



EQUIFAX[®]

U.S. National Consumer Credit Trends Report: Originations

Data as of December 07, 2020

December 15, 2020

Consumer Credit Trends Report: Originations

Consumer Originations Observations

Weekly as of December 08, 2020

- Notable weekly originations performance insights:
 - All Products continue to show strong vintage builds and stabilization week over week when compared to March/April vintages.
 - HELCO vintage builds are strong compared to previous weeks. Additionally, the Subprime share is up slightly as well.
- The shading indicated on the graphs for the last 8 weeks is to indicate that the data could be revised to account for data furnisher lags. The Darker shading indicates less revisions are expected.

Credit Trends Data & Visualization Tools!

Common Use Cases:

Would you like to?

- Understand Delinquency changes for the market and Competition
- Understand how the market and competition is changing who they lend to
- Analyze your market share compared to the competition
- Track Credit Limit & Balance Changes for the Market or Competitors
- Enhance the profitability of acquisitions and Risk Strategies

Credit Trends Data

Complete view of the US Consumer Credit Market, trended over time

- Understand Industry trends at the National, State, MSA, or Zip level.
- View your Organization against a defined Peer Set or against the Market
- Portfolio trends and expectations based on data from other natural disasters

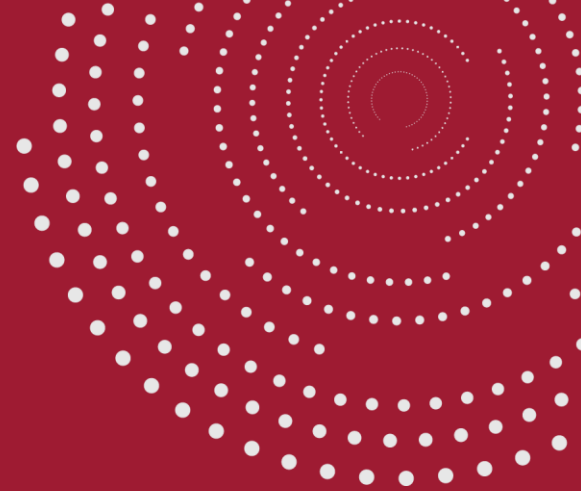
Credit Trends Economic Vitality Application(App)

Instant visibility into the fast changing market

- Benchmark and analyze performance
- Understand changing market drivers
- Make stronger strategy decisions
- All overlaid with Covid 19 case data
- Ability to segment by Product, Age, Delinquency Metric, and Risk.

Contact Your Equifax Sales Representative for Additional Information!

Credit Trends Originations: Total Auto Loans and Leases



Auto Originations Observations

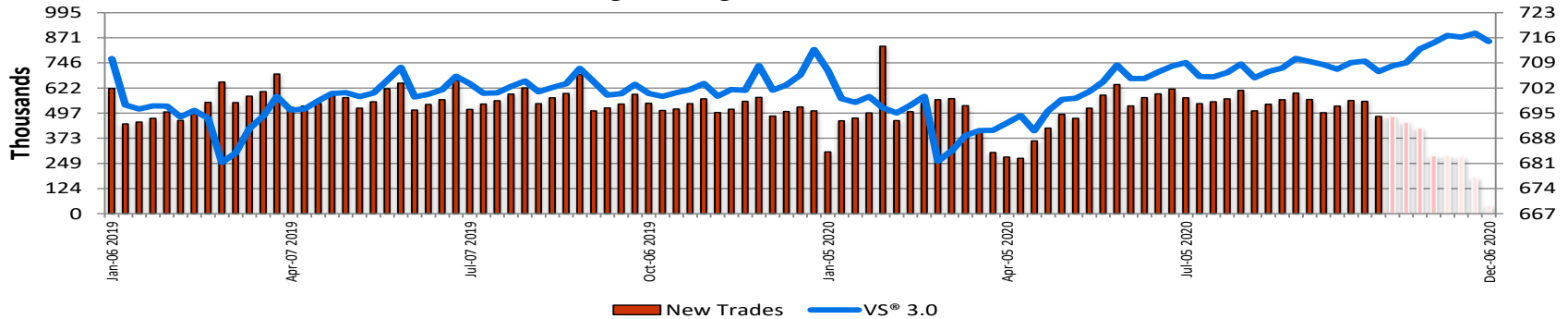
Origination Estimates through December 06, 2020 reported as of December 08, 2020

- 39,600 auto loans and leases, totaling \$960.4 million, have been originated the week ending December 6th.
- 5,500 auto loans and leases have been originated the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly-issued loans have a corresponding total balance of \$109.5 million.
- In the week ending December 6th, 13.9% of auto loans and leases were issued to consumers with a subprime VantageScore® 3.0 credit score. These subprime accounts totaled 11.4% of balances of all auto loan and leases.
- 4,800 auto loans and leases have been originated the week ending December 6th to consumers with a FICO® Auto 8 credit score below 620. These are generally considered subprime accounts. These newly-issued loans have a corresponding total balance of \$90.9 million.
- In the week ending December 6th, 12.1% of auto loans and leases were issued to consumers with a FICO® Auto 8 credit score subprime credit score. These subprime accounts totaled 9.5% of balances of all auto loan and leases.
- The average origination balance for all auto loans and leases issued in the week of December 6th was \$24,224. The average subprime auto loan and lease amount was \$19,838.

**Origination data subject to revision due to reporting lags. All data presented here are estimates.*

Auto Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# AUTO ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	564.4	651.4
Mar-08 2020	569.7	550.0
Mar-15 2020	535.0	582.1
Mar-22 2020	410.4	604.3
Mar-29 2020	303.8	691.8
Apr-05 2020	280.8	526.9
Apr-12 2020	274.8	532.9
Apr-19 2020	361.2	546.5
Apr-26 2020	424.6	584.8
May-03 2020	491.5	574.9
May-10 2020	472.2	522.9
May-17 2020	522.6	554.5

# AUTO ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	587.2	618.8
May-31 2020	639.7	646.5
Jun-07 2020	534.3	513.1
Jun-14 2020	574.7	541.1
Jun-21 2020	593.0	564.2
Jun-28 2020	617.2	659.5
Jul-05 2020	573.9	516.1
Jul-12 2020	544.7	543.4
Jul-19 2020	554.1	559.7
Jul-26 2020	569.2	592.5
Aug-02 2020	610.5	622.6
Aug-09 2020	509.4	545.2

# AUTO ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	542.1	574.3
Aug-23 2020	564.2	594.9
Aug-30 2020	597.1	688.8
Sep-06 2020	565.6	509.4
Sep-13 2020	499.9	523.4
Sep-20 2020	533.2	542.6
Sep-27 2020	560.2	591.3
Oct-04 2020	556.8	547.0
Oct-11 2020	481.3	510.9
Oct-18 2020	481.8	518.0
Oct-25 2020	452.7	545.0
Nov-01 2020	423.4	569.1

# AUTO ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	286.2	501.3
Nov-15 2020	285.6	517.7
Nov-22 2020	280.8	556.8
Nov-29 2020	179.0	576.0
Dec-06 2020	39.6	484.1

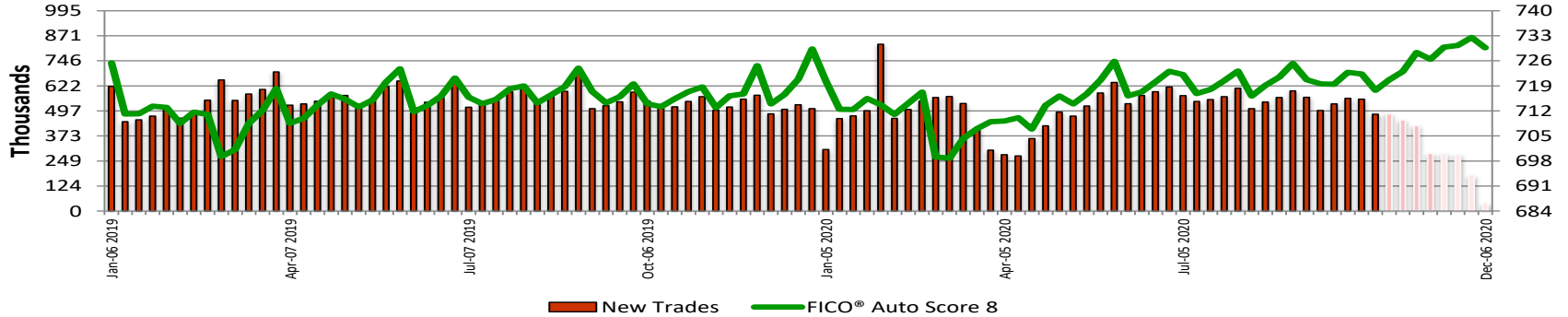
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Auto Score 8



# AUTO ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	564.4	651.4
Mar-08 2020	569.7	550.0
Mar-15 2020	535.0	582.1
Mar-22 2020	410.4	604.3
Mar-29 2020	303.8	691.8
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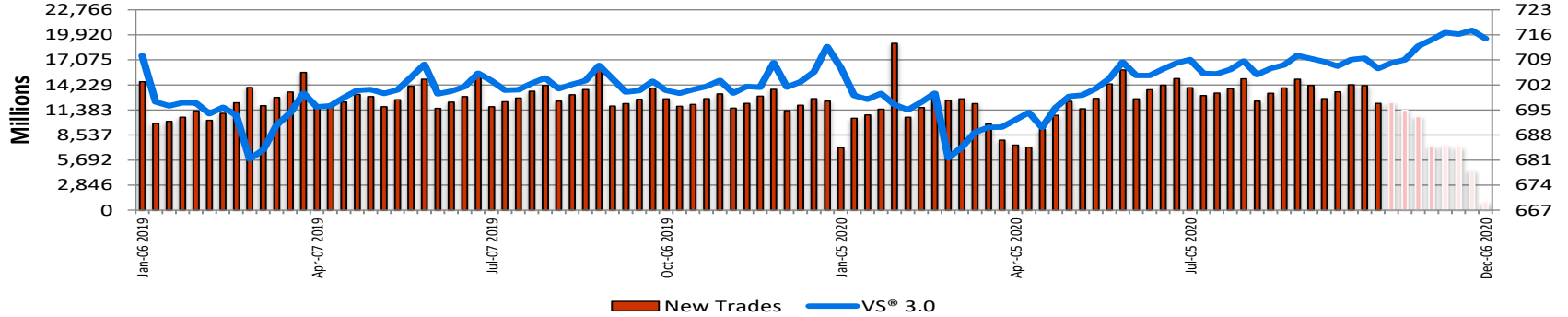
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Originations: Balances

Total Balances Originated in \$Millions; NSA. Average VantageScore® 3.0



TOTAL AUTO BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$12,482.5	\$13,949.5
Mar-08 2020	\$12,656.5	\$11,887.5
Mar-15 2020	\$12,130.6	\$12,827.2
Mar-22 2020	\$9,798.9	\$13,442.2
Mar-29 2020	\$7,981.2	\$15,654.5
Apr-05 2020	\$7,414.4	\$11,638.8
Apr-12 2020	\$7,180.3	\$11,894.3
Apr-19 2020	\$9,195.9	\$12,320.3
Apr-26 2020	\$10,773.8	\$13,174.9
May-03 2020	\$12,387.4	\$12,911.9
May-10 2020	\$11,535.4	\$11,768.3
May-17 2020	\$12,716.3	\$12,556.0

TOTAL AUTO BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$14,354.2	\$14,080.1
May-31 2020	\$15,953.6	\$14,884.8
Jun-07 2020	\$12,670.0	\$11,573.0
Jun-14 2020	\$13,698.4	\$12,293.7
Jun-21 2020	\$14,205.4	\$12,926.3
Jun-28 2020	\$14,960.6	\$15,222.9
Jul-05 2020	\$13,935.0	\$11,778.4
Jul-12 2020	\$13,032.1	\$12,334.7
Jul-19 2020	\$13,314.7	\$12,745.4
Jul-26 2020	\$13,804.5	\$13,531.8
Aug-02 2020	\$14,945.7	\$14,194.6
Aug-09 2020	\$12,403.0	\$12,400.4

TOTAL AUTO BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$13,286.2	\$13,127.9
Aug-23 2020	\$13,902.0	\$13,724.8
Aug-30 2020	\$14,899.2	\$16,062.2
Sep-06 2020	\$14,179.5	\$11,844.5
Sep-13 2020	\$12,679.9	\$12,126.3
Sep-20 2020	\$13,467.2	\$12,612.0
Sep-27 2020	\$14,251.6	\$13,875.6
Oct-04 2020	\$14,149.6	\$12,668.7
Oct-11 2020	\$12,146.3	\$11,804.9
Oct-18 2020	\$12,237.3	\$12,035.8
Oct-25 2020	\$11,355.5	\$12,686.1
Nov-01 2020	\$10,638.7	\$13,222.7

TOTAL AUTO BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$7,310.6	\$11,615.2
Nov-15 2020	\$7,388.9	\$12,153.4
Nov-22 2020	\$7,154.9	\$12,974.9
Nov-29 2020	\$4,511.6	\$13,747.6
Dec-06 2020	\$960.4	\$11,324.8

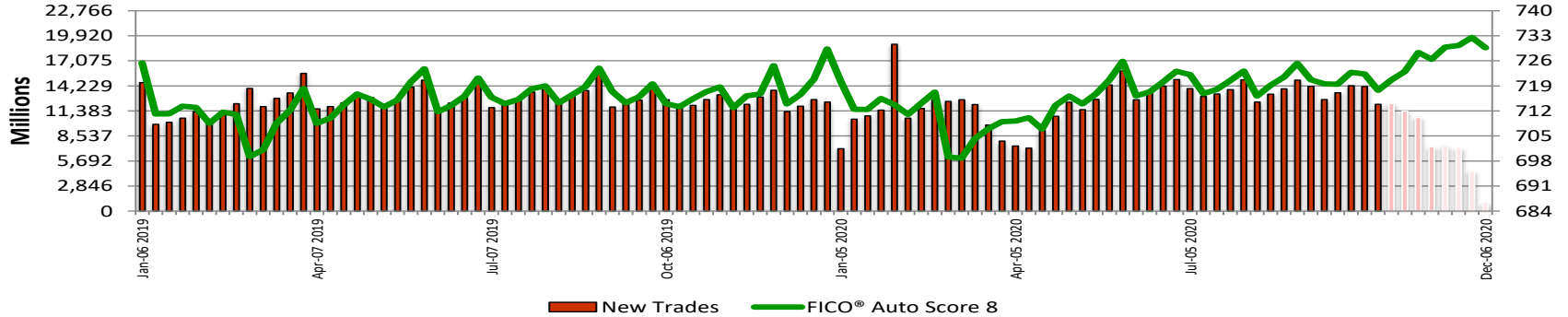
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Auto Originations: Balances

Total Balances Originated in \$Millions; NSA. Average FICO® Auto Score 8



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Mar-08 2020	\$12,656.5	\$11,887.5
Mar-15 2020	\$12,130.6	\$12,827.2
Mar-22 2020	\$9,798.9	\$13,442.2
Mar-29 2020	\$7,981.2	\$15,654.5
Apr-05 2020	\$7,414.4	\$11,638.8
Apr-12 2020	\$7,180.3	\$11,894.3
Apr-19 2020	\$9,195.9	\$12,320.3
Apr-26 2020	\$10,773.8	\$13,174.9
May-03 2020	\$12,387.4	\$12,911.9
May-10 2020	\$11,535.4	\$11,768.3
May-17 2020	\$12,716.3	\$12,556.0

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Jul-05 2020	\$13,935.0	\$11,778.4
Jul-12 2020	\$13,032.1	\$12,334.7
Jul-19 2020	\$13,314.7	\$12,745.4
Jul-26 2020	\$13,804.5	\$13,531.8
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Aug-09 2020	\$12,403.0	\$12,400.4

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WEEKEND	2020	2019
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Nov-15 2020	\$7,388.9	\$12,153.4
Nov-22 2020	\$7,154.9	\$12,974.9
Nov-29 2020	\$4,511.6	\$13,747.6
Dec-06 2020	\$960.4	\$11,324.8

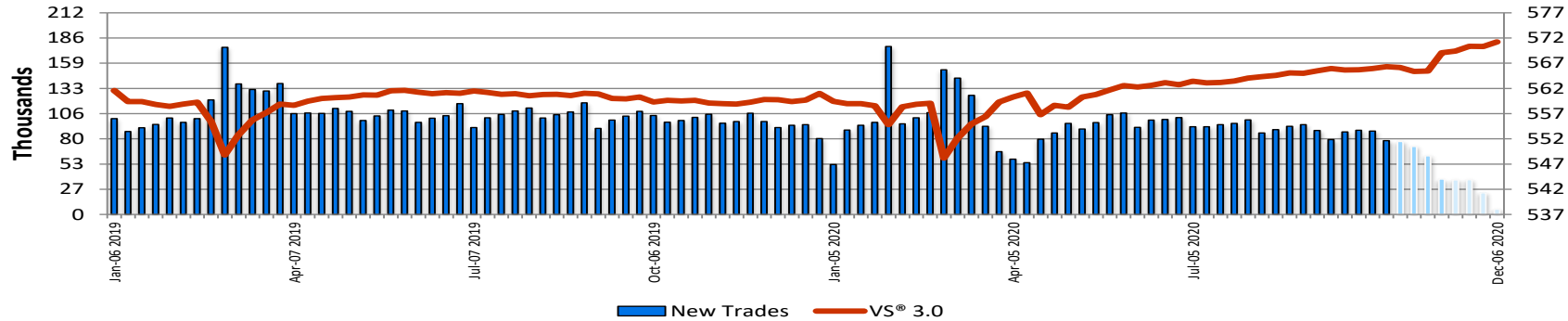
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	152.6	176.3	27.0%
Mar-08 2020	143.9	137.7	25.3%
Mar-15 2020	125.6	131.8	23.5%
Mar-22 2020	93.1	130.2	22.7%
Mar-29 2020	66.3	138.1	21.8%
Apr-05 2020	58.5	106.4	20.8%
Apr-12 2020	54.7	107.0	19.9%
Apr-19 2020	79.4	106.5	22.0%
Apr-26 2020	85.9	111.7	20.2%
May-03 2020	96.0	108.7	19.5%
May-10 2020	90.2	99.0	19.1%
May-17 2020	96.9	103.9	18.5%

# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	105.2	110.1	17.9%
May-31 2020	107.0	109.2	16.7%
Jun-07 2020	91.9	97.1	17.2%
Jun-14 2020	99.6	101.5	17.3%
Jun-21 2020	100.1	104.2	16.9%
Jun-28 2020	102.3	116.9	16.6%
Jul-05 2020	92.6	91.6	16.1%
Jul-12 2020	92.6	102.0	17.0%
Jul-19 2020	94.7	105.4	17.1%
Jul-26 2020	96.1	109.2	16.9%
Aug-02 2020	99.8	112.3	16.4%
Aug-09 2020	86.0	101.8	16.9%

# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	89.5	105.2	16.5%
Aug-23 2020	92.9	108.0	16.5%
Aug-30 2020	94.7	117.7	15.9%
Sep-06 2020	88.7	90.8	15.7%
Sep-13 2020	79.0	99.7	15.8%
Sep-20 2020	87.0	103.7	16.3%
Sep-27 2020	88.9	108.8	15.9%
Oct-04 2020	88.0	104.3	15.8%
Oct-11 2020	77.9	97.4	16.2%
Oct-18 2020	76.9	99.1	16.0%
Oct-25 2020	71.6	102.5	15.8%
Nov-01 2020	61.9	105.8	14.6%

# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	37.3	96.3	13.0%
Nov-15 2020	36.5	98.0	12.8%
Nov-22 2020	36.6	106.8	13.1%
Nov-29 2020	22.9	98.0	12.8%
Dec-06 2020	5.5	91.6	13.9%

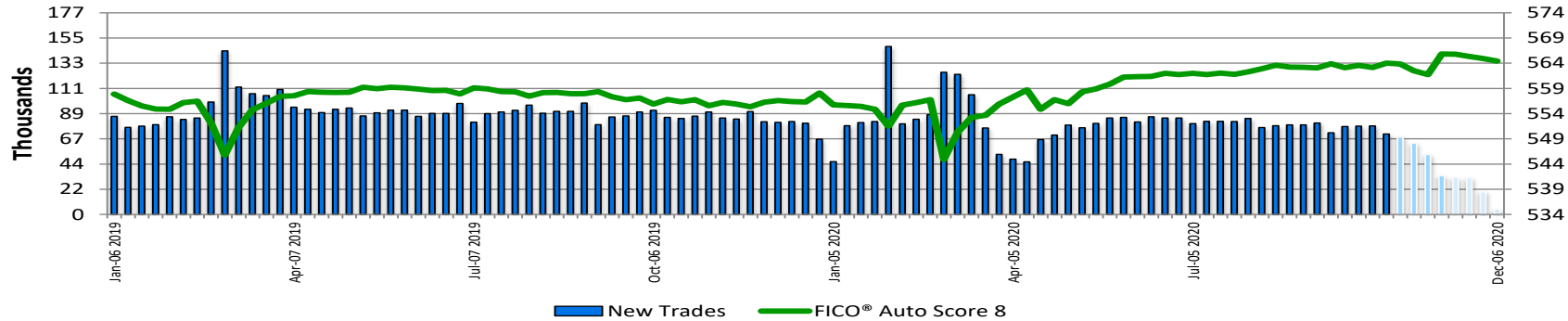
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Auto Score 8
 Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	125.1	143.9	22.2%
Mar-08 2020	123.3	112.1	21.6%
Mar-15 2020	105.4	106.2	19.7%
Mar-22 2020	76.2	104.7	18.6%
Mar-29 2020	53.0	110.0	17.5%
Apr-05 2020	48.8	94.5	17.4%
Apr-12 2020	46.4	92.6	16.9%
Apr-19 2020	66.0	89.7	18.3%
Apr-26 2020	70.0	92.5	16.5%
May-03 2020	78.7	93.8	16.0%
May-10 2020	76.3	86.7	16.2%
May-17 2020	80.2	89.4	15.3%

# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	84.9	91.8	14.5%
May-31 2020	85.4	91.8	13.4%
Jun-07 2020	81.5	86.4	15.3%
Jun-14 2020	86.1	89.0	15.0%
Jun-21 2020	85.0	88.9	14.3%
Jun-28 2020	84.9	97.8	13.8%
Jul-05 2020	79.9	81.3	13.9%
Jul-12 2020	82.0	88.7	15.1%
Jul-19 2020	82.1	90.1	14.8%
Jul-26 2020	81.8	91.7	14.4%
Aug-02 2020	84.5	96.2	13.8%
Aug-09 2020	76.4	89.1	15.0%

# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	78.1	90.7	14.4%
Aug-23 2020	79.0	90.7	14.0%
Aug-30 2020	78.9	98.1	13.2%
Sep-06 2020	80.6	79.2	14.3%
Sep-13 2020	71.9	85.9	14.4%
Sep-20 2020	77.5	86.8	14.5%
Sep-27 2020	77.8	90.2	13.9%
Oct-04 2020	78.0	91.6	14.0%
Oct-11 2020	70.8	85.4	14.7%
Oct-18 2020	68.2	84.6	14.2%
Oct-25 2020	62.7	86.6	13.8%
Nov-01 2020	52.6	90.3	12.4%

# SUBPRIME AUTO ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	34.0	85.0	11.9%
Nov-15 2020	32.4	83.9	11.4%
Nov-22 2020	32.2	90.6	11.5%
Nov-29 2020	19.8	81.6	11.0%
Dec-06 2020	4.8	81.2	12.1%

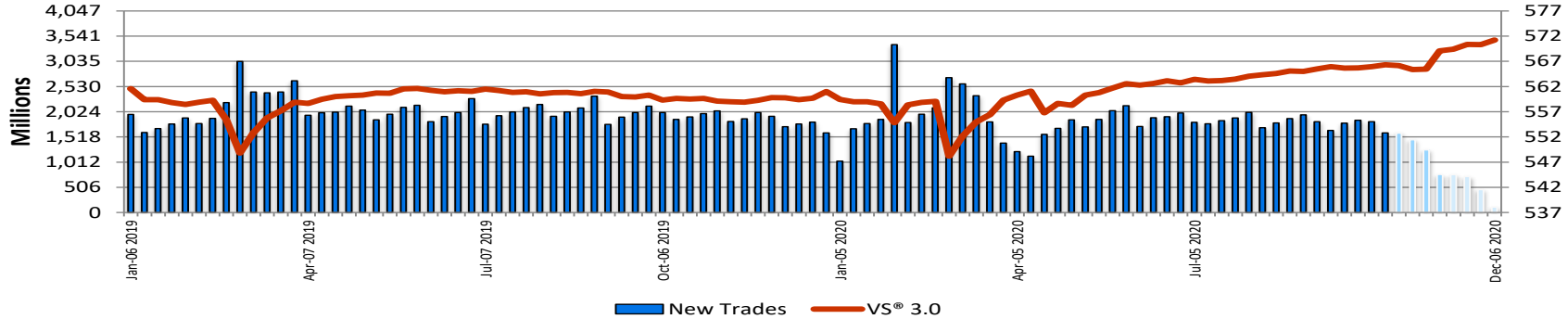
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Subprime Auto Originations: Balances

Total Balances Originated in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$2,708.2	\$3,035.3	21.7%
Mar-08 2020	\$2,584.7	\$2,423.7	20.4%
Mar-15 2020	\$2,345.4	\$2,405.3	19.3%
Mar-22 2020	\$1,820.1	\$2,420.8	18.6%
Mar-29 2020	\$1,396.8	\$2,647.1	17.5%
Apr-05 2020	\$1,223.6	\$1,954.7	16.5%
Apr-12 2020	\$1,132.3	\$2,006.5	15.8%
Apr-19 2020	\$1,572.8	\$2,018.7	17.1%
Apr-26 2020	\$1,692.8	\$2,139.2	15.7%
May-03 2020	\$1,865.0	\$2,060.6	15.1%
May-10 2020	\$1,719.5	\$1,864.5	14.9%
May-17 2020	\$1,869.8	\$1,976.7	14.7%

TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$2,047.5	\$2,113.9	14.3%
May-31 2020	\$2,145.6	\$2,153.9	13.4%
Jun-07 2020	\$1,731.8	\$1,824.7	13.7%
Jun-14 2020	\$1,903.2	\$1,929.0	13.9%
Jun-21 2020	\$1,927.0	\$2,007.8	13.6%
Jun-28 2020	\$2,001.7	\$2,286.2	13.4%
Jul-05 2020	\$1,812.6	\$1,776.6	13.0%
Jul-12 2020	\$1,783.3	\$1,946.1	13.7%
Jul-19 2020	\$1,846.3	\$2,023.1	13.9%
Jul-26 2020	\$1,899.0	\$2,111.1	13.8%
Aug-02 2020	\$2,012.0	\$2,172.5	13.5%
Aug-09 2020	\$1,703.5	\$1,934.5	13.7%

TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1,802.3	\$2,020.2	13.6%
Aug-23 2020	\$1,889.7	\$2,101.7	13.6%
Aug-30 2020	\$1,961.8	\$2,339.1	13.2%
Sep-06 2020	\$1,827.5	\$1,772.8	12.9%
Sep-13 2020	\$1,648.9	\$1,918.9	13.0%
Sep-20 2020	\$1,795.2	\$2,009.2	13.3%
Sep-27 2020	\$1,856.4	\$2,138.6	13.0%
Oct-04 2020	\$1,827.5	\$2,008.0	12.9%
Oct-11 2020	\$1,600.5	\$1,871.7	13.2%
Oct-18 2020	\$1,596.2	\$1,922.4	13.0%
Oct-25 2020	\$1,462.4	\$1,987.4	12.9%
Nov-01 2020	\$1,255.3	\$2,042.5	11.8%

TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$766.2	\$1,829.3	10.5%
Nov-15 2020	\$761.6	\$1,884.9	10.3%
Nov-22 2020	\$721.1	\$2,011.1	10.1%
Nov-29 2020	\$459.4	\$1,933.2	10.2%
Dec-06 2020	\$109.5	\$1,724.4	11.4%

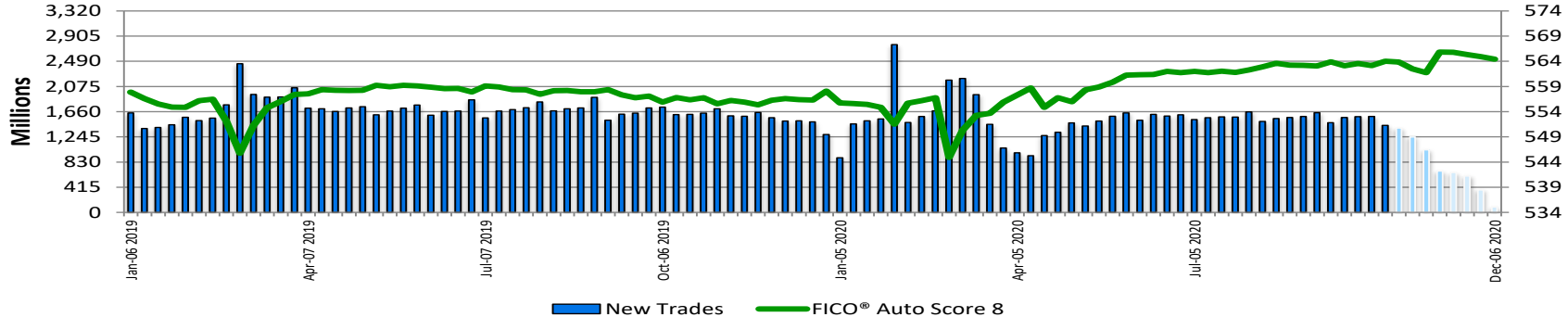
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Originations: Balances

Total Balances Originated in \$Millions; NSA. Subprime Accounts, Average FICO® Auto Score 8
 Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$2,182.0	\$2,452.7	17.5%
Mar-08 2020	\$2,208.2	\$1,946.2	17.4%
Mar-15 2020	\$1,941.5	\$1,900.8	16.0%
Mar-22 2020	\$1,451.6	\$1,903.4	14.8%
Mar-29 2020	\$1,062.1	\$2,054.9	13.3%
Apr-05 2020	\$985.5	\$1,719.5	13.3%
Apr-12 2020	\$936.6	\$1,709.6	13.0%
Apr-19 2020	\$1,266.9	\$1,665.7	13.8%
Apr-26 2020	\$1,324.5	\$1,724.5	12.3%
May-03 2020	\$1,476.2	\$1,745.0	11.9%
May-10 2020	\$1,427.3	\$1,611.6	12.4%
May-17 2020	\$1,506.8	\$1,672.3	11.8%

TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$1,585.2	\$1,718.2	11.0%
May-31 2020	\$1,640.1	\$1,769.4	10.3%
Jun-07 2020	\$1,522.8	\$1,604.6	12.0%
Jun-14 2020	\$1,615.8	\$1,663.6	11.8%
Jun-21 2020	\$1,590.9	\$1,672.3	11.2%
Jun-28 2020	\$1,609.3	\$1,856.6	10.8%
Jul-05 2020	\$1,533.1	\$1,560.0	11.0%
Jul-12 2020	\$1,563.5	\$1,671.5	12.0%
Jul-19 2020	\$1,575.4	\$1,697.3	11.8%
Jul-26 2020	\$1,573.9	\$1,726.4	11.4%
Aug-02 2020	\$1,659.8	\$1,823.1	11.1%
Aug-09 2020	\$1,500.0	\$1,673.6	12.1%

TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1,549.6	\$1,711.2	11.7%
Aug-23 2020	\$1,566.4	\$1,724.2	11.3%
Aug-30 2020	\$1,582.1	\$1,898.1	10.6%
Sep-06 2020	\$1,643.1	\$1,521.7	11.6%
Sep-13 2020	\$1,479.9	\$1,622.2	11.7%
Sep-20 2020	\$1,566.9	\$1,639.1	11.6%
Sep-27 2020	\$1,579.3	\$1,724.0	11.1%
Oct-04 2020	\$1,583.5	\$1,738.3	11.2%
Oct-11 2020	\$1,436.9	\$1,614.8	11.8%
Oct-18 2020	\$1,390.1	\$1,617.7	11.4%
Oct-25 2020	\$1,243.5	\$1,639.1	11.0%
Nov-01 2020	\$1,030.3	\$1,708.6	9.7%

TOTAL SUBPRIME AUTO BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$682.0	\$1,594.9	9.3%
Nov-15 2020	\$657.3	\$1,584.9	8.9%
Nov-22 2020	\$601.3	\$1,649.3	8.4%
Nov-29 2020	\$371.1	\$1,562.5	8.2%
Dec-06 2020	\$90.9	\$1,506.5	9.5%

Source: Equifax Inc.

