

OCTOBER 2025

# Credit Industry Snapshot



# Executive Summary

TransUnion's October 2025 Credit Industry Snapshot saw serious consumer-level delinquency rates decline across all products except auto. Meanwhile, balance growth was mixed across products.

The Federal Reserve delivered its second rate cut of the year in late October, lowering the federal funds rate by 25 basis points to a range of 3.75% - 4.00%. This move followed a similar cut in September and reflects growing concern over labor market weakness as job gains have slowed while layoffs increased.

The decision to lower interest rates also has implications for inflation. Lower borrowing costs typically encourage consumer spending and business investment, which can increase demand and put upward pressure on prices. While the Fed's preferred inflation gauge (the Personal Consumption Expenditures (PCE) Index) is not yet available for October, the most recent headline was inflation came in slightly below expectations at 3.0%. Whether this easing cycle will eventually pressure inflation higher remains uncertain as the impact will depend on how quickly economic activity rebounds amid ongoing job market softness and cautious consumer sentiment.

Consumer confidence deteriorated further in October; the University of Michigan Index of Consumer Sentiment fell to 53.6, down from 55.1 in September and sharply lower than its 70.5 reading from one year ago. This decline reflects heightened anxiety over job security, persistent price pressures and uncertainty stemming from the shutdown.

Consumer credit conditions are likely to remain mixed for the remainder of 2025. Lower interest rates should ease borrowing costs for consumers, potentially supporting holiday spending. However, persistent labor market weakness, subdued sentiment and lingering uncertainty from the shutdown may temper demand for new credit. Overall, credit growth will likely continue at a modest pace, with risks tilted toward slower originations and rising delinquencies if job losses accelerate.

TransUnion® continues to deliver insights on consumer credit trends to help guide lending strategies. Month-over-month comparison highlights from our October 2025 report include:

## Overall:

- Serious delinquency increased for all products except auto
- Average new account balances decreased for auto and unsecured personal loan
- Average balances increased for mortgage but decreased for bankcard and unsecured personal loans

## Auto

- Consumer 30+DPD remained unchanged at 4.34%; 60+DPD decreased to 1.64% (-1 bp)
- Average new loan amount financed decreased to \$30,094 (from \$30,231)

## Bankcard

- Consumer 30+DPD increased to 4.81% (15 bps); 60+DPD increased to 3.39% (12 bps); 90+DPD increased to 2.47% (10 bps)
- Average balance per consumer decreased to \$6,519 (from \$6,523)
- Average credit line per consumer increased to \$27,336 (from \$27,244)
- The percentage of consumers with positive AEP on revolving accounts decreased to 86.5% (from 87.1%)

## Mortgage

- Consumer 30+DPD decreased to 2.72% (-17 bps); 60+DPD increased to 1.39% (3 bps); 90+DPD increased to 0.87% (2 bps)
- Average balance per account increased to \$234,407 (from \$233,641)

## Unsecured Personal Loan (UPL)

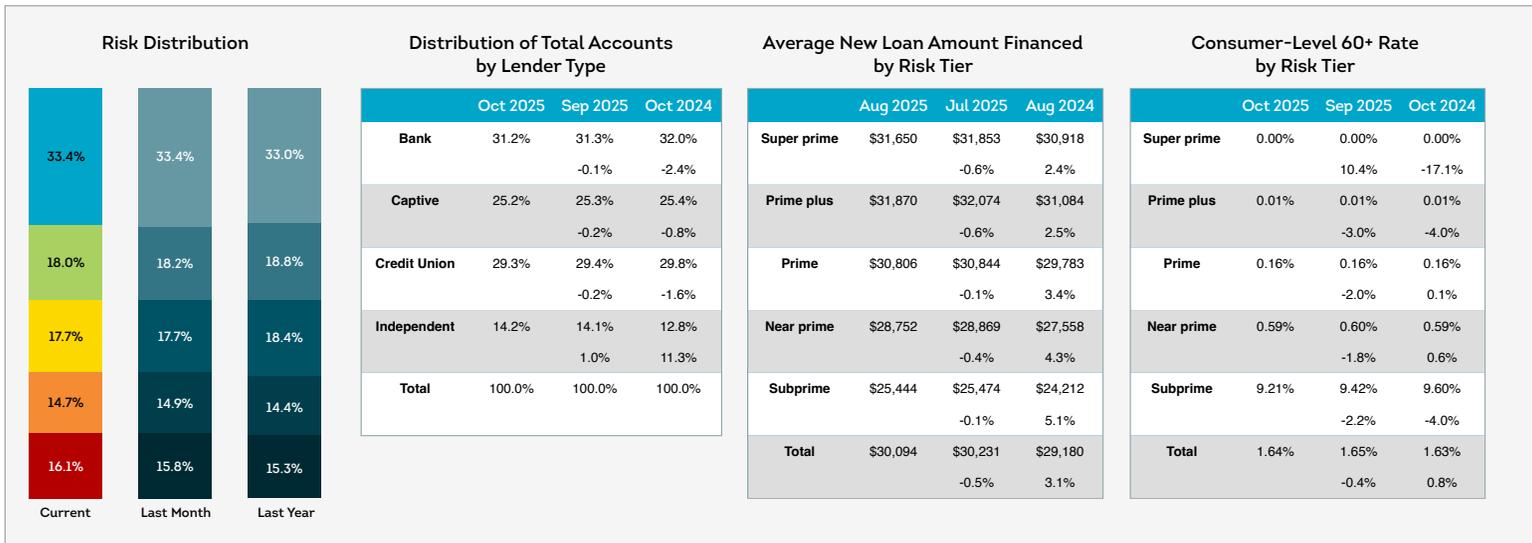
- Consumer 60+DPD increased to 3.87% (35 bps)
- Average new account balance decreased to \$6,432 (from \$6,487)
- Average balance per consumer decreased to \$11,699 (from \$11,724)
- Percentage of UPL consumers with positive AEP decreased to 26.6% (from 27.9%)

The above data insights are based upon TransUnion research. If you have questions about the Monthly Credit Industry Snapshot report or how to use this information, please contact your TransUnion sales representative.

