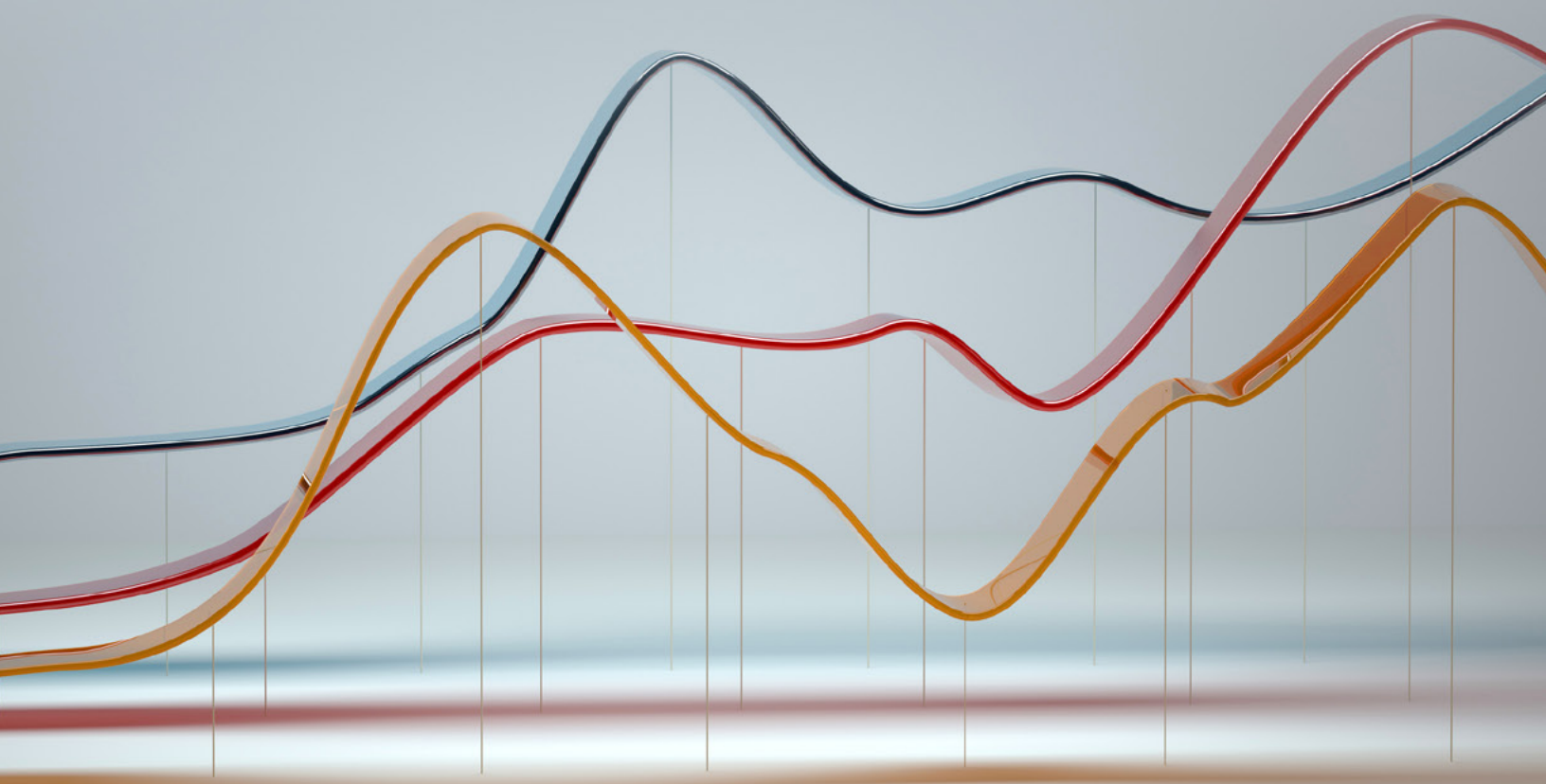


JULY 2020

Monthly Industry Snapshot



Executive Summary

This is the fourth installment of the TransUnion Monthly Industry Snapshot. As we move into the third quarter of 2020, the COVID-19 pandemic and its impact on the consumer continues to evolve. This report provides lenders with insights on consumer credit trends to help guide strategies.

Some highlights from this month's report include:

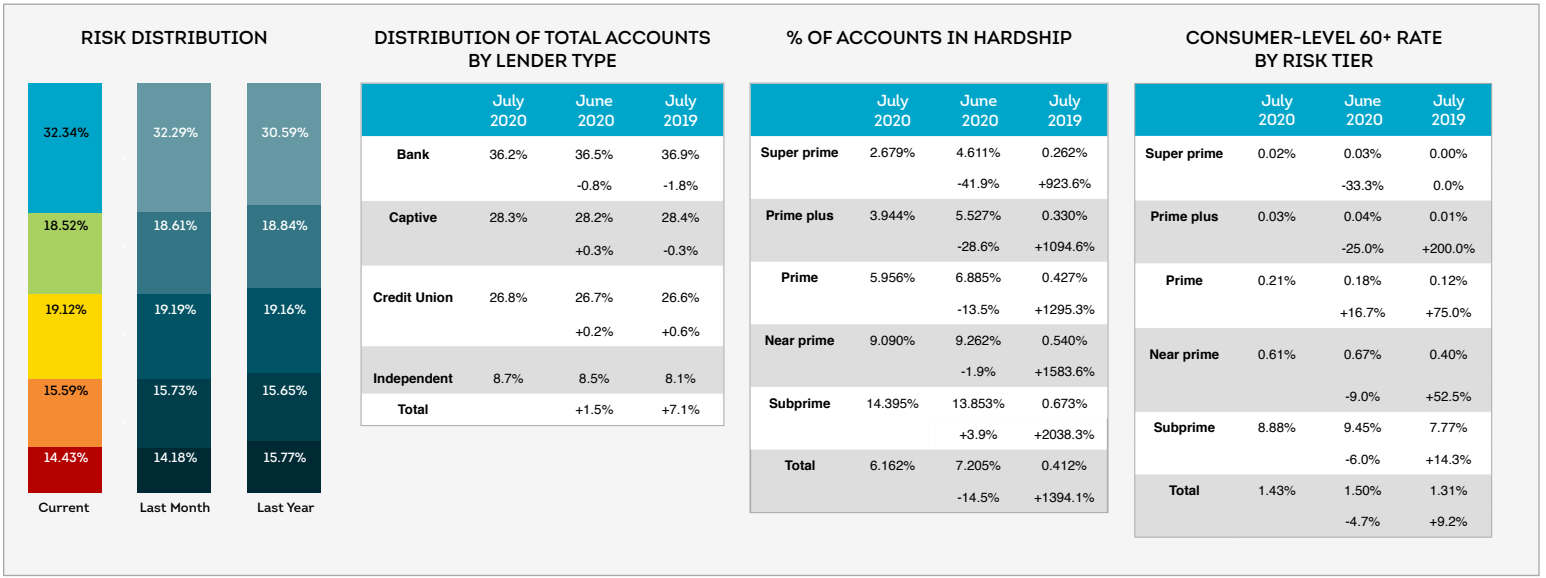
- The percentage of accounts in hardship decreased across all products on a month-over-month basis, led by bankcard and auto
- Delinquency decreased across all products on a month-over-month basis
- Credit card balances decreased for the fourth month in a row
- Overall product risk distributions continued to shift upward, with most products seeing an increase in the super prime risk tier
- New reporting provides views on the risk distribution for hardship and non-hardship counts for each product

If you have questions about the report or how to use this information, please contact your TransUnion representative.

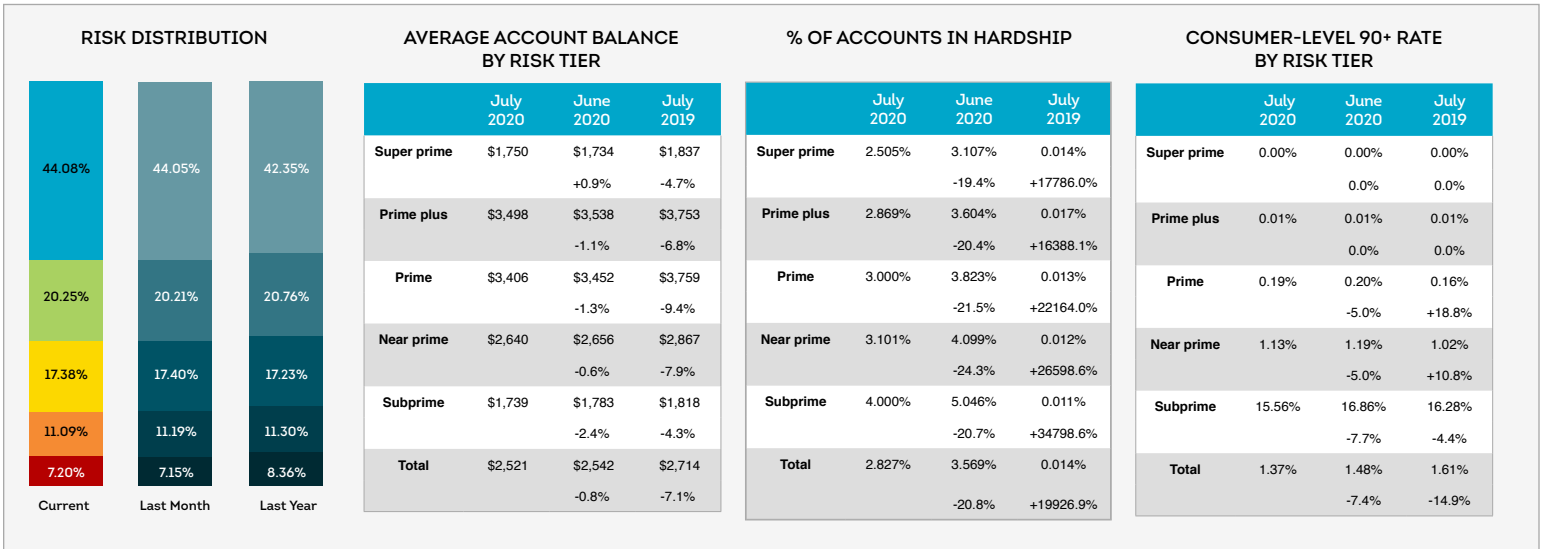
RISK TIERS

- Subprime
- Near prime
- Prime
- Prime plus
- Super prime
- Subprime
- Near prime
- Prime
- Prime plus
- Super prime