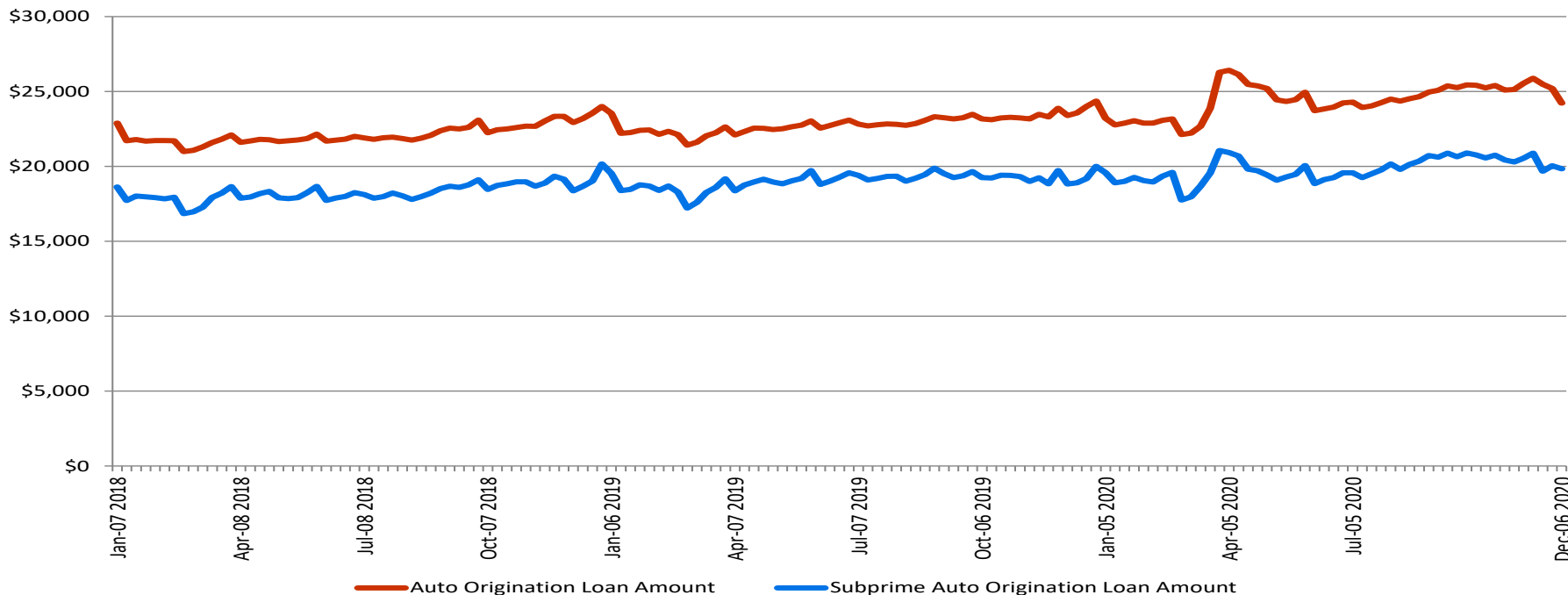


Originations through December 06, 2020 reported as of December 08, 2020

Auto Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

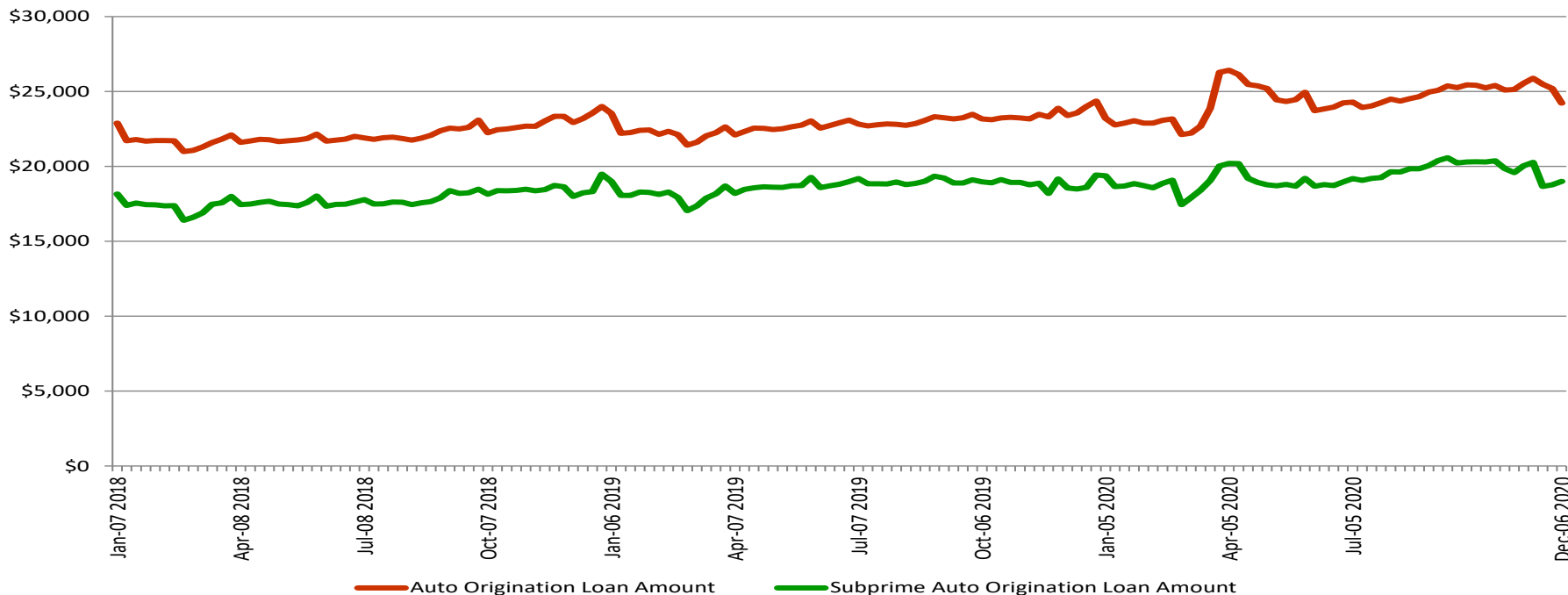


Originations through December 06, 2020 reported as of December 08, 2020

Auto Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



Source: Equifax Inc.

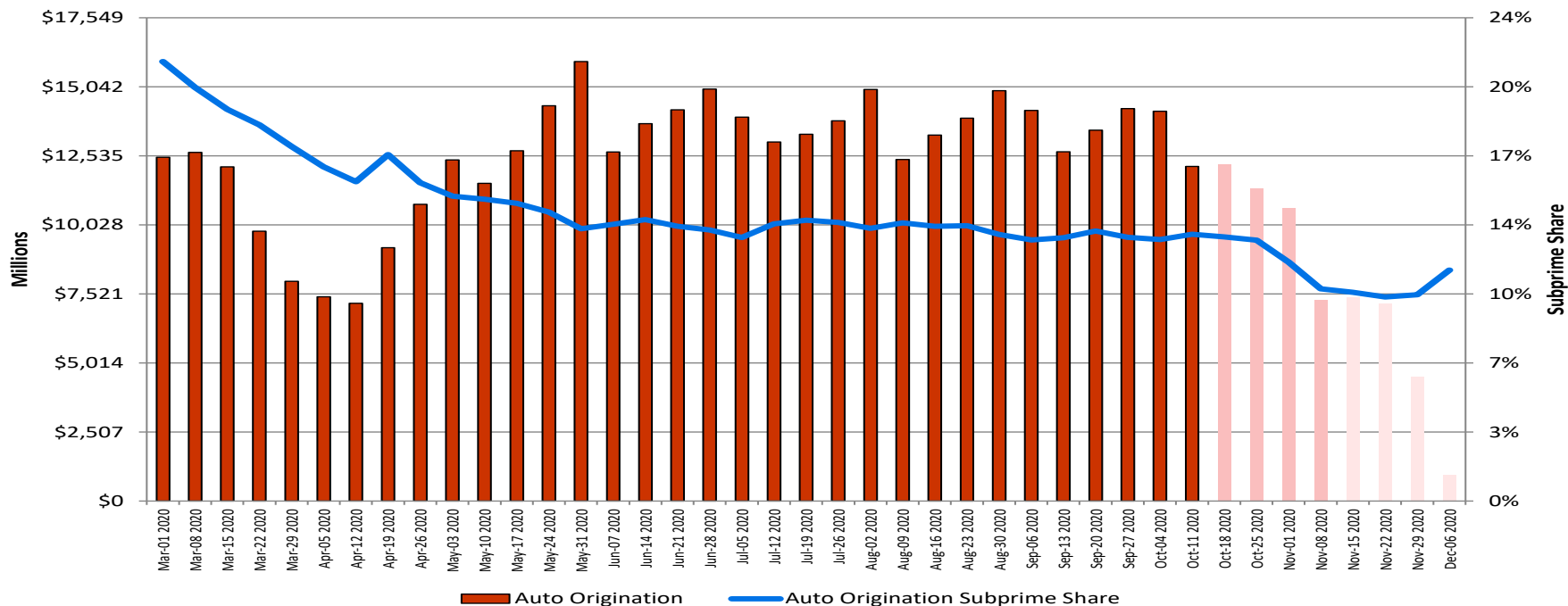


Originations through December 06, 2020 reported as of December 08, 2020

Auto Originations

Total Originations in \$Millions; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

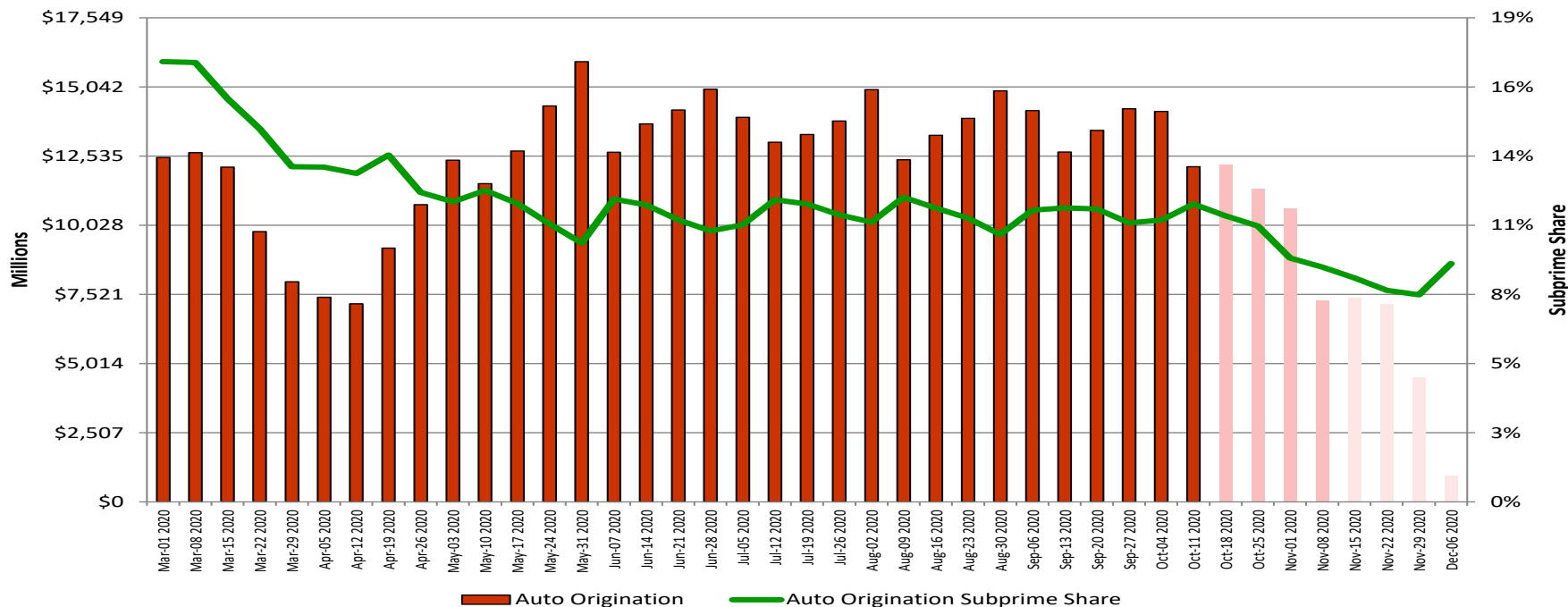


Originations through December 06, 2020 reported as of December 08, 2020

Auto Originations

Total Originations in \$Millions; NSA

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



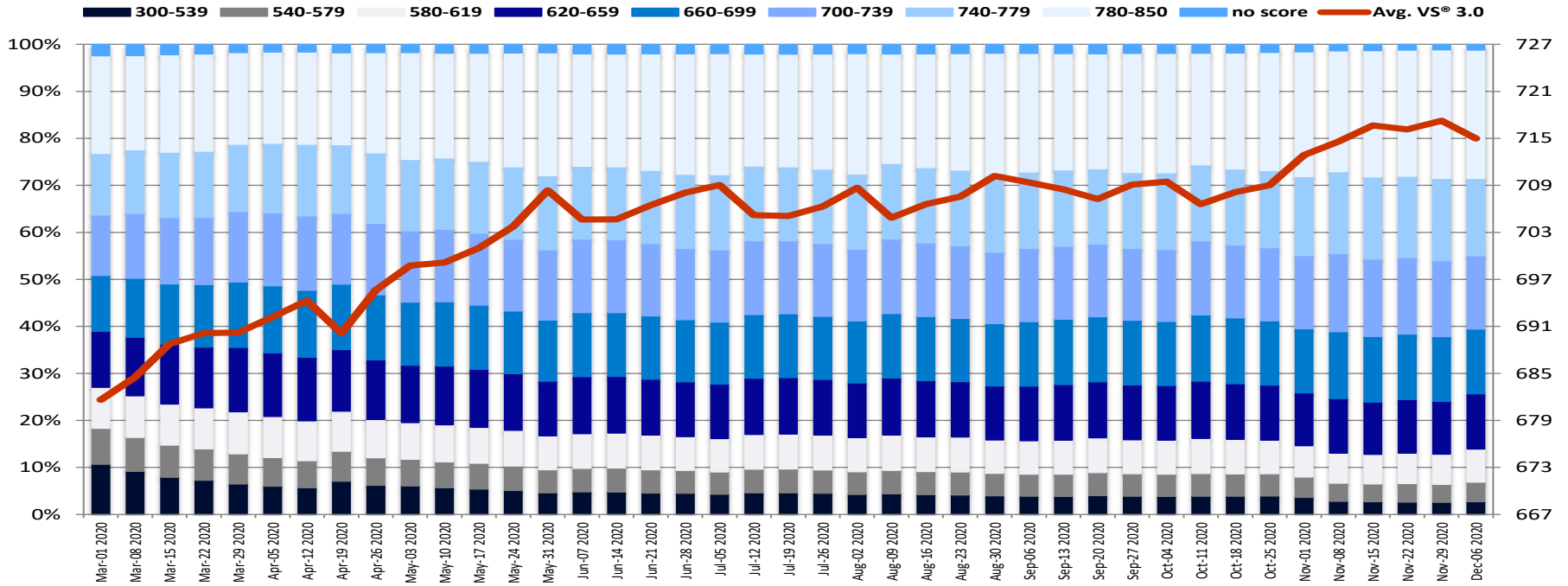
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Origination Risk

VantageScore® 3.0 Distribution for Auto Originations by Week (% of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

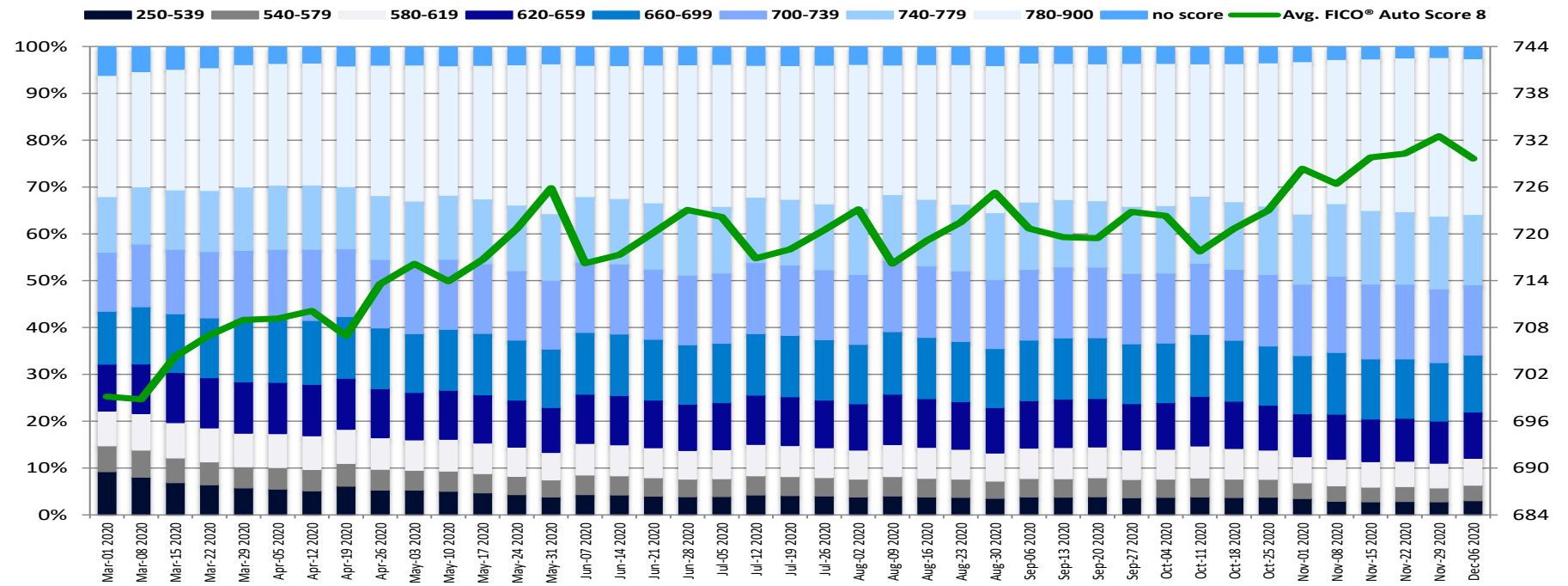
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Origination Risk

FICO® Auto Score 8 Distribution for Auto Originations by Week (% of Accounts)



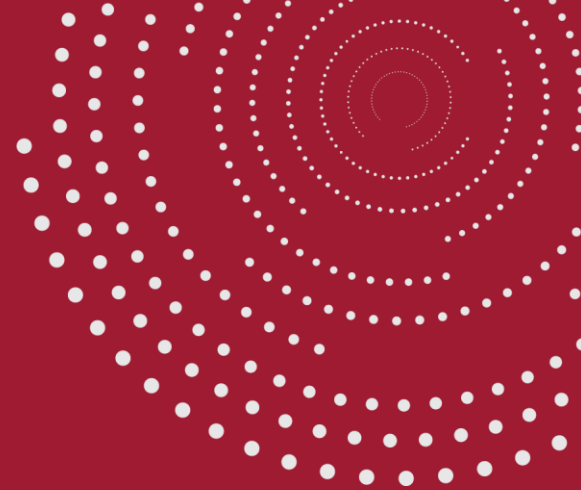
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Auto Leases



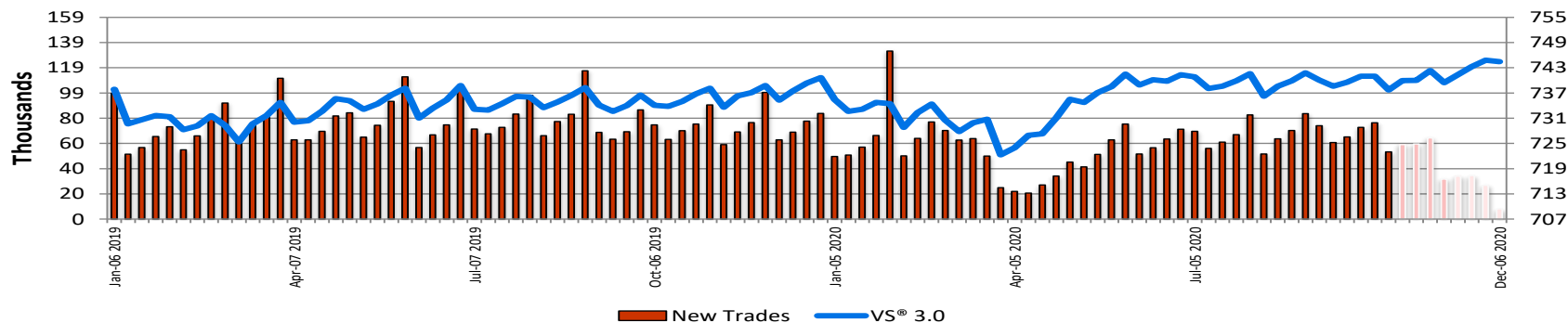
Auto Lease Originations Observations

Originations Estimates through December 06, 2020 reported as of December 08, 2020

- 8,100 auto leases, totaling \$124.1 million, have been originated the week ending December 6th.
- Auto leases accounted for 20.5% of all auto accounts and 12.9% of all auto balances in the week ending December 6th.
- Approximately 600 auto leases have been originated in the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly-issued leases have a corresponding total balance of \$9.3 million.
- In the week ending December 6th, 6.9% of auto lease accounts and 7.5% of total balances were issued to consumers with a VantageScore® 3.0 subprime credit score.
- Approximately 400 auto leases have been originated in the week ending December 6th to consumers with a FICO® Auto 8 credit score below 620. These are generally considered subprime accounts. These newly-issued leases have a corresponding total balance of \$6.9 million.
- In the week ending December 6th, 5.4% of auto lease accounts and 5.6% of total balances were issued to consumers with a FICO® Auto 8 subprime credit score.
- The average origination balance for all auto leases issued in the week ending December 6th was \$15,281. The average subprime lease amount was \$16,543.
- Note that lease origination values reflect the contract amounts only and exclude expected vehicle residual values.

Auto Lease Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	70.0	91.6
Mar-08 2020	62.4	60.8
Mar-15 2020	63.5	74.4
Mar-22 2020	49.8	81.2
Mar-29 2020	24.9	111.1
Apr-05 2020	22.0	62.6
Apr-12 2020	20.6	62.7
Apr-19 2020	27.0	69.3
Apr-26 2020	34.2	81.4
May-03 2020	45.1	83.9
May-10 2020	41.3	64.8
May-17 2020	51.2	74.1

# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	62.6	92.9
May-31 2020	75.0	112.3
Jun-07 2020	51.4	56.5
Jun-14 2020	56.3	66.6
Jun-21 2020	63.3	74.4
Jun-28 2020	70.9	104.5
Jul-05 2020	69.3	71.1
Jul-12 2020	55.9	67.3
Jul-19 2020	60.7	72.5
Jul-26 2020	66.7	82.9
Aug-02 2020	82.3	97.6
Aug-09 2020	51.4	65.9

# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	63.4	76.9
Aug-23 2020	69.9	82.7
Aug-30 2020	83.2	117.1
Sep-06 2020	73.8	68.4
Sep-13 2020	60.5	63.1
Sep-20 2020	64.9	69.0
Sep-27 2020	72.4	86.1
Oct-04 2020	76.1	74.4
Oct-11 2020	53.1	62.9
Oct-18 2020	58.8	69.8
Oct-25 2020	59.3	75.0
Nov-01 2020	63.9	90.2

# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	31.6	58.8
Nov-15 2020	33.9	68.8
Nov-22 2020	34.4	76.2
Nov-29 2020	26.7	100.0
Dec-06 2020	8.1	62.7

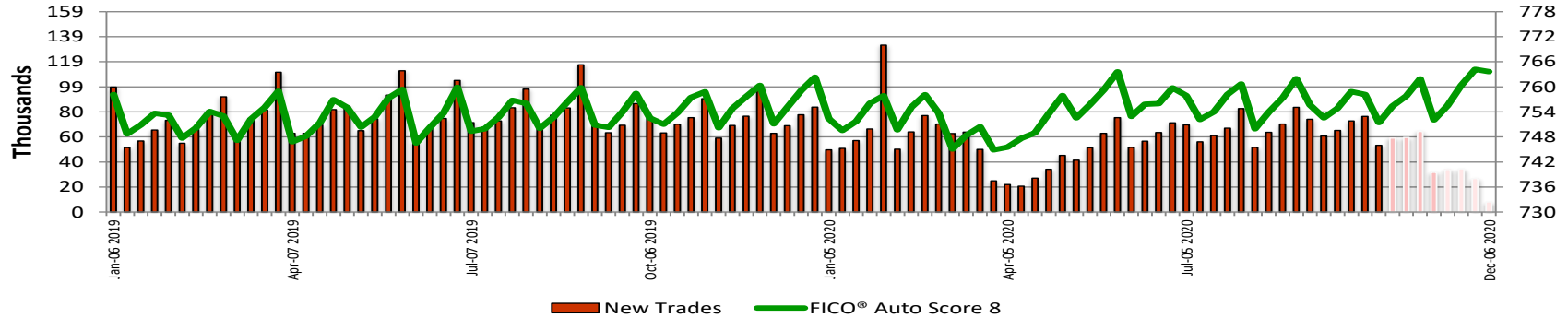
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Auto Score 8



# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	70.0	91.6
Mar-08 2020	62.4	60.8
Mar-15 2020	63.5	74.4
Mar-22 2020	49.8	81.2
Mar-29 2020	24.9	111.1
Apr-05 2020	22.0	62.6
Apr-12 2020	20.6	62.7
Apr-19 2020	27.0	69.3
Apr-26 2020	34.2	81.4
May-03 2020	45.1	83.9
May-10 2020	41.3	64.8
May-17 2020	51.2	74.1

# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	62.6	92.9
May-31 2020	75.0	112.3
Jun-07 2020	51.4	56.5
Jun-14 2020	56.3	66.6
Jun-21 2020	63.3	74.4
Jun-28 2020	70.9	104.5
Jul-05 2020	69.3	71.1
Jul-12 2020	55.9	67.3
Jul-19 2020	60.7	72.5
Jul-26 2020	66.7	82.9
Aug-02 2020	82.3	97.6
Aug-09 2020	51.4	65.9

# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	63.4	76.9
Aug-23 2020	69.9	82.7
Aug-30 2020	83.2	117.1
Sep-06 2020	73.8	68.4
Sep-13 2020	60.5	63.1
Sep-20 2020	64.9	69.0
Sep-27 2020	72.4	86.1
Oct-04 2020	76.1	74.4
Oct-11 2020	53.1	62.9
Oct-18 2020	58.8	69.8
Oct-25 2020	59.3	75.0
Nov-01 2020	63.9	90.2

# AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	31.6	58.8
Nov-15 2020	33.9	68.8
Nov-22 2020	34.4	76.2
Nov-29 2020	26.7	100.0
Dec-06 2020	8.1	62.7

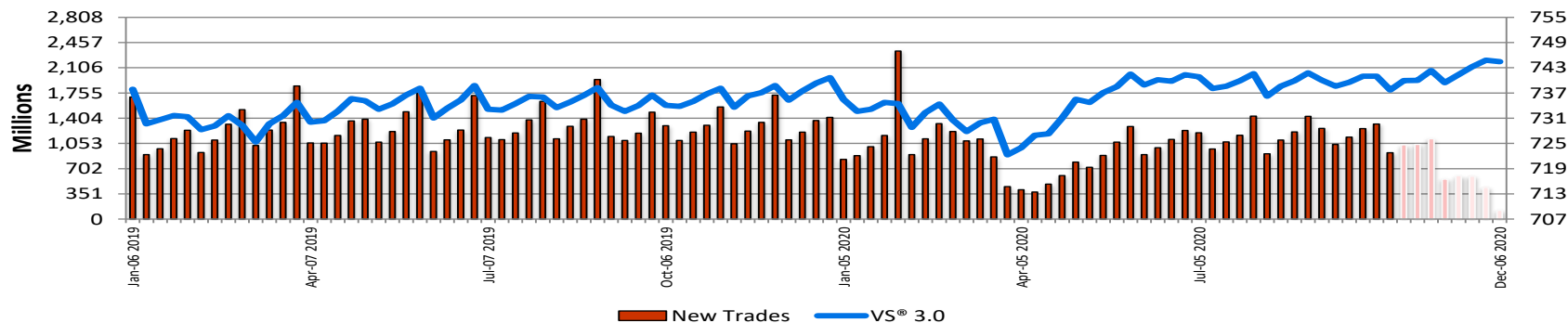
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Originations: Balances

Total Balances Originated in \$Millions; NSA. Average VantageScore® 3.0



TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,219.3	\$1,522.9
Mar-08 2020	\$1,091.3	\$1,025.5
Mar-15 2020	\$1,116.2	\$1,241.7
Mar-22 2020	\$866.3	\$1,346.6
Mar-29 2020	\$453.3	\$1,852.8
Apr-05 2020	\$409.7	\$1,060.9
Apr-12 2020	\$378.0	\$1,057.2
Apr-19 2020	\$488.4	\$1,165.4
Apr-26 2020	\$607.7	\$1,367.3
May-03 2020	\$793.9	\$1,391.1
May-10 2020	\$722.4	\$1,072.4
May-17 2020	\$886.4	\$1,220.2

TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,072.6	\$1,495.3
May-31 2020	\$1,289.2	\$1,792.6
Jun-07 2020	\$898.9	\$944.0
Jun-14 2020	\$995.5	\$1,104.9
Jun-21 2020	\$1,109.4	\$1,239.8
Jun-28 2020	\$1,235.4	\$1,720.8
Jul-05 2020	\$1,203.0	\$1,137.9
Jul-12 2020	\$978.9	\$1,107.0
Jul-19 2020	\$1,076.7	\$1,200.7
Jul-26 2020	\$1,167.5	\$1,383.4
Aug-02 2020	\$1,435.8	\$1,640.3
Aug-09 2020	\$910.9	\$1,119.6

TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$1,102.9	\$1,291.7
Aug-23 2020	\$1,215.0	\$1,390.4
Aug-30 2020	\$1,430.2	\$1,944.2
Sep-06 2020	\$1,263.8	\$1,150.4
Sep-13 2020	\$1,039.9	\$1,097.5
Sep-20 2020	\$1,143.5	\$1,195.9
Sep-27 2020	\$1,262.2	\$1,489.6
Oct-04 2020	\$1,325.5	\$1,300.0
Oct-11 2020	\$925.7	\$1,096.5
Oct-18 2020	\$1,033.6	\$1,212.7
Oct-25 2020	\$1,040.1	\$1,307.0
Nov-01 2020	\$1,118.4	\$1,561.7

TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$557.7	\$1,048.7
Nov-15 2020	\$606.0	\$1,226.2
Nov-22 2020	\$598.1	\$1,347.3
Nov-29 2020	\$440.7	\$1,726.1
Dec-06 2020	\$124.1	\$1,104.5

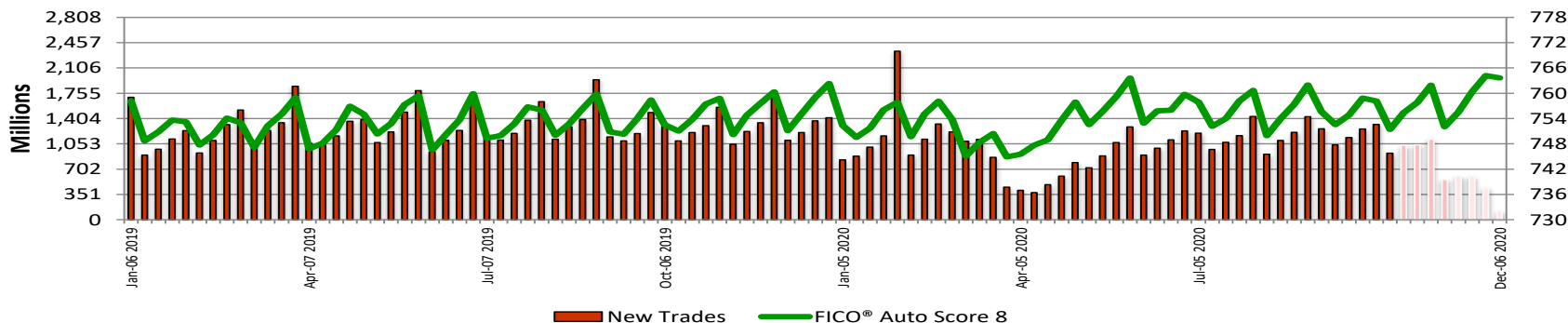
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Originations: Balances