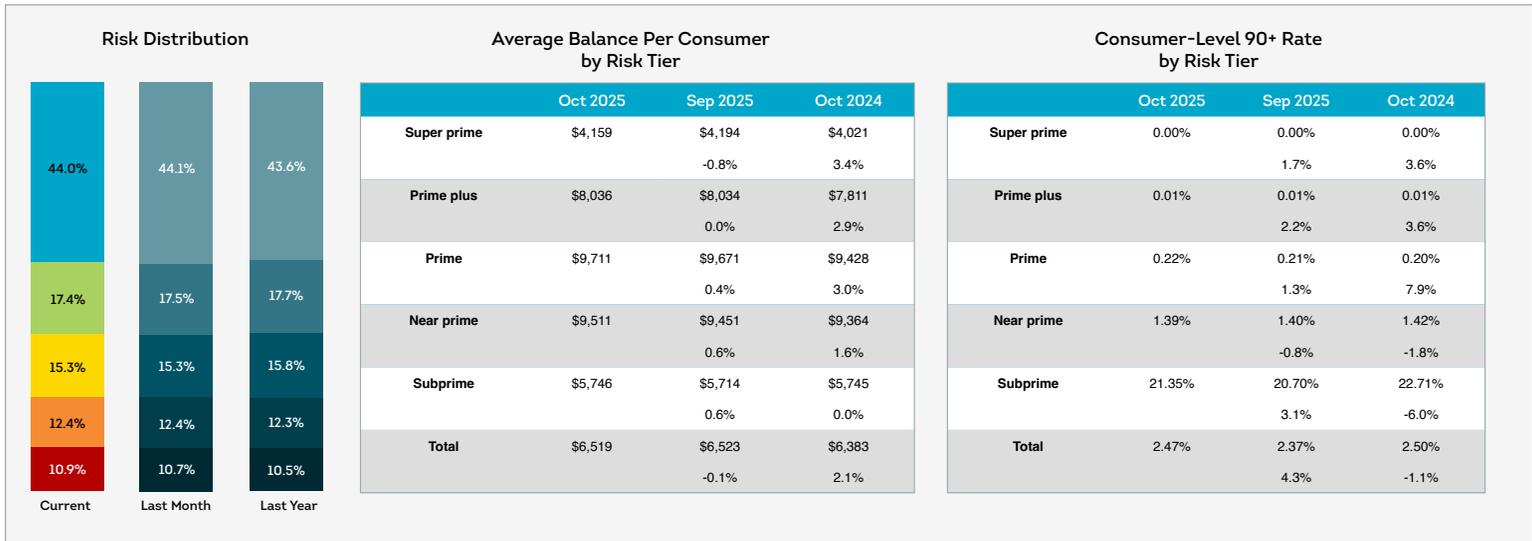
RISK TIERS

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

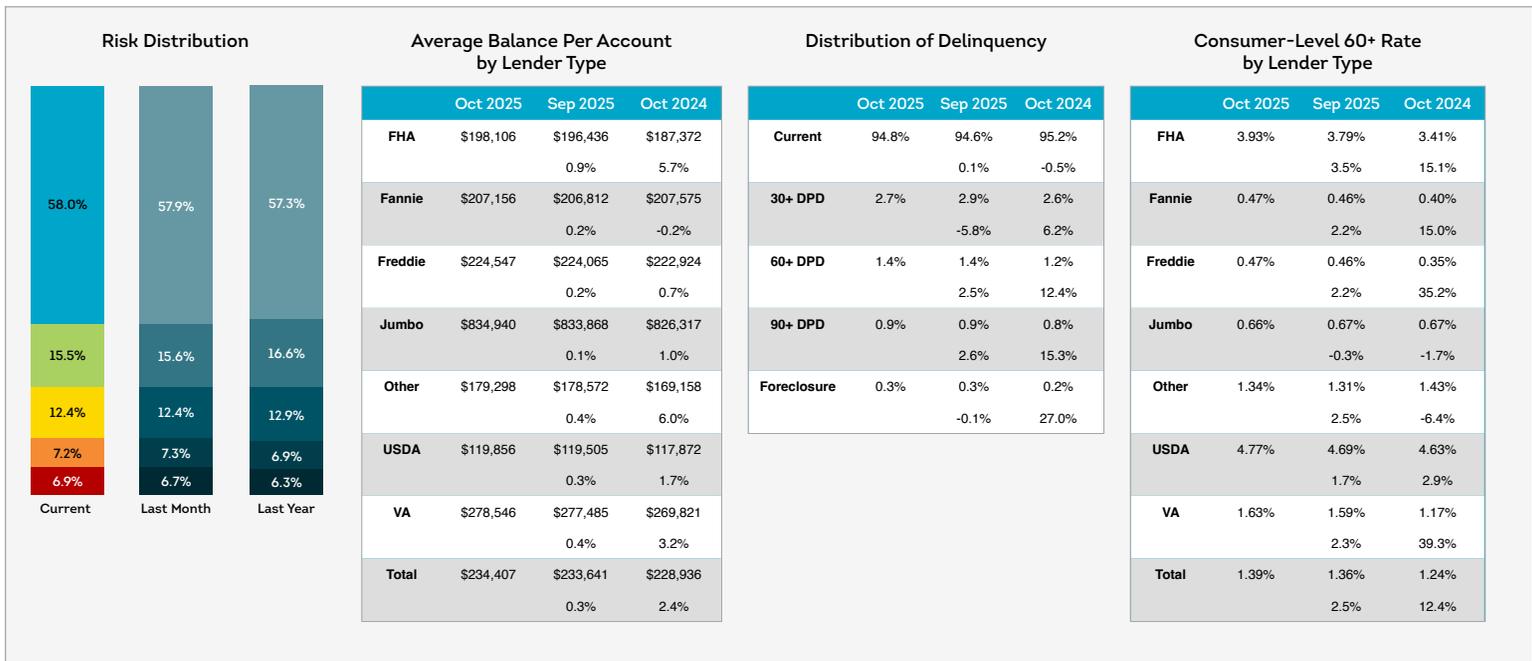
AUTO



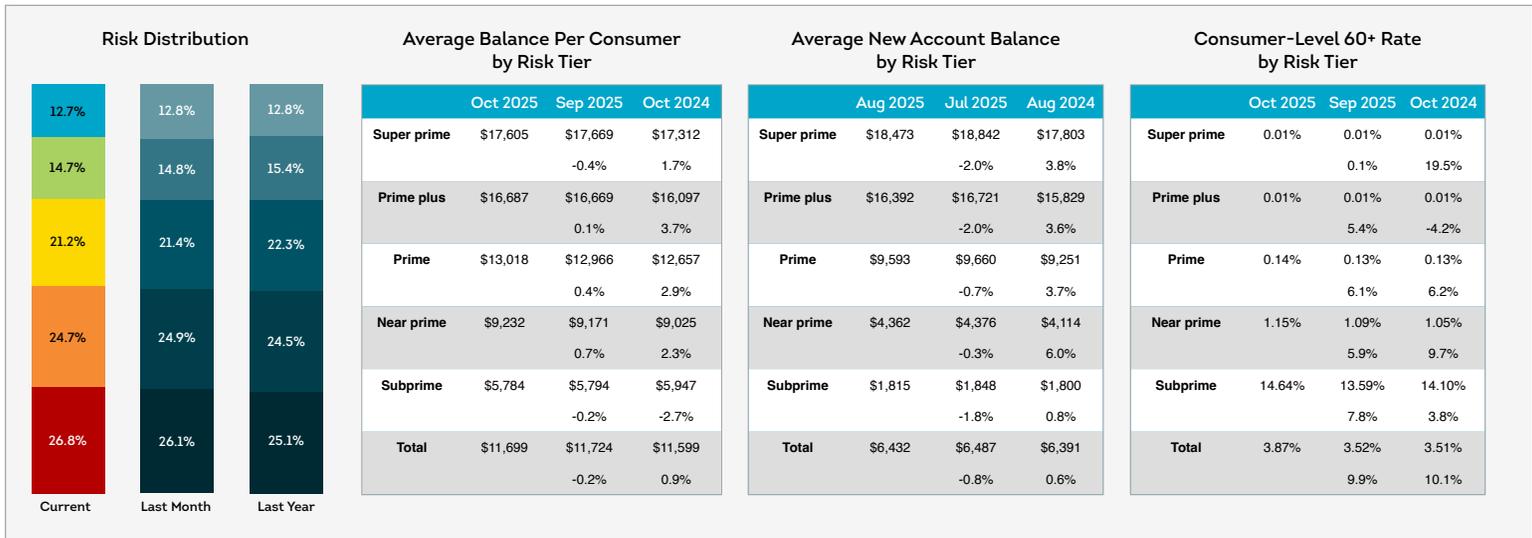
BANKCARD



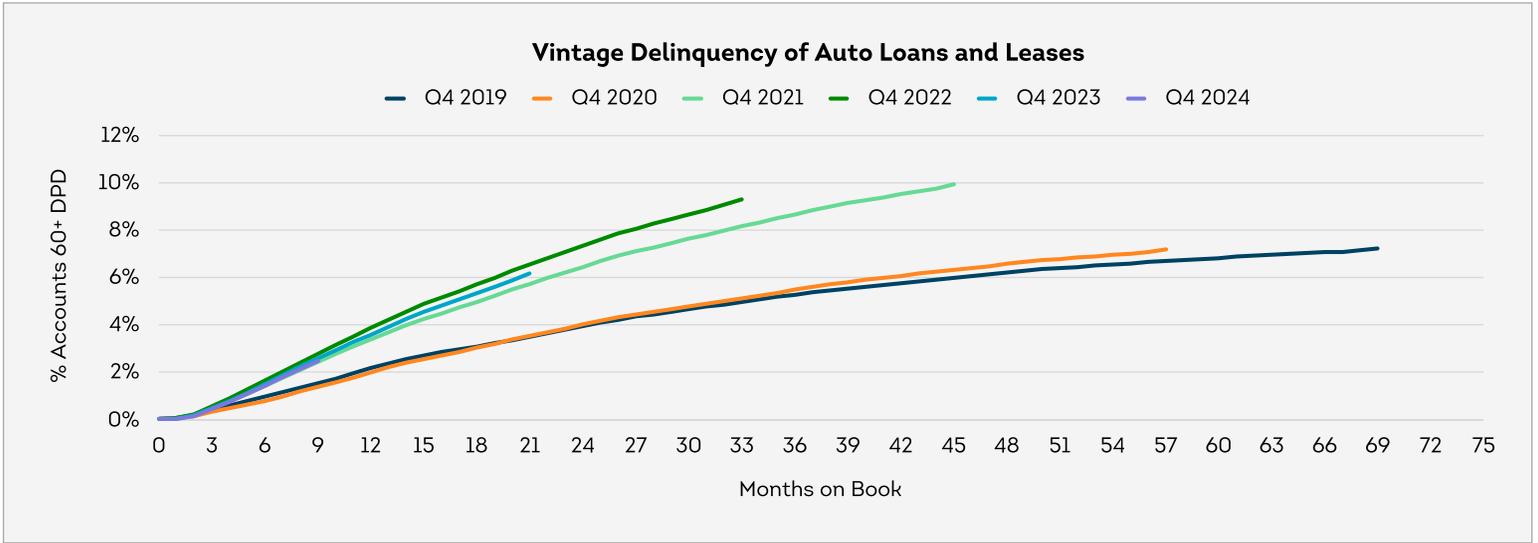
MORTGAGE



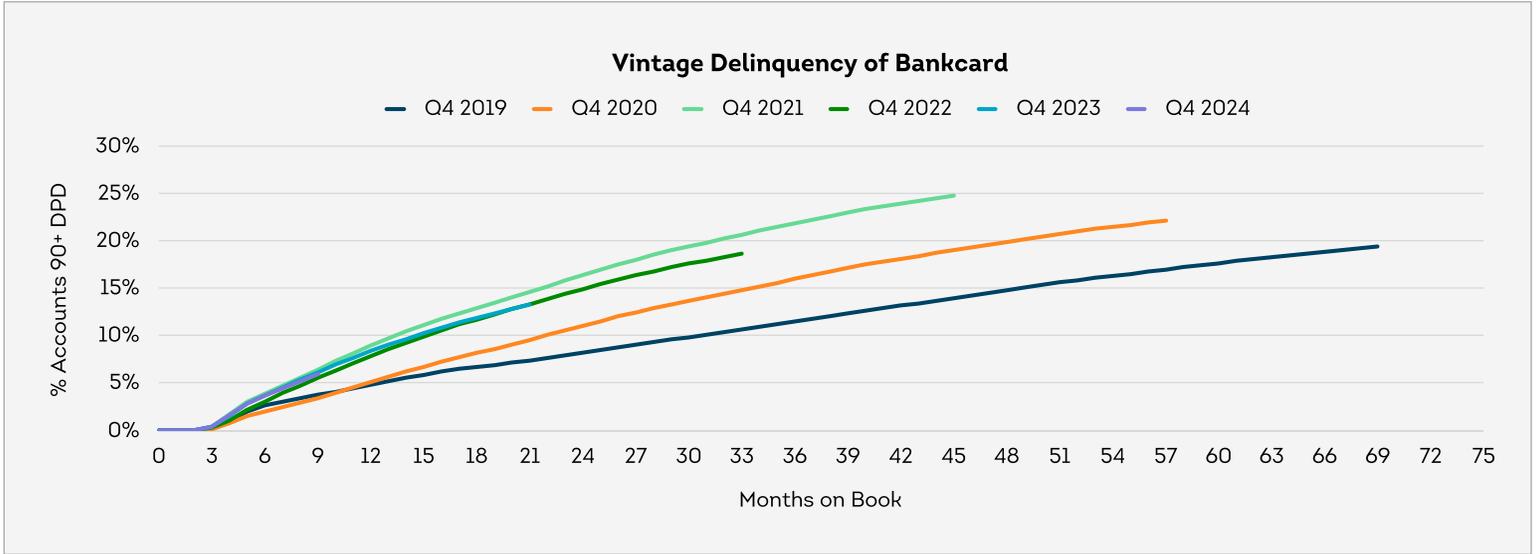
UNSECURED PERSONAL LOAN



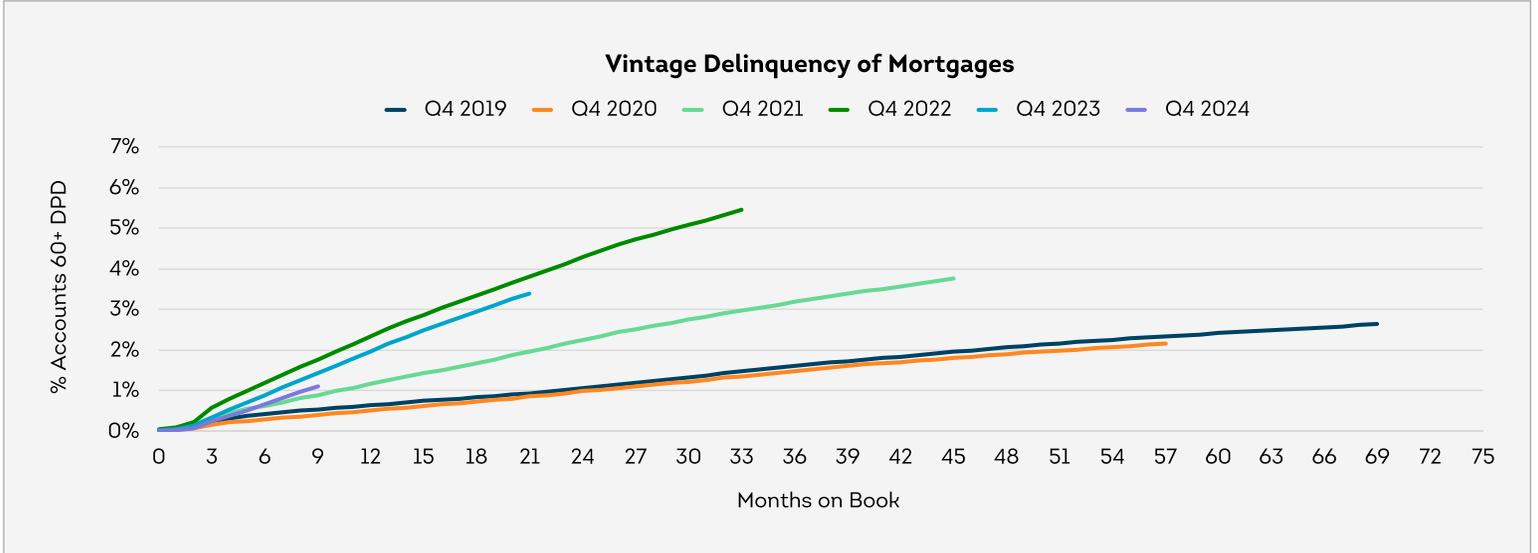
**AUTO**



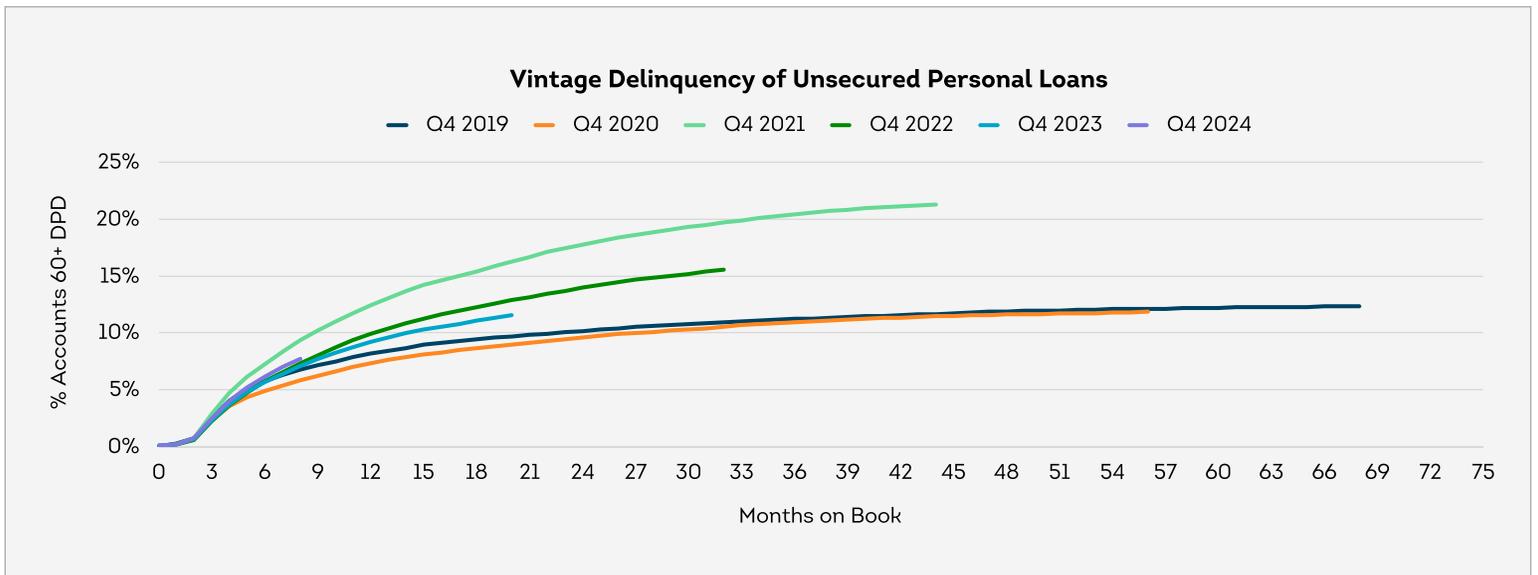
**BANKCARD**



**MORTGAGE**



**UNSECURED PERSONAL LOAN**



|                   | % Consumers 30+ DPD |              |              | % Consumers 60+ DPD |              |              | Risk Tier Distribution |              |              |              |              |
|-------------------|---------------------|--------------|--------------|---------------------|--------------|--------------|------------------------|--------------|--------------|--------------|--------------|
|                   | Oct 2025            | Sep 2025     | Oct 2024     | Oct 2025            | Sep 2025     | Oct 2024     | Super prime            | Prime plus   | Prime        | Near prime   | Subprime     |
| <b>All States</b> | <b>4.34%</b>        | <b>4.34%</b> | <b>4.30%</b> | <b>1.64%</b>        | <b>1.65%</b> | <b>1.63%</b> | <b>33.4%</b>           | <b>18.0%</b> | <b>17.7%</b> | <b>14.7%</b> | <b>16.1%</b> |
| <b>AK</b>         | 2.90%               | 2.94%        | 2.89%        | 1.12%               | 1.10%        | 1.08%        | 30.2%                  | 21.4%        | 21.2%        | 15.1%        | 12.0%        |
| <b>AL</b>         | 5.47%               | 5.44%        | 5.49%        | 2.01%               | 1.99%        | 2.05%        | 26.1%                  | 17.8%        | 19.0%        | 16.8%        | 20.3%        |
| <b>AR</b>         | 5.01%               | 5.00%        | 4.88%        | 1.88%               | 1.91%        | 1.85%        | 26.0%                  | 18.3%        | 19.1%        | 17.0%        | 19.6%        |
| <b>AZ</b>         | 4.69%               | 4.61%        | 4.53%        | 1.81%               | 1.78%        | 1.76%        | 31.1%                  | 17.7%        | 17.7%        | 15.7%        | 17.8%        |
| <b>CA</b>         | 3.61%               | 3.61%        | 3.57%        | 1.34%               | 1.36%        | 1.33%        | 35.3%                  | 18.5%        | 17.6%        | 14.4%        | 14.2%        |
| <b>CO</b>         | 3.50%               | 3.53%        | 3.48%        | 1.28%               | 1.31%        | 1.30%        | 37.0%                  | 18.3%        | 17.1%        | 13.7%        | 13.9%        |
| <b>CT</b>         | 3.72%               | 3.72%        | 3.83%        | 1.32%               | 1.35%        | 1.39%        | 39.4%                  | 17.8%        | 16.1%        | 12.7%        | 14.0%        |
| <b>DC</b>         | 7.20%               | 7.21%        | 7.01%        | 3.03%               | 3.08%        | 3.02%        | 32.6%                  | 14.3%        | 15.1%        | 15.1%        | 22.8%        |
| <b>DE</b>         | 4.81%               | 4.79%        | 4.75%        | 1.86%               | 1.89%        | 1.82%        | 35.5%                  | 17.1%        | 16.2%        | 13.8%        | 17.3%        |
| <b>FL</b>         | 4.69%               | 4.68%        | 4.75%        | 1.73%               | 1.73%        | 1.76%        | 31.1%                  | 17.9%        | 17.7%        | 15.7%        | 17.8%        |
| <b>GA</b>         | 6.40%               | 6.41%        | 6.53%        | 2.48%               | 2.50%        | 2.57%        | 27.3%                  | 16.1%        | 17.3%        | 16.6%        | 22.7%        |
| <b>HI</b>         | 3.57%               | 3.56%        | 3.44%        | 1.31%               | 1.29%        | 1.18%        | 33.0%                  | 19.9%        | 20.4%        | 14.9%        | 11.8%        |
| <b>IA</b>         | 3.01%               | 3.03%        | 2.98%        | 1.21%               | 1.21%        | 1.17%        | 35.7%                  | 19.2%        | 18.7%        | 13.7%        | 12.5%        |
| <b>ID</b>         | 2.73%               | 2.72%        | 2.72%        | 1.07%               | 1.06%        | 1.07%        | 35.2%                  | 19.8%        | 18.6%        | 13.9%        | 12.6%        |
| <b>IL</b>         | 4.34%               | 4.36%        | 4.26%        | 1.72%               | 1.74%        | 1.69%        | 35.0%                  | 17.6%        | 17.0%        | 14.3%        | 16.0%        |
| <b>IN</b>         | 4.14%               | 4.14%        | 4.05%        | 1.59%               | 1.60%        | 1.55%        | 30.7%                  | 18.1%        | 18.3%        | 15.4%        | 17.5%        |
| <b>KS</b>         | 3.27%               | 3.28%        | 3.29%        | 1.20%               | 1.21%        | 1.24%        | 32.8%                  | 18.6%        | 18.7%        | 15.2%        | 14.6%        |
| <b>KY</b>         | 4.13%               | 4.18%        | 4.13%        | 1.61%               | 1.61%        | 1.59%        | 28.7%                  | 18.4%        | 19.4%        | 16.3%        | 17.3%        |
| <b>LA</b>         | 6.99%               | 7.01%        | 7.04%        | 2.69%               | 2.72%        | 2.71%        | 27.5%                  | 17.2%        | 18.3%        | 16.1%        | 20.9%        |
| <b>MA</b>         | 3.69%               | 3.75%        | 3.68%        | 1.39%               | 1.41%        | 1.39%        | 41.3%                  | 18.2%        | 16.4%        | 12.0%        | 12.1%        |
| <b>MD</b>         | 5.17%               | 5.23%        | 5.20%        | 1.91%               | 1.93%        | 1.90%        | 34.3%                  | 16.6%        | 16.5%        | 14.5%        | 18.1%        |
| <b>ME</b>         | 2.73%               | 2.74%        | 2.72%        | 1.02%               | 1.03%        | 1.00%        | 37.1%                  | 20.0%        | 18.9%        | 12.8%        | 11.1%        |
| <b>MI</b>         | 3.63%               | 3.64%        | 3.53%        | 1.44%               | 1.43%        | 1.40%        | 38.0%                  | 18.5%        | 17.2%        | 12.9%        | 13.4%        |
| <b>MN</b>         | 2.34%               | 2.37%        | 2.34%        | 0.85%               | 0.87%        | 0.87%        | 43.6%                  | 18.9%        | 16.4%        | 11.3%        | 9.8%         |
| <b>MO</b>         | 4.18%               | 4.17%        | 4.15%        | 1.67%               | 1.69%        | 1.67%        | 32.1%                  | 18.0%        | 18.0%        | 15.1%        | 16.7%        |
| <b>MS</b>         | 7.68%               | 7.67%        | 7.61%        | 2.84%               | 2.83%        | 2.83%        | 21.6%                  | 16.8%        | 19.7%        | 18.2%        | 23.6%        |
| <b>MT</b>         | 2.99%               | 3.14%        | 2.94%        | 1.20%               | 1.24%        | 1.15%        | 34.2%                  | 20.0%        | 19.4%        | 14.4%        | 12.0%        |
