response:** Enabled quick pursuit of opportunities and rapid risk mitigation

The ongoing use of The Ascend Analytical Sandbox aims to drive significant value for The Co-operative Bank and its customers, allowing them to:

- Put insight at the heart of business planning, helping to shape growth strategies
- Build, rebuild and monitor scorecards & policy rules
- Increase speed and profit, through more confident business and customer decisions

The future of analytics for business decisions

Ascend Analytical Sandbox bring together the best of Experian data, putting our most transformative software into the hands of our clients to help you unlock the potential of market-wide insight. Enjoy all the benefits of the cloud, to power advanced analytics through innovative technology and industry leading data assets. Giving you better, faster business decisions through powerful insight.

- Understand the performance of your target market segments as well as the type of credit strategies that will be effective
- Understand market and macro credit trends to inform strategies, manage risks and identify opportunities
- Identify lost opportunities through eligibility analytics and identify strategies for change
- Develop and deploy credit risk models quickly and efficiently to acquire new customers and retain the right in-life customers

Make faster, more informed decisions with Experian's Ascend Analytical Sandbox.

An innovative advanced analytics environment built to deliver deeper insights, data visualisation, business intelligence and model development — with great speed, security, scalability and flexibility for faster time to value.

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