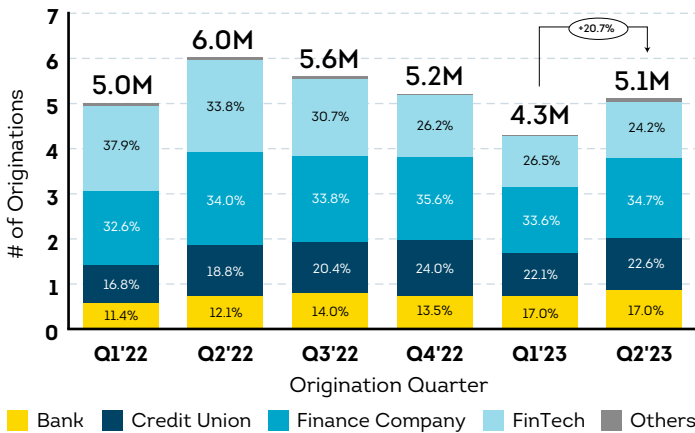


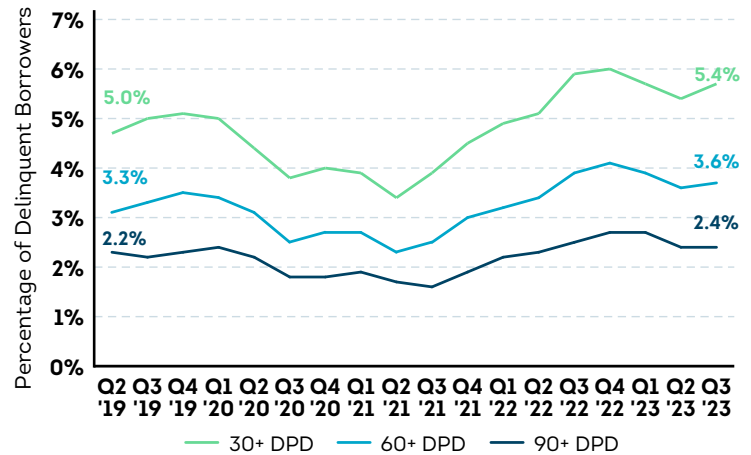
UPL originations are depressed compared to prior year highs, as is the share of originations for FinTech; meanwhile, consumer-level delinquencies remain elevated though lower than prior year



UPL ORIGINATIONS BY LENDER TYPE

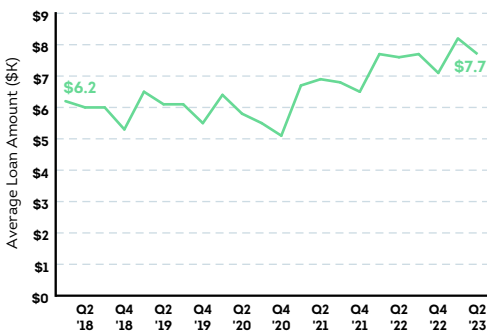


UPL CONSUMER DELINQUENCY RATES

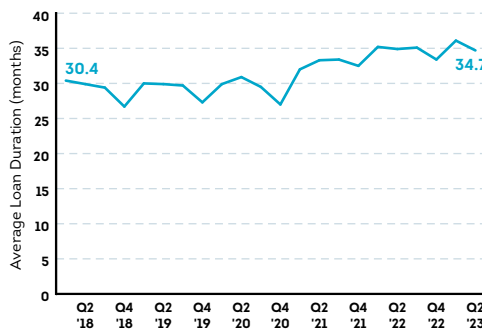


Average UPL loan amount is up slightly versus prior year, while loan duration and median estimated APR are just below prior year levels

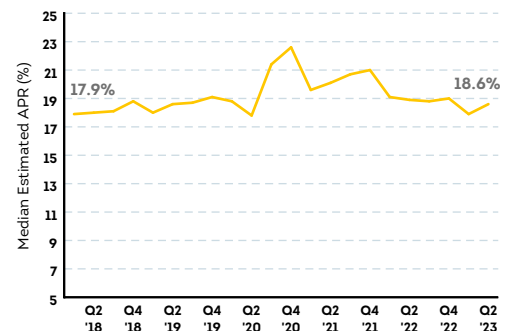
AVERAGE ORIGINATION LOAN AMOUNT (\$K)



AVERAGE ORIGINATION LOAN DURATION (MONTHS)



MEDIAN ESTIMATED ORIGINATION APR



NOTE: Median estimated APR is a calculated field based on payment frequency, loan amount, and the due amount. It do not account for fees.

To learn more, view the full [Unsecured Personal Lending Industry Insights Report](#), which includes a spotlight on the impact of federal student loan repayment resumption for UPLs.