| <b>NC</b>         | 5.42%               | 5.33%        | 5.41%        | 2.16%               | 2.11%        | 2.14%        | 30.3%                  | 17.0%        | 17.7%        | 15.6%        | 19.3%        |
| <b>ND</b>         | 2.72%               | 2.75%        | 2.55%        | 1.10%               | 1.13%        | 1.01%        | 37.1%                  | 20.1%        | 18.6%        | 13.2%        | 11.1%        |
| <b>NE</b>         | 3.16%               | 3.21%        | 3.07%        | 1.24%               | 1.27%        | 1.17%        | 36.5%                  | 19.4%        | 18.1%        | 13.6%        | 12.4%        |
| <b>NH</b>         | 3.03%               | 3.06%        | 3.07%        | 1.11%               | 1.11%        | 1.12%        | 41.2%                  | 19.3%        | 16.8%        | 11.8%        | 11.0%        |
| <b>NJ</b>         | 3.92%               | 3.95%        | 3.81%        | 1.43%               | 1.47%        | 1.39%        | 41.8%                  | 17.6%        | 15.6%        | 12.1%        | 13.0%        |
| <b>NM</b>         | 5.42%               | 5.34%        | 5.08%        | 2.12%               | 2.11%        | 1.99%        | 25.5%                  | 18.3%        | 20.3%        | 17.8%        | 18.1%        |
| <b>NV</b>         | 4.81%               | 4.80%        | 4.82%        | 1.88%               | 1.89%        | 1.89%        | 30.0%                  | 17.7%        | 17.8%        | 16.3%        | 18.3%        |
| <b>NY</b>         | 3.61%               | 3.65%        | 3.61%        | 1.33%               | 1.34%        | 1.32%        | 41.1%                  | 18.6%        | 16.6%        | 12.0%        | 11.6%        |
| <b>OH</b>         | 4.25%               | 4.22%        | 4.14%        | 1.65%               | 1.64%        | 1.58%        | 34.9%                  | 17.8%        | 17.2%        | 14.1%        | 16.1%        |
| <b>OK</b>         | 4.51%               | 4.46%        | 4.45%        | 1.68%               | 1.66%        | 1.62%        | 25.4%                  | 17.9%        | 19.6%        | 17.6%        | 19.5%        |
| <b>OR</b>         | 2.83%               | 2.85%        | 2.77%        | 1.11%               | 1.12%        | 1.06%        | 35.8%                  | 19.2%        | 18.5%        | 13.9%        | 12.5%        |
| <b>PA</b>         | 3.99%               | 4.00%        | 3.99%        | 1.49%               | 1.51%        | 1.49%        | 38.5%                  | 17.7%        | 16.4%        | 12.8%        | 14.6%        |
| <b>RI</b>         | 3.70%               | 3.70%        | 3.68%        | 1.29%               | 1.33%        | 1.29%        | 40.2%                  | 18.2%        | 16.2%        | 12.4%        | 13.0%        |
| <b>SC</b>         | 5.71%               | 5.65%        | 5.74%        | 2.18%               | 2.16%        | 2.18%        | 29.0%                  | 17.0%        | 17.7%        | 15.8%        | 20.5%        |
| <b>SD</b>         | 2.86%               | 2.98%        | 2.75%        | 1.19%               | 1.20%        | 1.10%        | 36.1%                  | 19.7%        | 18.9%        | 13.6%        | 11.7%        |
| <b>TN</b>         | 4.34%               | 4.31%        | 4.33%        | 1.66%               | 1.66%        | 1.67%        | 29.7%                  | 18.4%        | 18.8%        | 15.8%        | 17.3%        |
| <b>TX</b>         | 5.49%               | 5.44%        | 5.40%        | 1.98%               | 1.98%        | 1.93%        | 26.9%                  | 17.2%        | 18.4%        | 17.4%        | 20.0%        |
| <b>UT</b>         | 2.66%               | 2.62%        | 2.59%        | 1.05%               | 1.04%        | 1.03%        | 36.0%                  | 19.8%        | 19.2%        | 13.6%        | 11.3%        |
| <b>VA</b>         | 4.19%               | 4.20%        | 4.15%        | 1.61%               | 1.62%        | 1.59%        | 35.2%                  | 17.3%        | 17.1%        | 14.2%        | 16.1%        |
| <b>VT</b>         | 2.75%               | 2.76%        | 2.88%        | 1.04%               | 1.04%        | 1.10%        | 40.5%                  | 19.9%        | 18.0%        | 11.8%        | 9.8%         |
| <b>WA</b>         | 2.82%               | 2.84%        | 2.74%        | 1.11%               | 1.13%        | 1.06%        | 37.8%                  | 19.1%        | 17.6%        | 13.4%        | 12.2%        |
| <b>WI</b>         | 2.89%               | 2.93%        | 2.88%        | 1.23%               | 1.24%        | 1.24%        | 39.9%                  | 19.2%        | 17.3%        | 12.3%        | 11.4%        |
| <b>WV</b>         | 4.89%               | 4.92%        | 4.86%        | 1.89%               | 1.90%        | 1.84%        | 28.0%                  | 18.6%        | 19.8%        | 16.2%        | 17.3%        |
| <b>WY</b>         | 3.12%               | 3.19%        | 3.02%        | 1.29%               | 1.27%        | 1.20%        | 31.2%                  | 19.9%        | 20.2%        | 15.5%        | 13.2%        |

| Risk Tier Mix by Lender Type |               |               |               |               |               |               |               |               |               |               |               |               |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Risk Tier                    | Bank          |               |               | Captive       |               |               | Credit Union  |               |               | Independent   |               |               |
|                              | Oct 2025      | Sep 2025      | Oct 2024      | Oct 2025      | Sep 2025      | Oct 2024      | Oct 2025      | Sep 2025      | Oct 2024      | Oct 2025      | Sep 2025      | Oct 2024      |
| <b>Super prime</b>           | 34.5%         | 34.4%         | 33.9%         | 43.2%         | 43.1%         | 42.2%         | 32.6%         | 32.5%         | 32.3%         | 15.6%         | 15.5%         | 14.4%         |
| <b>Prime plus</b>            | 18.4%         | 18.6%         | 19.2%         | 18.8%         | 19.0%         | 19.6%         | 20.6%         | 20.8%         | 21.1%         | 10.4%         | 10.5%         | 10.3%         |
| <b>Prime</b>                 | 17.7%         | 17.7%         | 18.6%         | 16.0%         | 16.0%         | 16.7%         | 20.5%         | 20.5%         | 21.0%         | 15.1%         | 15.2%         | 15.6%         |
| <b>Near prime</b>            | 14.2%         | 14.3%         | 14.0%         | 11.7%         | 11.7%         | 11.5%         | 14.8%         | 14.9%         | 14.4%         | 21.2%         | 21.7%         | 21.7%         |
| <b>Subprime</b>              | 15.2%         | 14.9%         | 14.4%         | 10.5%         | 10.3%         | 10.0%         | 11.6%         | 11.3%         | 11.1%         | 37.6%         | 37.0%         | 38.1%         |
| <b>Total</b>                 | <b>100.0%</b> |