Total Balances Originated in \$Millions; NSA. Average FICO® Auto Score 8



TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,219.3	\$1,522.9
Mar-08 2020	\$1,091.3	\$1,025.5
Mar-15 2020	\$1,116.2	\$1,241.7
Mar-22 2020	\$866.3	\$1,346.6
Mar-29 2020	\$453.3	\$1,852.8
Apr-05 2020	\$409.7	\$1,060.9
Apr-12 2020	\$378.0	\$1,057.2
Apr-19 2020	\$488.4	\$1,165.4
Apr-26 2020	\$607.7	\$1,367.3
May-03 2020	\$793.9	\$1,391.1
May-10 2020	\$722.4	\$1,072.4
May-17 2020	\$886.4	\$1,220.2

TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,072.6	\$1,495.3
May-31 2020	\$1,289.2	\$1,792.6
Jun-07 2020	\$898.9	\$944.0
Jun-14 2020	\$995.5	\$1,104.9
Jun-21 2020	\$1,109.4	\$1,239.8
Jun-28 2020	\$1,235.4	\$1,720.8
Jul-05 2020	\$1,203.0	\$1,137.9
Jul-12 2020	\$978.9	\$1,107.0
Jul-19 2020	\$1,076.7	\$1,200.7
Jul-26 2020	\$1,167.5	\$1,383.4
Aug-02 2020	\$1,435.8	\$1,640.3
Aug-09 2020	\$910.9	\$1,119.6

TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$1,102.9	\$1,291.7
Aug-23 2020	\$1,215.0	\$1,390.4
Aug-30 2020	\$1,430.2	\$1,944.2
Sep-06 2020	\$1,263.8	\$1,150.4
Sep-13 2020	\$1,039.9	\$1,097.5
Sep-20 2020	\$1,143.5	\$1,195.9
Sep-27 2020	\$1,262.2	\$1,489.6
Oct-04 2020	\$1,325.5	\$1,300.0
Oct-11 2020	\$925.7	\$1,096.5
Oct-18 2020	\$1,033.6	\$1,212.7
Oct-25 2020	\$1,040.1	\$1,307.0
Nov-01 2020	\$1,118.4	\$1,561.7

TOTAL AUTO LEASE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$557.7	\$1,048.7
Nov-15 2020	\$606.0	\$1,226.2
Nov-22 2020	\$598.1	\$1,347.3
Nov-29 2020	\$440.7	\$1,726.1
Dec-06 2020	\$124.1	\$1,104.5

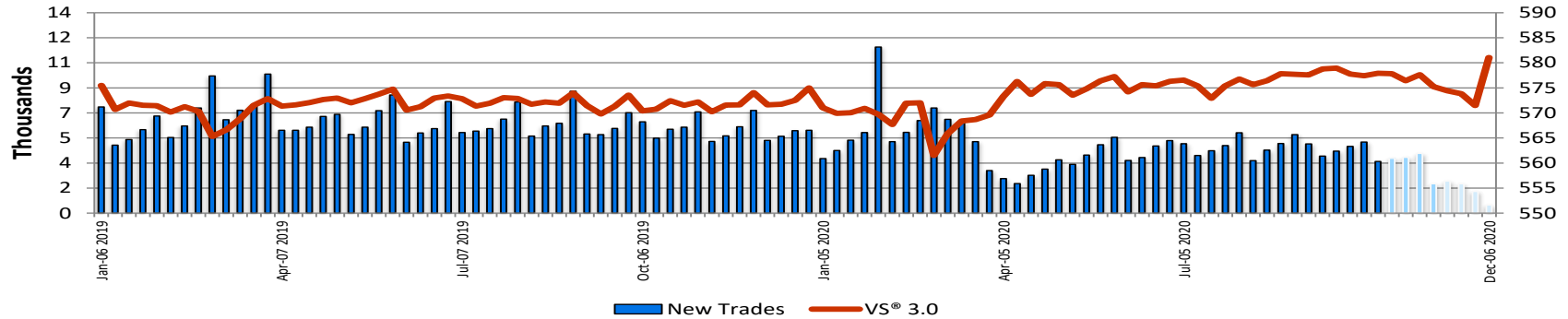
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Lease Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	7.4	9.6	10.5%
Mar-08 2020	6.6	6.5	10.5%
Mar-15 2020	6.3	7.2	10.0%
Mar-22 2020	5.0	7.6	10.0%
Mar-29 2020	3.0	9.7	12.0%
Apr-05 2020	2.4	5.8	11.0%
Apr-12 2020	2.1	5.8	10.1%
Apr-19 2020	2.7	6.0	9.8%
Apr-26 2020	3.1	6.8	9.0%
May-03 2020	3.7	6.9	8.3%
May-10 2020	3.4	5.5	8.3%
May-17 2020	4.1	6.0	7.9%

# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	4.8	7.2	7.6%
May-31 2020	5.3	8.3	7.1%
Jun-07 2020	3.7	5.0	7.2%
Jun-14 2020	3.9	5.6	6.9%
Jun-21 2020	4.7	5.9	7.4%
Jun-28 2020	5.1	7.8	7.2%
Jul-05 2020	4.9	5.6	7.0%
Jul-12 2020	4.0	5.7	7.2%
Jul-19 2020	4.4	5.9	7.2%
Jul-26 2020	4.7	6.6	7.1%
Aug-02 2020	5.6	7.8	6.8%
Aug-09 2020	3.7	5.4	7.2%

# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	4.4	6.1	7.0%
Aug-23 2020	4.9	6.3	7.0%
Aug-30 2020	5.5	8.5	6.6%
Sep-06 2020	4.8	5.5	6.6%
Sep-13 2020	4.0	5.5	6.6%
Sep-20 2020	4.3	5.9	6.7%
Sep-27 2020	4.7	7.0	6.4%
Oct-04 2020	5.0	6.4	6.5%
Oct-11 2020	3.6	5.2	6.8%
Oct-18 2020	3.8	5.9	6.5%
Oct-25 2020	3.9	6.0	6.6%
Nov-01 2020	4.2	7.1	6.5%

# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	2.1	5.0	6.5%
Nov-15 2020	2.2	5.4	6.6%
Nov-22 2020	2.1	6.0	6.0%
Nov-29 2020	1.5	7.2	5.7%
Dec-06 2020	0.6	5.1	6.9%

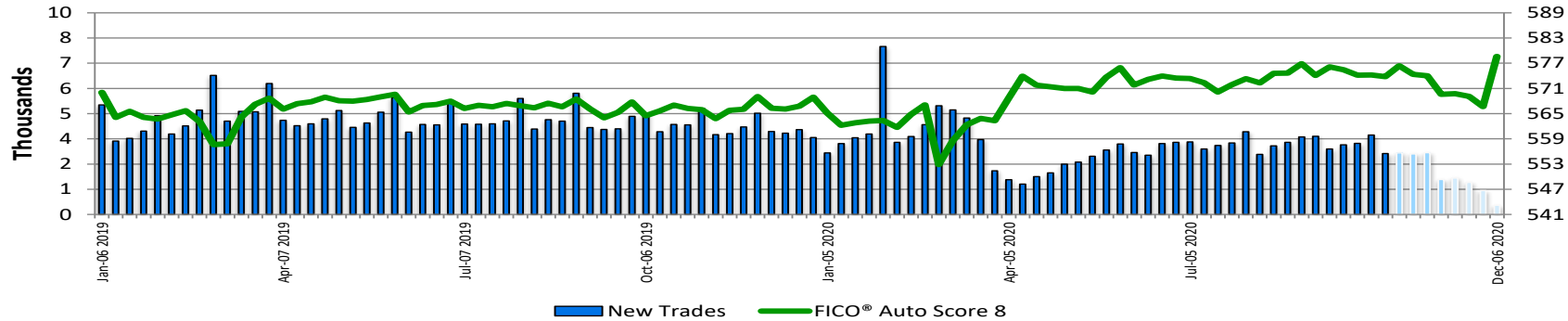
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Lease Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Auto Score 8
 Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	5.1	6.6	7.3%
Mar-08 2020	4.9	4.4	7.9%
Mar-15 2020	4.6	4.9	7.2%
Mar-22 2020	3.5	4.9	7.1%
Mar-29 2020	2.1	6.2	8.3%
Apr-05 2020	1.6	4.5	7.5%
Apr-12 2020	1.4	4.2	7.0%
Apr-19 2020	1.8	4.3	6.6%
Apr-26 2020	2.0	4.5	5.8%
May-03 2020	2.4	4.9	5.3%
May-10 2020	2.5	4.1	6.0%
May-17 2020	2.8	4.3	5.4%

# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	3.0	4.8	4.9%
May-31 2020	3.3	5.5	4.4%
Jun-07 2020	2.9	3.9	5.7%
Jun-14 2020	2.8	4.3	5.0%
Jun-21 2020	3.4	4.2	5.3%
Jun-28 2020	3.4	5.3	4.8%
Jul-05 2020	3.4	4.3	4.9%
Jul-12 2020	3.1	4.3	5.5%
Jul-19 2020	3.3	4.3	5.4%
Jul-26 2020	3.4	4.4	5.1%
Aug-02 2020	3.9	5.5	4.8%
Aug-09 2020	2.8	4.0	5.5%

# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	3.2	4.5	5.1%
Aug-23 2020	3.4	4.4	4.9%
Aug-30 2020	3.7	5.7	4.4%
Sep-06 2020	3.7	4.1	5.0%
Sep-13 2020	3.1	4.0	5.1%
Sep-20 2020	3.3	4.0	5.1%
Sep-27 2020	3.4	4.6	4.6%
Oct-04 2020	3.8	4.8	4.9%
Oct-11 2020	2.9	3.9	5.4%
Oct-18 2020	2.9	4.3	4.9%
Oct-25 2020	2.9	4.2	4.8%
Nov-01 2020	2.9	5.0	4.6%

# SUBPRIME AUTO LEASE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	1.6	3.8	5.2%
Nov-15 2020	1.7	3.8	5.1%
Nov-22 2020	1.5	4.1	4.4%
Nov-29 2020	1.1	4.8	4.3%
Dec-06 2020	0.4	3.9	5.4%

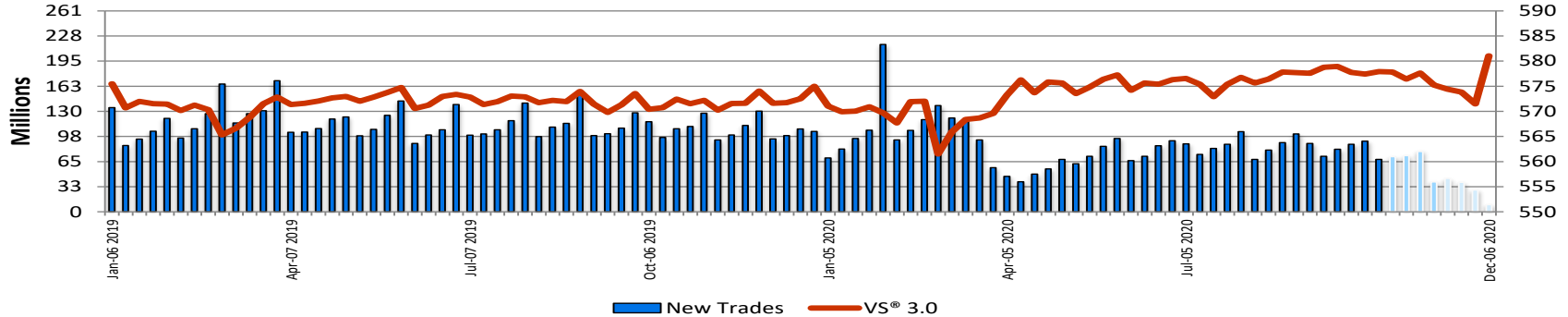
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Lease Originations: Balances

Total Balances Originated in \$Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$138.0	\$165.9	11.3%
Mar-08 2020	\$121.9	\$115.3	11.2%
Mar-15 2020	\$118.6	\$127.5	10.6%
Mar-22 2020	\$93.4	\$131.1	10.8%
Mar-29 2020	\$57.5	\$170.1	12.7%
Apr-05 2020	\$46.2	\$103.2	11.3%
Apr-12 2020	\$39.3	\$103.5	10.4%
Apr-19 2020	\$49.1	\$108.1	10.1%
Apr-26 2020	\$55.8	\$120.4	9.2%
May-03 2020	\$68.1	\$123.3	8.6%
May-10 2020	\$62.6	\$98.7	8.7%
May-17 2020	\$72.1	\$107.0	8.1%

TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$85.0	\$125.4	7.9%
May-31 2020	\$95.2	\$143.7	7.4%
Jun-07 2020	\$66.6	\$88.9	7.4%
Jun-14 2020	\$72.1	\$99.8	7.2%
Jun-21 2020	\$85.9	\$106.4	7.7%
Jun-28 2020	\$92.3	\$139.3	7.5%
Jul-05 2020	\$88.2	\$99.5	7.3%
Jul-12 2020	\$74.5	\$101.1	7.6%
Jul-19 2020	\$82.4	\$106.4	7.6%
Jul-26 2020	\$87.9	\$118.4	7.5%
Aug-02 2020	\$104.0	\$141.2	7.2%
Aug-09 2020	\$68.1	\$97.5	7.5%

TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$80.3	\$110.0	7.3%
Aug-23 2020	\$90.0	\$114.8	7.4%
Aug-30 2020	\$101.2	\$153.5	7.1%
Sep-06 2020	\$88.8	\$99.0	7.0%
Sep-13 2020	\$72.0	\$101.4	6.9%
Sep-20 2020	\$81.2	\$108.7	7.1%
Sep-27 2020	\$87.8	\$128.5	7.0%
Oct-04 2020	\$91.7	\$116.9	6.9%
Oct-11 2020	\$68.0	\$96.6	7.3%
Oct-18 2020	\$71.5	\$107.8	6.9%
Oct-25 2020	\$72.8	\$110.9	7.0%
Nov-01 2020	\$78.3	\$128.1	7.0%

TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$38.7	\$93.3	6.9%
Nov-15 2020	\$43.2	\$99.7	7.1%
Nov-22 2020	\$38.3	\$112.1	6.4%
Nov-29 2020	\$28.4	\$130.6	6.4%
Dec-06 2020	\$9.3	\$94.7	7.5%

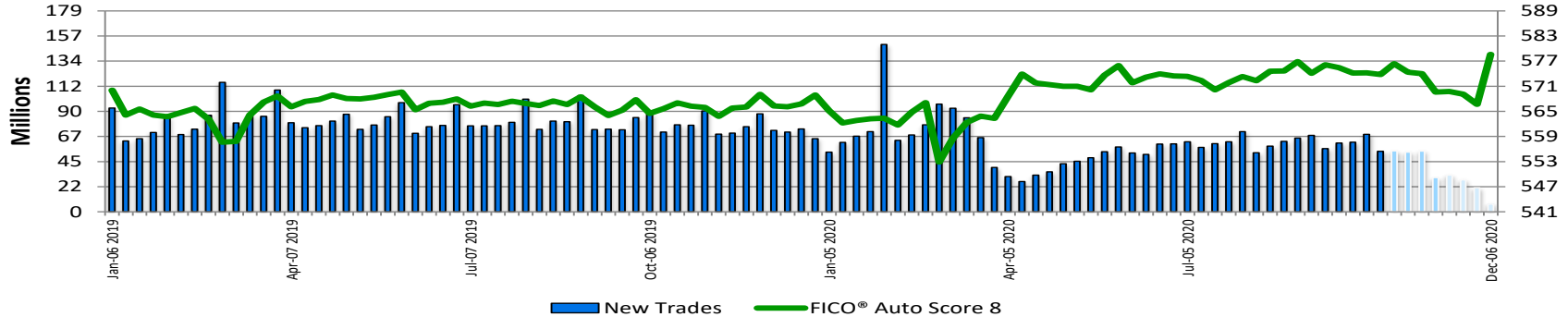
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Lease Originations: Balances

Total Balances Originated in \$Thousands; NSA. Subprime Accounts, Average FICO® Auto Score 8
 Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$96.0	\$115.5	7.9%
Mar-08 2020	\$92.3	\$79.3	8.5%
Mar-15 2020	\$83.9	\$86.2	7.5%
Mar-22 2020	\$66.2	\$85.2	7.6%
Mar-29 2020	\$39.7	\$108.5	8.8%
Apr-05 2020	\$31.5	\$79.4	7.7%
Apr-12 2020	\$27.1	\$75.1	7.2%
Apr-19 2020	\$32.9	\$76.9	6.7%
Apr-26 2020	\$35.7	\$81.0	5.9%
May-03 2020	\$42.9	\$87.0	5.4%
May-10 2020	\$45.1	\$73.6	6.2%
May-17 2020	\$48.3	\$77.4	5.4%

TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$53.7	\$84.9	5.0%
May-31 2020	\$57.9	\$97.3	4.5%
Jun-07 2020	\$52.6	\$70.1	5.9%
Jun-14 2020	\$51.3	\$76.0	5.2%
Jun-21 2020	\$60.5	\$77.0	5.4%
Jun-28 2020	\$60.6	\$95.5	4.9%
Jul-05 2020	\$62.4	\$76.8	5.2%
Jul-12 2020	\$57.5	\$76.7	5.9%
Jul-19 2020	\$60.9	\$76.8	5.7%
Jul-26 2020	\$62.5	\$79.8	5.4%
Aug-02 2020	\$71.5	\$100.4	5.0%
Aug-09 2020	\$52.8	\$73.6	5.8%

TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$58.6	\$80.9	5.3%
Aug-23 2020	\$62.9	\$80.4	5.2%
Aug-30 2020	\$65.8	\$103.6	4.6%
Sep-06 2020	\$68.2	\$73.4	5.4%
Sep-13 2020	\$56.4	\$73.8	5.4%
Sep-20 2020	\$61.3	\$73.3	5.4%
Sep-27 2020	\$62.1	\$84.1	4.9%
Oct-04 2020	\$69.2	\$87.3	5.2%
Oct-11 2020	\$54.0	\$71.2	5.8%
Oct-18 2020	\$54.3	\$77.7	5.3%
Oct-25 2020	\$53.3	\$77.2	5.1%
Nov-01 2020	\$54.1	\$90.0	4.8%

TOTAL SUBPRIME AUTO LEASE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$30.4	\$69.3	5.5%
Nov-15 2020	\$32.7	\$70.2	5.4%
Nov-22 2020	\$28.5	\$75.9	4.8%
Nov-29 2020	\$21.5	\$87.4	4.9%
Dec-06 2020	\$6.9	\$72.6	5.6%

Source: Equifax Inc.

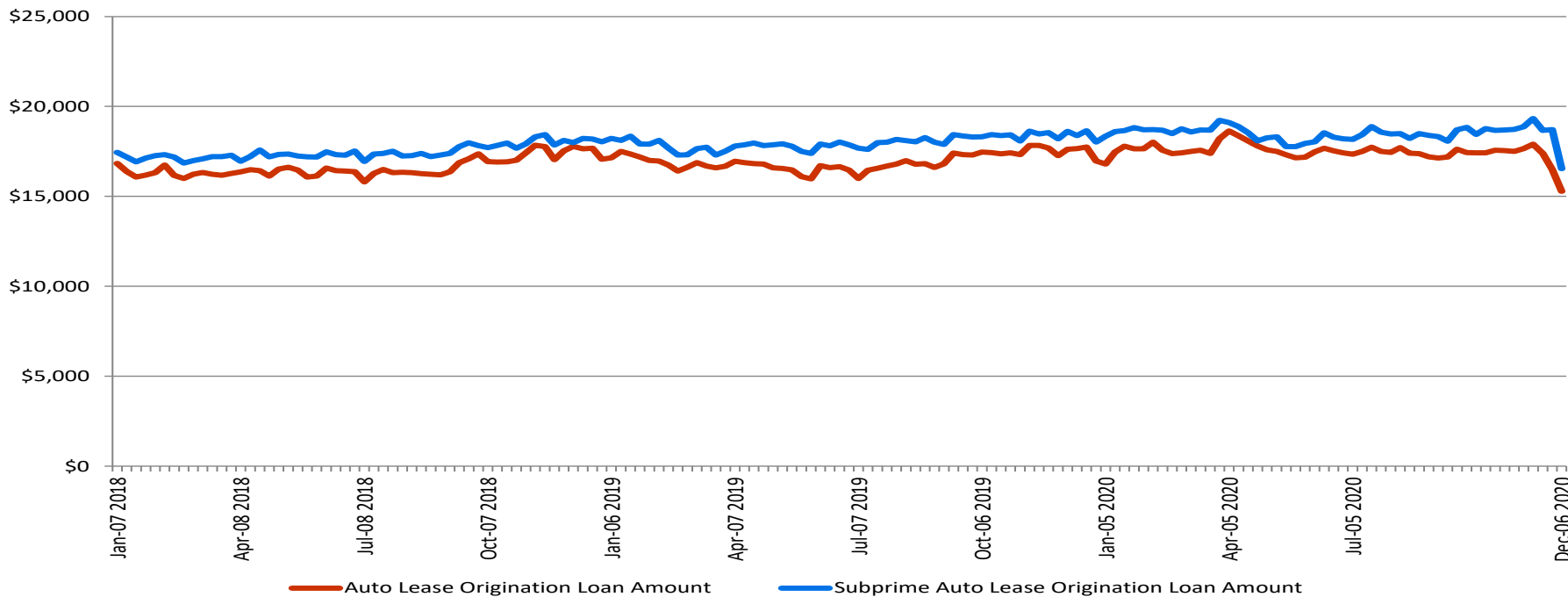


Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Average Origination Balance

Average Origination Lease Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

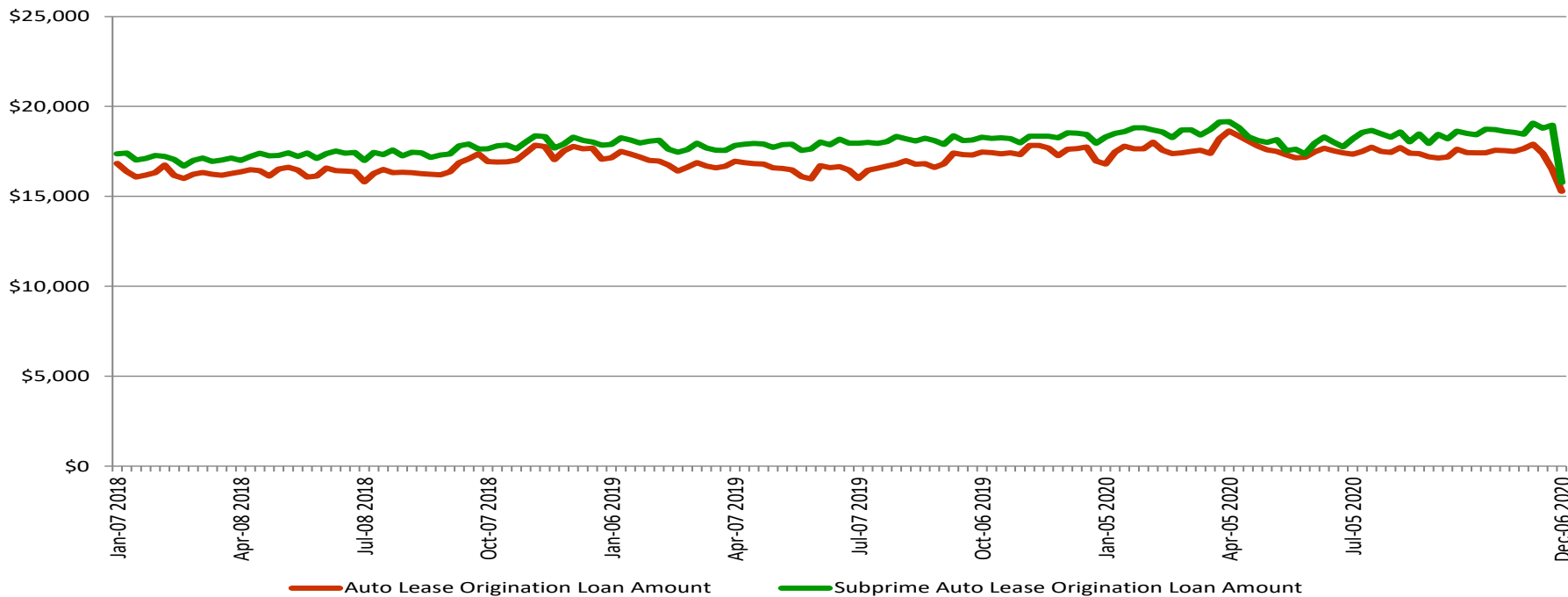


Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Average Origination Balance

Average Origination Lease Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



Source: Equifax Inc.

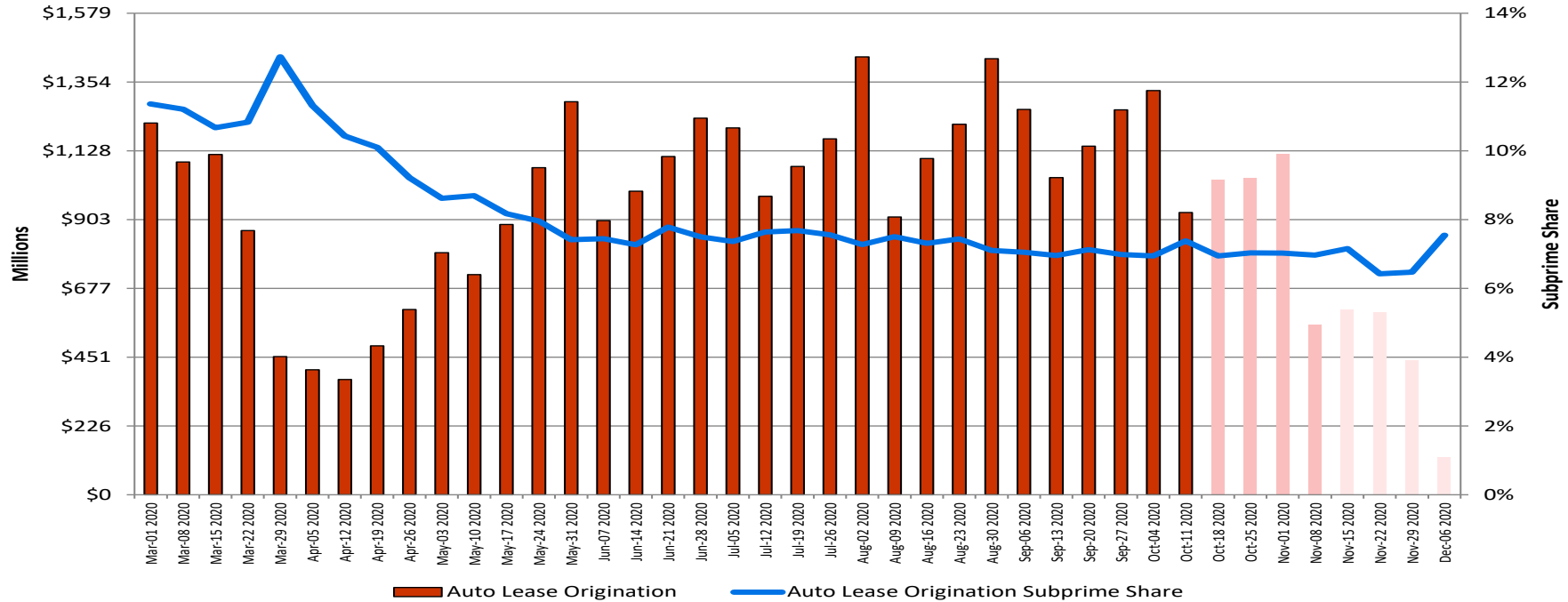


Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Originations

Total Originations in \$Millions; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

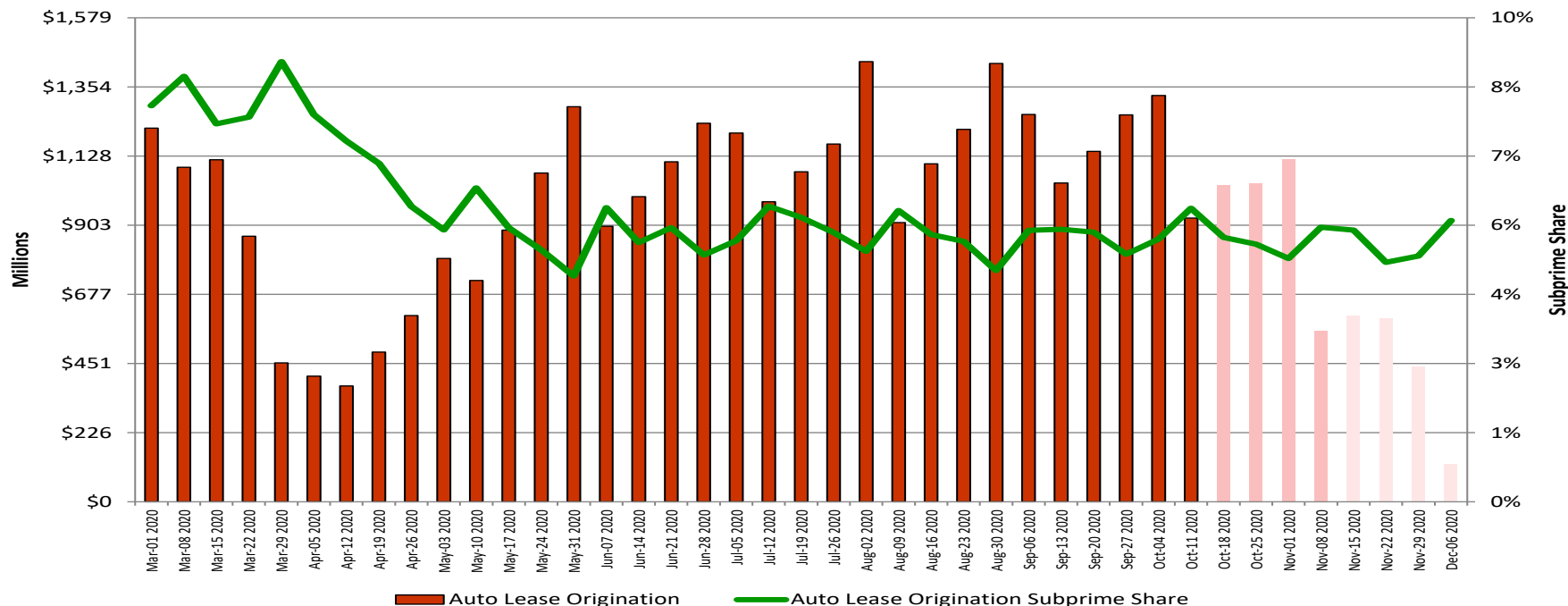


Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Originations

Total Originations in \$Millions; NSA

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



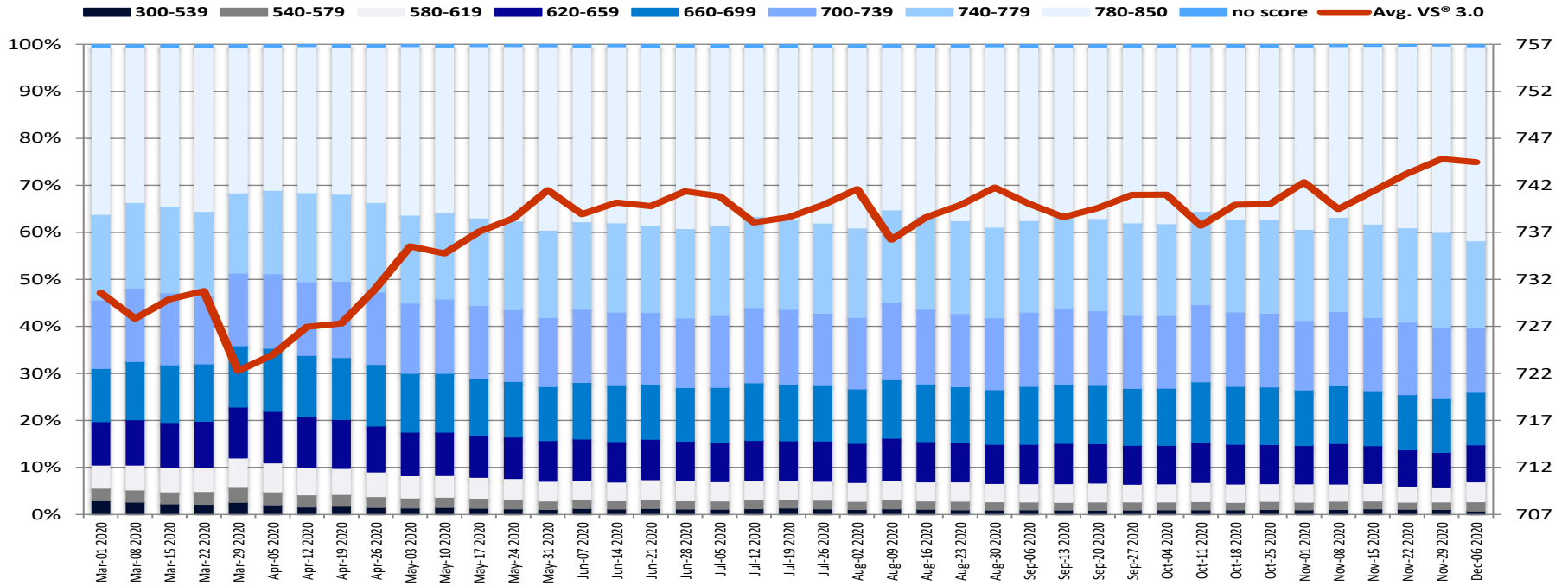
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Origination Risk