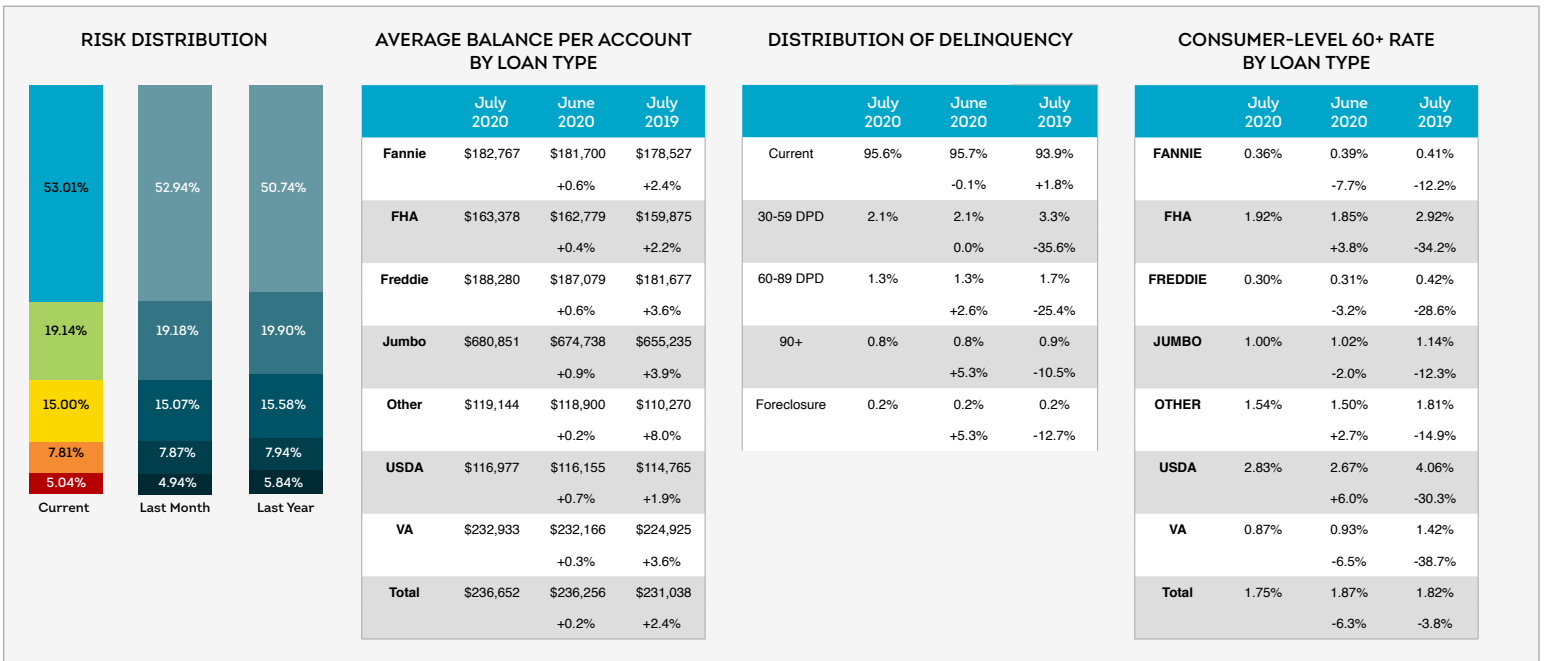
AUTO



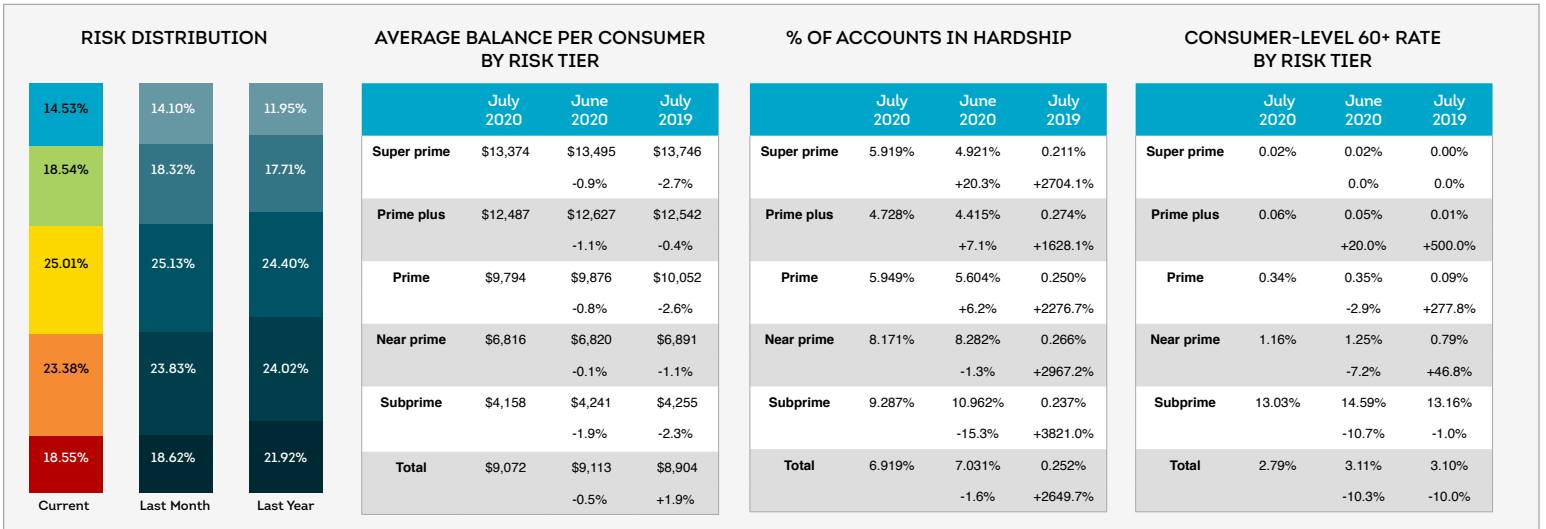
BANKCARD



MORTGAGE



UNSECURED PERSONAL LOAN



	% Borrowers 30+			% Borrowers 60+			% Accounts in Hardship			Risk Tier Distribution				
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	Super prime	Prime plus	Prime	Near prime	Subprime
All States	3.00%	3.17%	3.74%	1.43%	1.50%	1.31%	6.162%	7.205%	0.412%	32.3%	18.5%	19.1%	15.6%	14.4%
AK	2.38%	2.26%	2.99%	1.15%	1.03%	1.04%	2.900%	2.455%	0.281%	29.9%	21.9%	22.2%	15.4%	10.5%
AL	4.56%	4.76%	5.43%	2.33%	2.58%	2.02%	5.818%	5.890%	0.278%	24.7%	17.0%	20.3%	18.4%	19.6%
AR	4.16%	4.34%	4.87%	2.21%	2.26%	1.72%	5.379%	4.657%	1.205%	25.1%	17.7%	19.2%	18.4%	19.6%
AZ	2.65%	2.87%	3.77%	1.22%	1.33%	1.27%	5.557%	6.559%	0.130%	28.6%	18.9%	19.7%	17.0%	15.8%
CA	2.17%	2.40%	2.99%	0.88%	0.99%	0.99%	6.935%	9.576%	0.567%	33.8%	19.9%	19.7%	14.9%	11.7%
CO	2.07%	2.29%	2.91%	0.93%	1.12%	1.03%	8.439%	9.799%	0.078%	35.4%	20.1%	18.9%	14.3%	11.3%
CT	2.54%	3.00%	3.47%	1.18%	1.36%	1.04%	4.956%	7.245%	0.273%	39.8%	17.8%	17.5%	13.1%	11.8%
DC	6.80%	6.09%	5.21%	3.89%	3.31%	1.87%	9.147%	12.658%	0.153%	32.3%	14.9%	17.5%	14.5%	20.7%
DE	4.13%	4.08%	4.57%	2.25%	2.63%	1.68%	5.844%	6.509%	0.047%	34.0%	15.8%	18.7%	15.1%	16.4%
FL	2.98%	3.15%	3.82%	1.27%	1.33%	1.27%	8.338%	9.539%	1.263%	29.7%	17.9%	19.4%	17.0%	16.1%
GA	3.76%	3.83%	5.34%	1.62%	1.68%	1.94%	8.451%	8.969%	0.397%	25.5%	16.7%	19.5%	18.3%	20.0%
HI	2.26%	2.58%	3.05%	1.12%	1.28%	0.93%	4.638%	5.808%	0.267%	31.5%	18.9%	22.1%	15.6%	11.8%
IA	1.90%	2.14%	2.65%	0.91%	1.03%	0.95%	2.972%	3.017%	0.219%	36.4%	19.8%	19.6%	13.9%	10.4%
ID	1.91%	2.05%	2.46%	0.96%	1.10%	0.83%	3.551%	4.332%	0.149%	31.2%	21.6%	20.9%	14.9%	11.4%
IL	3.01%	3.24%	3.73%	1.50%	1.55%	1.37%	6.131%	7.083%	0.065%	34.8%	18.1%	18.2%	15.0%	13.9%
IN	2.94%	3.27%	3.49%	1.50%	1.73%	1.27%	4.152%	4.682%	0.167%	30.1%	18.1%	19.9%	16.2%	15.7%
KS	2.24%	2.51%	3.26%	0.98%	1.21%	1.17%	4.223%	4.623%	0.287%	33.3%	18.8%	19.0%	16.0%	13.0%
KY	3.16%	3.40%	3.78%	1.64%	1.54%	1.35%	5.024%	5.190%	0.351%	27.6%	18.3%	20.0%	17.3%	16.8%
LA	5.00%	5.51%	6.62%	2.47%	2.83%	2.58%	6.922%	7.025%	0.259%	25.1%	16.8%	19.4%	17.6%	21.1%
MA	2.67%	2.89%	2.95%	1.18%	1.26%	0.91%	3.540%	5.446%	0.247%	40.6%	19.2%	18.0%	12.7%	9.6%
MD	3.73%	3.92%	4.64%	1.85%	1.92%	1.61%	8.514%	9.483%	0.172%	33.1%	17.3%	18.3%	15.7%	15.6%
ME	2.06%	2.42%	2.29%	1.14%	1.11%	0.71%	3.004%	3.467%	0.374%	35.3%	19.8%	20.1%	14.4%	10.4%
MI	3.76%	4.11%	3.40%	2.50%	2.60%	1.41%	4.502%	4.381%	0.040%	35.3%	18.9%	18.6%	13.9%	13.3%
MN	1.92%	1.80%	1.91%	1.01%	0.90%	0.74%	3.034%	3.746%	0.194%	43.3%	20.3%	17.1%	11.3%	8.0%
MO	3.00%	3.32%	3.71%	1.53%	1.76%	1.38%	4.333%	4.789%	0.211%	31.5%	18.5%	18.8%	15.4%	15.8%
MS	6.41%	6.73%	7.17%	3.38%	3.61%	2.70%	7.377%	7.041%	0.193%	20.0%	15.7%	20.7%	20.1%	23.6%
MT	2.83%	2.25%	2.63%	1.51%	1.18%	0.98%	2.951%	3.399%	0.149%	36.0%	20.6%	18.3%	14.4%	10.6%
NC	3.26%	3.57%	4.55%	1.45%	1.53%	1.63%	7.111%	7.509%	0.454%	30.4%	17.7%	18.9%	16.4%	16.6%
ND	2.40%	1.90%	2.37%	1.36%	0.96%	0.85%	2.865%	2.716%	0.293%	38.0%	20.5%	18.9%	13.1%	9.5%
NE	2.14%	2.29%	2.60%	1.12%	1.11%	0.91%	3.381%	3.969%	1.006%	37.1%	20.6%	19.0%	13.2%	10.2%