| Delinquency Status by Lender Type |                       |              |              |                       |              |              |                       |              |              |  |
|-----------------------------------|-----------------------|--------------|--------------|-----------------------|--------------|--------------|-----------------------|--------------|--------------|--|
| Lender Type                       | % of Accounts 30+ DPD |              |              | % of Accounts 60+ DPD |              |              | % of Accounts 90+ DPD |              |              |  |
|                                   | Oct 2025              | Sep 2025     | Oct 2024     | Oct 2025              | Sep 2025     | Oct 2024     | Oct 2025              | Sep 2025     | Oct 2024     |  |
| <b>Bank</b>                       | 4.36%                 | 4.39%        | 4.37%        | 1.65%                 | 1.70%        | 1.65%        | 0.51%                 | 0.53%        | 0.52%        |  |
| <b>Captive</b>                    | 2.82%                 | 2.79%        | 2.82%        | 0.91%                 | 0.89%        | 0.88%        | 0.25%                 | 0.24%        | 0.25%        |  |
| <b>Credit union</b>               | 2.36%                 | 2.37%        | 2.36%        | 0.88%                 | 0.87%        | 0.90%        | 0.47%                 | 0.46%        | 0.48%        |  |
| <b>Independent</b>                | 7.61%                 | 7.64%        | 7.90%        | 3.06%                 | 3.09%        | 3.26%        | 1.15%                 | 1.15%        | 1.33%        |  |
| <b>Total</b>                      | <b>3.85%</b>          | <b>3.85%</b> | <b>3.83%</b> | <b>1.44%</b>          | <b>1.45%</b> | <b>1.44%</b> | <b>0.52%</b>          | <b>0.52%</b> | <b>0.55%</b> |  |

|            | % of Consumers 30+ DPD |          |          | % of Consumers 60+ DPD |          |          | % of Consumers 90+ DPD |          |          | Risk Tier Distribution |            |       |            |          |
|------------|------------------------|----------|----------|------------------------|----------|----------|------------------------|----------|----------|------------------------|------------|-------|------------|----------|
|            | Oct 2025               | Sep 2025 | Oct 2024 | Oct 2025               | Sep 2025 | Oct 2024 | Oct 2025               | Sep 2025 | Oct 2024 | Super prime            | Prime plus | Prime | Near prime | Subprime |
| All States | 4.81%                  | 4.66%    | 4.79%    | 3.39%                  | 3.27%    | 3.40%    | 2.47%                  | 2.37%    | 2.50%    | 44.0%                  | 17.4%      | 15.3% | 12.4%      | 10.9%    |
| AK         | 3.62%                  | 3.80%    | 3.49%    | 2.40%                  | 2.48%    | 2.37%    | 1.73%                  | 1.75%    | 1.73%    | 42.5%                  | 19.3%      | 17.0% | 12.4%      | 8.9%     |
| AL         | 6.03%                  | 5.85%    | 6.11%    | 4.26%                  | 4.11%    | 4.35%    | 3.09%                  | 2.96%    | 3.18%    | 37.5%                  | 17.4%      | 16.7% | 14.5%      | 13.9%    |
| AR         | 6.05%                  | 5.89%    | 6.02%    | 4.35%                  | 4.21%    | 4.36%    | 3.18%                  | 3.07%    | 3.20%    | 37.0%                  | 18.1%      | 17.0% | 14.5%      | 13.4%    |
| AZ         | 5.12%                  | 4.92%    | 4.95%    | 3.65%                  | 3.51%    | 3.56%    | 2.68%                  | 2.56%    | 2.63%    | 43.8%                  | 17.1%      | 15.2% | 12.6%      | 11.3%    |
| CA         | 4.23%                  | 4.11%    | 4.27%    | 2.97%                  | 2.89%    | 3.04%    | 2.18%                  | 2.11%    | 2.25%    | 46.2%                  | 17.8%      | 14.9% | 11.8%      | 9.3%     |
| CO         | 3.95%                  | 3.80%    | 3.77%    | 2.77%                  | 2.66%    | 2.65%    | 2.03%                  | 1.93%    | 1.94%    | 49.5%                  | 16.7%      | 14.0% | 10.7%      | 9.2%     |
| CT         | 4.52%                  | 4.38%    | 4.49%    | 3.15%                  | 3.04%    | 3.15%    | 2.29%                  | 2.18%    | 2.32%    | 46.6%                  | 16.9%      | 14.6% | 11.4%      | 10.5%    |
| DC         | 5.16%                  | 4.95%    | 5.13%    | 3.58%                  | 3.43%    | 3.56%    | 2.60%                  | 2.46%    | 2.62%    | 49.0%                  | 16.9%      | 13.5% | 10.2%      | 10.4%    |
| DE         | 5.36%                  | 5.17%    | 5.44%    | 3.76%                  | 3.65%    | 3.90%    | 2.75%                  | 2.63%    | 2.87%    | 45.3%                  | 16.1%      | 14.5% | 12.2%      | 11.9%    |
| FL         | 5.76%                  | 5.57%    | 5.80%    | 4.12%                  | 3.96%    | 4.13%    | 3.03%                  | 2.89%    | 3.04%    | 40.3%                  | 17.9%      | 16.2% | 13.6%      | 12.1%    |
| GA         | 6.67%                  | 6.46%    | 6.85%    | 4.75%                  | 4.58%    | 4.93%    | 3.46%                  | 3.32%    | 3.62%    | 38.1%                  | 16.6%      | 16.0% | 14.4%      | 14.8%    |
| HI         | 3.31%                  | 3.24%    | 3.47%    | 2.24%                  | 2.19%    | 2.38%    | 1.60%                  | 1.56%    | 1.73%    | 49.9%                  | 17.1%      | 14.8% | 11.0%      | 7.2%     |
| IA         | 3.61%                  | 3.47%    | 3.59%    | 2.46%                  | 2.38%    | 2.48%    | 1.78%                  | 1.69%    | 1.79%    | 48.0%                  | 17.3%      | 14.7% | 11.0%      | 9.0%     |
| ID         | 3.39%                  | 3.26%    | 3.42%    | 2.31%                  | 2.23%    | 2.37%    | 1.68%                  | 1.61%    | 1.73%    | 47.9%                  | 17.9%      | 15.0% | 10.8%      | 8.3%     |
| IL         | 4.45%                  | 4.32%    | 4.42%    | 3.14%                  | 3.03%    | 3.14%    | 2.28%                  | 2.18%    | 2.31%    | 45.6%                  | 17.2%      | 14.8% | 12.0%      | 10.4%    |
| IN         | 4.92%                  | 4.76%    | 4.85%    | 3.49%                  | 3.36%    | 3.47%    | 2.54%                  | 2.43%    | 2.54%    | 42.3%                  | 17.4%      | 15.7% | 12.8%      | 11.7%    |
| KS         | 4.04%                  | 3.92%    | 4.00%    | 2.80%                  | 2.70%    | 2.79%    | 2.03%                  | 1.94%    | 2.04%    | 45.5%                  | 17.7%      | 15.2% | 11.8%      | 9.8%     |
| KY         | 5.18%                  | 5.01%    | 5.08%    | 3.68%                  | 3.53%    | 3.64%    | 2.67%                  | 2.56%    | 2.67%    | 40.8%                  | 17.6%      | 16.4% | 13.3%      | 11.9%    |
| LA         | 6.63%                  | 6.43%    | 6.75%    | 4.71%                  | 4.54%    | 4.84%    | 3.43%                  | 3.28%    | 3.55%    | 36.4%                  | 17.0%      | 16.8% | 14.7%      | 15.0%    |
| MA         | 3.96%                  | 3.85%    | 3.88%    | 2.74%                  | 2.67%    | 2.73%    | 1.99%                  | 1.92%    | 2.01%    | 50.5%                  | 17.1%      | 14.1% | 10.0%      | 8.3%     |
| MD         | 5.28%                  | 5.12%    | 5.26%    | 3.67%                  | 3.55%    | 3.70%    | 2.66%                  | 2.56%    | 2.71%    | 44.9%                  | 16.3%      | 14.9% | 12.2%      | 11.7%    |
| ME         | 3.56%                  | 3.49%    | 3.57%    | 2.46%                  | 2.40%    | 2.48%    | 1.80%                  | 1.73%    | 1.83%    | 48.0%                  | 17.8%      | 14.9% | 10.8%      | 8.4%     |
| MI         | 4.59%                  | 4.47%    | 4.59%    | 3.22%                  | 3.11%    | 3.24%    | 2.35%                  | 2.25%    | 2.37%    | 45.4%                  | 17.3%      | 15.0% | 11.7%      | 10.6%    |
| MN         | 3.00%                  | 2.90%    | 2.95%    | 2.04%                  | 1.98%    | 2.03%    | 1.48%                  | 1.41%    | 1.48%    | 53.3%                  | 16.6%      | 13.3% | 9.4%       | 7.5%     |
| MO         | 4.52%                  | 4.36%    | 4.52%    | 3.17%                  | 3.05%    | 3.21%    | 2.30%                  | 2.21%    | 2.35%    | 44.3%                  | 17.3%      | 15.3% | 12.3%      | 10.8%    |
| MS         | 7.56%                  | 7.29%    | 7.61%    | 5.41%                  | 5.20%    | 5.51%    | 3.93%                  | 3.78%    | 4.05%    | 31.9%                  | 17.3%      | 18.0% | 16.3%      | 16.5%    |
| MT         | 3.20%                  | 3.17%    | 3.15%    | 2.20%                  | 2.16%    | 2.17%    | 1.60%                  | 1.56%    | 1.58%    | 48.6%                  | 17.9%      | 14.7% | 10.7%      | 8.0%     |
| NC         | 5.56%                  | 5.32%    | 5.59%    | 3.95%                  | 3.77%    | 3.96%    | 2.88%                  | 2.72%    | 2.89%    | 43.2%                  | 16.9%      | 15.3% | 12.6%      | 12.1%    |
| ND         | 3.48%                  | 3.40%    | 3.35%    | 2.42%                  | 2.36%    | 2.34%    | 1.78%                  | 1.68%    | 1.71%    | 47.9%                  | 17.6%      | 14.8% | 11.0%      | 8.7%     |
| NE         | 3.78%                  | 3.68%    | 3.64%    | 2.64%                  | 2.54%    | 2.54%    | 1.90%                  | 1.83%    | 1.86%    | 46.9%                  | 17.6%      | 14.9% | 11.3%      | 9.3%     |
| NH         | 3.43%                  | 3.37%    | 3.49%    | 2.37%                  | 2.33%    | 2.47%    | 1.73%                  | 1.68%    | 1.83%    | 51.4%                  | 17.0%      | 13.6% | 10.0%      | 8.1%     |
| NJ         | 4.55%                  | 4.45%    | 4.54%    | 3.17%                  | 3.08%    | 3.19%    | 2.31%                  | 2.21%    | 2.34%    | 47.2%                  | 17.1%      | 14.6% | 11.3%      | 9.7%     |
| NM         | 4.86%                  | 4.69%    | 4.64%    | 3.33%                  | 3.22%    | 3.20%    | 2.40%                  | 2.30%    | 2.33%    | 40.3%                  | 18.0%      | 16.5% | 13.6%      | 11.6%    |
| NV         | 5.84%                  | 5.67%    | 5.91%    | 4.21%                  | 4.09%    | 4.30%    | 3.11%                  | 3.00%    | 3.18%    | 40.0%                  | 17.2%      | 16.0% | 14.1%      | 12.7%    |
| NY         | 4.77%                  | 4.65%    | 4.72%    | 3.34%                  | 3.24%    | 3.33%    | 2.43%                  | 2.34%    | 2.46%    | 44.0%                  | 18.2%      | 15.4% | 12.1%      | 10.4%    |
| OH         | 4.76%                  | 4.60%    | 4.75%    | 3.39%                  | 3.25%    | 3.41%    | 2.48%                  | 2.36%    | 2.52%    | 45.0%                  | 16.7%      | 14.9% | 12.2%      | 11.2%    |
| OK         | 5.55%                  | 5.36%    | 5.45%    | 3.93%                  | 3.79%    | 3.89%    | 2.86%                  | 2.76%    | 2.85%    | 37.4%                  | 18.2%      | 17.2% | 14.5%      | 12.8%    |
| OR         | 3.54%                  | 3.43%    | 3.40%    | 2.42%                  | 2.34%    | 2.31%    | 1.74%                  | 1.67%    | 1.67%    | 48.5%                  | 17.4%      | 14.6% | 11.0%      | 8.6%     |
| PA         | 4.65%                  | 4.52%    | 4.72%    | 3.30%                  | 3.19%    | 3.39%    | 2.42%                  | 2.32%    | 2.51%    | 46.9%                  | 16.4%      | 14.4% | 11.4%      | 10.9%    |
| RI         | 4.66%                  | 4.52%    | 4.67%    | 3.31%                  | 3.19%    | 3.33%    | 2.44%                  | 2.34%    | 2.48%    | 45.8%                  | 17.0%      | 15.2% | 11.8%      | 10.3%    |
| SC         | 5.72%                  | 5.52%    | 5.81%    | 3.99%                  | 3.84%    | 4.05%    | 2.90%                  | 2.77%    | 2.95%    | 41.6%                  | 17.0%      | 15.6% | 13.1%      | 12.8%    |
| SD         | 3.28%                  | 3.20%    | 3.12%    | 2.30%                  | 2.22%    | 2.19%    | 1.67%                  | 1.60%    | 1.60%    | 49.5%                  | 17.5%      | 14.4% | 10.5%      | 8.1%     |
| TN         | 5.12%                  | 4.95%    | 5.05%    | 3.62%                  | 3.50%    | 3.59%    | 2.64%                  | 2.53%    | 2.63%    | 41.6%                  | 17.8%      | 15.9% | 13.0%      | 11.7%    |
| TX         | 5.86%                  | 5.67%    | 5.74%    | 4.18%                  | 4.02%    | 4.13%    | 3.06%                  | 2.93%    | 3.06%    | 37.3%                  | 17.8%      | 16.7% | 14.7%      | 13.5%    |
| UT         | 3.41%                  | 3.30%    | 3.33%    | 2.25%                  | 2.18%    | 2.22%    | 1.59%                  | 1.53%    | 1.59%    | 47.7%                  | 18.4%      | 15.3% | 10.7%      | 8.0%     |
| VA         | 4.41%                  | 4.29%    | 4.36%    | 3.06%                  | 2.96%    | 3.04%    | 2.22%                  | 2.14%    | 2.21%    | 47.8%                  | 16.6%      | 14.3% | 11.3%      | 10.0%    |
| VT         | 3.10%                  | 3.03%    | 3.13%    | 2.11%                  | 2.06%    | 2.17%    | 1.53%                  | 1.48%    | 1.59%    | 50.9%                  | 17.7%      | 14.0% | 9.8%       | 7.6%     |
| WA         | 3.30%                  | 3.21%    | 3.27%    | 2.22%                  | 2.16%    | 2.22%    | 1.60%                  | 1.55%    | 1.61%    | 50.8%                  | 17.6%      | 13.8% | 10.1%      | 7.7%     |
| WI         | 3.05%                  | 2.97%    | 3.10%    | 2.09%                  | 2.02%    | 2.15%    | 1.51%                  | 1.45%    | 1.56%    | 51.7%                  | 17.1%      | 13.7% | 9.9%       | 7.7%     |
| WV         | 5.88%                  | 5.68%    | 5.73%    | 4.20%                  | 4.02%    | 4.10%    | 3.07%                  | 2.92%    | 3.02%    | 37.4%                  | 17.5%      | 16.9% | 14.7%      | 13.5%    |
| WY         | 3.72%                  | 3.69%    | 3.81%    | 2.58%                  | 2.57%    | 2.68%    | 1.88%                  | 1.85%    | 1.97%    | 45.3%                  | 18.2%      | 15.4% | 11.9%      | 9.2%     |