VantageScore® 3.0 Distribution for Auto Lease Originations by Week (Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

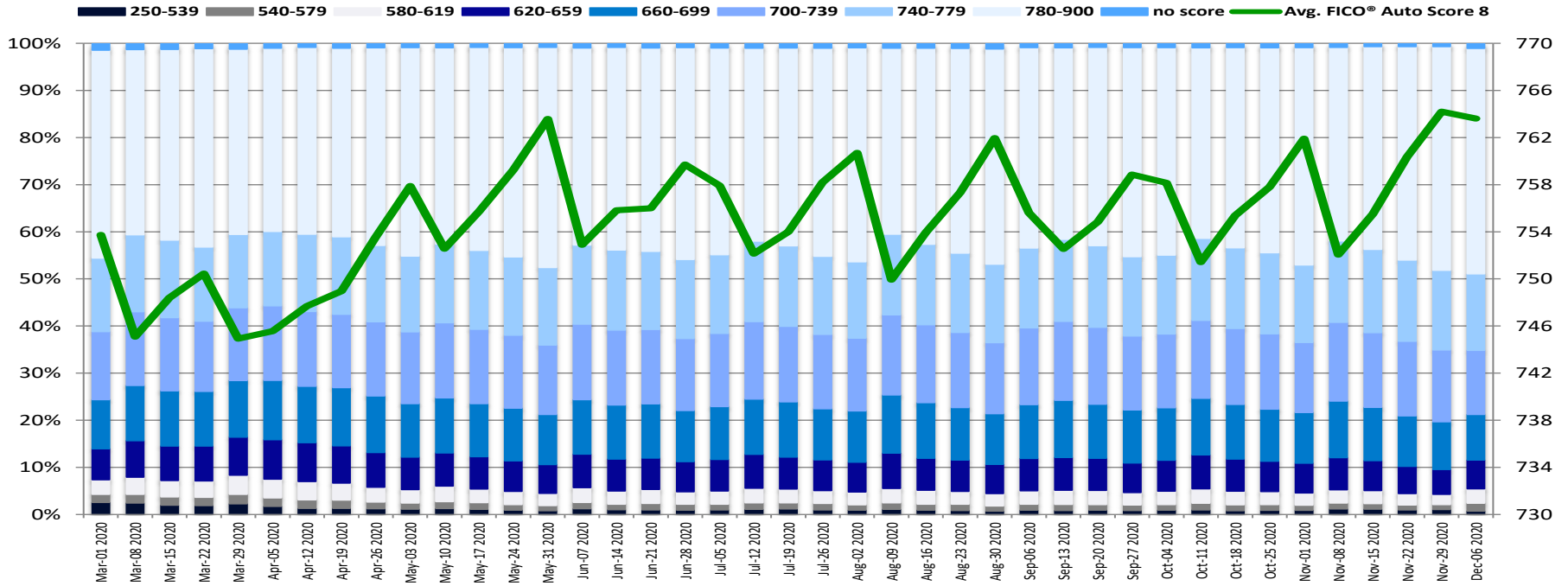
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Lease Origination Risk

FICO® Auto Score 8 Distribution for Auto Originations by Week (% of Accounts)



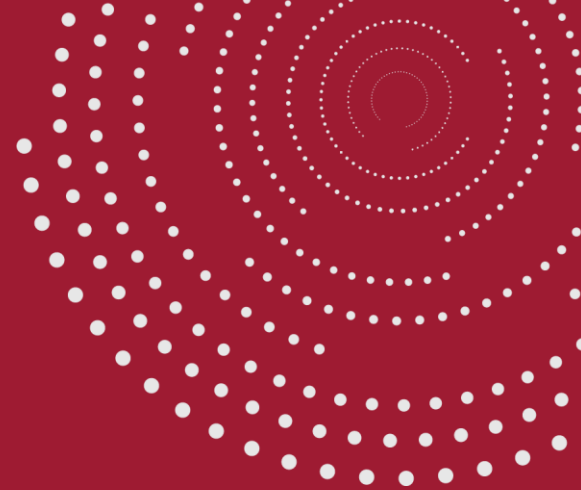
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Auto Loans



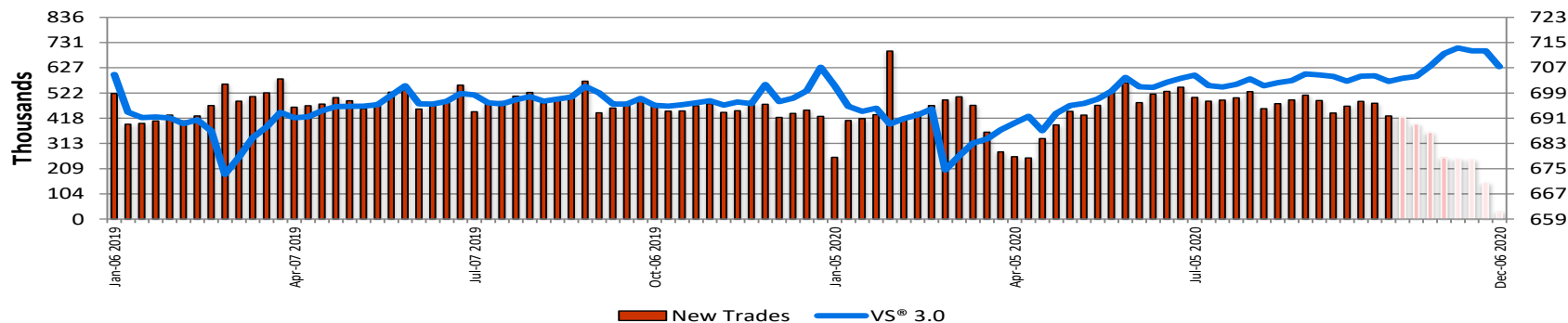
Auto Loan Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- 31,500 auto loans, totaling \$836.3 million, have been originated the week ending December 6th.
- Auto loans represent 79.5% of all auto account originations and 87.1% of all auto origination balances for the week ending December 6th.
- An estimated 5,000 auto loans were originated in the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly-issued loans have a corresponding total balance of \$100.2 million.
- In the week ending December 6th, 15.7% of auto loans were issued to consumers with a VantageScore® 3.0 subprime credit score, accounting for 12.0% of origination balances.
- An estimated 4,300 auto loans were originated in the week ending December 6th to consumers with a FICO® Auto 8 credit score below 620. These are generally considered subprime accounts. These newly-issued loans have a corresponding total balance of \$83.9 million.
- In the week ending December 6th, 13.8% of auto loans were issued to consumers with a FICO® Auto 8 subprime credit score, accounting for 10.0% of origination balances.
- The average origination loan amount for all auto loans issued in the week ending December 6th was \$26,528. The average subprime loan amount was \$20,213.

Auto Loan Originations: Accounts

Number of Accounts in Thousands; NSA . Average VantageScore® 3.0



# AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	494.4	559.8
Mar-08 2020	507.3	489.2
Mar-15 2020	471.4	507.7
Mar-22 2020	360.6	523.1
Mar-29 2020	278.9	580.7
Apr-05 2020	258.8	464.3
Apr-12 2020	254.2	470.3
Apr-19 2020	334.1	477.2
Apr-26 2020	390.4	503.4
May-03 2020	446.4	491.0
May-10 2020	430.9	458.1
May-17 2020	471.4	480.4

# AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	524.6	525.9
May-31 2020	564.7	534.2
Jun-07 2020	482.9	456.6
Jun-14 2020	518.4	474.5
Jun-21 2020	529.7	489.7
Jun-28 2020	546.3	555.0
Jul-05 2020	504.6	444.9
Jul-12 2020	488.8	476.1
Jul-19 2020	493.4	487.2
Jul-26 2020	502.5	509.7
Aug-02 2020	528.1	525.0
Aug-09 2020	458.0	479.3

# AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	478.7	497.4
Aug-23 2020	494.2	512.2
Aug-30 2020	513.9	571.8
Sep-06 2020	491.8	441.0
Sep-13 2020	439.4	460.4
Sep-20 2020	468.4	473.5
Sep-27 2020	487.8	505.2
Oct-04 2020	480.7	472.5
Oct-11 2020	428.2	448.0
Oct-18 2020	423.0	448.2
Oct-25 2020	393.4	470.0
Nov-01 2020	359.5	479.0

# AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	254.6	442.5
Nov-15 2020	251.7	448.9
Nov-22 2020	246.4	480.6
Nov-29 2020	152.3	476.0
Dec-06 2020	31.5	421.5

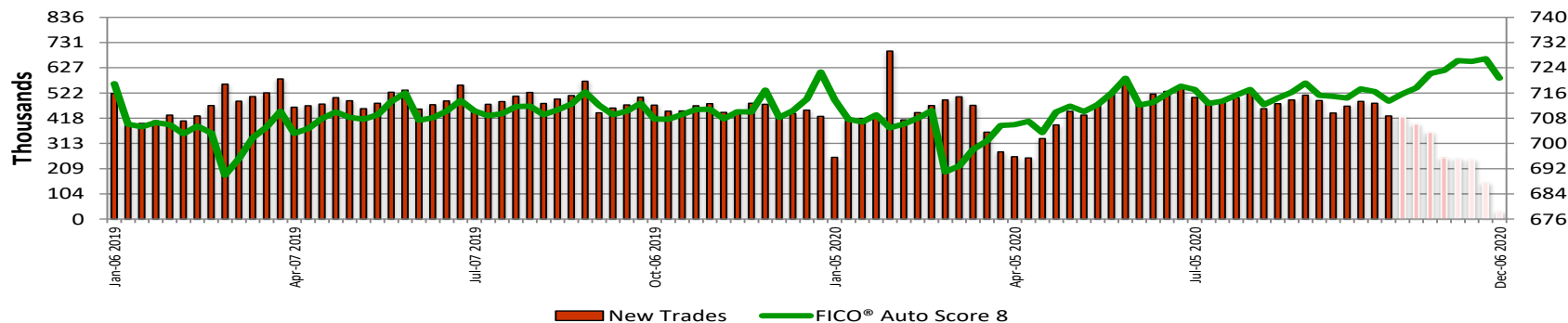
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Originations: Accounts

Number of Accounts in Thousands; NSA . Average FICO® Auto Score 8



# AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	494.4	559.8
Mar-08 2020	507.3	489.2
Mar-15 2020	471.4	507.7
Mar-22 2020	360.6	523.1
Mar-29 2020	278.9	580.7
Apr-05 2020	258.8	464.3
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Apr-26 2020	390.4	503.4
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Jun-14 2020	518.4	474.5
Jun-21 2020	529.7	489.7
Jun-28 2020	546.3	555.0
Jul-05 2020	504.6	444.9
Jul-12 2020	488.8	476.1
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Jul-26 2020	502.5	509.7
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Sep-20 2020	468.4	473.5
Sep-27 2020	487.8	505.2
Oct-04 2020	480.7	472.5
Oct-11 2020	428.2	448.0
Oct-18 2020	423.0	448.2
Oct-25 2020	393.4	470.0
Nov-01 2020	359.5	479.0

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WEEKEND	2020	2019
Nov-08 2020	254.6	442.5
Nov-15 2020	251.7	448.9
Nov-22 2020	246.4	480.6
Nov-29 2020	152.3	476.0
Dec-06 2020	31.5	421.5

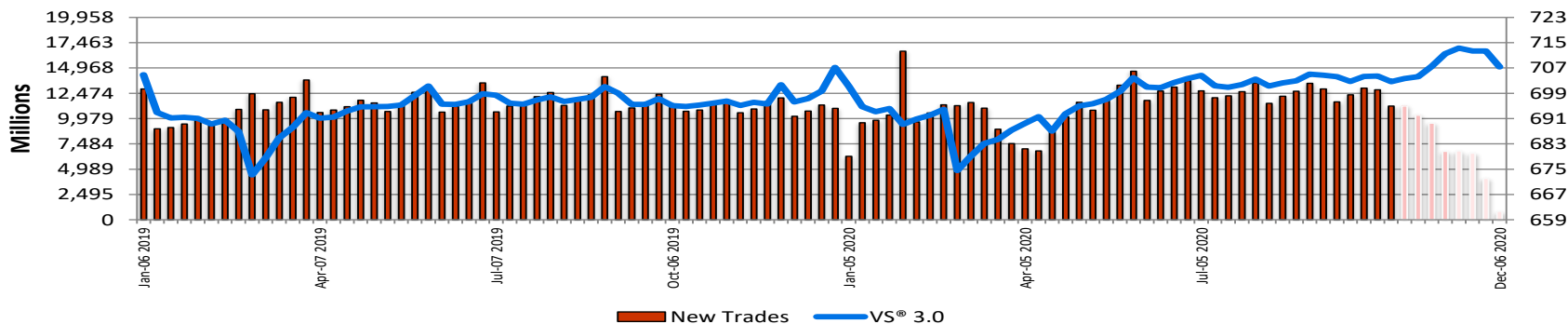
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Originations: Balances

Total Balances Originated in \$Millions; NSA . Average VantageScore® 3.0



TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$11,263.2	\$12,426.7
Mar-08 2020	\$11,565.2	\$10,862.0
Mar-15 2020	\$11,014.4	\$11,585.5
Mar-22 2020	\$8,932.7	\$12,095.7
Mar-29 2020	\$7,527.9	\$13,801.7
Apr-05 2020	\$7,004.7	\$10,577.9
Apr-12 2020	\$6,802.3	\$10,837.1
Apr-19 2020	\$8,707.5	\$11,154.8
Apr-26 2020	\$10,166.1	\$11,807.7
May-03 2020	\$11,593.5	\$11,520.9
May-10 2020	\$10,813.0	\$10,695.8
May-17 2020	\$11,829.9	\$11,335.8

TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$13,281.7	\$12,584.7
May-31 2020	\$14,664.5	\$13,092.2
Jun-07 2020	\$11,771.0	\$10,629.0
Jun-14 2020	\$12,702.9	\$11,188.8
Jun-21 2020	\$13,096.0	\$11,686.6
Jun-28 2020	\$13,725.2	\$13,502.2
Jul-05 2020	\$12,732.0	\$10,640.4
Jul-12 2020	\$12,053.2	\$11,227.7
Jul-19 2020	\$12,237.9	\$11,544.7
Jul-26 2020	\$12,637.0	\$12,148.4
Aug-02 2020	\$13,509.9	\$12,554.3
Aug-09 2020	\$11,492.1	\$11,280.8

TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$12,183.3	\$11,836.2
Aug-23 2020	\$12,686.9	\$12,334.5
Aug-30 2020	\$13,469.0	\$14,117.9
Sep-06 2020	\$12,915.7	\$10,694.1
Sep-13 2020	\$11,640.0	\$11,028.8
Sep-20 2020	\$12,323.7	\$11,416.2
Sep-27 2020	\$12,989.4	\$12,385.9
Oct-04 2020	\$12,824.1	\$11,368.6
Oct-11 2020	\$11,220.6	\$10,708.4
Oct-18 2020	\$11,203.6	\$10,823.0
Oct-25 2020	\$10,315.4	\$11,379.1
Nov-01 2020	\$9,520.2	\$11,661.0

TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$6,752.9	\$10,566.5
Nov-15 2020	\$6,782.9	\$10,927.2
Nov-22 2020	\$6,556.8	\$11,627.6
Nov-29 2020	\$4,070.9	\$12,021.5
Dec-06 2020	\$836.3	\$10,220.3

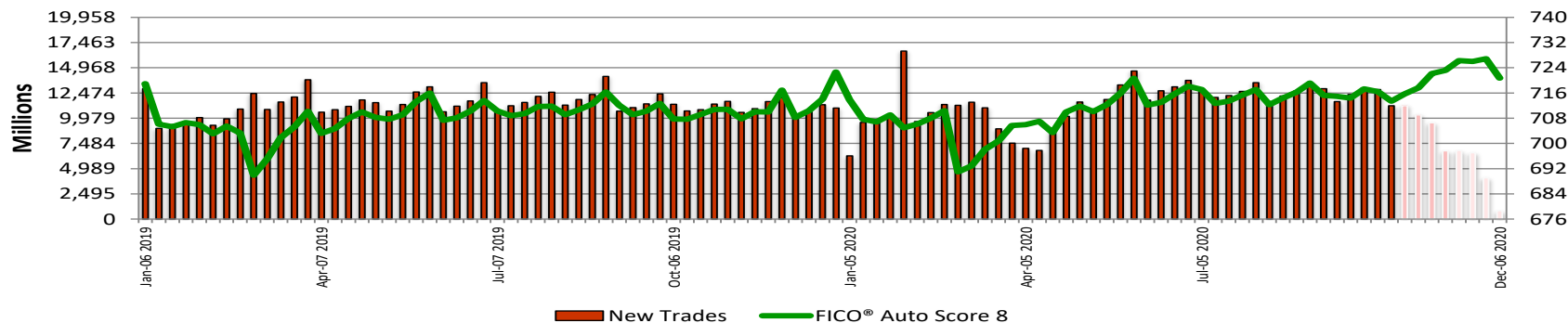
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Originations: Balances

Total Balances Originated in \$Millions; NSA . Average FICO® Auto Score 8



TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$11,263.2	\$12,426.7
Mar-08 2020	\$11,565.2	\$10,862.0
Mar-15 2020	\$11,014.4	\$11,585.5
Mar-22 2020	\$8,932.7	\$12,095.7
Mar-29 2020	\$7,527.9	\$13,801.7
Apr-05 2020	\$7,004.7	\$10,577.9
Apr-12 2020	\$6,802.3	\$10,837.1
Apr-19 2020	\$8,707.5	\$11,154.8
Apr-26 2020	\$10,166.1	\$11,807.7
May-03 2020	\$11,593.5	\$11,520.9
May-10 2020	\$10,813.0	\$10,695.8
May-17 2020	\$11,829.9	\$11,335.8

TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$13,281.7	\$12,584.7
May-31 2020	\$14,664.5	\$13,092.2
Jun-07 2020	\$11,771.0	\$10,629.0
Jun-14 2020	\$12,702.9	\$11,188.8
Jun-21 2020	\$13,096.0	\$11,686.6
Jun-28 2020	\$13,725.2	\$13,502.2
Jul-05 2020	\$12,732.0	\$10,640.4
Jul-12 2020	\$12,053.2	\$11,227.7
Jul-19 2020	\$12,237.9	\$11,544.7
Jul-26 2020	\$12,637.0	\$12,148.4
Aug-02 2020	\$13,509.9	\$12,554.3
Aug-09 2020	\$11,492.1	\$11,280.8

TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$12,183.3	\$11,836.2
Aug-23 2020	\$12,686.9	\$12,334.5
Aug-30 2020	\$13,469.0	\$14,117.9
Sep-06 2020	\$12,915.7	\$10,694.1
Sep-13 2020	\$11,640.0	\$11,028.8
Sep-20 2020	\$12,323.7	\$11,416.2
Sep-27 2020	\$12,989.4	\$12,385.9
Oct-04 2020	\$12,824.1	\$11,368.6
Oct-11 2020	\$11,220.6	\$10,708.4
Oct-18 2020	\$11,203.6	\$10,823.0
Oct-25 2020	\$10,315.4	\$11,379.1
Nov-01 2020	\$9,520.2	\$11,661.0

TOTAL AUTO LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$6,752.9	\$10,566.5
Nov-15 2020	\$6,782.9	\$10,927.2
Nov-22 2020	\$6,556.8	\$11,627.6
Nov-29 2020	\$4,070.9	\$12,021.5
Dec-06 2020	\$836.3	\$10,220.3

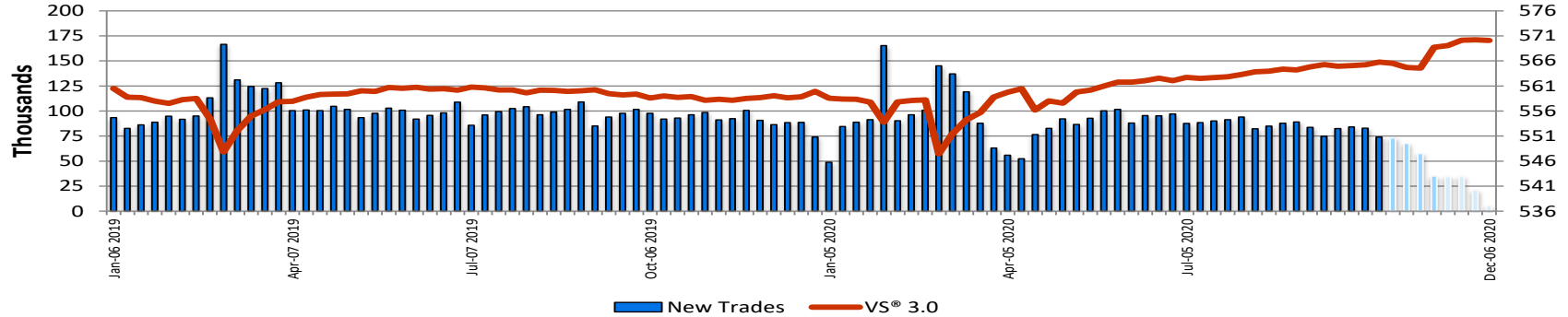
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	145.2	166.7	29.4%
Mar-08 2020	137.3	131.2	27.1%
Mar-15 2020	119.3	124.6	25.3%
Mar-22 2020	88.1	122.6	24.4%
Mar-29 2020	63.4	128.4	22.7%
Apr-05 2020	56.1	100.6	21.7%
Apr-12 2020	52.6	101.2	20.7%
Apr-19 2020	76.7	100.5	23.0%
Apr-26 2020	82.8	105.0	21.2%
May-03 2020	92.3	101.8	20.7%
May-10 2020	86.8	93.5	20.1%
May-17 2020	92.9	97.9	19.7%

# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	100.4	102.9	19.1%
May-31 2020	101.7	101.0	18.0%
Jun-07 2020	88.2	92.2	18.3%
Jun-14 2020	95.7	95.9	18.5%
Jun-21 2020	95.4	98.3	18.0%
Jun-28 2020	97.2	109.1	17.8%
Jul-05 2020	87.8	86.0	17.4%
Jul-12 2020	88.6	96.2	18.1%
Jul-19 2020	90.3	99.5	18.3%
Jul-26 2020	91.4	102.6	18.2%
Aug-02 2020	94.2	104.5	17.8%
Aug-09 2020	82.3	96.4	18.0%

# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	85.1	99.1	17.8%
Aug-23 2020	88.0	101.7	17.8%
Aug-30 2020	89.2	109.2	17.4%
Sep-06 2020	83.8	85.3	17.0%
Sep-13 2020	75.0	94.2	17.1%
Sep-20 2020	82.7	97.8	17.6%
Sep-27 2020	84.2	101.8	17.3%
Oct-04 2020	83.0	97.9	17.3%
Oct-11 2020	74.3	92.2	17.3%
Oct-18 2020	73.1	93.2	17.3%
Oct-25 2020	67.7	96.5	17.2%
Nov-01 2020	57.7	98.7	16.0%

# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	35.2	91.3	13.8%
Nov-15 2020	34.2	92.6	13.6%
Nov-22 2020	34.6	100.8	14.0%
Nov-29 2020	21.4	90.9	14.1%
Dec-06 2020	5.0	86.5	15.7%

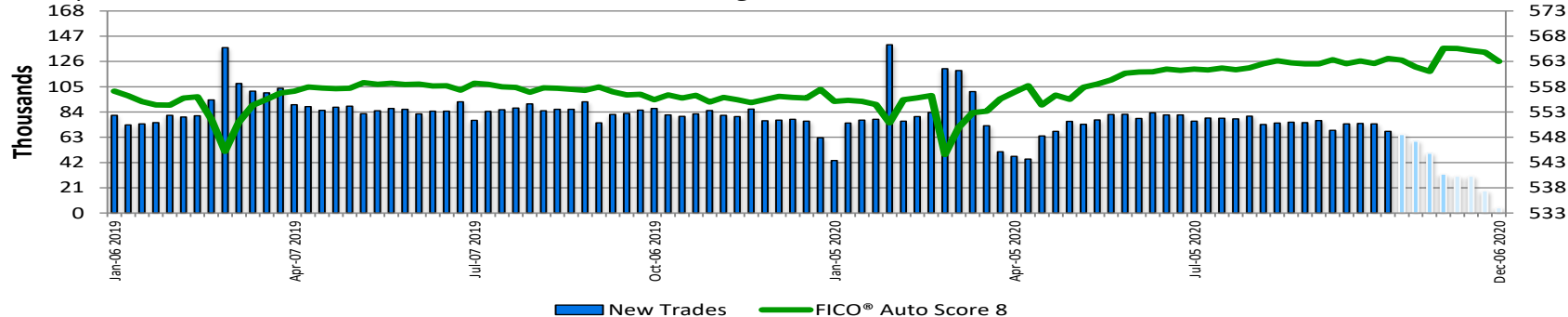
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Auto Score 8
 Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	119.9	137.4	24.3%
Mar-08 2020	118.4	107.7	23.3%
Mar-15 2020	100.9	101.4	21.4%
Mar-22 2020	72.6	99.9	20.1%
Mar-29 2020	51.0	103.8	18.3%
Apr-05 2020	47.1	90.0	18.2%
Apr-12 2020	45.0	88.4	17.7%
Apr-19 2020	64.2	85.5	19.2%
Apr-26 2020	68.0	88.0	17.4%
May-03 2020	76.3	88.9	17.1%
May-10 2020	73.8	82.6	17.1%
May-17 2020	77.4	85.1	16.4%

# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	81.8	87.0	15.6%
May-31 2020	82.1	86.3	14.5%
Jun-07 2020	78.6	82.5	16.3%
Jun-14 2020	83.3	84.7	16.1%
Jun-21 2020	81.6	84.7	15.4%
Jun-28 2020	81.5	92.5	14.9%
Jul-05 2020	76.5	77.0	15.2%
Jul-12 2020	78.9	84.5	16.1%
Jul-19 2020	78.8	85.9	16.0%
Jul-26 2020	78.4	87.3	15.6%
Aug-02 2020	80.6	90.7	15.3%
Aug-09 2020	73.6	85.1	16.1%

# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	74.9	86.2	15.6%
Aug-23 2020	75.6	86.3	15.3%
Aug-30 2020	75.3	92.4	14.6%
Sep-06 2020	76.9	75.1	15.6%
Sep-13 2020	68.8	81.9	15.7%
Sep-20 2020	74.2	82.7	15.8%
Sep-27 2020	74.4	85.6	15.3%
Oct-04 2020	74.2	86.9	15.4%
Oct-11 2020	67.9	81.5	15.9%
Oct-18 2020	65.3	80.4	15.4%
Oct-25 2020	59.8	82.4	15.2%
Nov-01 2020	49.7	85.3	13.8%

# SUBPRIME AUTO LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	32.4	81.2	12.7%
Nov-15 2020	30.7	80.1	12.2%
Nov-22 2020	30.7	86.5	12.5%
Nov-29 2020	18.6	76.8	12.2%
Dec-06 2020	4.3	77.3	13.8%

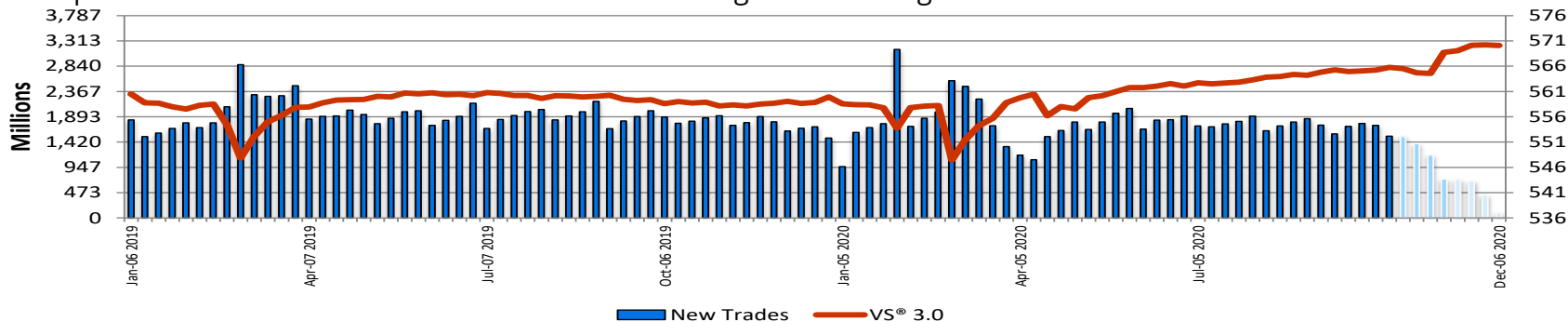
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Loan Originations: Balances

Total Balances Originated in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$2,570.2	\$2,869.4	22.8%
Mar-08 2020	\$2,462.8	\$2,308.4	21.3%
Mar-15 2020	\$2,226.8	\$2,277.8	20.2%
Mar-22 2020	\$1,726.7	\$2,289.7	19.3%
Mar-29 2020	\$1,339.3	\$2,477.0	17.8%
Apr-05 2020	\$1,177.4	\$1,851.5	16.8%
Apr-12 2020	\$1,093.1	\$1,903.0	16.1%
Apr-19 2020	\$1,523.7	\$1,910.6	17.5%
Apr-26 2020	\$1,637.0	\$2,018.7	16.1%
May-03 2020	\$1,796.8	\$1,937.3	15.5%
May-10 2020	\$1,656.9	\$1,765.8	15.3%
May-17 2020	\$1,797.7	\$1,869.7	15.2%

TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$1,962.5	\$1,988.5	14.8%
May-31 2020	\$2,050.4	\$2,010.1	14.0%
Jun-07 2020	\$1,665.1	\$1,735.8	14.1%
Jun-14 2020	\$1,831.1	\$1,829.2	14.4%
Jun-21 2020	\$1,841.1	\$1,901.4	14.1%
Jun-28 2020	\$1,909.4	\$2,146.9	13.9%
Jul-05 2020	\$1,724.4	\$1,677.1	13.5%
Jul-12 2020	\$1,708.8	\$1,845.0	14.2%
Jul-19 2020	\$1,763.9	\$1,916.7	14.4%
Jul-26 2020	\$1,811.1	\$1,992.7	14.3%
Aug-02 2020	\$1,908.0	\$2,031.2	14.1%
Aug-09 2020	\$1,635.4	\$1,837.0	14.2%

TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1,722.1	\$1,910.2	14.1%
Aug-23 2020	\$1,799.7	\$1,986.9	14.2%
Aug-30 2020	\$1,860.6	\$2,185.6	13.8%
Sep-06 2020	\$1,738.8	\$1,673.7	13.5%
Sep-13 2020	\$1,576.8	\$1,817.5	13.5%
Sep-20 2020	\$1,714.0	\$1,900.6	13.9%
Sep-27 2020	\$1,768.5	\$2,010.2	13.6%
Oct-04 2020	\$1,735.8	\$1,891.1	13.5%
Oct-11 2020	\$1,532.5	\$1,775.1	13.7%
Oct-18 2020	\$1,524.8	\$1,814.6	13.6%
Oct-25 2020	\$1,389.6	\$1,876.5	13.5%
Nov-01 2020	\$1,177.1	\$1,914.4	12.4%

TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$727.5	\$1,736.0	10.8%
Nov-15 2020	\$718.4	\$1,785.2	10.6%
Nov-22 2020	\$682.8	\$1,899.0	10.4%
Nov-29 2020	\$431.0	\$1,802.6	10.6%
Dec-06 2020	\$100.2	\$1,629.6	12.0%

Source: Equifax Inc.