NH	2.10%	2.28%	2.60%	0.96%	0.92%	0.88%	2.646%	4.079%	0.421%	39.0%	19.8%	18.4%	13.2%	9.5%
NJ	2.89%	2.96%	3.40%	1.37%	1.35%	1.11%	5.446%	7.820%	0.156%	39.6%	18.2%	17.9%	13.2%	11.1%
NM	4.08%	3.98%	5.27%	2.05%	2.06%	1.92%	5.133%	5.426%	0.104%	26.0%	17.9%	20.3%	18.1%	17.6%
NV	2.98%	3.29%	4.16%	1.35%	1.45%	1.60%	10.156%	11.002%	0.195%	27.0%	19.1%	19.7%	17.2%	17.0%
NY	2.93%	3.12%	3.22%	1.44%	1.50%	1.12%	4.666%	7.718%	0.108%	38.9%	18.6%	18.6%	13.1%	10.8%
OH	3.04%	3.21%	3.39%	1.59%	1.68%	1.24%	4.227%	4.580%	0.326%	32.7%	17.8%	18.3%	15.5%	15.6%
OK	3.56%	3.72%	4.50%	1.80%	1.85%	1.85%	4.544%	5.091%	0.544%	24.1%	17.9%	19.6%	18.5%	19.9%
OR	1.76%	1.74%	2.08%	0.77%	0.73%	0.73%	4.709%	5.575%	0.141%	35.7%	21.2%	19.4%	13.7%	10.0%
PA	2.64%	2.84%	3.35%	1.25%	1.31%	1.04%	4.107%	4.980%	0.105%	38.5%	17.9%	17.5%	13.4%	12.6%
RI	2.74%	2.65%	2.88%	1.51%	1.39%	1.18%	4.414%	6.300%	0.091%	36.5%	19.2%	19.9%	13.5%	10.9%
SC	3.97%	3.94%	4.99%	1.78%	1.79%	1.73%	7.093%	7.652%	0.358%	27.7%	16.9%	19.1%	17.2%	19.2%
SD	2.39%	2.21%	2.91%	0.99%	1.07%	1.09%	2.609%	2.706%	1.383%	37.0%	21.8%	18.7%	12.7%	10.0%
TN	3.37%	3.51%	3.77%	1.65%	1.77%	1.31%	7.003%	7.437%	0.081%	27.9%	18.4%	20.0%	17.3%	16.4%
TX	3.54%	3.61%	4.84%	1.50%	1.53%	1.62%	9.020%	9.639%	0.493%	25.3%	17.1%	19.8%	18.7%	19.1%
UT	1.81%	1.98%	2.67%	0.81%	0.97%	1.00%	3.763%	4.875%	0.041%	33.2%	22.6%	20.8%	14.3%	9.1%
VA	2.64%	2.65%	3.40%	1.19%	1.22%	1.13%	6.565%	7.421%	0.158%	35.0%	18.1%	18.1%	14.8%	14.0%
VT	2.25%	2.45%	2.50%	1.12%	1.09%	0.83%	3.137%	4.943%	0.351%	39.7%	19.5%	19.0%	12.6%	9.1%
WA	1.58%	1.72%	2.09%	0.75%	0.77%	0.74%	8.677%	9.774%	0.192%	36.4%	21.9%	18.8%	13.5%	9.4%
WI	2.32%	2.27%	2.69%	1.33%	1.13%	1.07%	3.002%	3.517%	0.129%	39.1%	20.5%	18.0%	12.3%	10.1%
WV	3.88%	3.75%	4.24%	1.93%	1.98%	1.38%	4.382%	4.237%	0.245%	27.8%	17.4%	20.0%	17.9%	16.9%
WY	2.93%	2.75%	2.89%	1.50%	1.51%	0.80%	3.552%	3.820%	0.060%	32.0%	20.4%	22.0%	14.4%	11.2%

RISK TIER MIX BY LENDER TYPE												
	Bank			Captive			Credit Union			Independent		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
Super Prime	31.6%	31.6%	29.6%	39.9%	39.9%	37.9%	33.5%	33.3%	31.0%	6.0%	5.9%	6.1%
Prime Plus	19.3%	19.5%	19.7%	19.5%	19.4%	19.8%	22.6%	22.7%	22.7%	5.5%	5.5%	5.8%
Prime	20.4%	20.5%	20.3%	18.2%	18.2%	18.4%	21.8%	22.0%	22.1%	12.2%	12.2%	11.7%
Near Prime	16.0%	16.2%	16.0%	13.0%	13.2%	13.2%	14.2%	14.2%	14.8%	25.3%	25.8%	24.5%
Sub Prime	12.6%	12.1%	14.3%	9.3%	9.4%	10.7%	7.9%	7.8%	9.5%	51.0%	50.6%	51.9%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

DELINQUENCY STATUS BY LENDER TYPE												
	30+ DPD (% accounts)			60+ DPD (% accounts)			90+ (% accounts)			Hardship (% accounts)		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
Captive	2.09%	2.35%	3.66%	0.73%	0.85%	1.15%	0.28%	0.31%	0.30%	5.32%	3.90%	0.19%
Bank	1.86%	1.92%	2.27%	0.61%	0.57%	0.58%	0.31%	0.27%	0.15%	4.98%	10.32%	1.06%
Credit Union	1.01%	1.09%	1.58%	0.43%	0.48%	0.51%	0.27%	0.29%	0.27%	2.44%	2.89%	0.04%
Independent	11.22%	11.48%	9.44%	7.24%	7.45%	4.40%	5.44%	5.60%	2.16%	25.08%	24.52%	0.41%
Total	2.53%	2.67%	3.18%	1.18%	1.24%	1.08%	0.73%	0.74%	0.40%	6.16%	7.21%	0.41%