|                   | Average Balance Per Consumer |                |                | Average Credit Line Per Consumer |                 |                 | % of Consumers with Positive AEP on Revolving Accounts |              |              |
|-------------------|------------------------------|----------------|----------------|----------------------------------|-----------------|-----------------|--------------------------------------------------------|--------------|--------------|
|                   | Oct 2025                     | Sep 2025       | Oct 2024       | Oct 2025                         | Sep 2025        | Oct 2024        | Oct 2025                                               | Sep 2025     | Oct 2024     |
| <b>All States</b> | <b>\$6,519</b>               | <b>\$6,523</b> | <b>\$6,383</b> | <b>\$27,336</b>                  | <b>\$27,244</b> | <b>\$26,357</b> | <b>86.5%</b>                                           | <b>87.1%</b> | <b>86.6%</b> |
| AK                | \$7,638                      | \$7,683        | \$7,544        | \$27,252                         | \$27,164        | \$26,226        | 89.7%                                                  | 89.0%        | 90.0%        |
| AL                | \$6,053                      | \$6,044        | \$5,905        | \$22,028                         | \$21,920        | \$21,193        | 83.3%                                                  | 84.0%        | 83.3%        |
| AR                | \$5,774                      | \$5,752        | \$5,665        | \$21,400                         | \$21,281        | \$20,579        | 82.6%                                                  | 83.4%        | 82.8%        |
| AZ                | \$6,748                      | \$6,713        | \$6,562        | \$28,108                         | \$28,012        | \$27,088        | 85.3%                                                  | 86.1%        | 85.7%        |
| CA                | \$7,044                      | \$7,034        | \$6,868        | \$30,590                         | \$30,508        | \$29,398        | 87.5%                                                  | 88.1%        | 87.5%        |
| CO                | \$6,896                      | \$6,914        | \$6,769        | \$30,992                         | \$30,902        | \$29,874        | 88.1%                                                  | 88.8%        | 88.4%        |
| CT                | \$6,963                      | \$6,985        | \$6,842        | \$29,953                         | \$29,860        | \$28,960        | 88.7%                                                  | 89.2%        | 88.7%        |
| DC                | \$7,672                      | \$7,684        | \$7,554        | \$34,293                         | \$34,237        | \$32,875        | 86.9%                                                  | 87.6%        | 87.1%        |
| DE                | \$6,596                      | \$6,584        | \$6,457        | \$28,636                         | \$28,525        | \$27,550        | 86.7%                                                  | 87.1%        | 86.6%        |
| FL                | \$7,002                      | \$6,985        | \$6,822        | \$28,386                         | \$28,271        | \$27,290        | 85.7%                                                  | 86.4%        | 85.8%        |
| GA                | \$7,084                      | \$7,062        | \$6,924        | \$26,400                         | \$26,288        | \$25,366        | 83.3%                                                  | 84.2%        | 83.4%        |
| HI                | \$7,324                      | \$7,330        | \$7,102        | \$30,898                         | \$30,781        | \$29,637        | 90.6%                                                  | 91.3%        | 90.5%        |
| IA                | \$5,256                      | \$5,282        | \$5,185        | \$23,448                         | \$23,345        | \$22,829        | 88.1%                                                  | 88.7%        | 88.2%        |
| ID                | \$6,101                      | \$6,103        | \$5,987        | \$25,861                         | \$25,766        | \$24,848        | 87.5%                                                  | 88.3%        | 87.4%        |
| IL                | \$6,371                      | \$6,387        | \$6,263        | \$28,055                         | \$27,979        | \$27,156        | 87.7%                                                  | 88.2%        | 87.8%        |
| IN                | \$5,542                      | \$5,544        | \$5,432        | \$22,884                         | \$22,814        | \$22,145        | 85.2%                                                  | 86.0%        | 85.4%        |
| KS                | \$5,832                      | \$5,854        | \$5,749        | \$24,782                         | \$24,707        | \$24,059        | 87.5%                                                  | 88.1%        | 87.7%        |
| KY                | \$5,453                      | \$5,452        | \$5,349        | \$22,114                         | \$22,024        | \$21,399        | 84.0%                                                  | 85.0%        | 84.4%        |
| LA                | \$6,273                      | \$6,269        | \$6,145        | \$21,823                         | \$21,731        | \$21,075        | 82.1%                                                  | 82.8%        | 82.2%        |
| MA                | \$6,382                      | \$6,425        | \$6,257        | \$29,997                         | \$29,901        | \$28,875        | 89.6%                                                  | 90.2%        | 89.8%        |
| MD                | \$7,230                      | \$7,243        | \$7,114        | \$29,436                         | \$29,348        | \$28,450        | 86.5%                                                  | 87.0%        | 86.6%        |
| ME                | \$5,771                      | \$5,778        | \$5,617        | \$25,467                         | \$25,385        | \$24,623        | 88.7%                                                  | 89.2%        | 88.6%        |
| MI                | \$5,764                      | \$5,784        | \$5,654        | \$25,240                         | \$25,146        | \$24,349        | 86.9%                                                  | 87.4%        | 86.9%        |
| MN                | \$5,795                      | \$5,826        | \$5,721        | \$27,740                         | \$27,650        | \$26,961        | 89.7%                                                  | 90.2%        | 90.0%        |
| MO                | \$5,847                      | \$5,867        | \$5,742        | \$24,865                         | \$24,771        | \$23,996        | 86.5%                                                  | 87.3%        | 86.7%        |
| MS                | \$5,757                      | \$5,743        | \$5,628        | \$19,170                         | \$19,073        | \$18,474        | 79.8%                                                  | 80.9%        | 80.0%        |
| MT                | \$6,072                      | \$6,083        | \$5,927        | \$26,461                         | \$26,393        | \$25,715        | 89.1%                                                  | 89.4%        | 89.2%        |
| NC                | \$6,272                      | \$6,271        | \$6,130        | \$25,948                         | \$25,869        | \$24,973        | 84.4%                                                  | 85.3%        | 84.4%        |
| ND                | \$5,820                      | \$5,839        | \$5,727        | \$25,306                         | \$25,235        | \$24,704        | 88.9%                                                  | 89.4%        | 89.4%        |
| NE                | \$5,646                      | \$5,667        | \$5,549        | \$24,715                         | \$24,639        | \$24,132        | 87.9%                                                  | 88.5%        | 88.3%        |
| NH                | \$6,358                      | \$6,376        | \$6,220        | \$30,002                         | \$29,868        | \$28,788        | 90.2%                                                  | 90.8%        | 90.1%        |
| NJ                | \$7,027                      | \$7,066        | \$6,904        | \$31,546                         | \$31,457        | \$30,451        | 88.9%                                                  | 88.9%        | 88.8%        |
| NM                | \$5,962                      | \$5,963        | \$5,861        | \$23,888                         | \$23,821        | \$23,219        | 85.5%                                                  | 86.1%        | 85.9%        |
| NV                | \$7,230                      | \$7,214        | \$7,073        | \$28,047                         | \$27,938        | \$26,879        | 84.7%                                                  | 85.5%        | 84.9%        |
| NY                | \$6,670                      | \$6,689        | \$6,555        | \$28,097                         | \$28,015        | \$27,158        | 88.0%                                                  | 88.2%        | 87.9%        |
| OH                | \$5,666                      | \$5,687        | \$5,573        | \$25,132                         | \$25,034        | \$24,284        | 86.4%                                                  | 87.1%        | 86.5%        |
| OK                | \$6,226                      | \$6,222        | \$6,112        | \$22,642                         | \$22,560        | \$21,896        | 83.9%                                                  | 84.6%        | 84.2%        |
| OR                | \$6,282                      | \$6,297        | \$6,120        | \$27,562                         | \$27,483        | \$26,568        | 87.4%                                                  | 88.0%        | 87.8%        |
| PA                | \$5,932                      | \$5,950        | \$5,857        | \$26,409                         | \$26,318        | \$25,544        | 87.3%                                                  | 87.8%        | 87.2%        |
| RI                | \$6,344                      | \$6,355        | \$6,197        | \$27,655                         | \$27,537        | \$26,524        | 87.5%                                                  | 88.3%        | 87.7%        |
| SC                | \$6,434                      | \$6,424        | \$6,274        | \$25,608                         | \$25,502        | \$24,618        | 84.0%                                                  | 84.8%        | 84.0%        |
| SD                | \$5,690                      | \$5,701        | \$5,571        | \$25,148                         | \$25,076        | \$24,607        | 89.0%                                                  | 89.3%        | 89.1%        |
| TN                | \$6,192                      | \$6,178        | \$6,015        | \$24,167                         | \$24,055        | \$23,203        | 85.0%                                                  | 85.9%        | 85.3%        |
| TX                | \$7,051                      | \$7,043        | \$6,900        | \$26,603                         | \$26,510        | \$25,646        | 83.9%                                                  | 84.6%        | 84.2%        |
| UT                | \$6,324                      | \$6,322        | \$6,192        | \$26,203                         | \$26,114        | \$25,219        | 88.2%                                                  | 88.8%        | 88.3%        |
| VA                | \$6,953                      | \$6,959        | \$6,833        | \$29,772                         | \$29,686        | \$28,758        | 87.5%                                                  | 88.2%        | 87.7%        |
| VT                | \$5,728                      | \$5,757        | \$5,638        | \$25,845                         | \$25,755        | \$24,939        | 90.0%                                                  | 90.3%        | 89.9%        |
| WA                | \$6,815                      | \$6,820        | \$6,676        | \$30,951                         | \$30,867        | \$29,703        | 88.8%                                                  | 89.3%        | 89.1%        |
| WI                | \$5,177                      | \$5,206        | \$5,098        | \$25,234                         | \$25,103        | \$24,421        | 90.1%                                                  | 90.5%        | 90.1%        |
| WV                | \$5,481                      | \$5,487        | \$5,398        | \$20,679                         | \$20,603        | \$20,083        | 83.2%                                                  | 84.0%        | 83.3%        |
| WY                | \$6,320                      | \$6,331        | \$6,236        | \$25,398                         | \$25,339        | \$24,735        | 87.6%                                                  | 88.0%        | 87.7%        |

