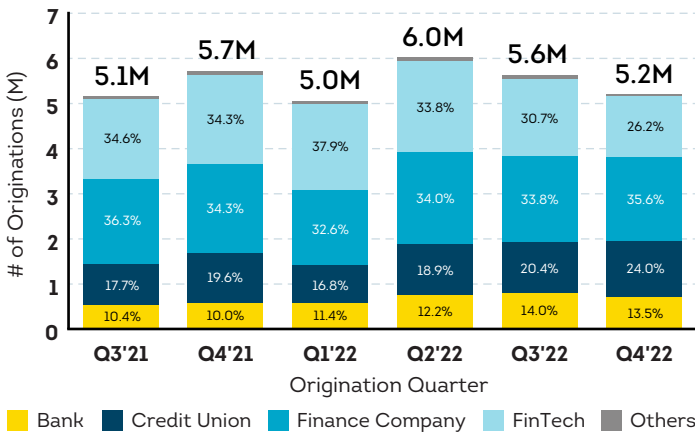


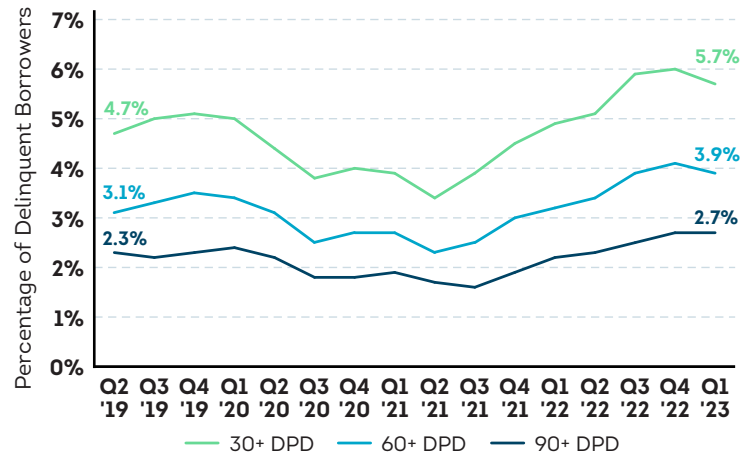
Growth in unsecured personal loan (UPL) volumes is slowing down as delinquencies remain elevated



UPL ORIGINATIONS BY LENDER TYPE

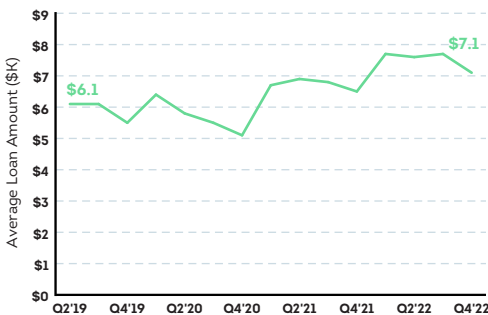


UPL CONSUMER DELINQUENCY RATES

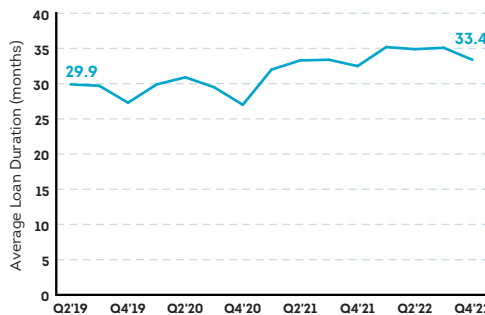


UPLs continue to be originated at larger amounts and longer terms than pre-pandemic, while estimated APRs are at pre-pandemic levels

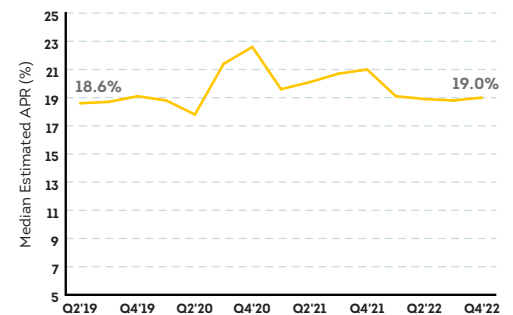
AVERAGE ORIGINATION LOAN AMOUNT (\$K)



AVERAGE ORIGINATION LOAN DURATION (MONTHS)



MEDIAN ESTIMATED ORIGINATION APR



NOTE: Estimated APR is a calculated field based on payment frequency, loan amount and amount due; it does not account for fees.

To learn more, view the full [Unsecured Personal Lending Industry Insights Report](#), including this quarter's Spotlight on Debt Consolidation in a Rising Rate Economy