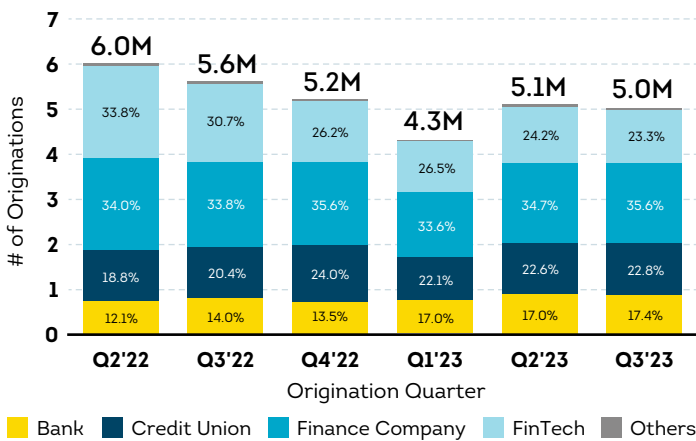


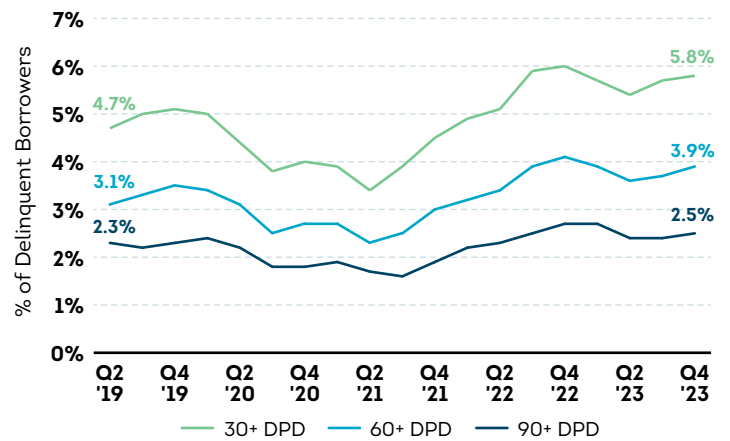
In Q3 2023, UPL originations lagged behind the prior year – with FinTechs’ share of volume shrinking. Meanwhile, consumer-level delinquencies increased in Q4 2023 for the second quarter in a row, but rates were still lower than a year ago.



UPL ORIGINATIONS BY LENDER TYPE

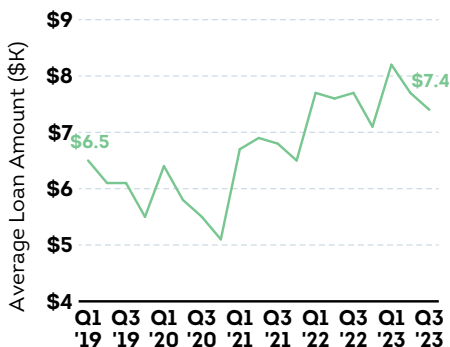


UPL CONSUMER DELINQUENCY RATES

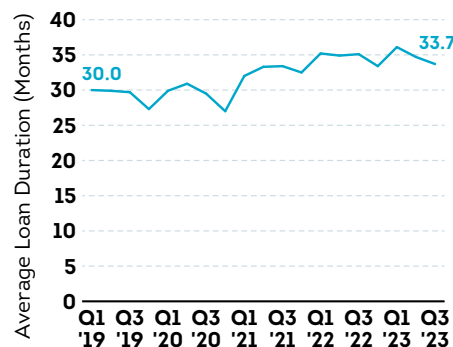


Average UPL loan amount and duration each dropped about 4% in Q3 2023 compared to the same quarter last year, while median estimated APR has remained fairly stable.

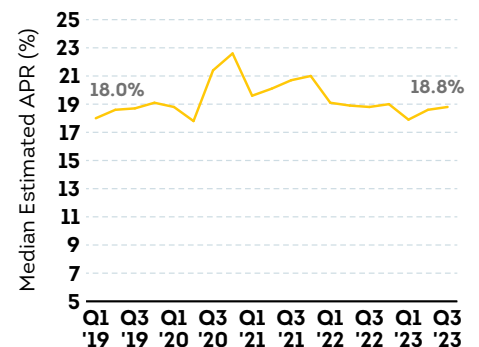
AVERAGE ORIGINATION LOAN AMOUNT (\$K)



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](#).