|            | % of Consumers 30+ DPD |          |          | % of Consumers 60+ DPD |          |          | % of Consumers 90+ DPD |          |          | Risk Tier Distribution |            |       |            |          |
|------------|------------------------|----------|----------|------------------------|----------|----------|------------------------|----------|----------|------------------------|------------|-------|------------|----------|
|            | Oct 2025               | Sep 2025 | Oct 2024 | Oct 2025               | Sep 2025 | Oct 2024 | Oct 2025               | Sep 2025 | Oct 2024 | Super prime            | Prime plus | Prime | Near prime | Subprime |
| All States | 2.72%                  | 2.89%    | 2.56%    | 1.39%                  | 1.36%    | 1.24%    | 0.87%                  | 0.85%    | 0.76%    | 58.0%                  | 15.5%      | 12.4% | 7.2%       | 6.9%     |
| AK         | 1.90%                  | 2.20%    | 1.75%    | 1.09%                  | 1.08%    | 0.92%    | 0.70%                  | 0.68%    | 0.59%    | 59.4%                  | 17.9%      | 12.2% | 6.0%       | 4.8%     |
| AL         | 3.70%                  | 3.92%    | 3.59%    | 1.71%                  | 1.68%    | 1.56%    | 0.99%                  | 0.97%    | 0.89%    | 44.9%                  | 18.0%      | 16.4% | 10.5%      | 10.2%    |
| AR         | 3.53%                  | 3.46%    | 3.36%    | 1.74%                  | 1.61%    | 1.56%    | 1.11%                  | 1.01%    | 0.96%    | 44.6%                  | 18.5%      | 16.9% | 10.3%      | 9.6%     |
| AZ         | 2.54%                  | 2.61%    | 2.29%    | 1.24%                  | 1.18%    | 1.04%    | 0.75%                  | 0.71%    | 0.60%    | 59.3%                  | 15.7%      | 11.8% | 6.8%       | 6.4%     |
| CA         | 1.83%                  | 1.95%    | 1.77%    | 0.91%                  | 0.90%    | 0.83%    | 0.58%                  | 0.57%    | 0.51%    | 69.5%                  | 12.8%      | 9.0%  | 4.6%       | 4.0%     |
| CO         | 1.88%                  | 1.96%    | 1.70%    | 0.98%                  | 0.96%    | 0.82%    | 0.61%                  | 0.60%    | 0.49%    | 67.3%                  | 14.0%      | 9.4%  | 4.9%       | 4.5%     |
| CT         | 2.80%                  | 3.03%    | 2.72%    | 1.42%                  | 1.39%    | 1.31%    | 0.89%                  | 0.87%    | 0.81%    | 61.0%                  | 14.5%      | 11.2% | 6.6%       | 6.7%     |
| DC         | 2.37%                  | 2.53%    | 2.42%    | 1.49%                  | 1.47%    | 1.43%    | 1.10%                  | 1.08%    | 1.07%    | 70.1%                  | 11.4%      | 8.5%  | 4.8%       | 5.3%     |
| DE         | 3.38%                  | 3.64%    | 3.30%    | 1.72%                  | 1.71%    | 1.59%    | 1.09%                  | 1.06%    | 1.00%    | 56.5%                  | 15.0%      | 12.1% | 7.7%       | 8.7%     |
| FL         | 3.27%                  | 3.42%    | 2.90%    | 1.76%                  | 1.72%    | 1.43%    | 1.16%                  | 1.13%    | 0.90%    | 54.2%                  | 16.2%      | 13.1% | 8.3%       | 8.1%     |
| GA         | 3.58%                  | 3.76%    | 3.30%    | 1.77%                  | 1.71%    | 1.50%    | 1.07%                  | 1.03%    | 0.85%    | 51.3%                  | 15.8%      | 13.9% | 9.4%       | 9.7%     |
| HI         | 1.73%                  | 1.85%    | 1.70%    | 1.01%                  | 1.02%    | 0.98%    | 0.75%                  | 0.75%    | 0.71%    | 70.6%                  | 13.2%      | 9.0%  | 4.0%       | 3.1%     |
| IA         | 2.30%                  | 2.50%    | 2.04%    | 1.20%                  | 1.19%    | 1.03%    | 0.78%                  | 0.75%    | 0.65%    | 55.0%                  | 17.4%      | 14.3% | 7.2%       | 6.1%     |
| ID         | 2.04%                  | 2.11%    | 1.91%    | 0.94%                  | 0.94%    | 0.84%    | 0.61%                  | 0.60%    | 0.52%    | 61.7%                  | 16.9%      | 11.4% | 5.4%       | 4.6%     |
| IL         | 2.91%                  | 3.09%    | 2.68%    | 1.59%                  | 1.56%    | 1.38%    | 1.03%                  | 1.01%    | 0.89%    | 57.7%                  | 15.2%      | 12.6% | 7.4%       | 7.1%     |
| IN         | 2.97%                  | 3.21%    | 2.97%    | 1.50%                  | 1.45%    | 1.39%    | 0.93%                  | 0.91%    | 0.84%    | 50.0%                  | 17.7%      | 15.4% | 8.7%       | 8.2%     |
| KS         | 2.38%                  | 2.51%    | 2.24%    | 1.18%                  | 1.15%    | 1.04%    | 0.74%                  | 0.73%    | 0.64%    | 55.6%                  | 16.9%      | 13.9% | 7.5%       | 6.2%     |
| KY         | 3.04%                  | 3.20%    | 2.91%    | 1.63%                  | 1.59%    | 1.53%    | 1.11%                  | 1.08%    | 1.03%    | 46.9%                  | 18.0%      | 16.6% | 9.6%       | 8.8%     |
| LA         | 5.51%                  | 5.80%    | 5.38%    | 2.87%                  | 2.82%    | 2.69%    | 1.82%                  | 1.78%    | 1.68%    | 43.2%                  | 16.8%      | 16.0% | 11.1%      | 13.0%    |
| MA         | 1.92%                  | 2.16%    | 1.94%    | 0.98%                  | 0.96%    | 0.95%    | 0.60%                  | 0.59%    | 0.59%    | 67.7%                  | 13.5%      | 9.5%  | 4.9%       | 4.5%     |
| MD         | 3.14%                  | 3.32%    | 3.10%    | 1.57%                  | 1.55%    | 1.48%    | 0.99%                  | 0.97%    | 0.90%    | 59.5%                  | 14.3%      | 11.6% | 7.2%       | 7.4%     |
| ME         | 2.54%                  | 2.75%    | 2.53%    | 1.31%                  | 1.31%    | 1.30%    | 0.93%                  | 0.92%    | 0.91%    | 56.5%                  | 17.5%      | 13.3% | 6.8%       | 5.9%     |
| MI         | 2.61%                  | 2.87%    | 2.54%    | 1.25%                  | 1.23%    | 1.14%    | 0.72%                  | 0.70%    | 0.64%    | 54.1%                  | 17.0%      | 14.0% | 7.8%       | 7.1%     |
| MN         | 1.79%                  | 1.89%    | 1.68%    | 0.89%                  | 0.86%    | 0.81%    | 0.55%                  | 0.53%    | 0.49%    | 65.0%                  | 14.9%      | 10.5% | 5.2%       | 4.4%     |
| MO         | 2.44%                  | 2.49%    | 2.42%    | 1.17%                  | 1.11%    | 1.08%    | 0.70%                  | 0.65%    | 0.61%    | 53.5%                  | 16.9%      | 14.4% | 8.1%       | 7.0%     |
| MS         | 5.39%                  | 5.65%    | 5.27%    | 2.60%                  | 2.52%    | 2.44%    | 1.55%                  | 1.51%    | 1.43%    | 36.2%                  | 17.6%      | 18.7% | 13.1%      | 14.4%    |
| MT         | 1.79%                  | 1.97%    | 1.64%    | 0.92%                  | 0.94%    | 0.80%    | 0.61%                  | 0.59%    | 0.50%    | 62.5%                  | 16.7%      | 11.4% | 5.3%       | 4.1%     |
| NC         | 2.79%                  | 2.93%    | 2.60%    | 1.46%                  | 1.34%    | 1.29%    | 0.86%                  | 0.83%    | 0.72%    | 55.2%                  | 15.7%      | 13.3% | 8.0%       | 7.8%     |
| ND         | 1.95%                  | 2.06%    | 1.57%    | 1.13%                  | 1.09%    | 0.97%    | 0.72%                  | 0.73%    | 0.61%    | 59.9%                  | 17.8%      | 11.6% | 5.9%       | 4.8%     |
| NE         | 2.04%                  | 2.05%    | 1.91%    | 1.01%                  | 0.94%    | 0.92%    | 0.61%                  | 0.56%    | 0.54%    | 58.7%                  | 17.0%      | 12.7% | 6.4%       | 5.2%     |
| NH         | 1.88%                  | 2.10%    | 1.87%    | 0.88%                  | 0.88%    | 0.84%    | 0.49%                  | 0.50%    | 0.47%    | 64.9%                  | 15.2%      | 10.2% | 5.2%       | 4.5%     |
| NJ         | 2.77%                  | 3.01%    | 2.81%    | 1.44%                  | 1.42%    | 1.39%    | 0.91%                  | 0.90%    | 0.90%    | 63.8%                  | 13.8%      | 10.3% | 6.1%       | 6.0%     |
| NM         | 3.41%                  | 3.62%    | 3.22%    | 1.75%                  | 1.72%    | 1.58%    | 1.16%                  | 1.15%    | 1.03%    | 50.1%                  | 17.3%      | 15.0% | 8.9%       | 8.7%     |
| NV         | 2.34%                  | 2.48%    | 2.15%    | 1.26%                  | 1.22%    | 1.06%    | 0.81%                  | 0.78%    | 0.67%    | 58.9%                  | 15.9%      | 11.9% | 7.1%       | 6.3%     |
| NY         | 2.76%                  | 2.99%    | 2.83%    | 1.60%                  | 1.57%    | 1.56%    | 1.12%                  | 1.10%    | 1.10%    | 61.5%                  | 14.8%      | 11.3% | 6.4%       | 6.0%     |
| OH         | 2.75%                  | 2.95%    | 2.61%    | 1.44%                  | 1.41%    | 1.28%    | 0.93%                  | 0.90%    | 0.80%    | 54.0%                  | 16.6%      | 13.8% | 8.1%       | 7.5%     |
| OK         | 3.41%                  | 3.46%    | 3.16%    | 1.72%                  | 1.64%    | 1.52%    | 1.12%                  | 1.06%    | 0.97%    | 45.8%                  | 18.7%      | 16.7% | 9.9%       | 8.9%     |
| OR         | 1.59%                  | 1.75%    | 1.47%    | 0.88%                  | 0.87%    | 0.76%    | 0.59%                  | 0.59%    | 0.50%    | 67.9%                  | 14.6%      | 9.5%  | 4.4%       | 3.6%     |
| PA         | 3.06%                  | 3.26%    | 3.09%    | 1.56%                  | 1.53%    | 1.50%    | 0.98%                  | 0.96%    | 0.93%    | 56.7%                  | 15.3%      | 12.5% | 7.7%       | 7.8%     |
| RI         | 2.54%                  | 2.81%    | 2.54%    | 1.19%                  | 1.15%    | 1.17%    | 0.74%                  | 0.71%    | 0.73%    | 61.3%                  | 14.8%      | 11.2% | 6.4%       | 6.3%     |
| SC         | 3.62%                  | 3.82%    | 3.30%    | 1.82%                  | 1.80%    | 1.56%    | 1.15%                  | 1.13%    | 0.95%    | 50.4%                  | 16.5%      | 14.1% | 9.2%       | 9.8%     |
| SD         | 2.23%                  | 2.30%    | 2.00%    | 1.10%                  | 1.09%    | 0.99%    | 0.74%                  | 0.76%    | 0.64%    | 58.9%                  | 17.7%      | 12.8% | 5.9%       | 4.7%     |
| TN         | 2.73%                  | 2.84%    | 2.67%    | 1.30%                  | 1.27%    | 1.18%    | 0.78%                  | 0.75%    | 0.68%    | 51.8%                  | 17.7%      | 14.8% | 8.3%       | 7.4%     |
| TX         | 3.74%                  | 3.91%    | 3.15%    | 1.81%                  | 1.75%    | 1.45%    | 1.08%                  | 1.04%    | 0.84%    | 50.7%                  | 16.2%      | 13.9% | 9.6%       | 9.6%     |
| UT         | 2.06%                  | 2.17%    | 1.89%    | 1.08%                  | 1.05%    | 0.91%    | 0.68%                  | 0.66%    | 0.55%    | 65.1%                  | 15.7%      | 10.1% | 4.8%       | 4.2%     |
| VA         | 2.28%                  | 2.38%    | 2.15%    | 1.12%                  | 1.10%    | 0.99%    | 0.69%                  | 0.67%    | 0.59%    | 62.7%                  | 14.4%      | 11.0% | 6.2%       | 5.7%     |
| VT         | 1.87%                  | 2.14%    | 1.81%    | 1.12%                  | 1.08%    | 1.04%    | 0.77%                  | 0.79%    | 0.74%    | 61.8%                  | 16.2%      | 11.7% | 5.7%       | 4.6%     |
| WA         | 1.59%                  | 1.73%    | 1.45%    | 0.85%                  | 0.83%    | 0.72%    | 0.57%                  | 0.55%    | 0.47%    | 69.2%                  | 14.0%      | 9.0%  | 4.2%       | 3.6%     |
| WI         | 1.55%                  | 1.76%    | 1.52%    | 0.78%                  | 0.81%    | 0.74%    | 0.49%                  | 0.50%    | 0.45%    | 62.3%                  | 16.3%      | 11.6% | 5.5%       | 4.3%     |
| WV         | 4.03%                  | 4.19%    | 3.75%    | 1.90%                  | 1.82%    | 1.68%    | 1.09%                  | 1.06%    | 0.98%    | 41.9%                  | 18.1%      | 17.7% | 11.4%      | 11.0%    |
| WY         | 2.67%                  | 2.82%    | 2.56%    | 1.30%                  | 1.30%    | 1.15%    | 0.71%                  | 0.73%    | 0.64%    | 54.6%                  | 18.2%      | 14.0% | 7.1%       | 6.2%     |