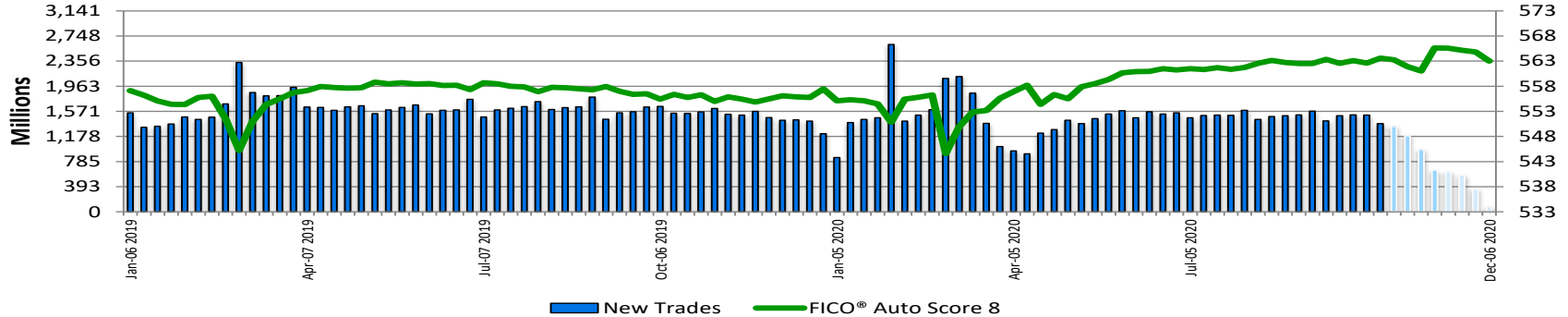


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Auto Loan Originations: Balances

Total Balances Originated in \$Millions; NSA. Subprime Accounts, Average FICO® Auto Score 8

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$2,085.9	\$2,337.2	18.5%
Mar-08 2020	\$2,115.9	\$1,866.9	18.3%
Mar-15 2020	\$1,857.6	\$1,814.5	16.9%
Mar-22 2020	\$1,385.4	\$1,818.2	15.5%
Mar-29 2020	\$1,022.4	\$1,946.3	13.6%
Apr-05 2020	\$954.0	\$1,640.1	13.6%
Apr-12 2020	\$909.5	\$1,634.6	13.4%
Apr-19 2020	\$1,234.0	\$1,588.8	14.2%
Apr-26 2020	\$1,288.8	\$1,643.5	12.7%
May-03 2020	\$1,433.3	\$1,657.9	12.4%
May-10 2020	\$1,382.2	\$1,537.9	12.8%
May-17 2020	\$1,458.6	\$1,594.9	12.3%

TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$1,531.5	\$1,633.3	11.5%
May-31 2020	\$1,582.2	\$1,672.1	10.8%
Jun-07 2020	\$1,470.2	\$1,534.5	12.5%
Jun-14 2020	\$1,564.5	\$1,587.6	12.3%
Jun-21 2020	\$1,530.4	\$1,595.3	11.7%
Jun-28 2020	\$1,548.6	\$1,761.1	11.3%
Jul-05 2020	\$1,470.7	\$1,483.3	11.6%
Jul-12 2020	\$1,506.0	\$1,594.8	12.5%
Jul-19 2020	\$1,514.5	\$1,620.4	12.4%
Jul-26 2020	\$1,511.4	\$1,646.6	12.0%
Aug-02 2020	\$1,588.2	\$1,722.7	11.8%
Aug-09 2020	\$1,447.3	\$1,600.1	12.6%

TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1,491.1	\$1,630.2	12.2%
Aug-23 2020	\$1,503.5	\$1,643.8	11.9%
Aug-30 2020	\$1,516.3	\$1,794.5	11.3%
Sep-06 2020	\$1,574.9	\$1,448.3	12.2%
Sep-13 2020	\$1,423.5	\$1,548.4	12.2%
Sep-20 2020	\$1,505.6	\$1,565.8	12.2%
Sep-27 2020	\$1,517.1	\$1,640.0	11.7%
Oct-04 2020	\$1,514.3	\$1,651.0	11.8%
Oct-11 2020	\$1,382.8	\$1,543.6	12.3%
Oct-18 2020	\$1,335.8	\$1,540.0	11.9%
Oct-25 2020	\$1,190.2	\$1,561.9	11.5%
Nov-01 2020	\$976.2	\$1,618.6	10.3%

TOTAL SUBPRIME AUTO LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$651.6	\$1,525.6	9.6%
Nov-15 2020	\$624.6	\$1,514.7	9.2%
Nov-22 2020	\$572.8	\$1,573.4	8.7%
Nov-29 2020	\$349.6	\$1,475.1	8.6%
Dec-06 2020	\$83.9	\$1,433.9	10.0%

Source: Equifax Inc.

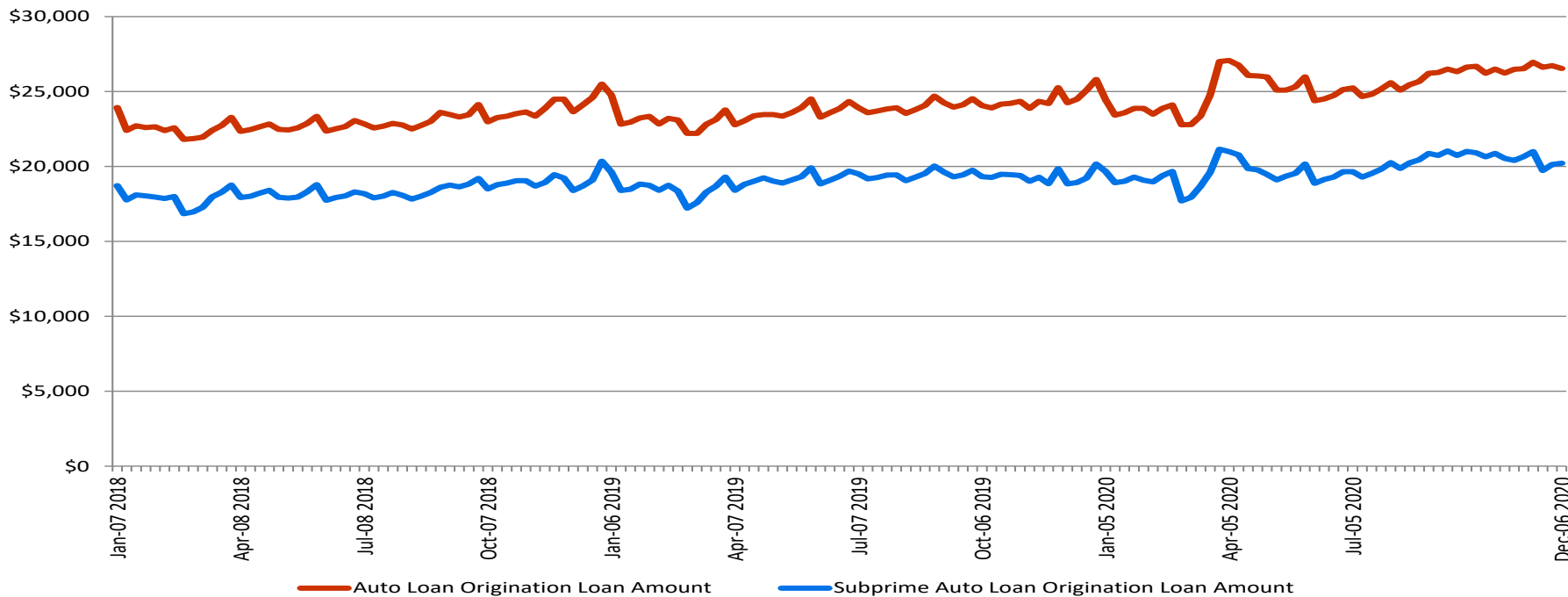


Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

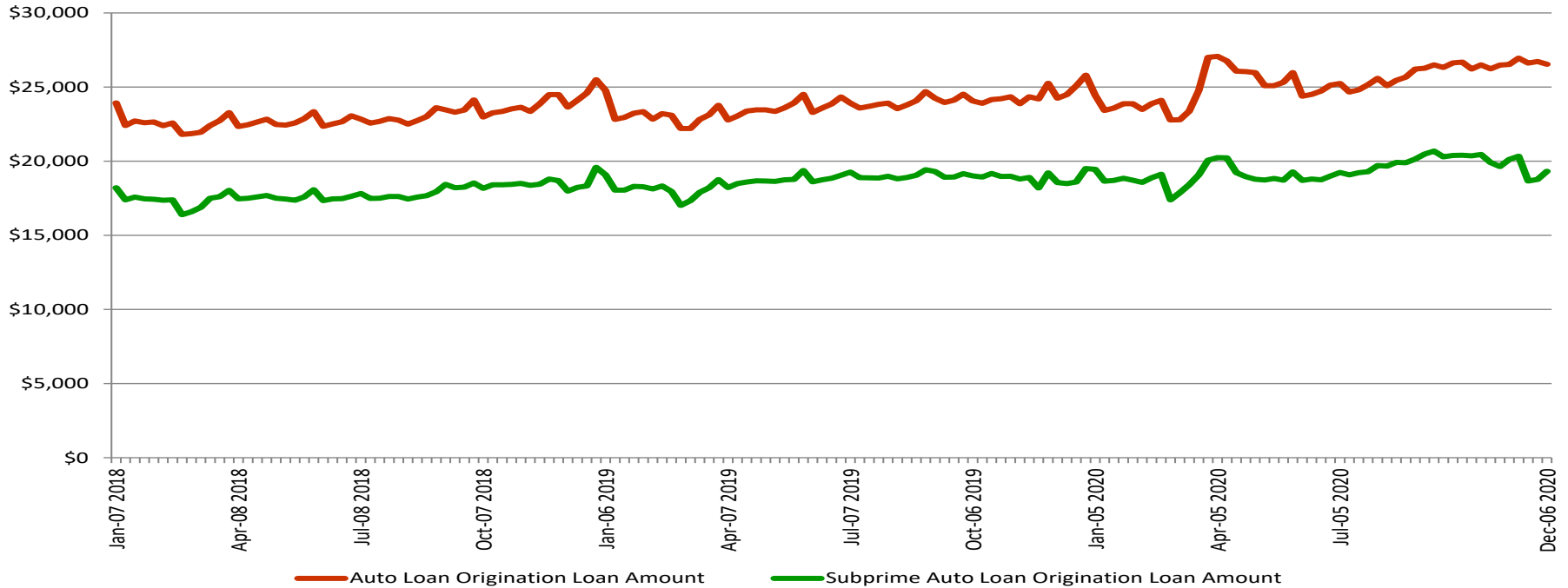


Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



Source: Equifax Inc.

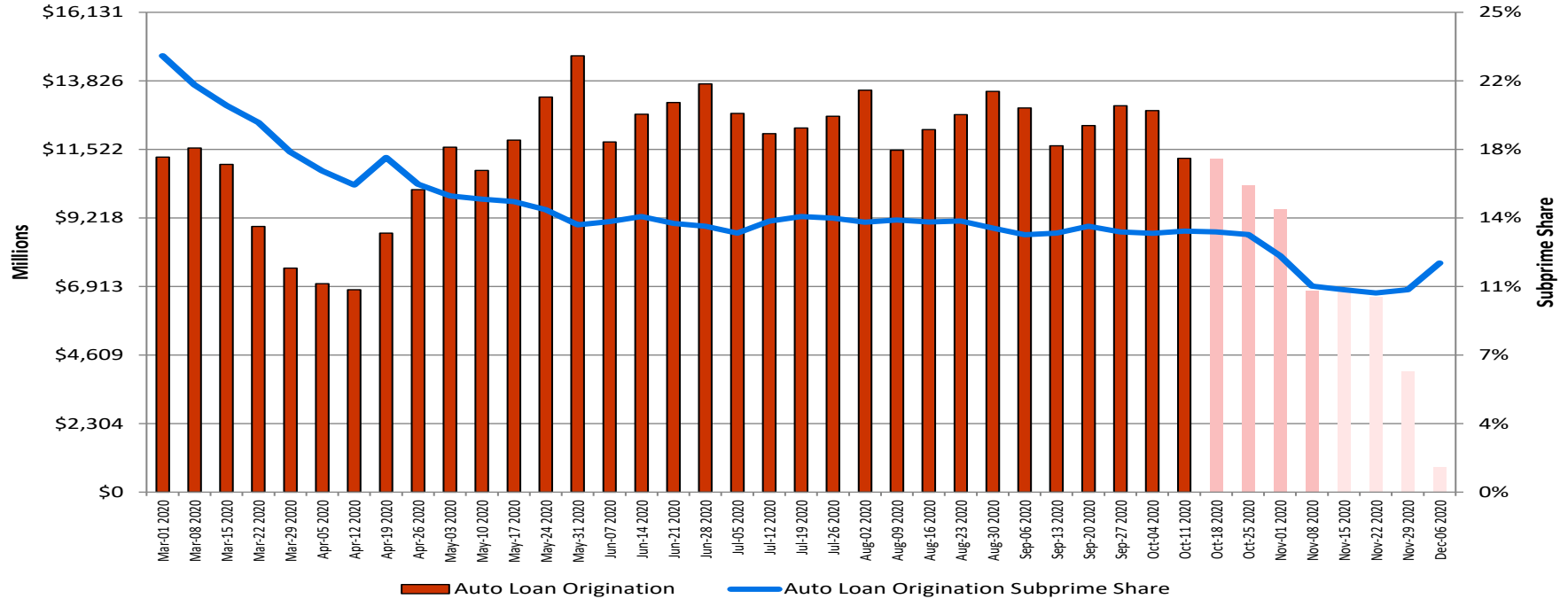


Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Originations

Total Originations in \$Millions; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

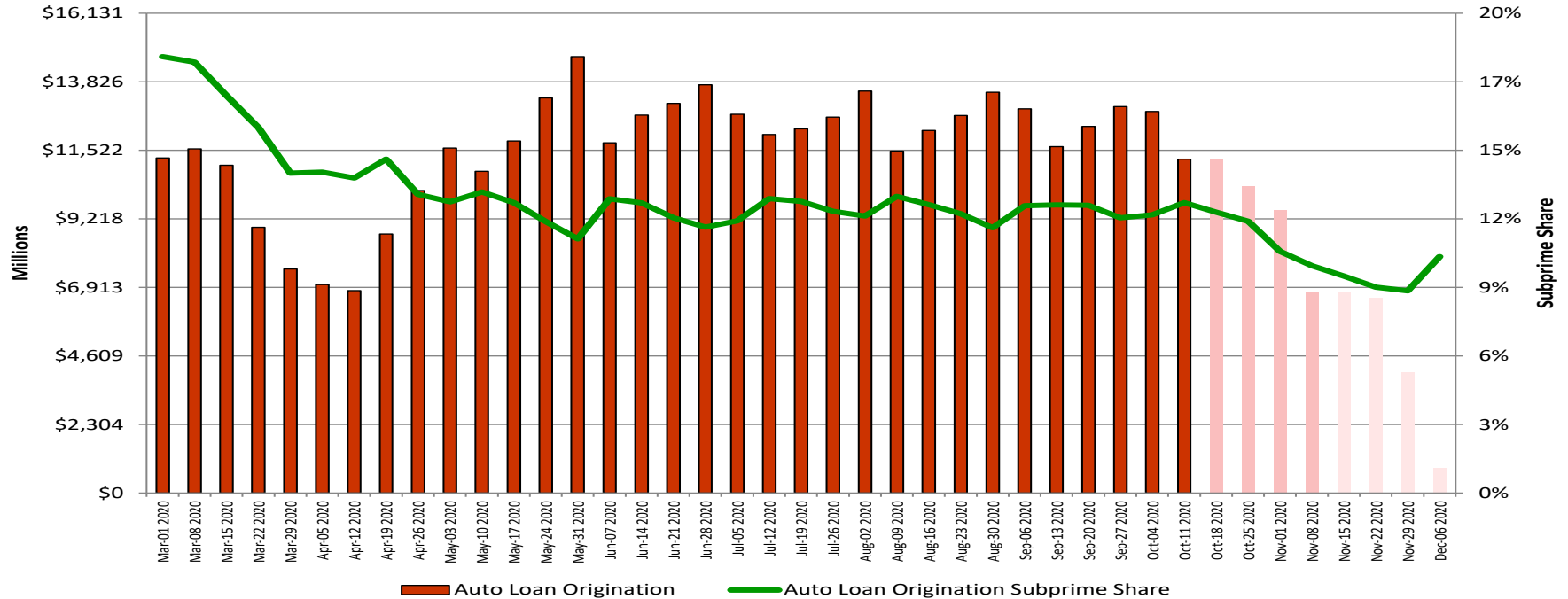


Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Originations

Total Originations in \$Millions; NSA

Subprime accounts defined as those with borrower's origination FICO® Auto Score 8 less than 620



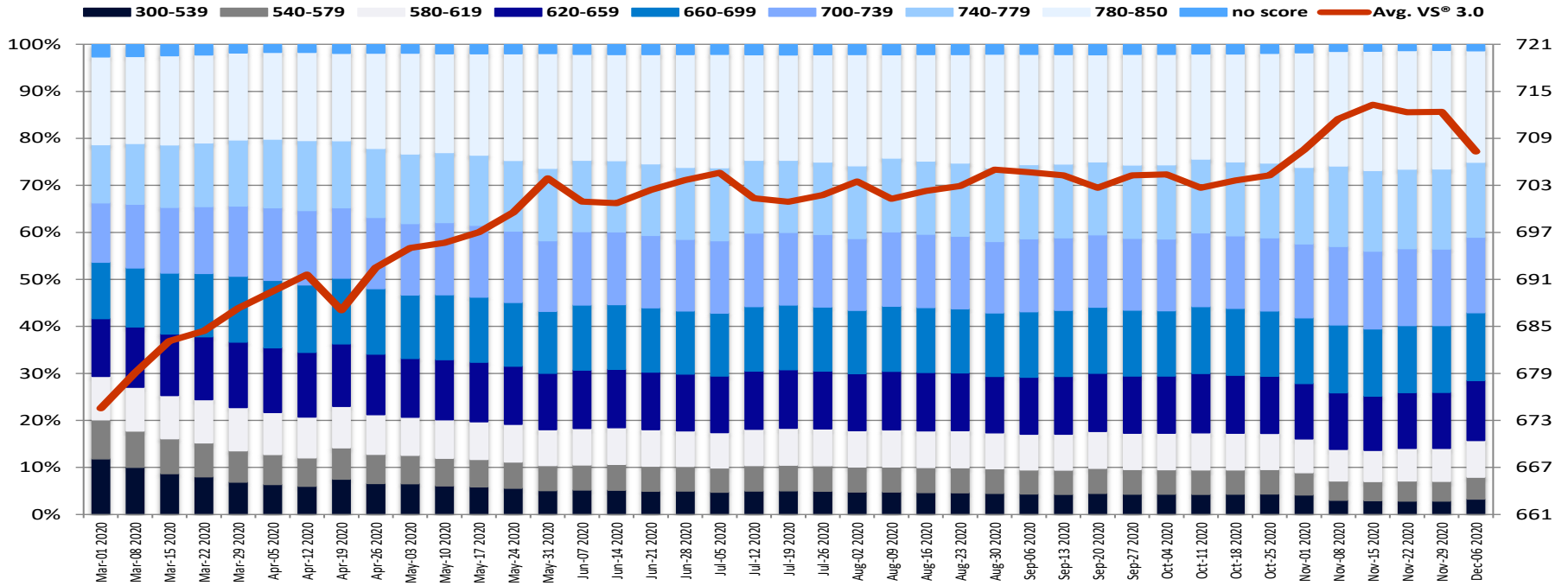
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Origination Risk

VantageScore® 3.0 Distribution for Auto Loan Originations by Week (Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

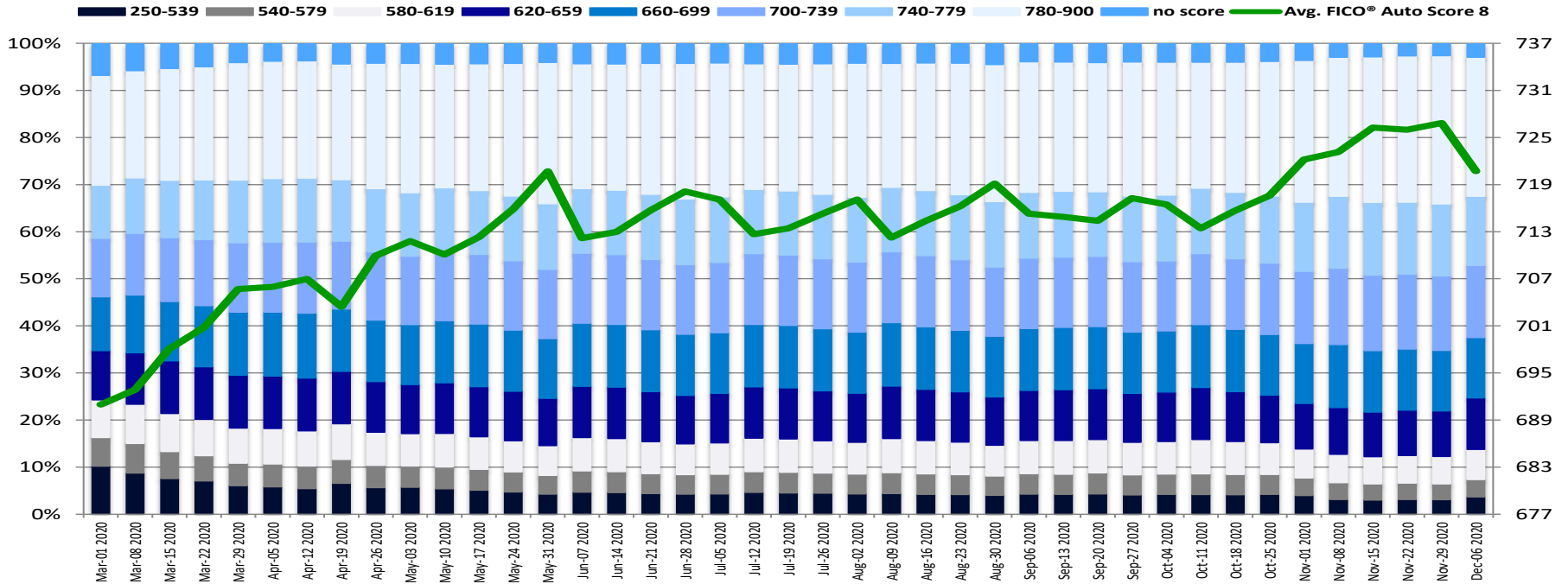
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Auto Loan Origination Risk

FICO® Auto Score 8 Distribution for Auto Originations by Week (% of Accounts)



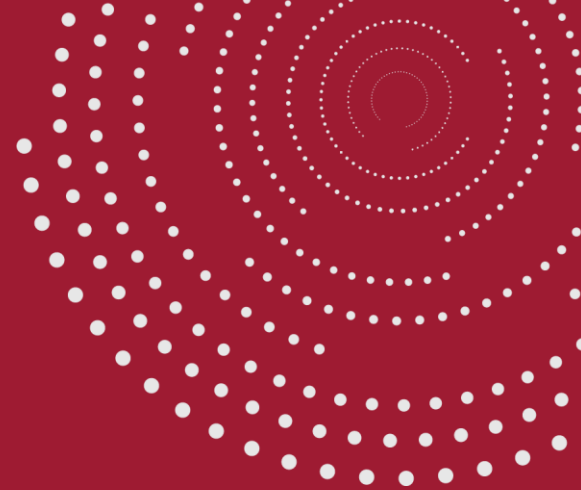
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Bankcard



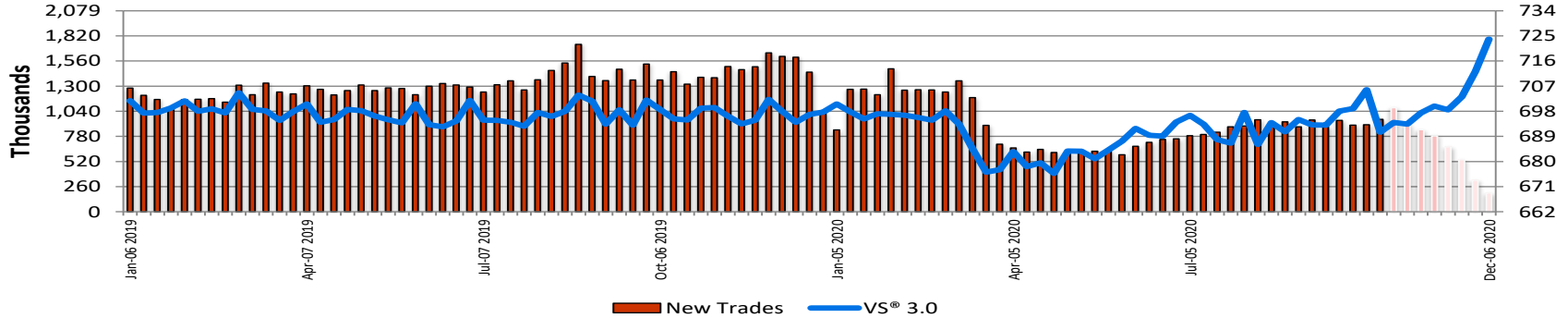
US Bankcard Originations Observations

Originations Estimates through December 06, 2020 reported as of December 08, 2020

- Around 193,800 bankcards have been originated the week ending December 6th.
- Total bankcard credit limits originated during the week ending December 6th are \$631.7 million.
- Around 22,900 bankcards have been issued during the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly-issued cards have a corresponding total credit limit of \$28.9 million.
- In the week ending December 6th, 11.8% of new bankcards were issued to consumers with a VantageScore® 3.0 subprime credit score, with their share of new total credit limits at 4.6%.
- Around 20,100 bankcards have been issued during the week ending December 6th to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly-issued cards have a corresponding total credit limit of \$23.1 million.
- In the week ending December 6th, 10.4% of new bankcards were issued to consumers with a FICO® Score 9 subprime credit score, with their share of new total credit limits at 3.7%.
- The average credit limit for all bankcards issued in the week ending December 6th was \$3,260. The average credit limit on new subprime cards was \$1,264.

Bankcard Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	1,240.9	1,310.1
Mar-08 2020	1,356.0	1,212.1
Mar-15 2020	1,181.8	1,331.5
Mar-22 2020	896.2	1,239.7
Mar-29 2020	701.0	1,221.2
Apr-05 2020	662.1	1,304.8
Apr-12 2020	618.8	1,268.1
Apr-19 2020	646.7	1,210.1
Apr-26 2020	615.4	1,254.7
May-03 2020	622.7	1,311.7
May-10 2020	625.8	1,253.9
May-17 2020	627.5	1,283.5

# BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	626.8	1,277.3
May-31 2020	591.9	1,212.9
Jun-07 2020	679.5	1,299.2
Jun-14 2020	720.6	1,328.2
Jun-21 2020	749.0	1,313.5
Jun-28 2020	755.9	1,290.4
Jul-05 2020	788.7	1,240.6
Jul-12 2020	801.2	1,314.0
Jul-19 2020	824.4	1,356.4
Jul-26 2020	881.0	1,261.6
Aug-02 2020	889.5	1,366.0
Aug-09 2020	953.3	1,462.4

# BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	905.2	1,540.8
Aug-23 2020	932.6	1,732.9
Aug-30 2020	880.0	1,400.0
Sep-06 2020	950.1	1,357.3
Sep-13 2020	880.9	1,475.5
Sep-20 2020	947.6	1,364.7
Sep-27 2020	897.7	1,529.9
Oct-04 2020	901.9	1,364.4
Oct-11 2020	956.8	1,449.5
Oct-18 2020	1,076.6	1,322.1
Oct-25 2020	902.5	1,392.5
Nov-01 2020	848.9	1,387.6

# BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	785.9	1,503.0
Nov-15 2020	671.8	1,470.3
Nov-22 2020	539.3	1,500.3
Nov-29 2020	325.8	1,645.1
Dec-06 2020	193.8	1,608.7

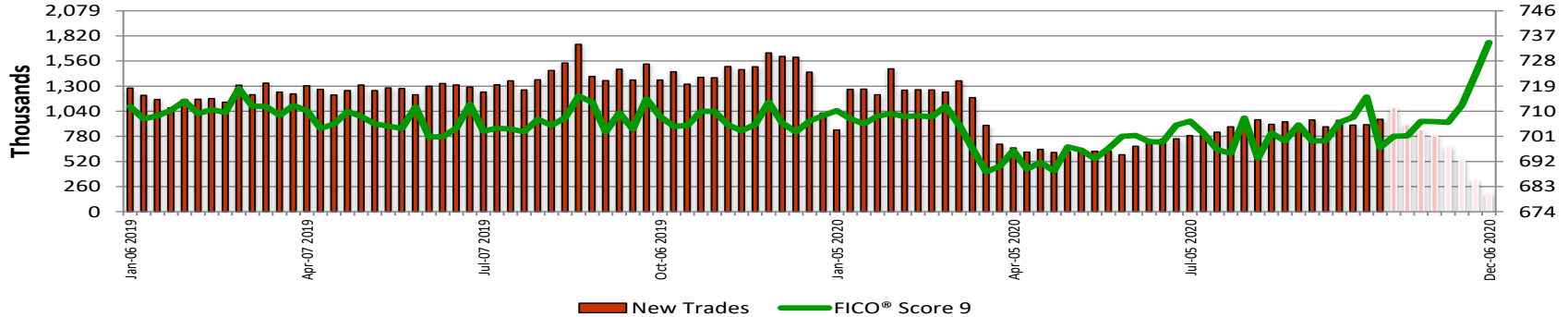
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 9



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Jun-28 2020	755.9	1,290.4
Jul-05 2020	788.7	1,240.6
Jul-12 2020	801.2	1,314.0
Jul-19 2020	824.4	1,356.4
Jul-26 2020	881.0	1,261.6
Aug-02 2020	889.5	1,366.0
Aug-09 2020	953.3	1,462.4

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Sep-20 2020	947.6	1,364.7
Sep-27 2020	897.7	1,529.9
Oct-04 2020	901.9	1,364.4
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Nov-29 2020	325.8	1,645.1
Dec-06 2020	193.8	1,608.7

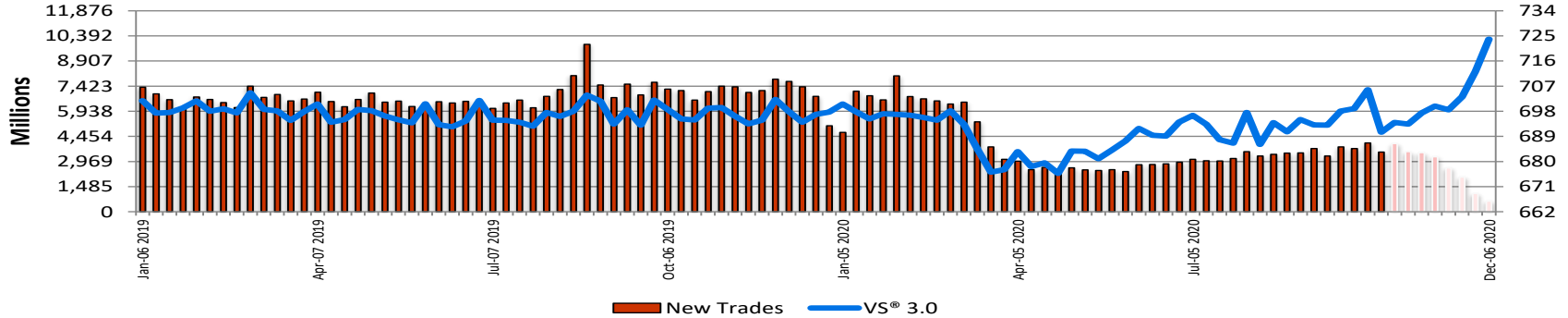
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Average VantageScore® 3.0



TOTAL BANKCARD BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$6,366.9	\$7,423.2
Mar-08 2020	\$6,486.9	\$6,763.8
Mar-15 2020	\$5,321.8	\$6,935.0
Mar-22 2020	\$3,834.9	\$6,552.9
Mar-29 2020	\$3,105.2	\$6,669.2
Apr-05 2020	\$2,993.1	\$7,071.3
Apr-12 2020	\$2,496.8	\$6,520.9
Apr-19 2020	\$2,634.1	\$6,218.7
Apr-26 2020	\$2,408.4	\$6,643.8
May-03 2020	\$2,610.5	\$7,020.2
May-10 2020	\$2,481.5	\$6,476.7
May-17 2020	\$2,443.1	\$6,549.5

TOTAL BANKCARD BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$2,493.7	\$6,230.2
May-31 2020	\$2,384.4	\$6,372.8
Jun-07 2020	\$2,790.3	\$6,501.6
Jun-14 2020	\$2,804.0	\$6,438.0
Jun-21 2020	\$2,834.5	\$6,536.4
Jun-28 2020	\$2,930.5	\$6,596.3
Jul-05 2020	\$3,104.7	\$6,113.3
Jul-12 2020	\$3,014.9	\$6,438.6
Jul-19 2020	\$3,003.9	\$6,603.4
Jul-26 2020	\$3,159.7	\$6,147.5
Aug-02 2020	\$3,561.5	\$6,820.4
Aug-09 2020	\$3,307.6	\$7,230.8

TOTAL BANKCARD BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$3,404.8	\$8,048.3
Aug-23 2020	\$3,470.5	\$9,896.9
Aug-30 2020	\$3,483.7	\$7,500.8
Sep-06 2020	\$3,738.3	\$6,747.6
Sep-13 2020	\$3,304.2	\$7,541.4
Sep-20 2020	\$3,836.4	\$6,913.2
Sep-27 2020	\$3,744.6	\$7,653.0
Oct-04 2020	\$4,073.7	\$7,255.1
Oct-11 2020	\$3,539.8	\$7,161.1
Oct-18 2020	\$4,026.7	\$6,609.2
Oct-25 2020	\$3,552.7	\$7,101.3
Nov-01 2020	\$3,492.5	\$7,429.0

TOTAL BANKCARD BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$3,241.9	\$7,390.2
Nov-15 2020	\$2,585.8	\$7,062.3
Nov-22 2020	\$2,046.6	\$7,170.5
Nov-29 2020	\$1,088.1	\$7,842.9
Dec-06 2020	\$631.7	\$7,705.4

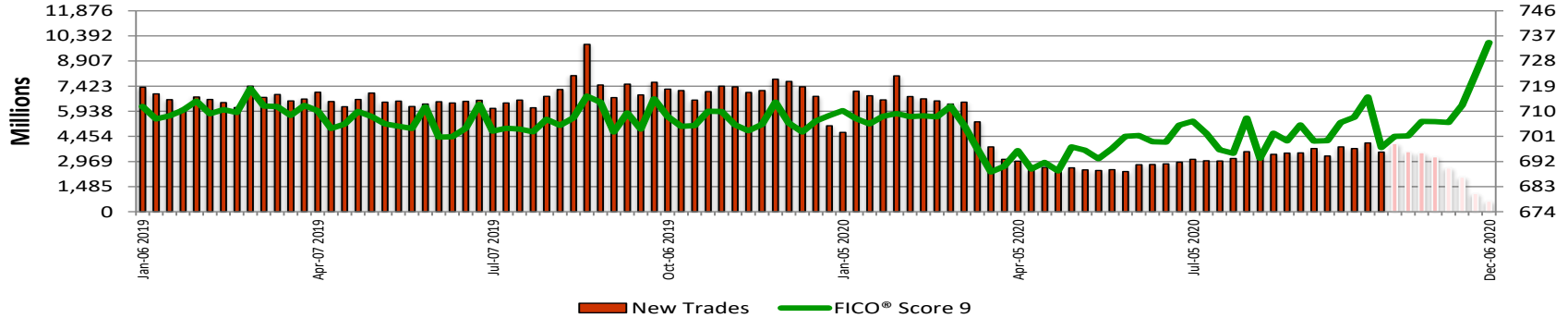
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Average FICO® Score 9



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Nov-29 2020	\$1,088.1	\$7,842.9
Dec-06 2020	\$631.7	\$7,705.4

Source: Equifax Inc.