	% Borrowers 30+			% Borrowers 60+			% Borrowers 90+			Risk Tier Distribution				
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	Super prime	Prime plus	Prime	Near prime	Subprime
All States	2.58%	2.66%	3.52%	1.77%	1.92%	2.31%	1.37%	1.48%	1.61%	44.1%	20.2%	17.4%	11.1%	7.2%
AK	2.28%	2.73%	3.51%	1.51%	1.85%	2.11%	1.15%	1.34%	1.40%	42.5%	22.1%	18.9%	10.8%	5.7%
AL	3.35%	3.42%	4.60%	2.30%	2.58%	3.12%	1.82%	2.05%	2.23%	39.2%	19.9%	18.3%	13.2%	9.5%
AR	3.54%	3.19%	4.66%	2.45%	2.45%	3.19%	1.91%	1.91%	2.25%	38.9%	20.9%	17.8%	13.0%	9.4%
AZ	2.87%	3.00%	4.08%	2.09%	2.30%	2.87%	1.66%	1.85%	2.06%	42.1%	20.4%	17.8%	11.8%	7.9%
CA	2.38%	2.53%	3.19%	1.65%	1.81%	2.12%	1.28%	1.40%	1.53%	43.9%	21.6%	17.9%	10.6%	6.0%
CO	2.08%	2.10%	2.61%	1.40%	1.44%	1.65%	1.06%	1.12%	1.16%	48.7%	20.4%	15.8%	9.4%	5.6%
CT	2.45%	2.35%	3.42%	1.65%	1.64%	2.09%	1.24%	1.25%	1.39%	48.3%	18.9%	16.3%	9.9%	6.5%
DC	2.76%	2.69%	3.70%	1.69%	1.78%	2.29%	1.26%	1.29%	1.65%	45.8%	20.0%	16.6%	9.4%	8.2%
DE	2.72%	2.46%	3.66%	1.67%	1.90%	2.29%	1.37%	1.43%	1.63%	46.1%	17.4%	16.9%	11.4%	8.2%
FL	3.28%	3.39%	4.22%	2.26%	2.49%	2.84%	1.78%	1.94%	2.01%	39.1%	20.2%	18.7%	13.1%	8.9%
GA	3.36%	3.42%	4.82%	2.30%	2.48%	3.19%	1.76%	1.96%	2.18%	37.7%	19.0%	18.9%	13.8%	10.6%
HI	2.21%	2.56%	2.93%	1.51%	1.79%	1.79%	1.14%	1.34%	1.26%	47.7%	20.6%	17.2%	9.4%	5.1%
IA	1.83%	1.88%	2.65%	1.19%	1.36%	1.69%	0.91%	1.13%	1.11%	50.6%	20.4%	15.2%	8.8%	5.0%
ID	2.02%	1.86%	2.94%	1.29%	1.31%	1.84%	0.98%	1.00%	1.35%	45.5%	21.8%	17.3%	10.1%	5.4%
IL	2.39%	2.45%	3.10%	1.67%	1.78%	2.01%	1.28%	1.36%	1.39%	46.3%	19.5%	16.7%	10.7%	6.8%
IN	2.46%	2.45%	3.54%	1.64%	1.80%	2.29%	1.28%	1.41%	1.56%	44.6%	19.8%	17.3%	11.1%	7.2%
KS	2.20%	2.24%	3.02%	1.52%	1.64%	1.88%	1.14%	1.25%	1.31%	47.9%	20.4%	15.9%	9.9%	5.8%
KY	2.77%	2.80%	3.77%	1.87%	2.09%	2.54%	1.46%	1.65%	1.71%	42.8%	20.2%	17.4%	11.8%	7.9%
LA	3.37%	3.39%	4.64%	2.36%	2.48%	3.03%	1.86%	1.99%	2.14%	37.6%	19.7%	18.4%	13.6%	10.7%
MA	2.22%	2.32%	3.11%	1.55%	1.66%	2.01%	1.20%	1.27%	1.42%	49.4%	20.3%	16.1%	9.0%	5.2%
MD	2.75%	2.99%	3.97%	1.79%	2.07%	2.58%	1.34%	1.55%	1.74%	44.8%	18.8%	17.2%	11.3%	7.9%
ME	2.02%	1.87%	2.92%	1.27%	1.29%	1.90%	0.96%	0.97%	1.31%	48.3%	20.4%	16.6%	9.4%	5.3%
MI	2.19%	2.25%	3.28%	1.51%	1.61%	2.15%	1.18%	1.25%	1.51%	45.7%	20.3%	16.8%	10.3%	6.8%
MN	1.60%	1.67%	2.39%	1.03%	1.16%	1.51%	0.78%	0.88%	1.07%	53.7%	20.1%	14.3%	7.6%	4.3%
MO	2.42%	2.47%	3.43%	1.68%	1.80%	2.23%	1.29%	1.40%	1.56%	45.8%	20.3%	16.3%	10.5%	7.1%
MS	4.00%	4.27%	5.71%	2.76%	3.15%	3.97%	2.19%	2.43%	2.78%	34.9%	19.8%	19.4%	14.8%	11.2%
MT	1.98%	1.93%	2.55%	1.26%	1.34%	1.60%	1.02%	0.99%	1.06%	50.3%	21.4%	14.7%	8.8%	4.8%
NC	2.77%	2.99%	3.80%	1.89%	2.22%	2.49%	1.46%	1.74%	1.74%	43.5%	19.2%	17.3%	11.8%	8.2%
ND	1.93%	1.79%	2.17%	1.32%	1.33%	1.34%	0.97%	1.00%	0.96%	49.9%	21.4%	15.4%	8.4%	4.9%
NE	1.83%	2.02%	2.73%	1.29%	1.43%	1.75%	0.97%	1.08%	1.30%	49.9%	20.9%	15.5%	8.7%	5.0%
NH	1.99%	1.86%	2.67%	1.35%	1.41%	1.81%	1.04%	1.05%	1.22%	51.3%	19.5%	15.6%	8.8%	4.8%
NJ	2.58%	2.62%	3.38%	1.78%	1.86%	2.17%	1.36%	1.40%	1.51%	46.2%	19.5%	17.3%	10.5%	6.5%
NM	2.43%	2.60%	3.39%	1.65%	1.82%	2.18%	1.24%	1.43%	1.52%	41.3%	20.5%	18.3%	12.2%	7.7%
NV	3.49%	3.35%	4.32%	2.57%	2.48%	2.97%	2.04%	1.93%	2.07%	37.5%	20.8%	19.1%	13.2%	9.3%
NY	2.79%	2.94%	3.74%	1.96%	2.11%	2.43%	1.54%	1.59%	1.70%	43.3%	20.6%	18.1%	10.9%	7.1%
OH	2.46%	2.45%	3.52%	1.68%	1.77%	2.31%	1.30%	1.37%	1.59%	46.7%	19.0%	16.4%	10.6%	7.3%
OK	3.08%	3.18%	3.97%	2.21%	2.33%	2.65%	1.73%	1.83%	1.83%	40.4%	20.8%	18.1%	12.3%	8.3%
OR	2.03%	1.87%	2.62%	1.31%	1.31%	1.73%	1.01%	1.02%	1.24%	48.7%	21.4%	16.1%	8.8%	5.1%
PA	2.29%	2.34%	3.36%	1.60%	1.70%	2.21%	1.26%	1.33%	1.52%	48.8%	18.8%	15.8%	10.0%	6.7%
RI	2.37%	2.58%	3.53%	1.50%	1.93%	2.25%	1.21%	1.51%	1.55%	46.1%	19.9%	17.3%	10.3%	6.5%
SC	2.94%	2.93%	3.98%	1.95%	2.05%	2.61%	1.50%	1.55%	1.78%	41.4%	19.0%	17.8%	12.5%	9.3%
SD	1.86%	1.94%	2.51%	1.28%	1.36%	1.67%	0.99%	1.08%	1.13%	51.3%	21.4%	15.0%	7.5%	4.8%
TN	2.79%	2.81%	3.76%	1.91%	2.02%	2.49%	1.44%	1.59%	1.75%	42.6%	20.5%	17.5%	11.6%	7.8%
TX	3.10%	3.09%	4.09%	2.15%	2.27%	2.75%	1.66%	1.76%	1.92%	37.1%	20.2%	19.0%	14.0%	9.7%
UT	1.97%	1.89%	2.45%	1.32%	1.32%	1.44%	0.99%	1.01%	1.02%	44.7%	23.1%	17.7%	9.7%	4.8%
VA	2.33%	2.34%	3.32%	1.52%	1.64%	2.12%	1.15%	1.24%	1.47%	47.7%	19.2%	16.3%	10.2%	6.6%
VT	1.63%	1.70%	2.80%	1.15%	1.13%	1.72%	0.85%	0.99%	1.20%	51.6%	20.8%	15.4%	7.7%	4.5%
WA	1.82%	1.87%	2.49%	1.11%	1.23%	1.55%	0.84%	0.91%	1.03%	49.3%	21.8%	15.7%	8.6%	4.7%
WI	1.58%	1.67%	2.19%	1.02%	1.17%	1.37%	0.78%	0.90%	0.91%	52.5%	20.1%	14.8%	7.9%	4.7%
WV	2.73%	2.92%	4.03%	1.82%	2.15%	2.71%	1.42%	1.71%	1.86%	41.5%	20.0%	17.7%	12.7%	8.1%
WY	1.82%	2.05%	2.73%	1.23%	1.44%	1.75%	0.87%	1.07%	1.17%	48.2%	21.0%	16.4%	9.2%	5.2%