| Risk Tier Mix by Loan Type |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |
|----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Risk Tier                  | FHA      |          |          | Fannie   |          |          | Freddie  |          |          | Jumbo    |          |          | Other    |          |          | USDA     |          |          | VA       |          |          |
|                            | Oct 2025 | Sep 2025 | Oct 2024 | Oct 2025 | Sep 2025 | Oct 2024 | Oct 2025 | Sep 2025 | Oct 2024 | Oct 2025 | Sep 2025 | Oct 2024 | Oct 2025 | Sep 2025 | Oct 2024 | Oct 2025 | Sep 2025 | Oct 2024 | Oct 2025 | Sep 2025 | Oct 2024 |
| Super prime                | 22.6%    | 22.8%    | 22.2%    | 70.4%    | 70.4%    | 69.5%    | 69.2%    | 69.1%    | 68.5%    | 78.3%    | 78.1%    | 77.3%    | 55.4%    | 55.3%    | 53.6%    | 27.9%    | 27.9%    | 26.9%    | 48.1%    | 48.3%    | 47.3%    |
| Prime plus                 | 17.1%    | 17.2%    | 17.9%    | 13.9%    | 14.0%    | 15.1%    | 14.8%    | 14.9%    | 16.0%    | 11.0%    | 11.1%    | 11.9%    | 16.4%    | 16.5%    | 17.4%    | 18.1%    | 18.2%    | 18.9%    | 18.3%    | 18.4%    | 19.6%    |
| Prime                      | 21.4%    | 21.4%    | 22.6%    | 8.8%     | 8.8%     | 9.1%     | 9.0%     | 9.1%     | 9.3%     | 6.1%     | 6.1%     | 6.3%     | 13.6%    | 13.7%    | 14.5%    | 21.7%    | 21.7%    | 22.6%    | 14.7%    | 14.7%    | 15.4%    |
| Near prime                 | 17.6%    | 17.7%    | 17.3%    | 3.8%     | 3.8%     | 3.5%     | 3.9%     | 3.9%     | 3.5%     | 2.3%     | 2.3%     | 2.3%     | 7.5%     | 7.5%     | 7.5%     | 15.0%    | 15.2%    | 14.4%    | 9.5%     | 9.5%     | 9.4%     |
| Subprime                   | 21.0%    | 20.5%    | 19.7%    | 2.6%     | 2.6%     | 2.3%     | 2.7%     | 2.6%     | 2.2%     | 2.0%     | 2.0%     | 1.9%     | 6.6%     | 6.5%     | 6.5%     | 16.9%    | 16.6%    | 16.7%    | 8.6%     | 8.3%     | 7.6%     |
| Total                      | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   | 100.0%   |

| Delinquency Status by Loan Type |                       |          |          |                       |          |          |                                         |          |          |
|---------------------------------|-----------------------|----------|----------|-----------------------|----------|----------|-----------------------------------------|----------|----------|
| Loan Type                       | % of Accounts 30+ DPD |          |          | % of Accounts 60+ DPD |          |          | % of Accounts 90+ DPD Excl. Foreclosure |          |          |
|                                 | Oct 2025              | Sep 2025 | Oct 2024 | Oct 2025              | Sep 2025 | Oct 2024 | Oct 2025                                | Sep 2025 | Oct 2024 |
| FHA                             | 8.75%                 | 8.93%    | 8.13%    | 4.23%                 | 4.09%    | 3.69%    | 2.53%                                   | 2.42%    | 2.10%    |
| Fannie                          | 1.00%                 | 1.13%    | 0.98%    | 0.52%                 | 0.51%    | 0.45%    | 0.34%                                   | 0.33%    | 0.29%    |
| Freddie                         | 0.99%                 | 1.13%    | 0.87%    | 0.53%                 | 0.52%    | 0.40%    | 0.35%                                   | 0.34%    | 0.25%    |
| Jumbo                           | 1.22%                 | 1.35%    | 1.33%    | 0.77%                 | 0.77%    | 0.79%    | 0.55%                                   | 0.55%    | 0.56%    |
| Other                           | 2.71%                 | 2.96%    | 2.97%    | 1.44%                 | 1.41%    | 1.55%    | 0.91%                                   | 0.89%    | 0.99%    |
| USDA                            | 9.26%                 | 9.39%    | 9.11%    | 5.11%                 | 5.02%    | 5.00%    | 3.64%                                   | 3.56%    | 3.53%    |
| VA                              | 3.33%                 | 3.36%    | 2.53%    | 1.87%                 | 1.82%    | 1.38%    | 1.33%                                   | 1.31%    | 0.89%    |
| Total                           | 2.82%                 | 2.99%    | 2.68%    | 1.46%                 | 1.42%    | 1.31%    | 0.92%                                   | 0.90%    | 0.81%    |

# UNSECURED PERSONAL LOANS

|                   | % of UPL Consumers with Positive AEP |              |              | % of Consumers 60+ DPD |              |              | Average New Account Balance |                |                | Risk Tier Distribution |              |              |              |              |
|-------------------|--------------------------------------|--------------|--------------|------------------------|--------------|--------------|-----------------------------|----------------|----------------|------------------------|--------------|--------------|--------------|--------------|
|                   | Oct 2025                             | Sep 2025     | Oct 2024     | Oct 2025               | Sep 2025     | Oct 2024     | Aug 2025                    | Jul 2025       | Aug 2024       | Super prime            | Prime plus   | Prime        | Near prime   | Subprime     |
| <b>All States</b> | <b>26.6%</b>                         | <b>27.9%</b> | <b>26.9%</b> | <b>3.87%</b>           | <b>3.52%</b> | <b>3.51%</b> | <b>\$6,432</b>              | <b>\$6,487</b> | <b>\$6,391</b> | <b>12.7%</b>           | <b>14.7%</b> | <b>21.2%</b> | <b>24.7%</b> | <b>26.8%</b> |
| AK                | 36.3%                                | 37.4%        | 36.5%        | 2.89%                  | 2.60%        | 2.48%        | \$7,268                     | \$7,427        | \$7,296        | 11.4%                  | 15.2%        | 25.0%        | 27.6%        | 20.9%        |
| AL                | 27.2%                                | 28.0%        | 26.9%        | 5.59%                  | 5.31%        | 5.34%        | \$3,933                     | \$3,936        | \$3,791        | 7.7%                   | 10.7%        | 18.7%        | 26.8%        | 36.1%        |
| AR                | 22.2%                                | 23.2%        | 22.2%        | 4.57%                  | 4.21%        | 3.82%        | \$4,670                     | \$4,793        | \$5,072        | 10.4%                  | 13.8%        | 19.8%        | 23.7%        | 32.3%        |
| AZ                | 25.5%                                | 26.8%        | 26.5%        | 3.92%                  | 3.23%        | 3.32%        | \$6,346                     | \$6,302        | \$7,228        | 14.9%                  | 15.1%        | 20.5%        | 23.3%        | 26.2%        |
| CA                | 24.2%                                | 25.9%        | 24.2%        | 3.25%                  | 3.01%        | 3.06%        | \$7,160                     | \$7,234        | \$7,202        | 13.2%                  | 15.1%        | 22.6%        | 26.2%        | 22.9%        |
| CO                | 31.0%                                | 31.8%        | 32.7%        | 2.14%                  | 1.90%        | 2.04%        | \$10,362                    | \$11,480       | \$10,189       | 21.1%                  | 19.6%        | 23.3%        | 20.6%        | 15.5%        |
| CT                | 27.8%                                | 28.0%        | 28.2%        | 2.57%                  | 2.37%        | 2.33%        | \$11,503                    | \$11,725       | \$10,743       | 19.8%                  | 19.1%        | 22.9%        | 21.1%        | 17.2%        |
| DC                | 27.9%                                | 27.6%        | 27.1%        | 3.82%                  | 3.73%        | 4.37%        | \$12,330                    | \$12,614       | \$11,108       | 14.0%                  | 16.3%        | 22.9%        | 23.6%        | 23.2%        |
| DE                | 25.0%                                | 26.0%        | 24.9%        | 3.67%                  | 3.45%        | 3.52%        | \$7,163                     | \$7,290        | \$7,167        | 15.8%                  | 16.2%        | 20.7%        | 21.8%        | 25.5%        |
| FL                | 24.8%                                | 26.0%        | 25.0%        | 3.96%                  | 3.66%        | 3.51%        | \$6,386                     | \$6,423        | \$6,557        | 12.8%                  | 15.0%        | 20.7%        | 23.9%        | 27.7%        |
| GA                | 26.2%                                | 27.4%        | 25.8%        | 4.48%                  | 4.09%        | 4.18%        | \$6,551                     | \$6,845        | \$7,045        | 10.8%                  | 12.9%        | 19.7%        | 25.8%        | 30.8%        |
| HI                | 36.0%                                | 35.9%        | 35.9%        | 1.91%                  | 1.84%        | 1.96%        | \$12,283                    | \$11,166       | \$11,682       | 16.3%                  | 20.1%        | 27.8%        | 22.3%        | 13.5%        |
| IA                | 32.7%                                | 35.0%        | 32.6%        | 2.83%                  | 2.03%        | 2.56%        | \$7,878                     | \$7,871        | \$6,908        | 16.1%                  | 18.2%        | 24.0%        | 22.1%        | 19.7%        |
| ID                | 31.4%                                | 32.9%        | 32.0%        | 3.66%                  | 3.20%        | 3.60%        | \$7,021                     | \$7,363        | \$6,291        | 15.1%                  | 17.1%        | 23.1%        | 22.5%        | 22.2%        |
| IL                | 24.1%                                | 26.2%        | 24.4%        | 3.53%                  | 3.23%        | 3.33%        | \$7,166                     | \$7,293        | \$7,081        | 11.6%                  | 14.0%        | 21.1%        | 26.0%        | 27.3%        |
| IN                | 27.5%                                | 29.3%        | 27.8%        | 3.71%                  | 3.28%        | 3.15%        | \$5,644                     | \$5,728        | \$6,203        | 12.2%                  | 15.1%        | 21.4%        | 23.7%        | 27.7%        |
| KS                | 27.1%                                | 28.6%        | 27.0%        | 3.35%                  | 2.75%        | 2.73%        | \$6,037                     | \$6,229        | \$6,538        | 13.2%                  | 15.4%        | 21.9%        | 24.6%        | 24.8%        |
| KY                | 24.9%                                | 26.5%        | 24.4%        | 4.36%                  | 3.38%        | 3.28%        | \$5,416                     | \$5,354        | \$5,957        | 11.2%                  | 14.2%        | 21.0%        | 24.5%        | 29.1%        |
| LA                | 24.9%                                | 26.9%        | 25.5%        | 5.22%                  | 4.93%        | 4.64%        | \$5,701                     | \$5,042        | \$5,002        | 8.4%                   | 11.3%        | 19.6%        | 26.6%        | 34.2%        |
| MA                | 28.7%                                | 28.8%        | 29.5%        | 2.03%                  | 1.85%        | 2.03%        | \$12,294                    | \$12,774       | \$11,763       | 27.8%                  | 19.2%        | 21.9%        | 18.0%        | 13.1%        |
| MD                | 29.5%                                | 30.6%        | 30.0%        | 3.04%                  | 2.81%        | 3.00%        | \$11,043                    | \$10,866       | \$10,311       | 16.8%                  | 17.3%        | 23.3%        | 22.8%        | 19.8%        |
| ME                | 33.4%                                | 36.5%        | 35.3%        | 1.96%                  | 1.59%        | 1.77%        | \$9,315                     | \$9,920        | \$8,907        | 15.9%                  | 19.6%        | 26.0%        | 22.4%        | 16.1%        |
| MI                | 31.6%                                | 32.5%        | 31.7%        | 3.56%                  | 3.22%        | 3.21%        | \$5,569                     | \$5,768        | \$5,855        | 12.2%                  | 14.6%        | 21.3%        | 24.0%        | 27.9%        |
| MN                | 33.7%                                | 34.0%        | 34.8%        | 2.80%                  | 2.21%        | 2.70%        | \$9,689                     | \$9,493        | \$9,635        | 19.6%                  | 18.3%        | 22.5%        | 21.0%        | 18.6%        |
| MO                | 25.0%                                | 26.3%        | 24.6%        | 4.93%                  | 4.51%        | 4.61%        | \$5,051                     | \$5,186        | \$4,863        | 11.7%                  | 13.1%        | 19.2%        | 24.7%        | 31.4%        |
| MS                | 25.4%                                | 27.8%        | 26.4%        | 4.76%                  | 4.48%        | 3.49%        | \$4,430                     | \$4,473        | \$4,379        | 6.2%                   | 10.2%        | 20.4%        | 28.4%        | 34.8%        |
| MT                | 30.8%                                | 31.7%        | 31.9%        | 2.41%                  | 2.32%        | 2.17%        | \$7,995                     | \$8,337        | \$8,221        | 15.8%                  | 16.9%        | 22.9%        | 23.2%        | 21.1%        |
| NC                | 27.8%                                | 31.1%        | 28.2%        | 3.64%                  | 2.90%        | 2.83%        | \$7,107                     | \$7,268        | \$8,222        | 12.0%                  | 14.5%        | 22.1%        | 25.0%        | 26.3%        |
| ND                | 29.0%                                | 28.9%        | 28.8%        | 2.97%                  | 2.65%        | 2.71%        | \$8,346                     | \$8,113        | \$8,716        | 12.7%                  | 16.3%        | 23.9%        | 25.2%        | 21.8%        |
| NE                | 31.2%                                | 32.8%        | 31.2%        | 2.94%                  | 2.18%        | 2.69%        | \$6,916                     | \$6,946        | \$7,695        | 15.0%                  | 17.0%        | 22.7%        | 23.2%        | 22.2%        |
| NH                | 28.9%                                | 28.9%        | 29.0%        | 2.44%                  | 2.19%        | 2.14%        | \$9,553                     | \$9,894        | \$10,934       | 17.2%                  | 18.9%        | 23.0%        | 21.5%        | 19.4%        |
| NJ                | 23.7%                                | 24.1%        | 24.2%        | 3.08%                  | 2.94%        | 3.13%        | \$9,887                     | \$10,065       | \$9,639        | 15.3%                  | 16.8%        | 22.5%        | 23.8%        | 21.7%        |
| NM                | 26.3%                                | 27.5%        | 25.4%        | 4.03%                  | 3.85%        | 3.94%        | \$4,464                     | \$4,407        | \$4,114        | 10.5%                  | 12.1%        | 19.7%        | 28.1%        | 29.6%        |
| NV                | 23.9%                                | 25.7%        | 26.0%        | 3.27%                  | 3.01%        | 3.00%        | \$6,786                     | \$6,856        | \$6,548        | 16.1%                  | 15.8%        | 21.2%        | 24.0%        | 23.0%        |
| NY                | 29.4%                                | 29.5%        | 28.9%        | 2.73%                  | 2.43%        | 2.73%        | \$11,240                    | \$11,450       | \$10,550       | 15.4%                  | 18.9%        | 24.3%        | 23.0%        | 18.4%        |
| OH                | 27.8%                                | 29.0%        | 28.2%        | 3.36%                  | 2.86%        | 3.19%        | \$6,988                     | \$7,026        | \$6,447        | 13.9%                  | 16.0%        | 21.4%        | 22.9%        | 25.8%        |
| OK                | 21.4%                                | 22.2%        | 20.4%        | 6.65%                  | 6.24%        | 6.30%        | \$3,093                     | \$3,073        | \$2,952        | 7.8%                   | 10.3%        | 16.8%        | 25.4%        | 39.7%        |
| OR                | 28.6%                                | 29.6%        | 29.7%        | 3.27%                  | 3.03%        | 2.81%        | \$7,682                     | \$7,786        | \$8,393        | 15.1%                  | 16.3%        | 22.5%        | 23.8%        | 22.3%        |
| PA                | 28.5%                                | 29.6%        | 28.8%        | 3.04%                  | 2.75%        | 2.72%        | \$7,814                     | \$7,818        | \$8,873        | 14.9%                  | 16.5%        | 22.3%        | 22.7%        | 23.5%        |
| RI                | 26.5%                                | 27.2%        | 26.3%        | 3.07%                  | 2.66%        | 2.66%        | \$7,007                     | \$7,267        | \$7,628        | 17.1%                  | 16.1%        | 21.2%        | 22.2%        | 23.4%        |
| SC                | 26.0%                                | 28.1%        | 26.3%        | 4.64%                  | 4.39%        | 4.10%        | \$5,469                     | \$5,392        | \$5,223        | 10.7%                  | 12.6%        | 19.2%        | 25.0%        | 32.5%        |
| SD                | 30.6%                                | 32.3%        | 32.1%        | 2.87%                  | 2.47%        | 2.60%        | \$7,738                     | \$7,917        | \$7,046        | 12.9%                  | 16.2%        | 24.1%        | 25.9%        | 20.8%        |
| TN                | 26.3%                                | 27.5%        | 26.2%        | 4.73%                  | 4.34%        | 4.19%        | \$4,763                     | \$4,655        | \$4,490        | 9.9%                   | 12.6%        | 19.7%        | 25.9%        | 31.9%        |
| TX                | 21.9%                                | 23.2%        | 22.5%        | 5.24%                  | 4.87%        | 4.79%        | \$4,249                     | \$4,273        | \$3,897        | 8.8%                   | 11.1%        | 18.0%        | 26.9%        | 35.2%        |
| UT                | 38.9%                                | 40.7%        | 40.6%        | 3.67%                  | 3.24%        | 3.54%        | \$6,639                     | \$6,669        | \$6,097        | 13.8%                  | 15.3%        | 23.9%        | 24.6%        | 22.3%        |
| VA                | 28.5%                                | 30.1%        | 29.5%        | 3.77%                  | 3.40%        | 3.12%        | \$7,199                     | \$7,309        | \$8,291        | 14.0%                  | 14.7%        | 21.0%        | 23.6%        | 26.8%        |
| VT                | 29.7%                                | 30.3%        | 29.8%        | 1.49%                  | 1.22%        | 1.38%        | \$9,408                     | \$9,950        | \$9,255        | 20.9%                  | 19.2%        | 24.5%        | 20.7%        | 14.7%        |
| WA                | 32.8%                                | 34.1%        | 33.6%        | 2.55%                  | 2.36%        | 2.75%        | \$8,985                     | \$9,440        | \$8,530        | 15.0%                  | 17.6%        | 24.5%        | 23.8%        | 19.1%        |
| WI                | 36.4%                                | 37.3%        | 35.9%        | 3.53%                  | 3.25%        | 3.57%        | \$6,593                     | \$6,980        | \$6,038        | 13.8%                  | 15.9%        | 22.6%        | 24.2%        | 23.5%        |
| WV                | 30.4%                                | 31.8%        | 31.1%        | 2.40%                  | 2.34%        | 2.20%        | \$8,184                     | \$8,362        | \$8,998        | 13.6%                  | 17.6%        | 23.6%        | 23.2%        | 21.9%        |
| WY                | 30.7%                                | 32.1%        | 32.1%        | 2.03%                  | 1.93%        | 2.15%        | \$8,628                     | \$8,968        | \$8,823        | 15.3%                  | 17.5%        | 24.2%        | 23.6%        | 19.4%        |