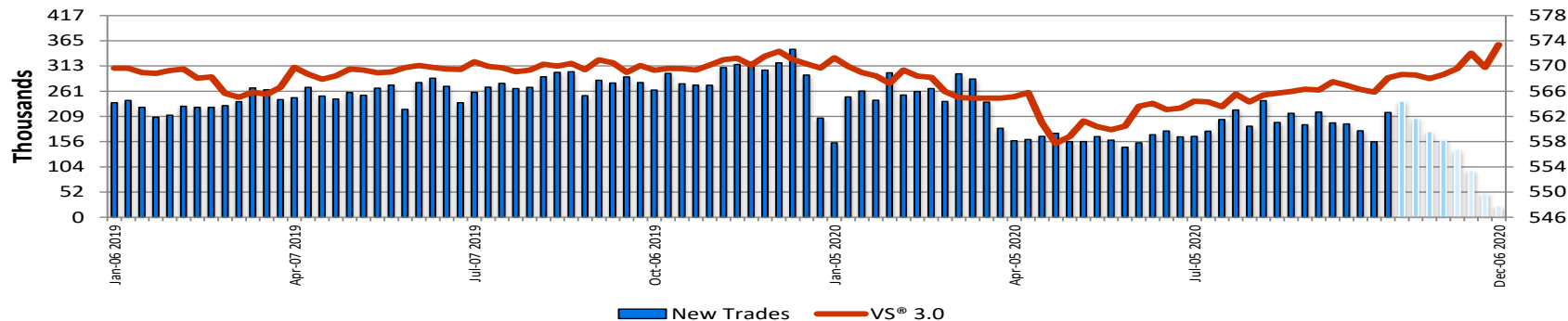


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Bankcard Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	239.8	231.0	19.3%
Mar-08 2020	297.0	239.3	21.9%
Mar-15 2020	286.3	267.8	24.2%
Mar-22 2020	238.6	264.0	26.6%
Mar-29 2020	184.3	243.8	26.3%
Apr-05 2020	158.3	247.3	23.9%
Apr-12 2020	161.0	268.9	26.0%
Apr-19 2020	167.7	250.9	25.9%
Apr-26 2020	174.0	244.8	28.3%
May-03 2020	156.7	258.4	25.2%
May-10 2020	156.6	252.6	25.0%
May-17 2020	167.3	267.2	26.7%

# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	159.9	273.6	25.5%
May-31 2020	145.2	223.4	24.5%
Jun-07 2020	154.1	278.8	22.7%
Jun-14 2020	171.0	287.9	23.7%
Jun-21 2020	178.9	270.9	23.9%
Jun-28 2020	166.8	237.3	22.1%
Jul-05 2020	167.7	258.6	21.3%
Jul-12 2020	178.3	269.4	22.3%
Jul-19 2020	202.5	277.2	24.6%
Jul-26 2020	222.2	266.6	25.2%
Aug-02 2020	188.5	269.1	21.2%
Aug-09 2020	241.5	290.7	25.3%

# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	196.4	300.0	21.7%
Aug-23 2020	215.2	301.0	23.1%
Aug-30 2020	191.7	252.0	21.8%
Sep-06 2020	217.7	283.5	22.9%
Sep-13 2020	195.5	277.9	22.2%
Sep-20 2020	193.3	290.4	20.4%
Sep-27 2020	179.2	279.0	20.0%
Oct-04 2020	156.6	263.5	17.4%
Oct-11 2020	217.1	297.7	22.7%
Oct-18 2020	239.8	276.1	22.3%
Oct-25 2020	204.3	273.5	22.6%
Nov-01 2020	176.7	273.4	20.8%

# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	159.5	309.8	20.3%
Nov-15 2020	140.0	316.2	20.8%
Nov-22 2020	96.3	317.0	17.9%
Nov-29 2020	48.9	304.7	15.0%
Dec-06 2020	22.9	319.5	11.8%

Source: Equifax Inc.

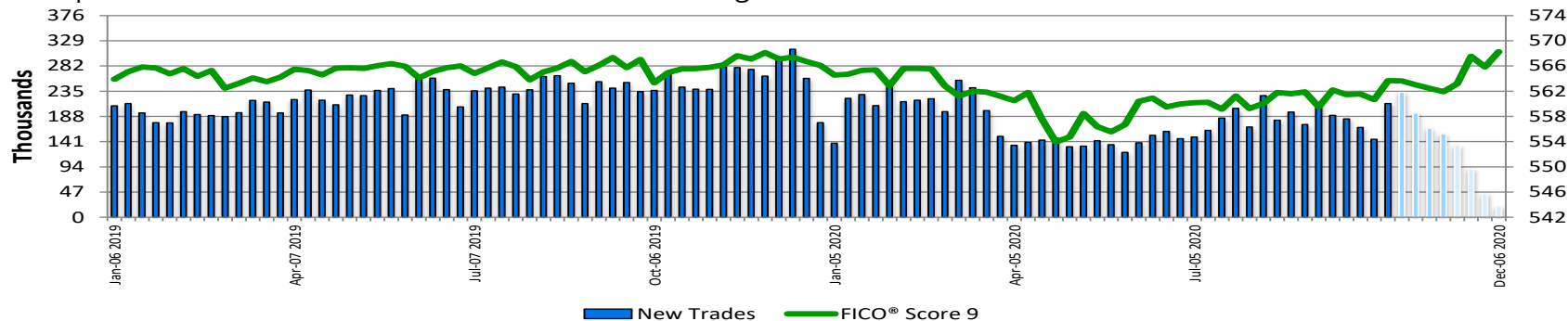


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Bankcard Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	197.3	187.9	15.9%
Mar-08 2020	255.7	195.3	18.9%
Mar-15 2020	241.9	218.5	20.5%
Mar-22 2020	199.5	215.1	22.3%
Mar-29 2020	151.0	195.0	21.5%
Apr-05 2020	134.6	219.7	20.3%
Apr-12 2020	140.1	237.5	22.6%
Apr-19 2020	144.4	218.5	22.3%
Apr-26 2020	147.9	210.1	24.0%
May-03 2020	131.6	228.2	21.1%
May-10 2020	133.0	227.3	21.3%
May-17 2020	143.2	236.7	22.8%

# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	135.6	240.3	21.6%
May-31 2020	121.4	191.2	20.5%
Jun-07 2020	139.3	257.4	20.5%
Jun-14 2020	153.2	259.6	21.3%
Jun-21 2020	160.6	238.3	21.4%
Jun-28 2020	146.9	206.3	19.4%
Jul-05 2020	149.9	236.0	19.0%
Jul-12 2020	162.4	241.1	20.3%
Jul-19 2020	185.2	243.1	22.5%
Jul-26 2020	203.5	230.4	23.1%
Aug-02 2020	168.6	237.9	19.0%
Aug-09 2020	227.2	262.8	23.8%

# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	181.4	264.4	20.0%
Aug-23 2020	196.7	250.5	21.1%
Aug-30 2020	173.5	212.4	19.7%
Sep-06 2020	212.5	253.1	22.4%
Sep-13 2020	190.5	241.0	21.6%
Sep-20 2020	183.6	251.7	19.4%
Sep-27 2020	167.9	234.6	18.7%
Oct-04 2020	146.0	236.9	16.2%
Oct-11 2020	212.4	269.9	22.2%
Oct-18 2020	233.1	243.2	21.7%
Oct-25 2020	194.5	239.1	21.6%
Nov-01 2020	166.2	238.9	19.6%

# SUBPRIME BANKCARD ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	156.1	280.7	19.9%
Nov-15 2020	133.9	279.4	19.9%
Nov-22 2020	90.4	276.1	16.8%
Nov-29 2020	44.2	263.8	13.6%
Dec-06 2020	20.1	292.4	10.4%

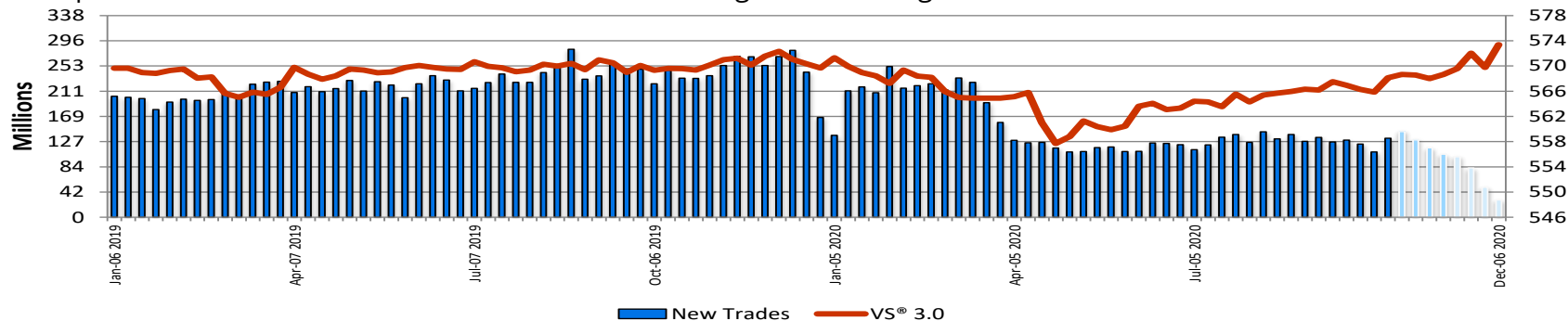
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Bankcard Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$213.7	\$209.2	3.4%
Mar-08 2020	\$233.5	\$201.9	3.6%
Mar-15 2020	\$226.1	\$223.1	4.2%
Mar-22 2020	\$192.0	\$226.6	5.0%
Mar-29 2020	\$159.1	\$228.1	5.1%
Apr-05 2020	\$129.0	\$209.3	4.3%
Apr-12 2020	\$124.9	\$219.0	5.0%
Apr-19 2020	\$125.6	\$210.5	4.8%
Apr-26 2020	\$116.3	\$215.7	4.8%
May-03 2020	\$109.7	\$229.3	4.2%
May-10 2020	\$110.3	\$211.6	4.4%
May-17 2020	\$116.8	\$227.1	4.8%

TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$118.0	\$221.8	4.7%
May-31 2020	\$110.3	\$200.6	4.6%
Jun-07 2020	\$110.5	\$223.9	4.0%
Jun-14 2020	\$124.5	\$237.5	4.4%
Jun-21 2020	\$123.8	\$230.0	4.4%
Jun-28 2020	\$121.6	\$212.0	4.2%
Jul-05 2020	\$113.6	\$215.9	3.7%
Jul-12 2020	\$121.5	\$225.8	4.0%
Jul-19 2020	\$134.5	\$240.0	4.5%
Jul-26 2020	\$138.8	\$226.2	4.4%
Aug-02 2020	\$125.8	\$226.2	3.5%
Aug-09 2020	\$143.4	\$242.5	4.3%

TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$131.6	\$254.1	3.9%
Aug-23 2020	\$138.9	\$281.5	4.0%
Aug-30 2020	\$127.3	\$231.5	3.7%
Sep-06 2020	\$134.0	\$237.1	3.6%
Sep-13 2020	\$126.2	\$259.4	3.8%
Sep-20 2020	\$129.5	\$248.8	3.4%
Sep-27 2020	\$122.9	\$248.1	3.3%
Oct-04 2020	\$109.5	\$223.7	2.7%
Oct-11 2020	\$132.7	\$246.8	3.7%
Oct-18 2020	\$143.5	\$233.1	3.6%
Oct-25 2020	\$129.7	\$232.7	3.7%
Nov-01 2020	\$116.5	\$237.4	3.3%

TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$105.7	\$254.3	3.3%
Nov-15 2020	\$101.4	\$269.8	3.9%
Nov-22 2020	\$82.5	\$268.9	4.0%
Nov-29 2020	\$50.3	\$254.3	4.6%
Dec-06 2020	\$28.9	\$269.4	4.6%

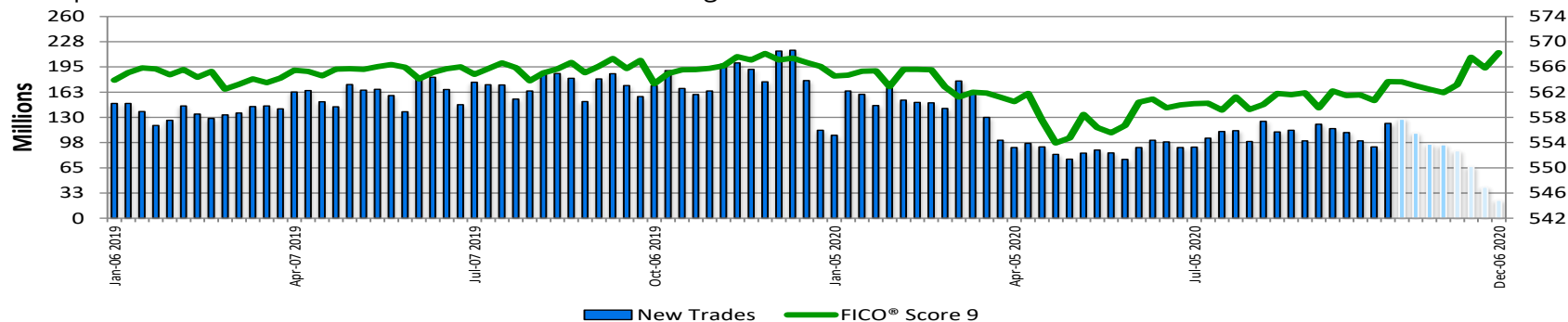
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Bankcard Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Subprime Accounts, Average FICO® Score 9
 Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$142.0	\$133.7	2.2%
Mar-08 2020	\$177.4	\$135.9	2.7%
Mar-15 2020	\$162.9	\$144.4	3.1%
Mar-22 2020	\$130.5	\$145.1	3.4%
Mar-29 2020	\$100.8	\$141.4	3.2%
Apr-05 2020	\$91.4	\$163.0	3.1%
Apr-12 2020	\$96.7	\$165.1	3.9%
Apr-19 2020	\$92.3	\$150.4	3.5%
Apr-26 2020	\$82.5	\$143.9	3.4%
May-03 2020	\$76.4	\$172.7	2.9%
May-10 2020	\$84.3	\$165.4	3.4%
May-17 2020	\$88.3	\$166.5	3.6%

TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$84.6	\$158.6	3.4%
May-31 2020	\$76.3	\$137.6	3.2%
Jun-07 2020	\$91.5	\$183.2	3.3%
Jun-14 2020	\$100.8	\$182.2	3.6%
Jun-21 2020	\$98.6	\$166.3	3.5%
Jun-28 2020	\$91.5	\$146.9	3.1%
Jul-05 2020	\$91.9	\$175.6	3.0%
Jul-12 2020	\$103.4	\$172.6	3.4%
Jul-19 2020	\$112.1	\$172.1	3.7%
Jul-26 2020	\$113.1	\$154.0	3.6%
Aug-02 2020	\$99.3	\$164.4	2.8%
Aug-09 2020	\$125.4	\$189.0	3.8%

TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$111.6	\$186.9	3.3%
Aug-23 2020	\$113.8	\$180.9	3.3%
Aug-30 2020	\$100.0	\$150.8	2.9%
Sep-06 2020	\$121.5	\$179.9	3.3%
Sep-13 2020	\$115.8	\$186.7	3.5%
Sep-20 2020	\$110.8	\$171.4	2.9%
Sep-27 2020	\$100.1	\$157.1	2.7%
Oct-04 2020	\$92.2	\$171.1	2.3%
Oct-11 2020	\$122.5	\$190.6	3.5%
Oct-18 2020	\$127.8	\$167.7	3.2%
Oct-25 2020	\$109.8	\$159.8	3.1%
Nov-01 2020	\$95.6	\$164.5	2.7%

TOTAL SUBPRIME BANKCARD BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$94.9	\$198.9	2.9%
Nov-15 2020	\$87.0	\$200.7	3.4%
Nov-22 2020	\$67.0	\$192.3	3.3%
Nov-29 2020	\$40.1	\$176.4	3.7%
Dec-06 2020	\$23.1	\$215.8	3.7%

Source: Equifax Inc.

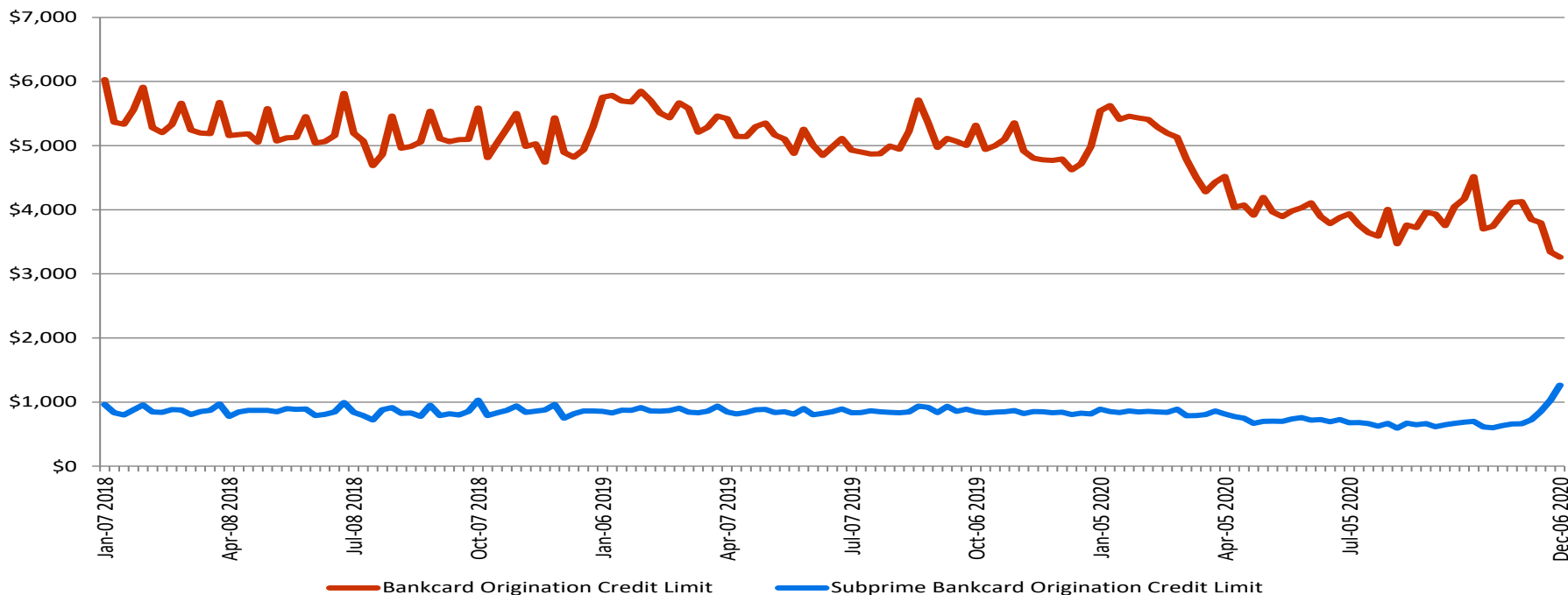


Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Average Origination Credit Limit

Average Origination Credit Limit Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

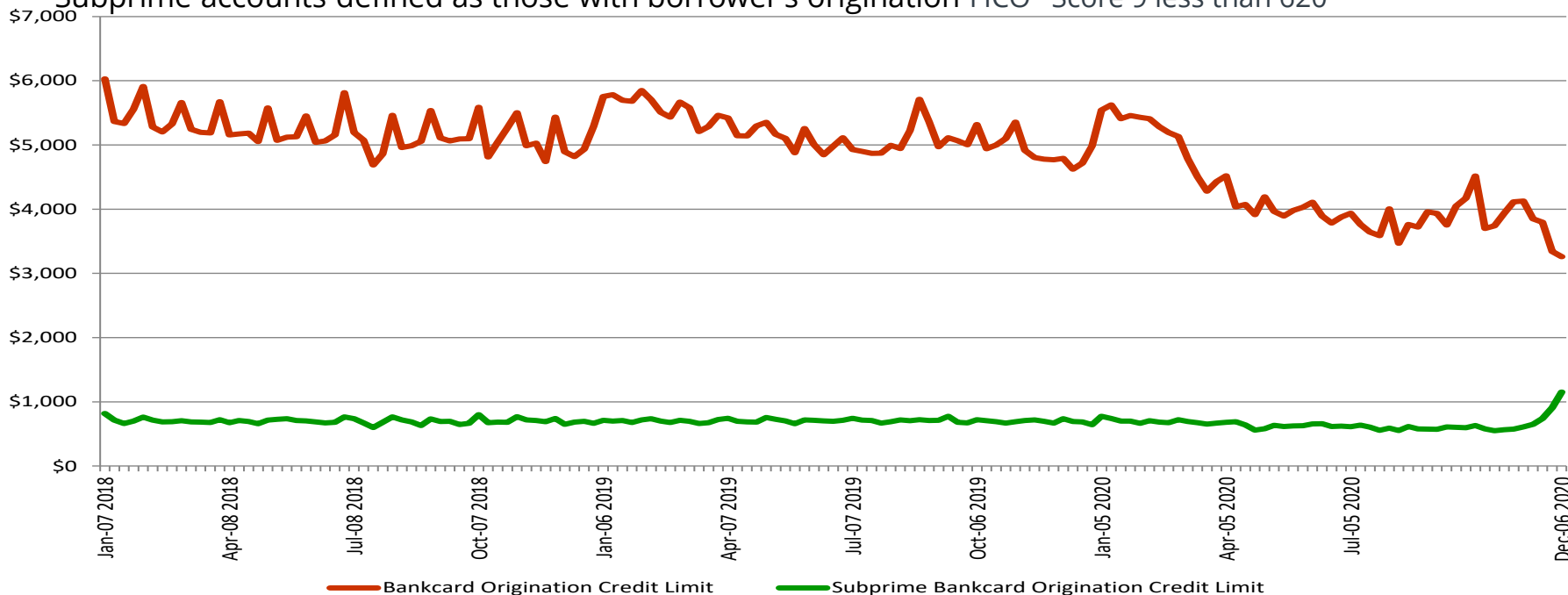


Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Average Origination Credit Limit

Average Origination Credit Limit Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



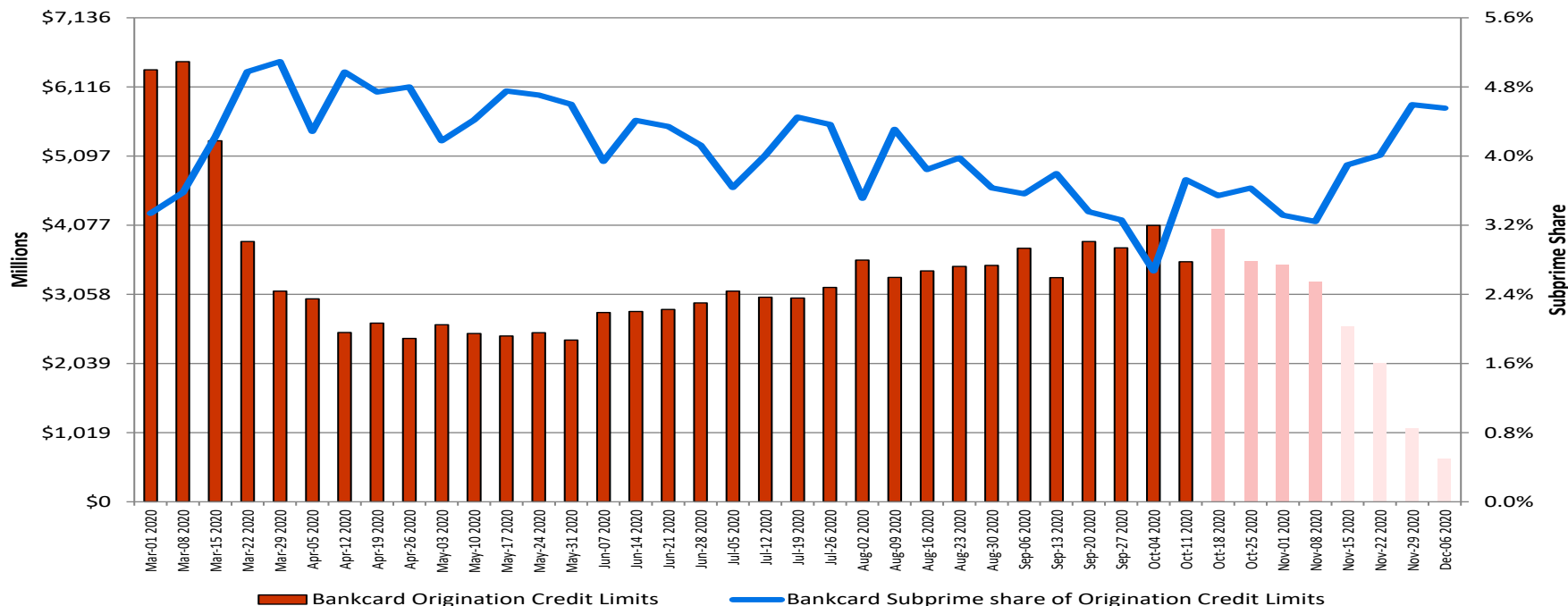
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Origination Credit Limits

Total Credit Limits in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



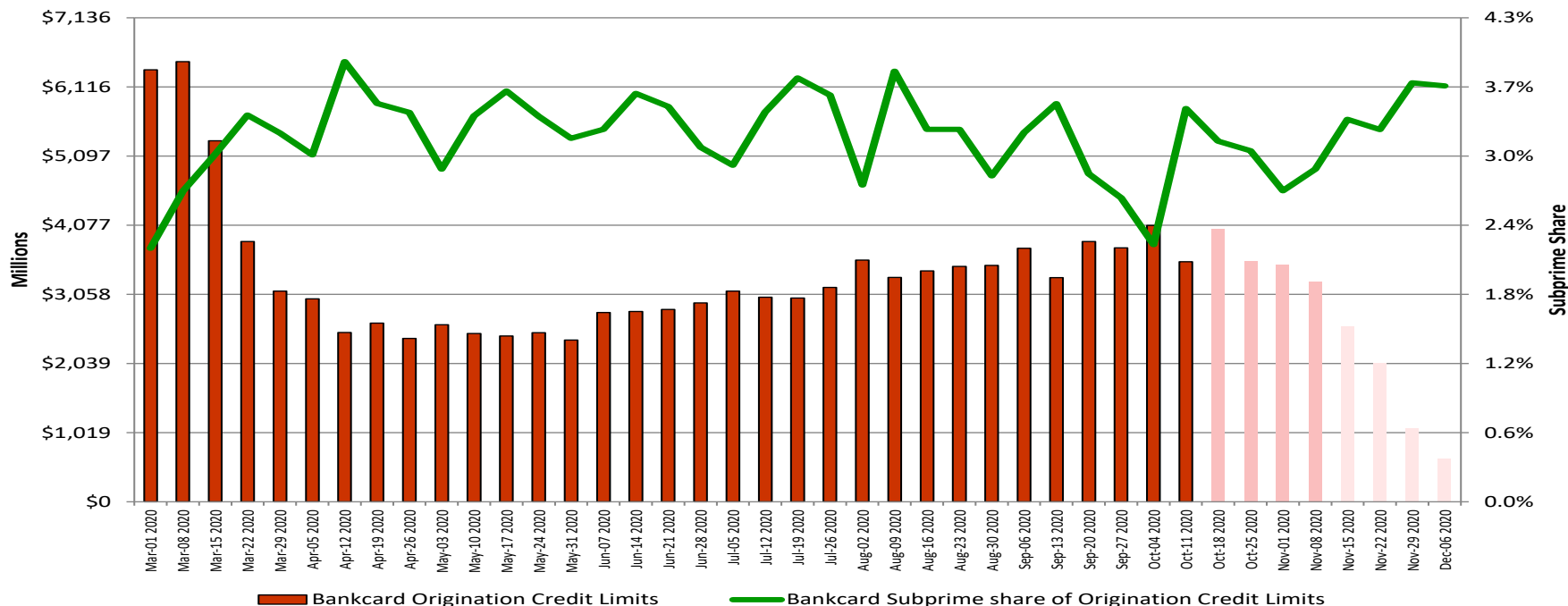
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Origination Credit Limits