	Average Balance Per Consumer			Average Credit Line Per Consumer			Median 1-Month AEP			% Accounts in Hardship		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
All States	\$5,185	\$5,234	\$5,652	\$23,549	\$23,724	\$23,696	\$341	\$320	\$307	2.827%	3.569%	0.014%
AK	\$6,235	\$6,636	\$7,192	\$23,486	\$23,360	\$23,811	\$515	\$431	\$448	2.231%	3.070%	0.014%
AL	\$5,013	\$5,042	\$5,266	\$19,268	\$19,473	\$19,288	\$270	\$272	\$234	2.594%	3.679%	0.016%
AR	\$4,749	\$4,742	\$5,006	\$18,521	\$18,615	\$18,847	\$262	\$250	\$235	1.962%	2.926%	0.022%
AZ	\$5,193	\$5,320	\$5,742	\$23,420	\$23,728	\$23,646	\$322	\$313	\$285	2.527%	3.289%	0.000%
CA	\$5,321	\$5,373	\$5,876	\$25,662	\$25,904	\$25,796	\$335	\$323	\$314	2.830%	3.549%	0.001%
CO	\$5,375	\$5,359	\$5,892	\$26,235	\$26,447	\$26,346	\$463	\$426	\$439	2.746%	3.764%	0.001%
CT	\$5,698	\$5,796	\$6,247	\$26,701	\$27,055	\$26,790	\$377	\$360	\$350	3.166%	3.685%	0.052%
DC	\$5,655	\$5,803	\$6,485	\$29,719	\$29,494	\$29,637	\$419	\$406	\$445	4.662%	5.911%	0.000%
DE	\$5,409	\$5,166	\$5,636	\$24,870	\$25,027	\$24,968	\$353	\$334	\$327	2.602%	3.161%	0.000%
FL	\$5,385	\$5,480	\$5,780	\$24,143	\$24,275	\$23,949	\$323	\$296	\$285	3.542%	4.442%	0.008%
GA	\$5,542	\$5,643	\$5,982	\$22,323	\$22,442	\$22,325	\$302	\$290	\$261	3.078%	3.890%	0.016%
HI	\$5,801	\$5,700	\$6,201	\$26,143	\$26,226	\$26,038	\$547	\$514	\$585	4.094%	4.750%	0.033%
IA	\$4,379	\$4,392	\$4,634	\$20,617	\$20,765	\$20,666	\$349	\$331	\$318	1.910%	3.741%	0.031%
ID	\$4,757	\$4,711	\$5,050	\$21,342	\$21,577	\$21,600	\$365	\$352	\$330	1.959%	2.633%	0.002%
IL	\$5,194	\$5,166	\$5,650	\$24,445	\$24,600	\$24,731	\$333	\$304	\$313	2.205%	2.730%	0.001%
IN	\$4,637	\$4,646	\$4,919	\$20,136	\$20,394	\$20,342	\$302	\$282	\$269	1.671%	1.952%	0.000%
KS	\$4,945	\$4,973	\$5,278	\$21,969	\$21,863	\$22,327	\$335	\$308	\$310	1.925%	3.279%	0.006%
KY	\$4,587	\$4,626	\$4,997	\$19,840	\$19,730	\$20,037	\$307	\$285	\$258	1.906%	2.696%	0.001%
LA	\$4,928	\$5,032	\$5,328	\$19,082	\$19,410	\$19,511	\$230	\$226	\$198	2.546%	3.322%	0.029%
MA	\$4,946	\$4,983	\$5,562	\$26,057	\$26,297	\$26,109	\$404	\$376	\$368	2.850%	3.146%	0.023%
MD	\$5,852	\$5,911	\$6,403	\$25,692	\$26,012	\$26,006	\$370	\$342	\$335	3.925%	4.813%	0.002%
ME	\$4,759	\$4,893	\$5,095	\$22,010	\$22,297	\$22,207	\$333	\$331	\$295	2.377%	3.183%	0.000%
MI	\$4,608	\$4,678	\$5,001	\$21,635	\$21,892	\$21,836	\$356	\$332	\$317	2.209%	2.869%	0.000%
MN	\$4,714	\$4,661	\$5,160	\$23,763	\$23,941	\$24,029	\$500	\$460	\$470	1.917%	2.328%	0.011%
MO	\$4,821	\$4,772	\$5,161	\$21,623	\$21,831	\$21,987	\$331	\$309	\$295	2.103%	3.676%	0.010%
MS	\$4,508	\$4,565	\$4,902	\$16,702	\$16,905	\$16,716	\$210	\$203	\$166	2.226%	2.970%	0.008%
MT	\$4,759	\$4,878	\$5,262	\$23,171	\$23,249	\$22,938	\$395	\$359	\$361	1.678%	2.492%	0.016%
NC	\$5,051	\$5,155	\$5,469	\$21,976	\$22,318	\$22,225	\$329	\$305	\$295	2.691%	3.554%	0.062%
ND	\$4,811	\$4,675	\$5,027	\$21,683	\$21,809	\$21,838	\$462	\$459	\$451	1.371%	2.301%	0.000%
NE	\$4,565	\$4,702	\$5,006	\$21,624	\$21,908	\$22,444	\$392	\$350	\$359	1.726%	2.382%	0.005%
NH	\$5,171	\$5,155	\$5,732	\$25,685	\$25,570	\$25,673	\$423	\$380	\$377	2.395%	2.958%	0.000%
NJ	\$5,687	\$5,784	\$6,293	\$27,669	\$27,993	\$28,072	\$369	\$348	\$350	3.347%	3.773%	0.004%
NM	\$5,077	\$5,286	\$5,484	\$21,537	\$21,567	\$21,818	\$296	\$284	\$261	2.199%	4.848%	0.002%
NV	\$5,456	\$5,587	\$5,801	\$23,143	\$23,176	\$22,799	\$318	\$311	\$276	3.125%	4.018%	0.000%
NY	\$5,309	\$5,359	\$5,893	\$24,891	\$24,944	\$24,935	\$330	\$311	\$297	3.604%	3.913%	0.002%
OH	\$4,703	\$4,750	\$5,095	\$22,063	\$22,097	\$22,430	\$350	\$324	\$312	2.068%	2.400%	0.023%
OK	\$5,213	\$5,271	\$5,544	\$20,245	\$20,350	\$20,318	\$279	\$267	\$248	2.065%	3.793%	0.027%
OR	\$4,927	\$4,837	\$5,426	\$23,432	\$23,474	\$23,520	\$373	\$361	\$344	2.190%	3.157%	0.000%
PA	\$4,962	\$4,988	\$5,404	\$23,419	\$23,560	\$23,638	\$358	\$332	\$312	2.343%	2.699%	0.001%
RI	\$5,135	\$5,261	\$5,605	\$24,021	\$23,974	\$24,398	\$333	\$328	\$299	2.639%	3.120%	0.000%
SC	\$5,274	\$5,259	\$5,550	\$21,575	\$21,849	\$21,584	\$306	\$285	\$253	3.004%	3.650%	0.040%
SD	\$4,694	\$4,856	\$4,977	\$21,979	\$22,380	\$22,180	\$439	\$399	\$412	1.768%	2.259%	0.028%
TN	\$4,896	\$4,916	\$5,276	\$20,392	\$20,601	\$20,533	\$310	\$287	\$268	2.402%	3.061%	0.001%
TX	\$5,594	\$5,629	\$6,073	\$22,891	\$23,081	\$23,153	\$285	\$265	\$252	2.984%	4.435%	0.067%
UT	\$4,975	\$4,958	\$5,380	\$21,783	\$21,985	\$21,642	\$469	\$449	\$412	2.333%	2.594%	0.000%
VA	\$5,879	\$5,973	\$6,498	\$26,195	\$26,314	\$26,089	\$404	\$388	\$385	4.138%	5.148%	0.008%
VT	\$4,737	\$4,762	\$5,263	\$22,593	\$22,959	\$22,640	\$402	\$353	\$346	1.887%	2.638%	0.014%
WA	\$5,269	\$5,269	\$5,858	\$25,317	\$25,252	\$25,317	\$423	\$412	\$404	2.578%	3.132%	0.000%
WI	\$4,280	\$4,350	\$4,713	\$21,870	\$22,113	\$22,071	\$403	\$384	\$384	2.524%	3.019%	0.032%
WV	\$4,695	\$4,849	\$4,906	\$18,495	\$18,496	\$18,524	\$253	\$240	\$200	1.555%	1.736%	0.002%
WY	\$5,151	\$5,268	\$5,721	\$22,472	\$22,961	\$22,839	\$387	\$344	\$350	2.319%	3.750%	0.000%