| Lender Type            | % of UPL Consumers with Positive AEP |              |              | % of Accounts 30+ DPD |              |              | % of Accounts 60+ DPD |              |              |
|------------------------|--------------------------------------|--------------|--------------|-----------------------|--------------|--------------|-----------------------|--------------|--------------|
|                        | Oct 2025                             | Sep 2025     | Oct 2024     | Oct 2025              | Sep 2025     | Oct 2024     | Oct 2025              | Sep 2025     | Oct 2024     |
| <b>Bank</b>            | 30.6%                                | 31.1%        | 30.6%        | 2.76%                 | 2.72%        | 2.55%        | 1.31%                 | 1.27%        | 1.40%        |
| <b>Credit Union</b>    | 36.4%                                | 38.2%        | 36.4%        | 3.48%                 | 3.38%        | 3.49%        | 1.98%                 | 1.89%        | 1.98%        |
| <b>Finance Company</b> | 26.9%                                | 29.4%        | 26.9%        | 10.44%                | 10.40%       | 10.31%       | 7.24%                 | 6.77%        | 7.07%        |
| <b>FinTech</b>         | 23.9%                                | 25.4%        | 23.1%        | 4.74%                 | 4.61%        | 4.27%        | 3.04%                 | 2.90%        | 2.71%        |
| <b>Others</b>          | 26.5%                                | 27.9%        | 26.6%        | 11.98%                | 11.87%       | 9.81%        | 10.04%                | 9.83%        | 7.67%        |
| <b>Total</b>           | <b>26.6%</b>                         | <b>27.9%</b> | <b>26.9%</b> | <b>5.29%</b>          | <b>5.20%</b> | <b>4.95%</b> | <b>3.41%</b>          | <b>3.23%</b> | <b>3.17%</b> |

| Percentage Changes in Origination Volumes by Lender Type and Risk Tier |                                  |                                 |                                  |                                 |                                  |                                 |                                  |                                 |  |
|------------------------------------------------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|--|
| Risk Tier                                                              | Bank                             |                                 | Credit Union                     |                                 | Finance Company                  |                                 | FinTech                          |                                 |  |
|                                                                        | YoY % Change (Aug 2025–Aug 2024) | MoM % Change (Aug2025–Jul 2025) | YoY % Change (Aug 2025–Aug 2024) | MoM % Change (Aug2025–Jul 2025) | YoY % Change (Aug 2025–Aug 2024) | MoM % Change (Aug2025–Jul 2025) | YoY % Change (Aug 2025–Aug 2024) | MoM % Change (Aug2025–Jul 2025) |  |
| Super prime                                                            | 7.9%                             | 0.6%                            | 0.6%                             | -5.9%                           | 16.6%                            | -3.3%                           | 31.8%                            | -4.4%                           |  |
| Prime plus                                                             | 0.4%                             | 0.8%                            | -5.0%                            | -6.5%                           | 16.0%                            | -6.6%                           | 27.1%                            | -9.9%                           |  |
| Prime                                                                  | 3.9%                             | -2.0%                           | -5.3%                            | -9.1%                           | 11.8%                            | -7.3%                           | 24.5%                            | -13.4%                          |  |
| Near prime                                                             | 11.0%                            | -3.9%                           | -3.1%                            | -9.1%                           | 10.1%                            | -8.3%                           | 41.3%                            | -13.5%                          |  |
| Subprime                                                               | 12.5%                            | -6.8%                           | -1.6%                            | -5.7%                           | 12.4%                            | -4.5%                           | 75.3%                            | -8.9%                           |  |

| Lender Type            | Average New Account Balance |                |                | Average Balance per Consumer |                 |                 | Distribution of Total Balances |               |               |
|------------------------|-----------------------------|----------------|----------------|------------------------------|-----------------|-----------------|--------------------------------|---------------|---------------|
|                        | Aug 2025                    | Jul 2025       | Aug 2024       | Oct 2025                     | Sep 2025        | Oct 2024        | Oct 2025                       | Sep 2025      | Oct 2024      |
| <b>Bank</b>            | \$9,976                     | \$9,641        | \$10,284       | \$12,746                     | \$12,752        | \$12,273        | 21.0%                          | 21.1%         | 21.6%         |
| <b>Credit Union</b>    | \$7,107                     | \$7,047        | \$6,962        | \$8,319                      | \$8,403         | \$8,521         | 18.4%                          | 18.6%         | 20.3%         |
| <b>Finance Company</b> | \$2,448                     | \$2,443        | \$2,176        | \$4,713                      | \$4,712         | \$4,716         | 7.8%                           | 7.8%          | 7.5%          |
| <b>FinTech</b>         | \$8,066                     | \$8,256        | \$8,584        | \$13,298                     | \$13,342        | \$13,491        | 51.2%                          | 50.8%         | 48.6%         |
| <b>Others</b>          | \$7,545                     | \$7,447        | \$6,393        | \$9,256                      | \$9,214         | \$8,812         | 1.7%                           | 1.7%          | 2.0%          |
| <b>Total</b>           | <b>\$6,432</b>              | <b>\$6,487</b> | <b>\$6,391</b> | <b>\$11,699</b>              | <b>\$11,724</b> | <b>\$11,599</b> | <b>100.0%</b>                  | <b>100.0%</b> | <b>100.0%</b> |

| Leading Indicators: Monthly Update |          |          |              |          |              |
|------------------------------------|----------|----------|--------------|----------|--------------|
| Indicator                          | Oct 2025 | Sep 2025 | MoM % Change | Oct 2024 | YoY % Change |
| Consumer Sentiment Index           | 53.6     | 55.1     | -2.7%        | 70.5     | -24.0%       |
| Stock Market Volatility            | 18.1     | 15.8     | 14.6%        | 20.0     | -9.5%        |
| Average Gas Price per Gallon       | \$3.07   | \$3.08   | -0.3%        | \$3.08   | -0.3%        |

| Indicator | Q2 2025 | Q1 2025 | QoQ % Change | Q2 2024 | YoY % Change |
|-----------|---------|---------|--------------|---------|--------------|
| GDP       | 3.8%    | -0.2%   | 4.0%         | 3.0%    | 0.8%         |

**Note:** For metrics reported in percentage terms (Unemployment, Consumer Price Index, etc.) their month-over-month and year-over-year changes reflect the change in percentage, not the percentage change.

# Macroeconomic Indicators and Definitions

All macroeconomic indicators are retrieved from the Federal Reserve Economic Data (FRED) at [fred.stlouisfed.org](https://fred.stlouisfed.org). This data is utilized within the Credit 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 US. 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 Credit Industry Snapshot to capture a four-week moving average.

# Glossary of Terms/Metrics

The following contains the **glossary of terms** for the Credit 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 Credit Industry Snapshot is included as follows:

## % 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.

**Note:** This does not include charge-off.

## 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.

**% of Consumers with Positive AEP:**

This metric represents the percentage of consumers who have positive Aggregate Excess Payment (AEP) for a particular product. The AEP is utilized to measure how much 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

It's important you have an understanding of how we're producing TransUnion's Credit Industry Snapshot – which is a monthly report summarizing data, trends and insights regarding the consumer lending industry. It draws from TransUnion's extensive consumer credit database which includes over 200 million files profiling nearly every credit-active consumer in the United States. The Snapshot analyzes all open accounts reported to TransUnion and verified within the past 10 years. Accounts not reported as closed with a zero balance (indicated by a closed date, an installment balance of zero, or a remark indicating final status, such as foreclosure or settlement) are included in the metrics.

The Snapshot provides a robust view of all data records (not a sample) on a month-over-month and year-over-year basis. It includes both account-level and consumer-level perspectives on key metrics and trends. Additionally, the Snapshot covers data and trends for the national population overall, with detailed breakdowns by consumer credit score risk tiers and lender segments. The focus is on trends in auto, bankcard, mortgage and unsecured personal lending products.



**About TransUnion** (NYSE: TRU)

TransUnion is a global information and insights company with over 13,000 associates operating in more than 30 countries. We make trust possible by ensuring each person is reliably represented in the marketplace. We do this with a Tru™ picture of each person: an actionable view of consumers, stewarded with care.

Through our acquisitions and technology investments we have developed innovative solutions that extend beyond our strong foundation in core credit into areas such as marketing, fraud, risk and advanced analytics. As a result, consumers and businesses can transact with confidence and achieve great things. We call this Information for Good® – and it leads to economic opportunity, great experiences and personal empowerment for millions of people around the world.

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