	% Borrowers 30+			% Borrowers 60+			% Accounts in Hardship			Risk Tier Distribution				
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	Super prime	Prime plus	Prime	Near prime	Subprime
All States	1.81%	1.83%	2.68%	1.08%	1.07%	1.41%	6.145%	6.792%	0.750%	53.0%	19.1%	15.0%	7.8%	5.0%
AK	1.54%	1.85%	1.90%	0.74%	1.07%	1.14%	4.879%	5.661%	0.187%	53.5%	21.5%	15.1%	6.6%	3.3%
AL	2.62%	2.60%	3.53%	1.46%	1.21%	1.78%	5.306%	5.608%	1.005%	41.7%	20.2%	19.0%	11.2%	7.9%
AR	2.10%	2.12%	3.11%	1.17%	1.14%	1.54%	4.733%	5.031%	5.799%	40.9%	21.2%	19.2%	11.0%	7.7%
AZ	1.32%	1.26%	2.10%	0.71%	0.64%	0.99%	5.234%	5.894%	0.122%	51.0%	20.8%	15.4%	7.9%	4.9%
CA	1.11%	1.21%	1.74%	0.63%	0.69%	0.86%	7.033%	7.633%	0.904%	62.4%	17.7%	11.7%	5.1%	3.0%
CO	0.92%	1.05%	1.51%	0.48%	0.58%	0.70%	6.626%	6.892%	1.056%	60.0%	19.7%	12.3%	5.3%	2.8%
CT	2.39%	2.40%	3.26%	1.66%	1.57%	2.07%	7.449%	7.989%	0.066%	57.8%	16.9%	13.0%	7.0%	5.4%
DC	1.62%	2.00%	2.90%	1.22%	1.43%	1.88%	7.627%	8.572%	0.090%	68.5%	12.4%	10.7%	4.8%	3.5%
DE	2.48%	2.59%	3.45%	1.59%	1.56%	1.92%	5.504%	5.748%	0.076%	53.2%	16.7%	14.6%	8.7%	6.7%
FL	1.95%	2.00%	3.02%	1.26%	1.26%	1.68%	8.982%	9.951%	0.748%	49.0%	19.9%	16.2%	9.2%	5.8%
GA	2.13%	2.01%	3.25%	1.27%	1.10%	1.54%	7.117%	8.257%	0.290%	46.9%	19.2%	17.0%	10.1%	6.7%
HI	1.69%	1.53%	1.74%	1.12%	0.97%	1.09%	7.558%	8.469%	0.192%	64.9%	16.1%	11.8%	4.4%	2.8%
IA	1.38%	1.61%	2.05%	0.77%	0.97%	1.08%	2.769%	2.757%	1.878%	52.0%	20.4%	16.1%	7.2%	4.2%
ID	1.09%	0.90%	1.74%	0.61%	0.51%	0.84%	4.194%	3.899%	0.214%	50.6%	23.4%	16.3%	6.4%	3.3%
IL	2.02%	1.92%	2.68%	1.25%	1.27%	1.57%	5.574%	5.834%	0.110%	54.2%	18.2%	14.8%	7.8%	5.0%
IN	1.88%	1.80%	2.90%	1.09%	1.00%	1.46%	3.563%	4.037%	0.124%	46.1%	20.9%	18.1%	9.1%	5.7%
KS	1.66%	1.52%	2.35%	0.90%	0.74%	1.24%	3.416%	4.065%	0.664%	51.7%	20.2%	15.7%	7.9%	4.4%
KY	2.24%	2.18%	3.07%	1.39%	1.26%	1.61%	4.523%	4.785%	0.717%	43.5%	20.5%	18.8%	10.3%	6.9%
LA	3.00%	2.92%	4.69%	1.83%	1.62%	2.45%	8.748%	8.784%	0.445%	40.3%	20.1%	18.7%	11.6%	9.3%
MA	1.39%	1.68%	2.11%	0.90%	1.00%	1.18%	4.897%	5.235%	0.085%	61.9%	17.2%	11.6%	5.5%	3.6%
MD	2.03%	2.25%	3.21%	1.28%	1.38%	1.70%	7.157%	7.731%	0.140%	56.0%	17.3%	13.8%	7.6%	5.3%
ME	1.90%	2.60%	3.30%	1.21%	1.71%	2.08%	4.063%	4.370%	0.449%	50.2%	20.2%	16.9%	8.1%	4.6%
MI	1.44%	1.42%	2.35%	0.78%	0.76%	1.11%	4.253%	4.721%	0.078%	50.6%	20.6%	16.3%	7.8%	4.7%
MN	0.99%	1.09%	1.61%	0.56%	0.53%	0.76%	3.817%	4.168%	0.860%	60.5%	19.2%	12.1%	5.3%	2.9%
MO	1.67%	1.69%	2.57%	0.87%	0.88%	1.17%	3.957%	4.462%	0.731%	48.9%	20.3%	16.8%	8.5%	5.5%
MS	3.68%	3.60%	5.16%	2.02%	1.82%	2.31%	7.494%	8.086%	1.359%	34.6%	19.2%	22.0%	13.4%	10.8%
MT	1.26%	0.88%	1.93%	0.79%	0.40%	0.96%	4.346%	4.174%	0.353%	55.8%	20.9%	13.7%	6.2%	3.3%
NC	1.93%	1.94%	2.96%	1.11%	1.05%	1.52%	5.630%	6.300%	0.573%	51.0%	18.7%	15.6%	8.8%	5.9%
ND	1.52%	1.48%	2.30%	0.97%	0.93%	1.26%	2.581%	3.920%	0.851%	57.0%	21.3%	13.3%	5.3%	3.0%
NE	1.20%	1.28%	1.64%	0.62%	0.76%	0.86%	3.540%	3.682%	4.593%	54.7%	20.8%	14.9%	6.2%	3.4%
NH	1.41%	1.51%	2.21%	0.83%	0.89%	0.97%	4.289%	4.689%	0.165%	57.5%	19.1%	13.7%	6.4%	3.2%
NJ	2.27%	2.41%	3.24%	1.54%	1.52%	1.97%	9.331%	10.252%	0.136%	58.5%	16.8%	13.0%	6.9%	4.8%
NM	2.41%	2.29%	3.37%	1.46%	1.48%	1.90%	5.835%	5.847%	0.291%	47.5%	20.5%	16.6%	9.1%	6.4%
NV	1.39%	1.42%	2.08%	0.82%	0.77%	1.10%	8.856%	9.841%	0.116%	50.6%	21.7%	15.3%	7.8%	4.6%
NY	2.25%	2.33%	3.10%	1.55%	1.56%	1.85%	8.036%	9.461%	0.112%	57.2%	17.6%	13.5%	7.0%	4.7%
OH	1.79%	1.75%	2.54%	1.08%	1.04%	1.40%	3.880%	4.524%	2.304%	51.1%	19.3%	16.2%	8.2%	5.2%
OK	2.33%	2.17%	3.30%	1.28%	1.27%	1.78%	4.523%	5.313%	7.662%	42.5%	21.4%	19.1%	10.0%	7.0%
OR	0.90%	0.97%	1.41%	0.51%	0.57%	0.74%	4.116%	4.765%	0.489%	61.9%	20.2%	11.5%	4.2%	2.2%
PA	2.25%	2.26%	3.18%	1.41%	1.40%	1.79%	5.484%	6.216%	0.128%	54.1%	17.8%	14.6%	8.0%	5.5%
RI	2.24%	2.31%	2.55%	1.40%	1.42%	1.34%	4.905%	5.034%	0.118%	55.5%	18.4%	14.4%	7.3%	4.5%
SC	2.56%	2.51%	3.75%	1.45%	1.53%	1.90%	6.664%	7.025%	0.409%	46.2%	19.3%	17.3%	9.9%	7.3%
SD	1.44%	1.47%	2.06%	0.90%	0.87%	1.05%	2.714%	2.899%	3.539%	53.9%	22.3%	14.8%	5.6%	3.4%
TN	2.02%	1.94%	2.90%	1.07%	1.06%	1.47%	6.224%	8.123%	1.421%	45.7%	21.0%	18.0%	9.4%	6.0%
TX	2.19%	2.08%	3.51%	1.20%	1.15%	1.66%	7.707%	8.773%	0.426%	45.0%	19.4%	17.2%	10.9%	7.4%
UT	1.17%	1.18%	1.87%	0.62%	0.66%	0.83%	4.261%	4.332%	0.091%	54.6%	23.3%	13.5%	5.6%	3.1%
VA	1.52%	1.52%	2.30%	0.89%	0.85%	1.10%	4.993%	5.526%	0.134%	58.0%	17.7%	13.3%	6.8%	4.2%
VT	1.71%	1.55%	2.42%	1.07%	0.96%	1.34%	4.815%	4.851%	1.010%	56.2%	19.9%	14.0%	6.1%	3.8%
WA	0.93%	0.86%	1.40%	0.52%	0.51%	0.75%	4.770%	4.900%	0.167%	61.4%	19.8%	11.6%	4.8%	2.4%
WI	1.11%	1.14%	1.57%	0.65%	0.62%	0.85%	2.878%	3.217%	0.101%	56.4%	20.4%	14.0%	6.0%	3.2%
WV	2.74%	2.90%	3.92%	1.49%	1.53%	1.81%	3.610%	4.348%	0.407%	39.3%	20.6%	19.4%	12.1%	8.4%
WY	1.71%	1.52%	2.43%	0.86%	0.82%	0.97%	5.600%	5.809%	1.026%	50.7%	21.9%	16.6%	6.6%	4.1%

RISK TIER MIX BY LOAN TYPE																					
	FANNIE			FHA			FREDDIE			JUMBO			OTHER			USDA			VA		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
Super Prime	66.4%	66.3%	64.3%	23.6%	23.2%	20.9%	66.7%	66.7%	64.8%	73.9%	73.6%	70.5%	51.3%	51.2%	47.2%	22.9%	22.5%	18.0%	42.1%	42.0%	40.4%
Prime Plus	17.9%	17.8%	18.7%	20.4%	20.7%	22.4%	18.6%	18.6%	19.1%	13.4%	13.6%	15.6%	18.5%	18.6%	20.0%	22.2%	22.3%	23.7%	23.9%	24.0%	23.8%
Prime	10.3%	10.4%	10.9%	25.8%	25.9%	25.6%	10.0%	10.0%	10.6%	7.7%	7.7%	8.4%	15.8%	15.9%	17.0%	26.1%	26.5%	26.7%	18.7%	18.9%	19.1%
Near Prime	3.7%	3.7%	3.9%	17.8%	18.1%	17.2%	3.3%	3.3%	3.6%	3.0%	3.1%	3.1%	8.6%	8.5%	8.9%	15.8%	16.4%	16.1%	9.9%	9.8%	10.1%
Sub Prime	1.8%	1.8%	2.1%	12.4%	12.1%	14.0%	1.5%	1.5%	1.9%	2.1%	2.1%	2.5%	5.9%	5.8%	6.8%	12.9%	12.2%	15.4%	5.4%	5.3%	6.6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

DELINQUENCY STATUS BY LOAN TYPE													
	30+ DPD (% accounts)			60+ DPD (% accounts)			90+ DPD, Excl. Foreclosures (% accounts)			Hardship (% accounts)			
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	
Fannie	0.72%	0.79%	0.88%	0.39%	0.40%	0.40%	0.22%	0.22%	0.20%	5.15%	5.60%	0.57%	
FHA	3.61%	3.44%	6.19%	2.01%	1.94%	2.96%	1.12%	1.07%	1.36%	12.88%	14.98%	1.20%	
Freddie	0.58%	0.63%	0.96%	0.31%	0.32%	0.41%	0.19%	0.18%	0.20%	5.24%	5.65%	0.44%	
Jumbo	1.37%	1.48%	1.68%	0.97%	1.00%	1.10%	0.58%	0.56%	0.57%	7.63%	8.13%	0.37%	
Other	2.32%	2.36%	2.85%	1.48%	1.45%	1.69%	0.93%	0.88%	0.96%	4.36%	4.68%	0.78%	
USDA	4.78%	4.63%	7.96%	3.01%	2.77%	4.17%	1.98%	1.79%	2.23%	8.61%	9.15%	2.10%	
VA	1.51%	1.55%	2.62%	0.90%	0.95%	1.42%	0.54%	0.56%	0.67%	5.64%	6.49%	1.24%	
Total	1.70%	1.73%	2.43%	1.02%	1.01%	1.28%	0.61%	0.59%	0.66%	6.15%	6.79%	0.75%	

UNSECURED PERSONAL LOANS

	Median 1-Month AEP			% Borrowers 60+			% Accounts in Hardship			Risk Tier Distribution				
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	Super prime	Prime plus	Prime	Near prime	Subprime
All States	\$216	\$213	\$154	2.79%	3.11%	3.10%	6.92%	7.03%	0.25%	14.5%	18.5%	25.0%	23.4%	18.5%
AK	\$422	\$345	\$256	1.10%	1.80%	1.88%	5.269%	6.017%	0.199%	12.9%	23.4%	28.4%	24.5%	10.9%
AL	\$125	\$129	\$81	4.59%	5.62%	4.60%	9.750%	10.312%	0.032%	10.3%	14.4%	21.3%	25.4%	28.6%
AR	\$209	\$197	\$164	2.36%	2.49%	3.08%	4.229%	4.717%	0.439%	15.5%	20.6%	24.1%	22.0%	17.7%
AZ	\$233	\$235	\$170	2.96%	3.62%	4.05%	7.174%	6.997%	0.092%	14.8%	19.5%	25.5%	22.4%	17.9%
CA	\$202	\$208	\$166	2.63%	2.76%	2.67%	5.351%	5.055%	0.174%	13.7%	18.6%	26.2%	25.7%	15.7%
CO	\$387	\$352	\$291	1.23%	1.43%	1.89%	9.172%	8.771%	0.222%	18.2%	24.2%	27.4%	18.9%	11.3%
CT	\$359	\$358	\$259	1.38%	1.16%	1.97%	8.112%	7.094%	0.152%	22.6%	23.1%	26.3%	18.1%	9.9%
DC	\$304	\$353	\$237	2.15%	1.88%	2.39%	5.584%	6.075%	0.241%	17.5%	18.3%	27.9%	20.7%	15.5%
DE	\$230	\$260	\$180	2.29%	2.14%	2.07%	4.224%	4.474%	0.053%	19.0%	19.8%	25.1%	18.3%	17.7%
FL	\$274	\$266	\$201	2.10%	2.25%	2.45%	7.704%	7.184%	0.149%	14.7%	19.8%	25.6%	22.6%	17.3%
GA	\$193	\$191	\$132	3.35%	3.72%	3.88%	8.053%	8.488%	0.085%	12.9%	16.7%	23.5%	23.7%	23.2%
HI	\$440	\$403	\$350	1.35%	1.76%	1.75%	4.586%	4.060%	0.083%	17.4%	20.8%	30.0%	20.9%	11.0%
IA	\$214	\$230	\$165	1.90%	2.39%	2.55%	5.273%	4.707%	0.201%	15.7%	19.7%	27.5%	21.7%	15.3%
ID	\$227	\$227	\$176	3.16%	3.66%	3.87%	4.268%	4.990%	0.151%	13.9%	20.4%	25.0%	21.3%	19.4%
IL	\$185	\$178	\$131	3.00%	3.09%	2.76%	6.710%	6.117%	0.054%	13.4%	16.6%	23.2%	25.0%	21.7%
IN	\$200	\$202	\$151	1.38%	1.88%	1.86%	5.969%	5.763%	0.051%	13.9%	19.7%	28.2%	23.1%	15.1%
KS	\$218	\$212	\$155	2.02%	1.59%	2.17%	4.511%	4.715%	0.024%	14.9%	20.4%	25.7%	23.5%	15.5%
KY	\$182	\$182	\$121	2.12%	3.29%	2.69%	7.505%	7.580%	0.213%	13.5%	19.3%	26.7%	24.0%	16.4%
LA	\$130	\$136	\$90	3.60%	3.57%	3.31%	10.261%	3.793%	0.205%	10.2%	16.2%	24.1%	24.9%	24.6%
MA	\$397	\$384	\$284	1.59%	1.90%	1.66%	5.945%	5.402%	0.161%	28.9%	22.1%	24.7%	16.1%	8.2%
MD	\$321	\$300	\$215	1.49%	1.94%	2.14%	6.088%	5.285%	0.100%	18.0%	20.6%	28.1%	21.0%	12.3%
ME	\$206	\$226	\$151	1.30%	1.64%	1.07%	2.767%	2.692%	0.037%	16.1%	20.5%	29.4%	22.7%	11.3%
MI	\$260	\$260	\$174	1.78%	1.94%	2.26%	5.263%	4.822%	0.174%	15.5%	19.7%	26.1%	22.6%	16.1%
MN	\$370	\$354	\$292	2.60%	3.17%	2.53%	8.630%	7.662%	0.199%	21.9%	23.2%	26.3%	18.0%	10.6%
MO	\$157	\$166	\$105	4.40%	4.82%	4.35%	5.479%	5.538%	0.048%	13.0%	16.7%	22.0%	22.6%	25.6%
MS	\$112	\$115	\$70	2.89%	2.94%	3.35%	13.150%	3.447%	0.433%	9.1%	14.7%	24.3%	27.1%	24.8%
MT	\$281	\$246	\$208	1.06%	1.56%	1.87%	4.014%	4.854%	0.135%	19.0%	21.6%	24.8%	21.7%	12.9%
NC	\$218	\$207	\$146	2.09%	2.09%	2.62%	5.498%	5.386%	0.069%	15.0%	19.3%	26.4%	23.7%	15.6%
ND	\$290	\$293	\$269	2.49%	2.74%	3.16%	5.435%	5.723%	0.373%	16.2%	19.5%	27.9%	22.3%	14.1%
NE	\$269	\$253	\$210	1.69%	2.22%	2.45%	5.222%	4.338%	0.127%	18.3%	21.6%	26.6%	21.1%	12.4%
NH	\$336	\$320	\$214	1.51%	1.58%	1.55%	4.136%	3.817%	0.044%	20.8%	23.7%	26.2%	18.3%	10.9%
NJ	\$355	\$338	\$256	1.28%	1.87%	1.91%	7.162%	7.722%	0.118%	20.7%	21.7%	26.1%	19.8%	11.6%
NM	\$141	\$131	\$80	5.96%	5.83%	5.26%	2.383%	4.996%	0.051%	11.2%	14.3%	20.8%	26.9%	26.8%
NV	\$243	\$256	\$166	3.41%	3.36%	3.43%	6.507%	6.285%	0.019%	13.1%	19.2%	24.2%	23.1%	20.4%
NY	\$305	\$291	\$212	1.74%	2.11%	2.32%	6.408%	8.562%	0.144%	17.9%	23.0%	27.9%	20.1%	11.1%
OH	\$243	\$243	\$176	2.19%	2.60%	2.10%	5.443%	5.396%	0.769%	15.8%	19.9%	26.1%	21.1%	17.1%
OK	\$121	\$120	\$81	6.25%	6.45%	6.57%	7.237%	11.878%	0.251%	10.2%	13.7%	18.9%	25.1%	32.0%
OR	\$259	\$270	\$191	1.90%	2.08%	2.73%	6.100%	4.834%	0.240%	15.8%	20.2%	27.7%	21.6%	14.8%
PA	\$247	\$242	\$170	1.85%	1.96%	1.97%	5.270%	4.986%	0.094%	18.5%	20.7%	26.8%	21.1%	13.0%
RI	\$310	\$327	\$240	1.48%	2.18%	2.72%	7.911%	6.738%	0.083%	21.2%	20.6%	28.8%	18.4%	11.0%
SC	\$140	\$134	\$88	3.23%	3.69%	3.38%	13.233%	14.795%	0.088%	10.5%	14.3%	22.9%	25.3%	26.9%
SD	\$292	\$256	\$195	1.83%	1.84%	1.95%	4.534%	4.495%	0.746%	15.5%	21.6%	28.5%	20.3%	14.1%
TN	\$158	\$150	\$103	4.01%	5.08%	4.81%	11.980%	10.264%	0.086%	11.9%	16.4%	22.1%	25.7%	23.9%
TX	\$119	\$116	\$83	4.51%	5.10%	4.81%	7.290%	9.843%	0.092%	10.0%	13.9%	21.0%	27.2%	28.0%
UT	\$331	\$319	\$228	3.28%	3.17%	3.76%	4.678%	4.962%	0.083%	13.2%	20.6%	26.6%	23.5%	16.2%
VA	\$269	\$266	\$194	2.46%	2.56%	2.36%	4.506%	4.677%	0.085%	17.3%	19.7%	25.2%	21.8%	15.9%
VT	\$291	\$284	\$185	1.01%	1.22%	1.27%	3.141%	4.577%	0.000%	24.1%	20.3%	28.1%	16.6%	10.9%
WA	\$300	\$316	\$247	1.81%	1.79%	2.32%	8.663%	7.614%	0.103%	14.1%	21.1%	27.6%	22.7%	14.5%
WI	\$220	\$236	\$165	3.09%	2.71%	2.75%	5.367%	4.723%	0.079%	14.5%	19.0%	25.3%	22.0%	19.2%
WV	\$175	\$172	\$118	1.05%	1.00%	1.62%	2.048%	2.704%	0.034%	14.4%	18.8%	27.4%	23.6%	15.9%
WY	\$286	\$251	\$221	1.13%	1.74%	2.44%	3.751%	3.896%	0.000%	18.8%	21.0%	27.6%	20.8%	11.8%

	Median 1-Month AEP			% Accounts 30+ DPD			% Accounts 60+ DPD		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
FinTech	\$254	\$240	\$190	2.7%	3.0%	3.2%	1.9%	2.2%	2.0%
Banks	\$346	\$331	\$263	1.3%	1.6%	2.0%	0.8%	0.9%	1.2%
CU	\$230	\$233	\$158	1.7%	2.0%	2.6%	1.0%	1.3%	1.4%
Finance Company	\$88	\$93	\$49	8.1%	9.5%	9.6%	6.3%	7.2%	7.1%
Total	\$216	\$213	\$154	3.6%	4.2%	4.4%	2.6%	3.0%	2.9%

	% Accounts in Hardship			% 30+ DPD Accounts with Hardship			% 60+ DPD Accounts with Hardship		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
FinTech	9.50%	8.19%	0.16%	7.81%	5.77%	0.76%	8.29%	6.53%	1.19%
Banks	4.76%	4.99%	0.49%	4.97%	5.30%	2.58%	4.42%	4.26%	3.64%
CU	2.34%	2.43%	0.19%	0.83%	1.19%	0.33%	0.54%	0.86%	0.44%
Finance Company	10.27%	11.81%	0.24%	21.67%	25.02%	0.07%	24.20%	29.73%	0.07%
Total	6.92%	7.03%	0.25%	14.96%	16.66%	0.48%	17.28%	20.30%	0.63%

	Average UPL New Loan Amount			Average UPL Account Balance			Distribution of Total Balances		
	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019	July 2020	June 2020	July 2019
FinTech	\$9,800	\$10,899	\$10,201	\$10,630	\$10,719	\$11,050	36.0%	36.4%	38.3%
Banks	\$10,252	\$14,473	\$11,362	\$11,163	\$11,249	\$11,328	26.6%	26.6%	28.9%
CU	\$7,254	\$6,416	\$5,893	\$6,504	\$6,477	\$6,181	21.0%	20.8%	20.7%
Finance Company	\$2,708	\$2,580	\$2,522	\$5,486	\$5,445	\$4,310	16.4%	16.2%	12.2%
Total	\$5,954	\$6,647	\$6,119	\$9,072	\$9,113	\$8,904	100.0%	100.0%	100.0%

LEADING INDICATORS: MONTHLY UPDATE			
Indicator	July 2020	June 2020	July 2019
Consumer Sentiment Index	72.5	78.1 -7.2%	98.4 -26.3%
Stock Market Volatility	26.84	31.1 -13.7%	13.31 +101.7%
Building Permits	1,495	1,258 +18.9%	1,366 +9.7%
Housing Starts	1,496	1,186 +26.1%	1,212 +23.4%
Weekly Initial Claims (4 Week Moving Avg)	1,368,750	1,500,250 -8.8%	213,750 +540%

LEADING INDICATORS: QUARTERLY UPDATE			
Indicator	Q2 2020	Q1 2020	Q2 2019
New Business Startups	883,174	842,614 +4.8%	864,188 +2.2%

LAGGING INDICATORS: MONTHLY UPDATE			
Indicator	July 2020	June 2020	July 2019
Hourly Wages	\$29.39	\$29.37 +0.1%	\$28.05 +4.8%
Unemployment	10.2%	11.1% -8.1%	3.7% +176%
Consumer Confidence Index	98.4	98.2 +0.2%	100.4 -2.0%
Producer Price Index	192.9	189.4 +1.8%	204.3 -5.6%

LAGGING INDICATORS: QUARTERLY UPDATE			
Indicator	Q2 2020	Q1 2020	Q2 2019
GDP	-32.9%	-5.0% -27.9%	2.0% -34.9%

Macroeconomic Indicators and Definitions

All macroeconomic indicators are retrieved from the Federal Reserve Economic Data (FRED) at fred.stlouisfed.org. This data is utilized within the Monthly Industry Snapshot to provide a macroeconomic view of recent trends in the industry. The indicators and their definitions are as follows:

Building Permits:

This metric tracks the increase or decrease in requests for building permits.

Consumer Confidence Index:

This metric provides an indication of future developments of households' consumption and saving based upon answers regarding their expected financial situation, sentiment about the general economic situation, unemployment and capability of savings. An indicator above 100 signals a boost in the consumer's confidence toward the future economic situation, as a consequence of which they're less prone to save and more inclined to spend money on major purchases in the next 12 months. Values below 100 indicate a pessimistic attitude toward future developments in the economy, possibly resulting in a tendency to save more and consume less.

Consumer Sentiment Index:

This is a monthly survey of consumers which is used to estimate future spending and saving.

GDP (Quarterly):

The real gross domestic product is the inflation adjusted value of the goods and services produced by labor and property located in the United States.

Hourly Wages:

The average hourly wages for all employees is tracked by this metric.

Housing Starts:

Housing starts occur when excavation begins for the footing or foundation of a building. All housing units in a multifamily building are defined as being started when this excavation begins. Beginning with data for September 1992, estimates of housing starts include units in structures being totally rebuilt on an existing foundation.

Labor Participation Rate:

This metric is an indicator of our economy's active workforce. Its formula is the sum of all workers (employed or actively seeking employment) divided by the total non-institutionalized, civilian, working-age population.

Manufacturing Activity:

As its name implies, this metric tracks manufacturing activity within the U.S. This metric does not include capital goods related to defense.

New Business Startups (Quarterly):

This metric displays the total of all applications for an Employer Identification Number (EIN). This includes all applications for an EIN, except applications for tax liens, estates, trusts, or certain financial filings, applications outside of 50 states and DC or with no state county geocodes, applications with a NAICS sector code of 11 (agriculture, forestry, fishing and hunting) or 92 (public administration), and applications in certain industries (e.g., private households, civic and social organizations).

Producer Price Index:

This measures the average change over time in the selling prices received by domestic producers of goods and services. PPIs measure price changes from the perspective of the seller. This contrasts with other measures, such as the Consumer Price Index (CPI), which measure price changes from the purchaser's perspective.

Stock Market Volatility:

This indicator measures market expectation of near-term volatility as conveyed by stock index option prices.

Unemployment:

The unemployment rate represents the number of unemployed as a percentage of the labor force. Labor force data are restricted to people 16 years of age and older, who currently reside in 1 of the 50 states or the District of Columbia, who do not reside in institutions (e.g., penal and mental facilities, homes for the aged), and who are not on active duty in the Armed Forces.

Weekly Initial Claims (Four-Week Moving Average):

This metric tracks the number of people who have filed for unemployment during the week. We've adjusted this for the Monthly Industry Snapshot to capture a four-week moving average.

Glossary of Terms/Metrics

The following contains the **glossary of terms** for the Monthly Industry Snapshot:

Aggregate Excess Payment (AEP):

This is an important metric developed by TransUnion as an additional measure to gauge a consumer's credit strength (beyond credit score). The AEP is utilized to measure how much in additional or 'excess' payments a customer is making beyond their minimum due. For example, a consumer may owe a minimum of \$500/month across their wallet for their credit card, auto, mortgage, etc.

1. If a consumer is actually paying \$700/month toward these bills, their AEP would be +200.
2. If a consumer pays \$500/month, their AEP would be 0.
3. In general, the higher the AEP, the higher the likelihood the customer is in good financial standing and vice versa.

LOB:

This represents 'lines of business.'

Risk tiers:

System of ranking the overall risk score of individual consumers based upon their credit history. Risk tiers at TransUnion include the following VantageScore 4.0 categories (listed in order of credit quality):

- Super prime (781-850)
- Prime plus (721-780)
- Prime (661-720)
- Near prime (601-660)
- Subprime (300-600)

The *lowest risk* tier would be super prime, as it has the highest credit score of the group. The *highest risk* tier is subprime, as it reflects the lowest credit score of the group.

The **glossary of metrics** for TransUnion's Monthly Industry Snapshot is included as follows:

% of Accounts in Hardship:

This metric represents the percentage of accounts that are hardship flagged (affected by natural/declared disaster, accounts reported as in forbearance, accounts reported as deferred or payment due amount removal, or freezing of account status and/or past due amount).

% of Borrowers 30+:

The percentage of borrowers who are 30 + days past due will be included in this metric..

% of Borrowers 60+:

This metric will track the percentage of borrowers who are 60+ days delinquent.

% of Borrowers 90+:

The percentage of borrowers who are 90+ days delinquent will be tracked by this metric.

Average Account Balance:

This is the average balance for each account.

Average Balance Per Consumer:

Average total balance per consumer, of consumers with a balance.

Average Credit Line Per Consumer:

Average credit line per consumer, of consumers with a credit line.

Consumer Level 60+ Delinquency Rate:

This metric will include borrowers who are 60 days past due or higher.

Consumer Level 90+ Delinquency Rate:

This metric will include borrowers who are 90 days past due or higher.

Distribution of Delinquency:

This metric tracks the percentage of accounts that fall within each level of delinquency.

Lender Type - Banks:

Loans origination from banks are represented by this lender type.

Lender Type - Captive:

Captive lender types are generally referenced for auto. These lenders are typically located on-site at the dealership.

Lender Type - CU:

This represents 'credit unions' as the lender.

Lender Type - FinTech:

Those lenders employing advanced financial technologies to streamline/update traditional lending processes.

Lender Type - Traditional Finance Companies:

Lenders who do not accept deposits.

Median Account Balance:

This is the median balance for each account.

Median One Month AEP:

This metric represents the median consumer one month AEP (Average Excess Payment). The AEP is utilized to measure how much in additional or 'excess' payments a customer is making beyond their minimum due.

Product - Fannie:

This product type represents the Federal National Mortgage Association (FNMA). This is better known as Fannie Mae.

Product Type - FHA:

This represents the Federal Housing Administration. FHA insures mortgages on single family homes, multifamily properties, residential care facilities and hospitals.

Product Type - Freddie:

This product type represents the Federal Home Loan Mortgage Corporation, better known as Freddie Mac. Operating in the secondary mortgage market, 'Freddie' keeps mortgage capital flowing by purchasing mortgage loans from lenders so they can in turn provide more loans to qualified borrowers.

Product Type - Jumbo:

This product type represents those loans that exceed the dollar amount loan-servicing limits put in place by Freddie Mac and Fannie Mae. Another term of jumbo is non-conforming loans.

Product Type - USDA:

This product type represents non-traditional mortgages, such as zero-down-payment loans for rural and suburban homebuyers.

Product Type - VA:

This product type represents Veterans Administration (VA) loans. The VA loan is a \$0 down mortgage option available to veterans, service members and select military spouses.

Total Accounts by Lender Type:

The total number of accounts held within a particular lender type is tracked by this metric.

Methodology

In response to the COVID-19 pandemic, TransUnion will provide customers additional reporting on industry trends. While we'll continue producing our quarterly Industry Insights Report (IIR), in May, we'll officially introduce our Monthly Industry Snapshot. This first Snapshot will be released around May 20 and will include consumer data through the end of April. We'll continue to create this report each month thereafter.

It's important you have an understanding of how we're producing this report. The Snapshot includes data for the current month, as well as month-over-month (MoM) and year-over-year (YoY) comparisons for each line of business (LOB) and the metrics within those LOBs. Our methodology is detailed as follows:

1. TransUnion's Monthly Industry Snapshot utilizes a stratified random sample of five million consumers obtained from TransUnion's Prisma® DataHub.
2. The random sample of consumers was validated against TransUnion's consumer credit database to match both VantageScore 4.0 credit tier and state distributions of consumers.
3. This report analyzes all open accounts reported to TransUnion that have been verified in the past 10 years. All accounts not reported as closed with zero balance (as indicated with a closed date, an installment balance of zero, or a remark indicating a final status such as foreclosure or settlement) are included in the report's metrics.

For additional Monthly Industry Snapshot reports,
visit transunion.com/snapshot.



About TransUnion (NYSE: TRU)

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing a comprehensive picture of each person so they can be reliably and safely represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good®.

A leading presence in more than 30 countries across five continents, TransUnion provides solutions that help create economic opportunity, great experiences and personal empowerment for hundreds of millions of people.

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