Total Credit Limits in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA
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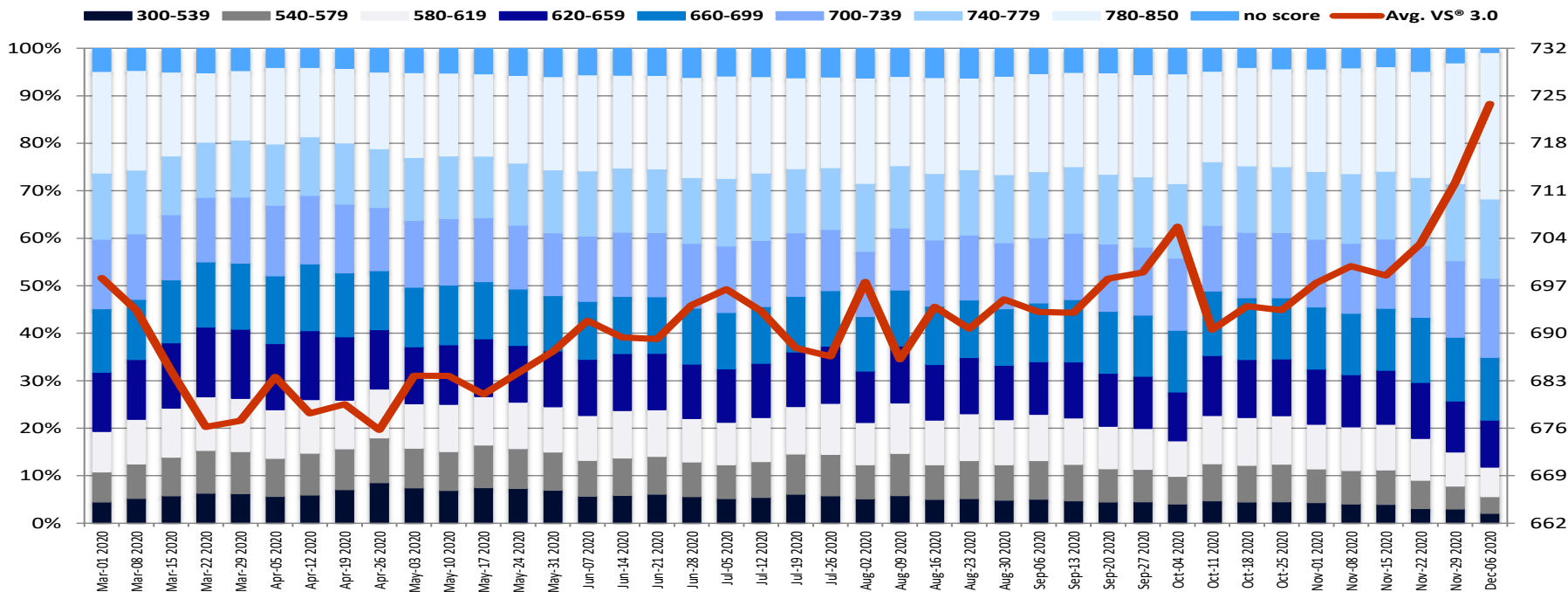
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Origination Risk

VantageScore® 3.0 Distribution for Bankcard Originations by Week (Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

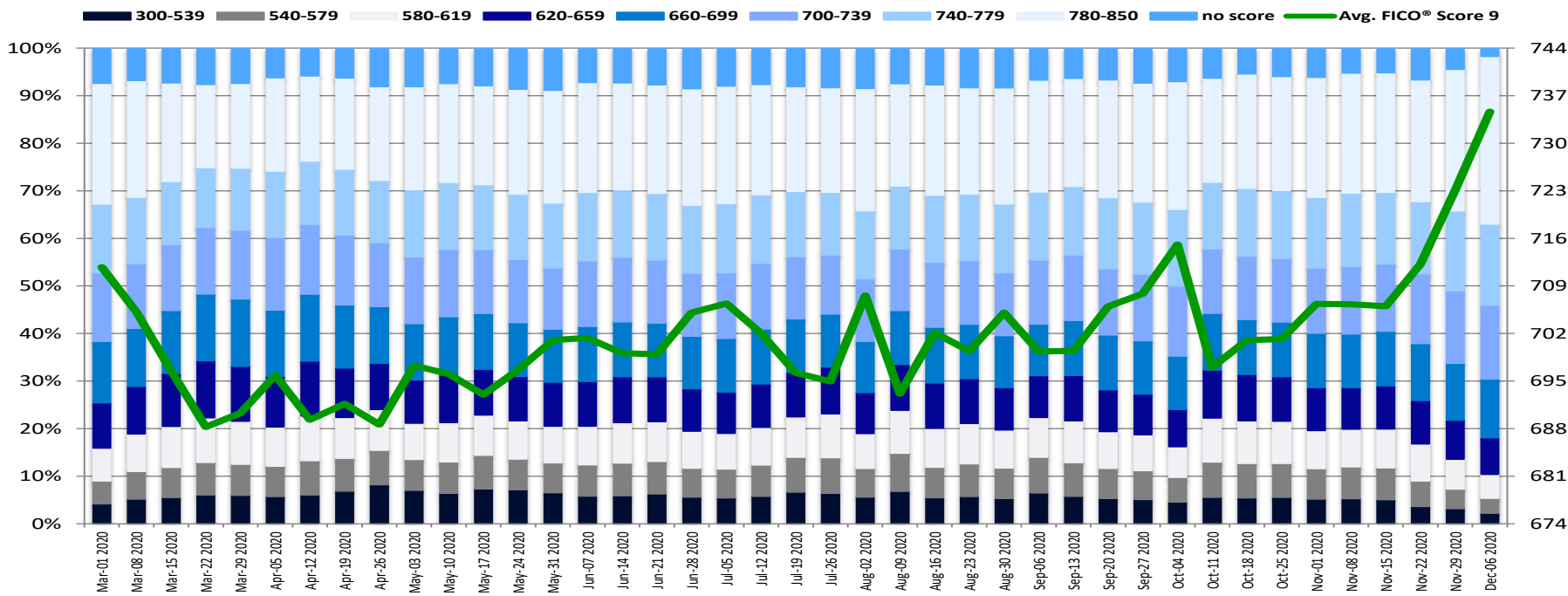
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Bankcard Origination Risk

FICO® Bankcard Score 9 Distribution for Bankcard Originations by Week (Percent of Accounts)



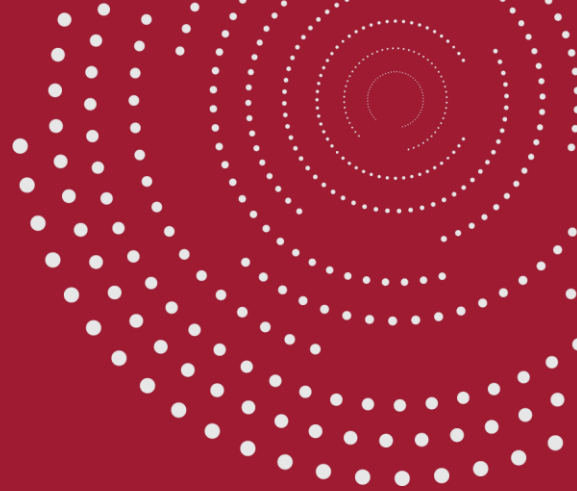
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Private Label Credit Card



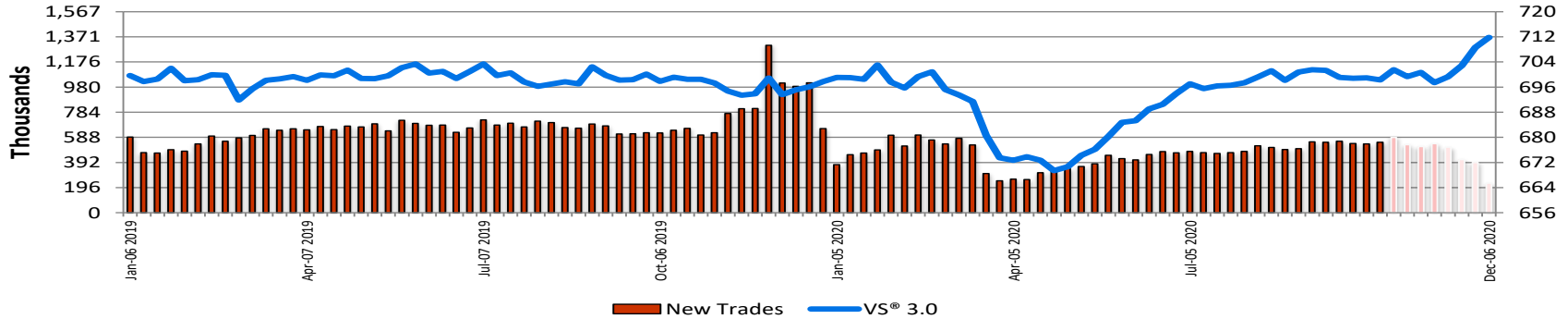
Private Label Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- 229,300 private label cards were issued in the week ending December 6th. The total credit limit for private label cards originated in the week ending December 6th is \$503.7 million.
- In the week ending December 6th, approximately 23,700 private label cards have been originated to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued cards have a corresponding credit limit of \$17.4 million.
- In the week ending December 6th, 10.3% of private label cards were issued to consumers with a VantageScore® 3.0 subprime credit score, representing 3.5% of total new limits.
- In the week ending December 6th, approximately 18,900 private label cards have been originated to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued cards have a corresponding credit limit of \$12.6 million.
- In the week ending December 6th, 8.2% of private label cards were issued to consumers with a FICO® Score 9 subprime credit score, representing 2.5% of total new limits.
- The average credit limit for all private label cards issued in the week ending December 6th was \$2,196. The average credit limit on new subprime cards was \$735.

Private Label Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	536.8	583.9
Mar-08 2020	581.3	603.8
Mar-15 2020	529.6	655.3
Mar-22 2020	306.2	644.5
Mar-29 2020	250.3	655.1
Apr-05 2020	263.4	646.9
Apr-12 2020	260.5	672.3
Apr-19 2020	313.1	649.3
Apr-26 2020	324.9	676.6
May-03 2020	345.7	670.1
May-10 2020	361.6	693.8
May-17 2020	383.3	639.5

# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	449.2	721.6
May-31 2020	422.8	697.1
Jun-07 2020	412.6	682.2
Jun-14 2020	455.9	684.2
Jun-21 2020	477.8	627.4
Jun-28 2020	468.2	661.2
Jul-05 2020	480.1	724.4
Jul-12 2020	470.4	684.6
Jul-19 2020	463.2	698.8
Jul-26 2020	469.4	669.1
Aug-02 2020	479.6	715.5
Aug-09 2020	523.0	703.2

# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	509.9	665.3
Aug-23 2020	494.0	660.2
Aug-30 2020	500.1	692.8
Sep-06 2020	552.8	678.1
Sep-13 2020	551.0	614.6
Sep-20 2020	559.0	617.0
Sep-27 2020	539.9	625.4
Oct-04 2020	537.8	622.4
Oct-11 2020	550.0	643.6
Oct-18 2020	586.9	658.6
Oct-25 2020	530.7	606.6
Nov-01 2020	515.4	624.2

# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	538.7	774.3
Nov-15 2020	510.4	812.1
Nov-22 2020	413.3	814.0
Nov-29 2020	392.2	1,306.1
Dec-06 2020	229.3	1,011.7

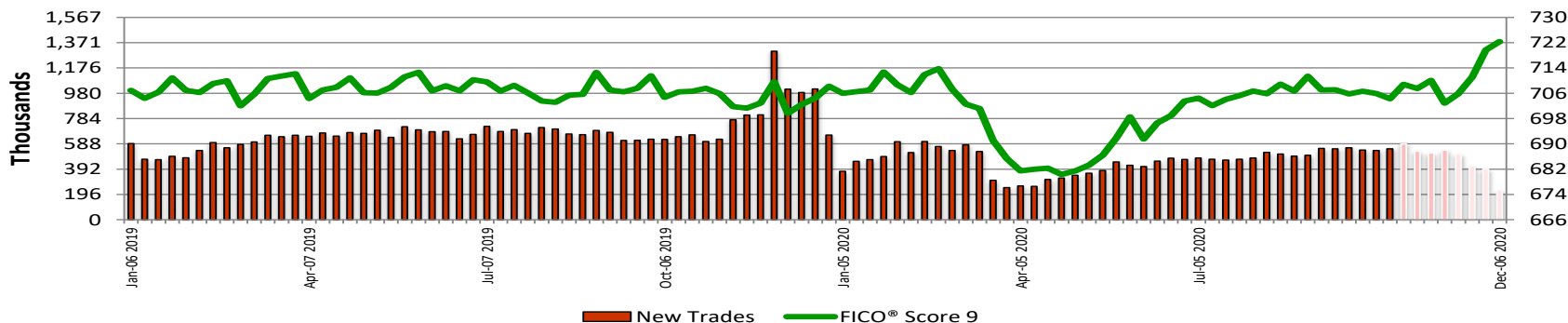
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 9



# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	536.8	583.9
Mar-08 2020	581.3	603.8
Mar-15 2020	529.6	655.3
Mar-22 2020	306.2	644.5
Mar-29 2020	250.3	655.1
Apr-05 2020	263.4	646.9
Apr-12 2020	260.5	672.3
Apr-19 2020	313.1	649.3
Apr-26 2020	324.9	676.6
May-03 2020	345.7	670.1
May-10 2020	361.6	693.8
May-17 2020	383.3	639.5

# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	449.2	721.6
May-31 2020	422.8	697.1
Jun-07 2020	412.6	682.2
Jun-14 2020	455.9	684.2
Jun-21 2020	477.8	627.4
Jun-28 2020	468.2	661.2
Jul-05 2020	480.1	724.4
Jul-12 2020	470.4	684.6
Jul-19 2020	463.2	698.8
Jul-26 2020	469.4	669.1
Aug-02 2020	479.6	715.5
Aug-09 2020	523.0	703.2

# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	509.9	665.3
Aug-23 2020	494.0	660.2
Aug-30 2020	500.1	692.8
Sep-06 2020	552.8	678.1
Sep-13 2020	551.0	614.6
Sep-20 2020	559.0	617.0
Sep-27 2020	539.9	625.4
Oct-04 2020	537.8	622.4
Oct-11 2020	550.0	643.6
Oct-18 2020	586.9	658.6
Oct-25 2020	530.7	606.6
Nov-01 2020	515.4	624.2

# PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	538.7	774.3
Nov-15 2020	510.4	812.1
Nov-22 2020	413.3	814.0
Nov-29 2020	392.2	1,306.1
Dec-06 2020	229.3	1,011.7

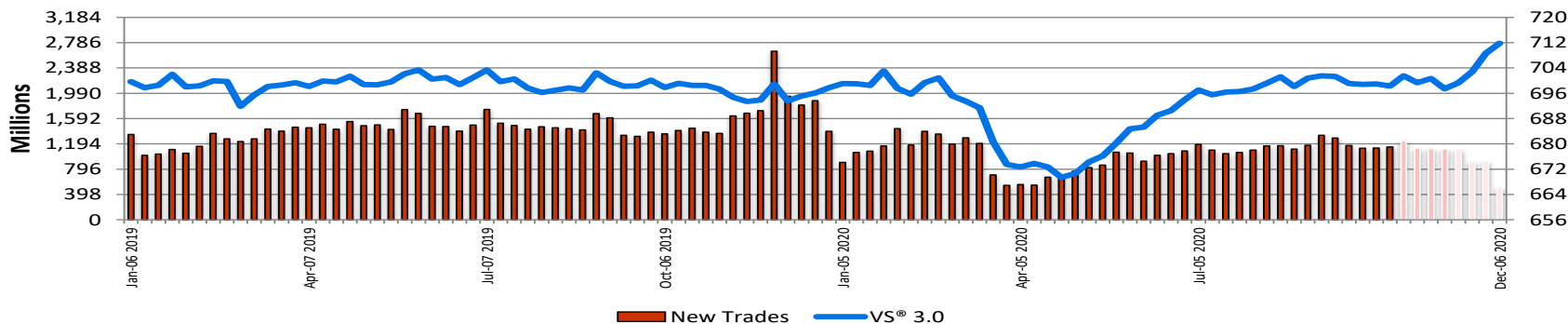
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Average VantageScore® 3.0



TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,194.5	\$1,234.2
Mar-08 2020	\$1,292.4	\$1,274.2
Mar-15 2020	\$1,203.1	\$1,431.2
Mar-22 2020	\$709.2	\$1,396.9
Mar-29 2020	\$545.6	\$1,458.8
Apr-05 2020	\$557.8	\$1,448.1
Apr-12 2020	\$548.6	\$1,504.7
Apr-19 2020	\$672.4	\$1,425.5
Apr-26 2020	\$700.6	\$1,547.7
May-03 2020	\$766.6	\$1,482.8
May-10 2020	\$821.6	\$1,496.9
May-17 2020	\$863.7	\$1,422.5

TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,065.0	\$1,735.2
May-31 2020	\$1,054.0	\$1,676.5
Jun-07 2020	\$926.1	\$1,471.1
Jun-14 2020	\$1,017.7	\$1,468.9
Jun-21 2020	\$1,043.4	\$1,397.8
Jun-28 2020	\$1,086.0	\$1,491.1
Jul-05 2020	\$1,185.7	\$1,737.8
Jul-12 2020	\$1,097.4	\$1,521.5
Jul-19 2020	\$1,042.3	\$1,486.3
Jul-26 2020	\$1,062.0	\$1,427.2
Aug-02 2020	\$1,100.1	\$1,464.3
Aug-09 2020	\$1,162.6	\$1,448.1

TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$1,167.4	\$1,437.4
Aug-23 2020	\$1,116.6	\$1,417.0
Aug-30 2020	\$1,173.6	\$1,672.5
Sep-06 2020	\$1,329.9	\$1,605.6
Sep-13 2020	\$1,287.7	\$1,330.7
Sep-20 2020	\$1,171.8	\$1,315.8
Sep-27 2020	\$1,129.6	\$1,379.7
Oct-04 2020	\$1,131.1	\$1,353.6
Oct-11 2020	\$1,147.8	\$1,406.7
Oct-18 2020	\$1,240.0	\$1,442.4
Oct-25 2020	\$1,126.6	\$1,381.1
Nov-01 2020	\$1,116.8	\$1,359.3

TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,113.6	\$1,636.8
Nov-15 2020	\$1,099.3	\$1,680.3
Nov-22 2020	\$909.3	\$1,718.8
Nov-29 2020	\$918.7	\$2,653.6
Dec-06 2020	\$503.7	\$1,943.7

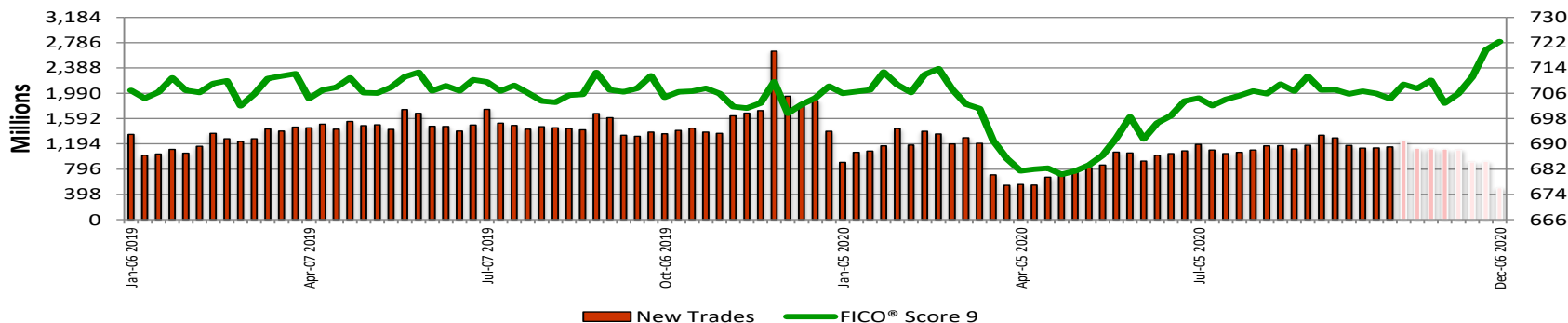
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Average FICO® Score 9



TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,194.5	\$1,234.2
Mar-08 2020	\$1,292.4	\$1,274.2
Mar-15 2020	\$1,203.1	\$1,431.2
Mar-22 2020	\$709.2	\$1,396.9
Mar-29 2020	\$545.6	\$1,458.8
Apr-05 2020	\$557.8	\$1,448.1
Apr-12 2020	\$548.6	\$1,504.7
Apr-19 2020	\$672.4	\$1,425.5
Apr-26 2020	\$700.6	\$1,547.7
May-03 2020	\$766.6	\$1,482.8
May-10 2020	\$821.6	\$1,496.9
May-17 2020	\$863.7	\$1,422.5

TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,065.0	\$1,735.2
May-31 2020	\$1,054.0	\$1,676.5
Jun-07 2020	\$926.1	\$1,471.1
Jun-14 2020	\$1,017.7	\$1,468.9
Jun-21 2020	\$1,043.4	\$1,397.8
Jun-28 2020	\$1,086.0	\$1,491.1
Jul-05 2020	\$1,185.7	\$1,737.8
Jul-12 2020	\$1,097.4	\$1,521.5
Jul-19 2020	\$1,042.3	\$1,486.3
Jul-26 2020	\$1,062.0	\$1,427.2
Aug-02 2020	\$1,100.1	\$1,464.3
Aug-09 2020	\$1,162.6	\$1,448.1

TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$1,167.4	\$1,437.4
Aug-23 2020	\$1,116.6	\$1,417.0
Aug-30 2020	\$1,173.6	\$1,672.5
Sep-06 2020	\$1,329.9	\$1,605.6
Sep-13 2020	\$1,287.7	\$1,330.7
Sep-20 2020	\$1,171.8	\$1,315.8
Sep-27 2020	\$1,129.6	\$1,379.7
Oct-04 2020	\$1,131.1	\$1,353.6
Oct-11 2020	\$1,147.8	\$1,406.7
Oct-18 2020	\$1,240.0	\$1,442.4
Oct-25 2020	\$1,126.6	\$1,381.1
Nov-01 2020	\$1,116.8	\$1,359.3

TOTAL PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,113.6	\$1,636.8
Nov-15 2020	\$1,099.3	\$1,680.3
Nov-22 2020	\$909.3	\$1,718.8
Nov-29 2020	\$918.7	\$2,653.6
Dec-06 2020	\$503.7	\$1,943.7

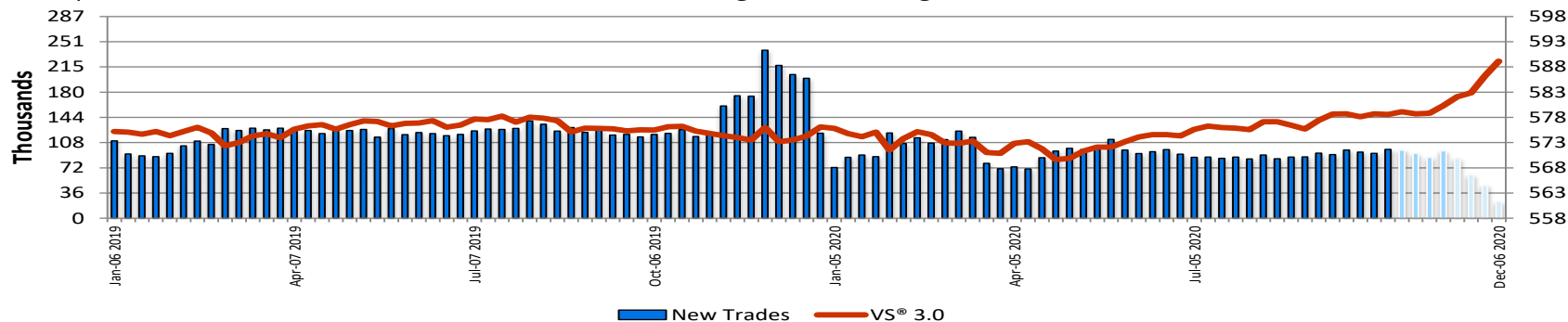
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Private Label Originations: Accounts

Number of Accounts Originated in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	112.1	127.8	20.9%
Mar-08 2020	124.3	125.1	21.4%
Mar-15 2020	115.3	128.4	21.8%
Mar-22 2020	78.4	126.1	25.6%
Mar-29 2020	70.6	128.4	28.2%
Apr-05 2020	73.2	123.9	27.8%
Apr-12 2020	70.4	125.0	27.0%
Apr-19 2020	86.3	120.6	27.5%
Apr-26 2020	96.0	125.2	29.5%
May-03 2020	99.6	125.1	28.8%
May-10 2020	97.9	126.6	27.1%
May-17 2020	100.2	115.7	26.1%

# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	112.3	127.7	25.0%
May-31 2020	97.3	119.1	23.0%
Jun-07 2020	92.2	122.0	22.4%
Jun-14 2020	95.1	120.8	20.9%
Jun-21 2020	98.0	117.8	20.5%
Jun-28 2020	91.3	119.7	19.5%
Jul-05 2020	87.1	124.5	18.1%
Jul-12 2020	87.2	127.2	18.5%
Jul-19 2020	85.6	126.5	18.5%
Jul-26 2020	87.1	128.1	18.6%
Aug-02 2020	84.7	138.7	17.7%
Aug-09 2020	90.2	134.1	17.2%

# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	84.8	124.4	16.6%
Aug-23 2020	87.4	129.2	17.7%
Aug-30 2020	87.6	122.6	17.5%
Sep-06 2020	92.9	126.7	16.8%
Sep-13 2020	90.8	118.8	16.5%
Sep-20 2020	97.4	119.7	17.4%
Sep-27 2020	94.4	115.9	17.5%
Oct-04 2020	92.7	119.5	17.2%
Oct-11 2020	98.1	120.9	17.8%
Oct-18 2020	96.9	126.5	16.5%
Oct-25 2020	92.6	116.7	17.4%
Nov-01 2020	86.6	122.3	16.8%

# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	96.2	160.2	17.9%
Nov-15 2020	85.0	174.7	16.6%
Nov-22 2020	62.0	173.8	15.0%
Nov-29 2020	46.7	239.3	11.9%
Dec-06 2020	23.7	217.7	10.3%

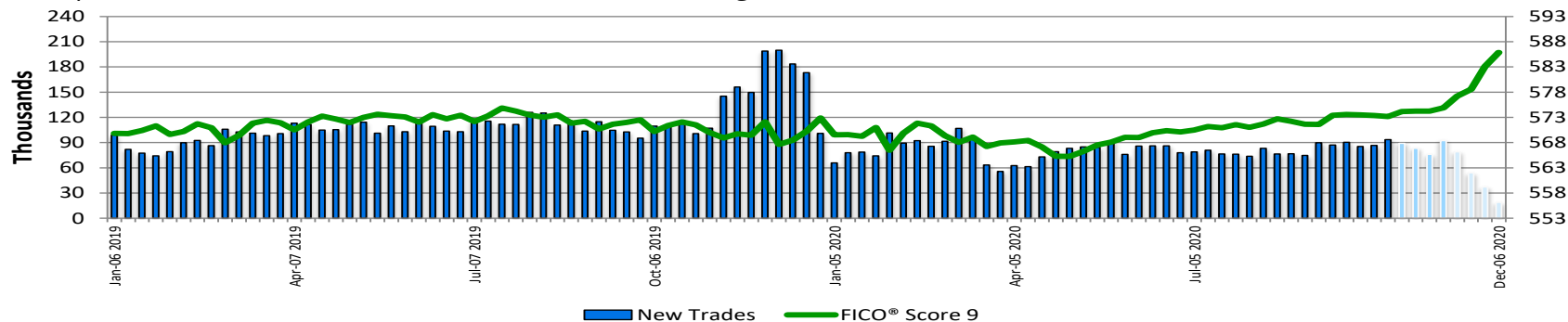
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Private Label Originations: Accounts

Number of Accounts Originated in Thousands; NSA. Subprime Accounts, Average FICO® Score 9
 Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	91.5	106.0	17.0%
Mar-08 2020	106.9	102.6	18.4%
Mar-15 2020	96.6	101.2	18.2%
Mar-22 2020	63.5	98.3	20.7%
Mar-29 2020	55.8	100.8	22.3%
Apr-05 2020	62.8	113.0	23.8%
Apr-12 2020	61.4	111.5	23.6%
Apr-19 2020	73.1	104.9	23.3%
Apr-26 2020	79.2	105.5	24.4%
May-03 2020	83.1	112.2	24.0%
May-10 2020	84.8	114.3	23.5%
May-17 2020	84.3	101.3	22.0%

# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	91.9	109.8	20.5%
May-31 2020	76.0	102.8	18.0%
Jun-07 2020	85.8	113.9	20.8%
Jun-14 2020	86.0	109.3	18.9%
Jun-21 2020	86.2	103.7	18.0%
Jun-28 2020	78.1	102.9	16.7%
Jul-05 2020	78.9	115.3	16.4%
Jul-12 2020	80.9	115.4	17.2%
Jul-19 2020	76.5	111.8	16.5%
Jul-26 2020	76.3	111.5	16.3%
Aug-02 2020	73.7	125.9	15.4%
Aug-09 2020	83.2	125.1	15.9%

# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	76.6	110.8	15.0%
Aug-23 2020	76.8	112.6	15.6%
Aug-30 2020	74.8	103.6	15.0%
Sep-06 2020	89.8	114.7	16.2%
Sep-13 2020	87.2	104.6	15.8%
Sep-20 2020	90.4	102.7	16.2%
Sep-27 2020	85.3	95.4	15.8%
Oct-04 2020	86.7	109.5	16.1%
Oct-11 2020	93.5	110.1	17.0%
Oct-18 2020	88.9	112.2	15.2%
Oct-25 2020	83.0	100.7	15.6%
Nov-01 2020	76.0	107.2	14.7%

# SUBPRIME PRIVATE LABEL ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	92.1	145.2	17.1%
Nov-15 2020	78.8	156.0	15.4%
Nov-22 2020	53.9	149.6	13.0%
Nov-29 2020	37.1	198.6	9.5%
Dec-06 2020	18.9	199.7	8.2%

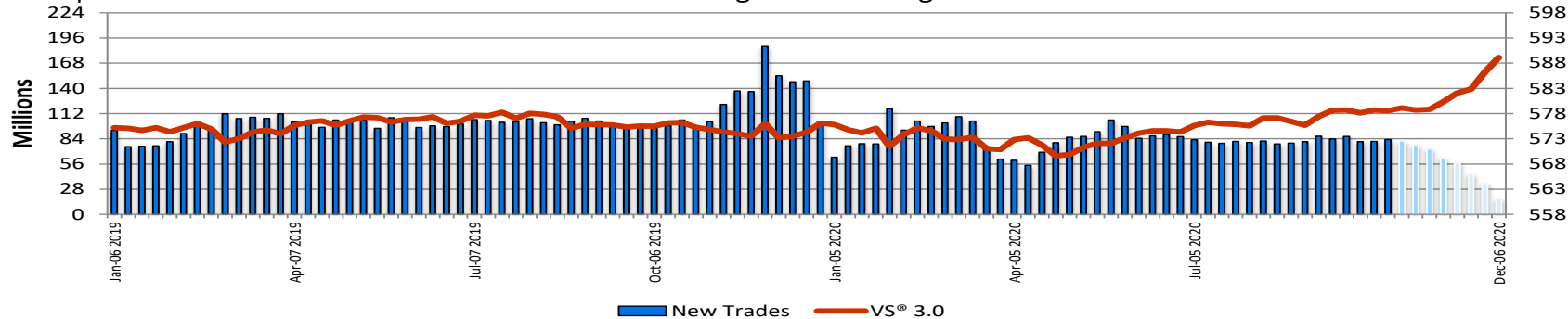
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Private Label Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$101.7	\$111.9	8.5%
Mar-08 2020	\$108.7	\$106.6	8.4%
Mar-15 2020	\$103.7	\$107.9	8.6%
Mar-22 2020	\$74.3	\$106.9	10.5%
Mar-29 2020	\$61.5	\$112.0	11.3%
Apr-05 2020	\$60.1	\$102.7	10.8%
Apr-12 2020	\$54.6	\$103.4	9.9%
Apr-19 2020	\$69.3	\$96.9	10.3%
Apr-26 2020	\$79.8	\$105.0	11.4%
May-03 2020	\$85.8	\$104.3	11.2%
May-10 2020	\$86.8	\$105.0	10.6%
May-17 2020	\$91.9	\$95.6	10.6%

TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$104.9	\$107.4	9.9%
May-31 2020	\$97.8	\$104.6	9.3%
Jun-07 2020	\$84.7	\$96.6	9.1%
Jun-14 2020	\$87.5	\$98.4	8.6%
Jun-21 2020	\$89.0	\$97.5	8.5%
Jun-28 2020	\$86.5	\$100.4	8.0%
Jul-05 2020	\$83.1	\$105.5	7.0%
Jul-12 2020	\$80.2	\$104.5	7.3%
Jul-19 2020	\$79.1	\$102.4	7.6%
Jul-26 2020	\$81.1	\$102.9	7.6%
Aug-02 2020	\$80.0	\$106.3	7.3%
Aug-09 2020	\$81.5	\$101.9	7.0%

TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$78.3	\$99.7	6.7%
Aug-23 2020	\$79.3	\$103.5	7.1%
Aug-30 2020	\$81.0	\$106.7	6.9%
Sep-06 2020	\$87.0	\$103.7	6.5%
Sep-13 2020	\$83.8	\$97.3	6.5%
Sep-20 2020	\$86.8	\$97.6	7.4%
Sep-27 2020	\$80.9	\$98.0	7.2%
Oct-04 2020	\$81.1	\$97.9	7.2%
Oct-11 2020	\$83.2	\$98.6	7.2%
Oct-18 2020	\$81.4	\$105.0	6.6%
Oct-25 2020	\$76.8	\$98.0	6.8%
Nov-01 2020	\$72.6	\$103.2	6.5%

TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$62.6	\$122.2	5.6%
Nov-15 2020	\$56.9	\$137.1	5.2%
Nov-22 2020	\$44.5	\$136.5	4.9%
Nov-29 2020	\$34.4	\$186.6	3.7%
Dec-06 2020	\$17.4	\$154.0	3.5%

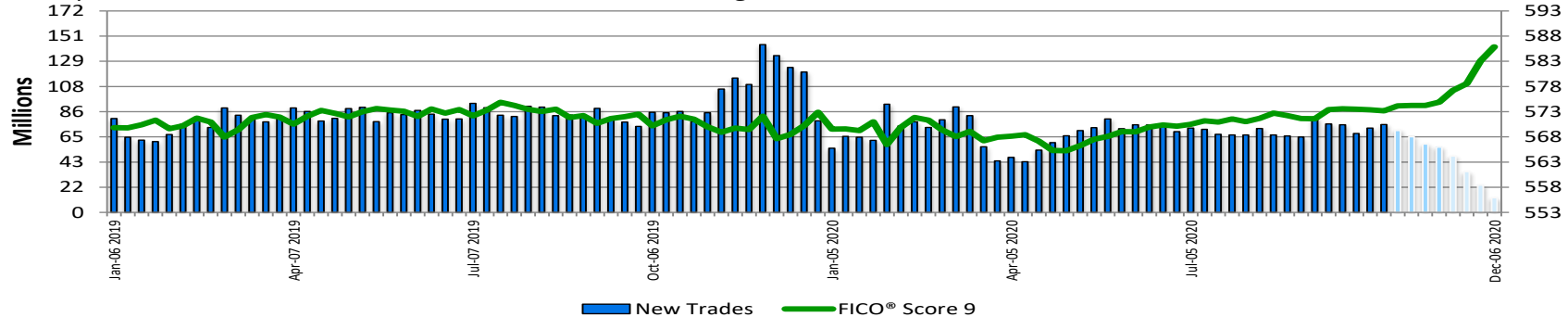
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime Private Label Originations: Credit Limits

Total Origination Credit Limits in \$Millions; NSA. Subprime Accounts, Average FICO® Score 9
 Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$79.3	\$89.4	6.6%
Mar-08 2020	\$90.3	\$83.3	7.0%
Mar-15 2020	\$82.9	\$80.3	6.9%
Mar-22 2020	\$56.3	\$77.7	7.9%
Mar-29 2020	\$44.3	\$81.5	8.1%
Apr-05 2020	\$47.2	\$89.5	8.5%
Apr-12 2020	\$43.4	\$86.4	7.9%
Apr-19 2020	\$53.5	\$78.3	8.0%
Apr-26 2020	\$59.8	\$80.6	8.5%
May-03 2020	\$65.7	\$89.0	8.6%
May-10 2020	\$70.1	\$90.1	8.5%
May-17 2020	\$72.6	\$77.7	8.4%

TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$80.1	\$85.5	7.5%
May-31 2020	\$71.7	\$83.8	6.8%
Jun-07 2020	\$75.2	\$87.3	8.1%
Jun-14 2020	\$74.9	\$84.1	7.4%
Jun-21 2020	\$73.7	\$79.9	7.1%
Jun-28 2020	\$69.2	\$80.1	6.4%
Jul-05 2020	\$72.2	\$93.4	6.1%
Jul-12 2020	\$71.2	\$89.7	6.5%
Jul-19 2020	\$66.9	\$83.2	6.4%
Jul-26 2020	\$66.4	\$82.2	6.3%
Aug-02 2020	\$66.5	\$90.9	6.0%
Aug-09 2020	\$71.9	\$90.2	6.2%

TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$66.5	\$83.0	5.7%
Aug-23 2020	\$65.6	\$83.5	5.9%
Aug-30 2020	\$64.6	\$83.1	5.5%
Sep-06 2020	\$80.7	\$89.2	6.1%
Sep-13 2020	\$75.8	\$80.7	5.9%
Sep-20 2020	\$75.2	\$77.5	6.4%
Sep-27 2020	\$67.7	\$73.7	6.0%
Oct-04 2020	\$72.2	\$85.8	6.4%
Oct-11 2020	\$75.2	\$85.4	6.6%
Oct-18 2020	\$70.1	\$86.5	5.7%
Oct-25 2020	\$64.7	\$77.8	5.7%
Nov-01 2020	\$58.5	\$85.4	5.2%

TOTAL SUBPRIME PRIVATE LABEL BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$55.9	\$105.6	5.0%
Nov-15 2020	\$48.2	\$115.0	4.4%
Nov-22 2020	\$34.9	\$109.6	3.8%
Nov-29 2020	\$23.4	\$143.6	2.5%
Dec-06 2020	\$12.6	\$134.3	2.5%

Source: Equifax Inc.

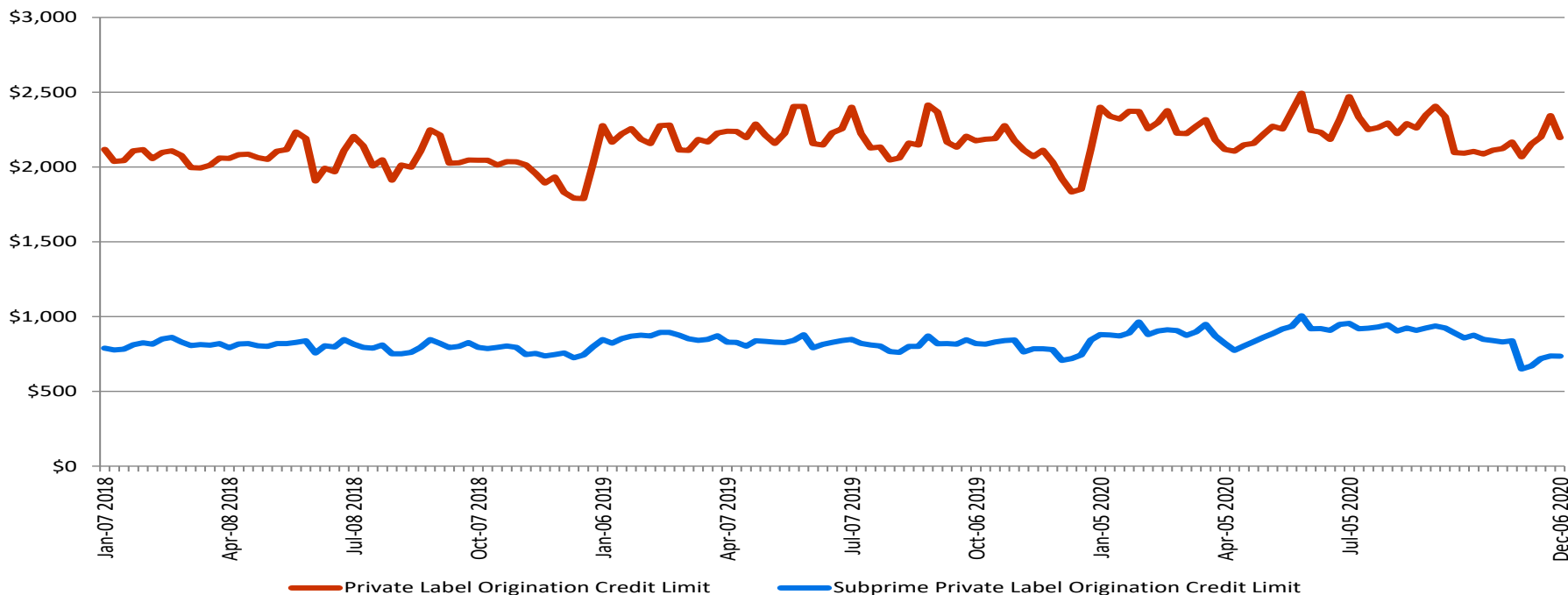


Originations through December 06, 2020 reported as of December 08, 2020

Private Label Card Average Origination Credit Limit

Average Origination Credit Limit over time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.



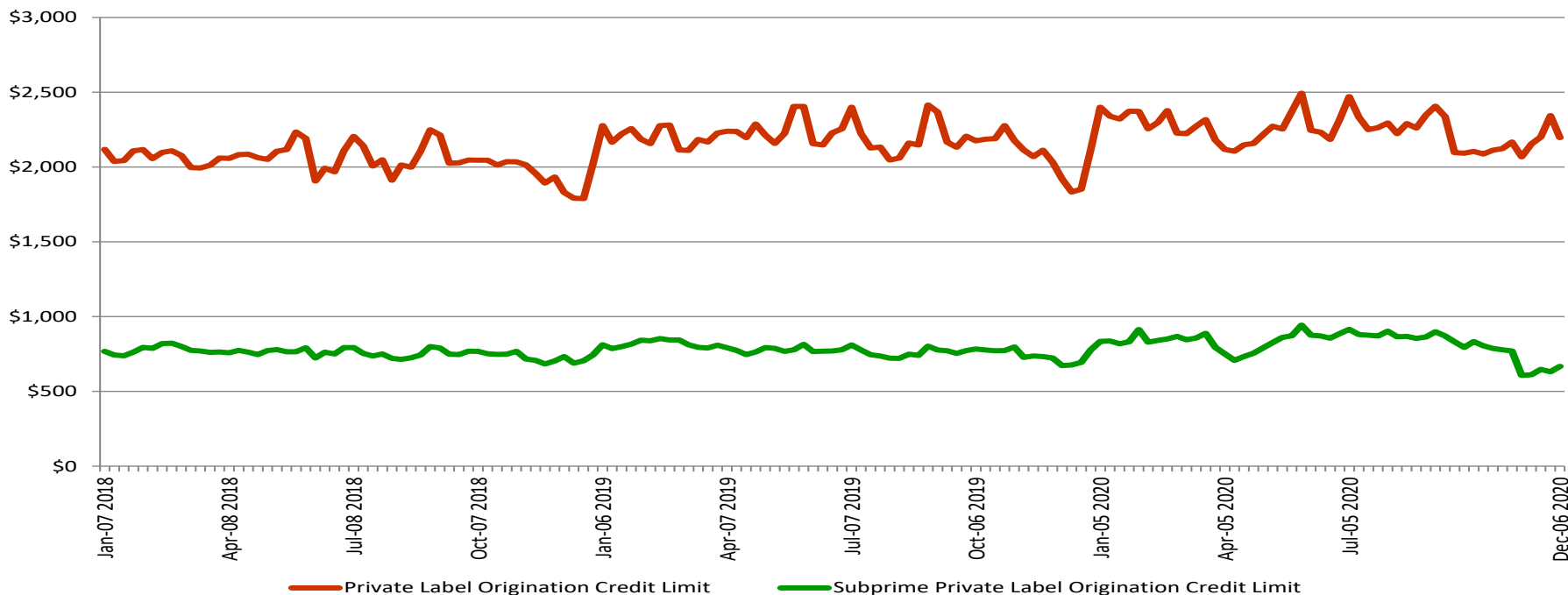
Originations through December 06, 2020 reported as of December 08, 2020

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Private Label Card Average Origination Credit Limit

Average Origination Credit Limit over time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



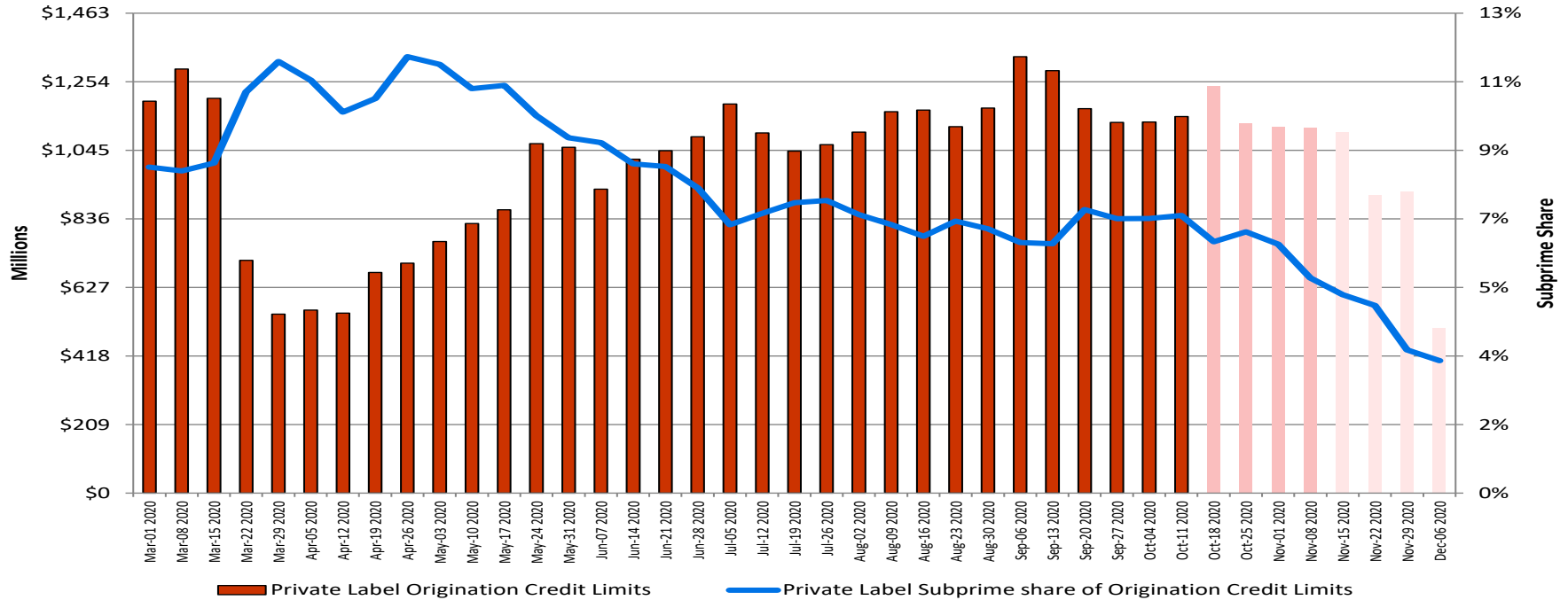
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Origination Credit Limits

Total Credit Limits in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



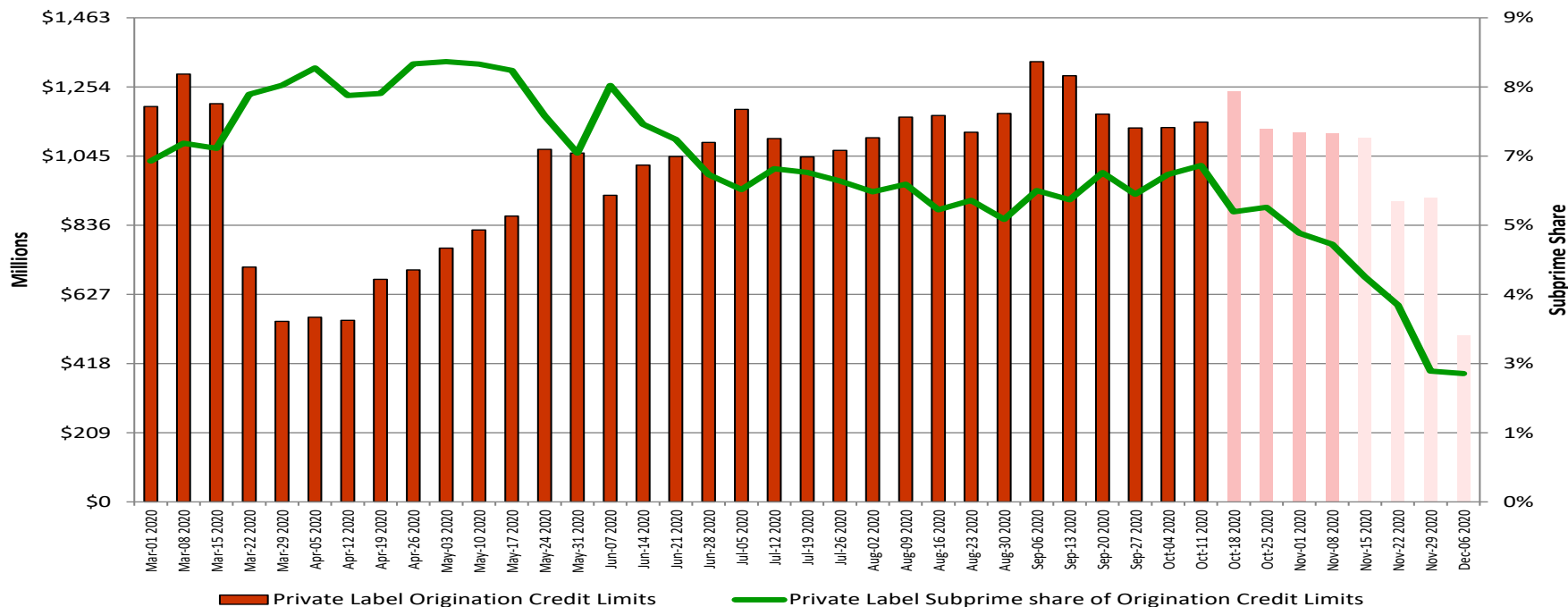
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Origination Credit Limits

Total Credit Limits in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA
 Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



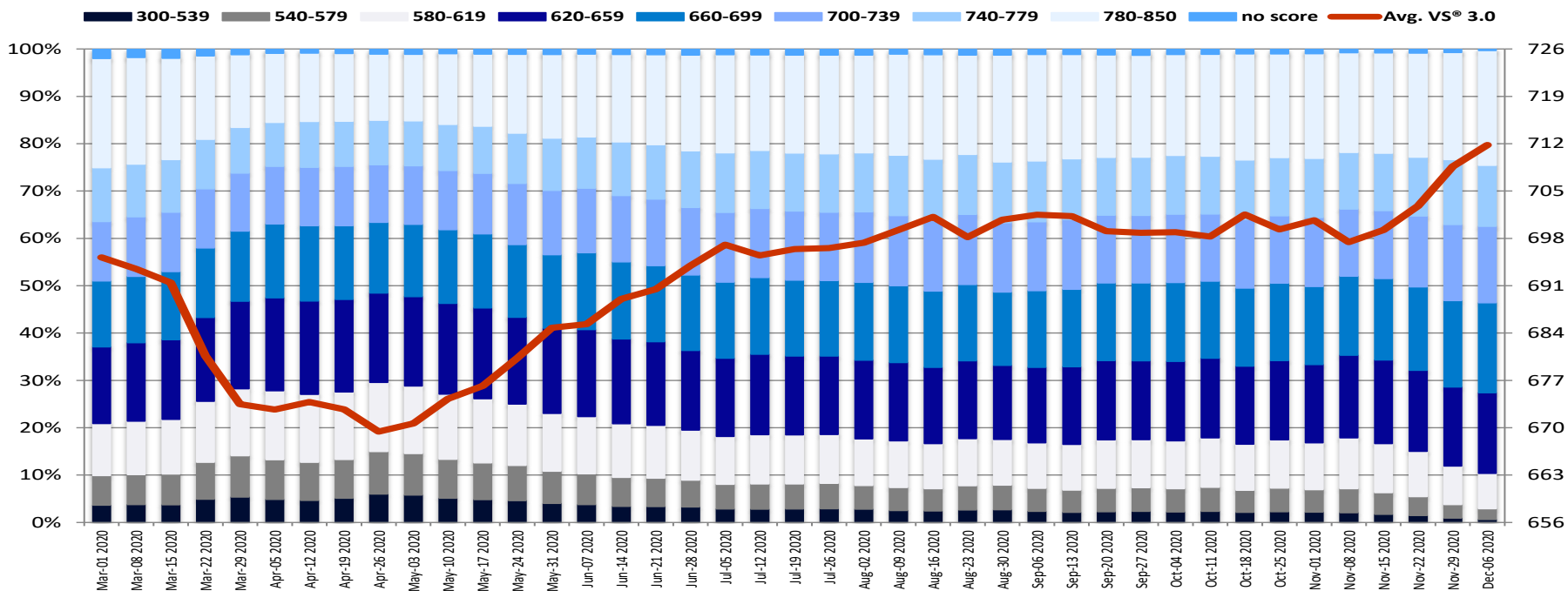
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Credit Cards Origination Risk

VantageScore® 3.0 Distribution for Private Label Card Originations by Week (Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

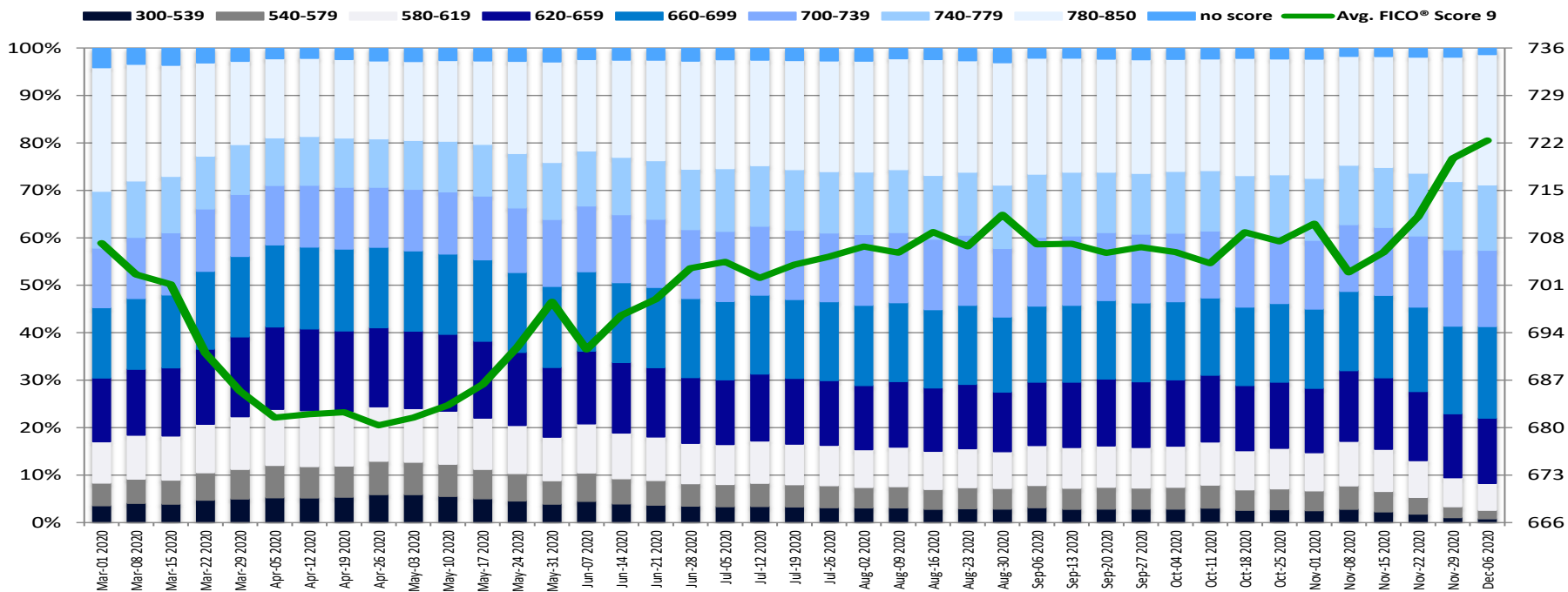
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Private Label Credit Cards Origination Risk

FICO® Score 9 Distribution for Private Label Card Originations by Week (Percent of Accounts)



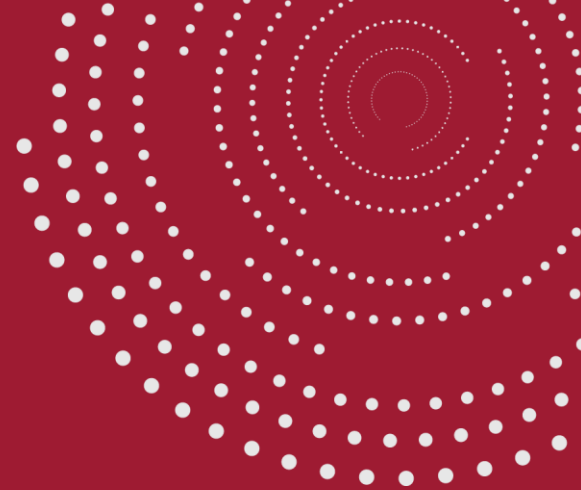
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: First Mortgage



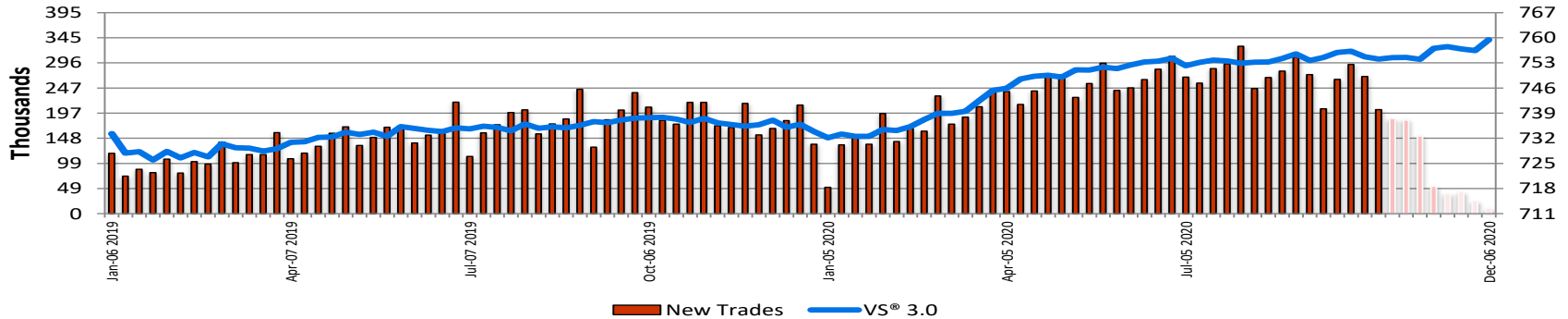
First Mortgage Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- Around 10,500 first mortgages have been originated in the week ending December 6th.
- The total credit limit on first mortgages originated in the week ending December 6th is \$2.8 billion.
- The average loan amount for all first mortgages originated in the week ending December 6th is \$265,956.
- It is important to note that for the week ending December 6th, there was low weekly volume for first mortgage subprime accounts.

First Mortgage Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	231.4	140.8
Mar-08 2020	175.8	100.2
Mar-15 2020	189.8	116.1
Mar-22 2020	210.0	116.2
Mar-29 2020	244.0	159.4
Apr-05 2020	240.0	108.2
Apr-12 2020	214.6	119.2
Apr-19 2020	240.8	132.4
Apr-26 2020	272.1	158.2
May-03 2020	268.8	170.5
May-10 2020	228.4	134.0
May-17 2020	255.5	150.0

# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	295.3	169.9
May-31 2020	242.4	167.1
Jun-07 2020	247.2	139.0
Jun-14 2020	263.3	154.5
Jun-21 2020	283.8	161.9
Jun-28 2020	308.9	219.2
Jul-05 2020	268.1	112.7
Jul-12 2020	256.3	158.8
Jul-19 2020	284.9	174.6
Jul-26 2020	294.4	198.8
Aug-02 2020	328.8	203.9
Aug-09 2020	246.0	157.0

# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	267.5	176.3
Aug-23 2020	280.2	186.3
Aug-30 2020	307.7	244.1
Sep-06 2020	273.3	131.0
Sep-13 2020	206.2	184.6
Sep-20 2020	263.9	203.6
Sep-27 2020	293.0	237.6
Oct-04 2020	269.5	209.1
Oct-11 2020	204.2	183.4
Oct-18 2020	186.6	176.2
Oct-25 2020	183.6	218.8
Nov-01 2020	152.2	218.8

# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	53.3	172.7
Nov-15 2020	38.9	169.5
Nov-22 2020	43.2	216.5
Nov-29 2020	25.1	155.0
Dec-06 2020	10.5	167.5

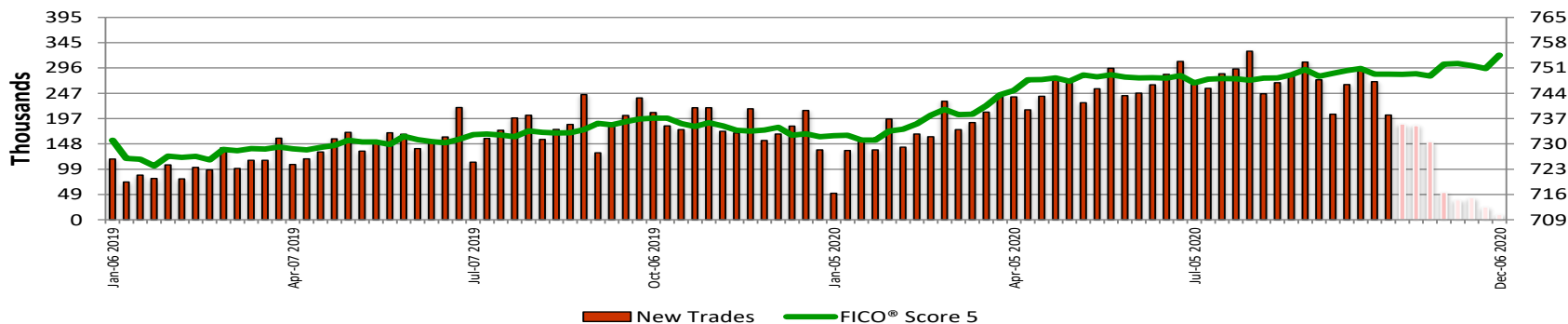
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 5



# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	231.4	140.8
Mar-08 2020	175.8	100.2
Mar-15 2020	189.8	116.1
Mar-22 2020	210.0	116.2
Mar-29 2020	244.0	159.4
Apr-05 2020	240.0	108.2
Apr-12 2020	214.6	119.2
Apr-19 2020	240.8	132.4
Apr-26 2020	272.1	158.2
May-03 2020	268.8	170.5
May-10 2020	228.4	134.0
May-17 2020	255.5	150.0

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Jun-14 2020	263.3	154.5
Jun-21 2020	283.8	161.9
Jun-28 2020	308.9	219.2
Jul-05 2020	268.1	112.7
Jul-12 2020	256.3	158.8
Jul-19 2020	284.9	174.6
Jul-26 2020	294.4	198.8
Aug-02 2020	328.8	203.9
Aug-09 2020	246.0	157.0

# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	267.5	176.3
Aug-23 2020	280.2	186.3
Aug-30 2020	307.7	244.1
Sep-06 2020	273.3	131.0
Sep-13 2020	206.2	184.6
Sep-20 2020	263.9	203.6
Sep-27 2020	293.0	237.6
Oct-04 2020	269.5	209.1
Oct-11 2020	204.2	183.4
Oct-18 2020	186.6	176.2
Oct-25 2020	183.6	218.8
Nov-01 2020	152.2	218.8

# FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	53.3	172.7
Nov-15 2020	38.9	169.5
Nov-22 2020	43.2	216.5
Nov-29 2020	25.1	155.0
Dec-06 2020	10.5	167.5

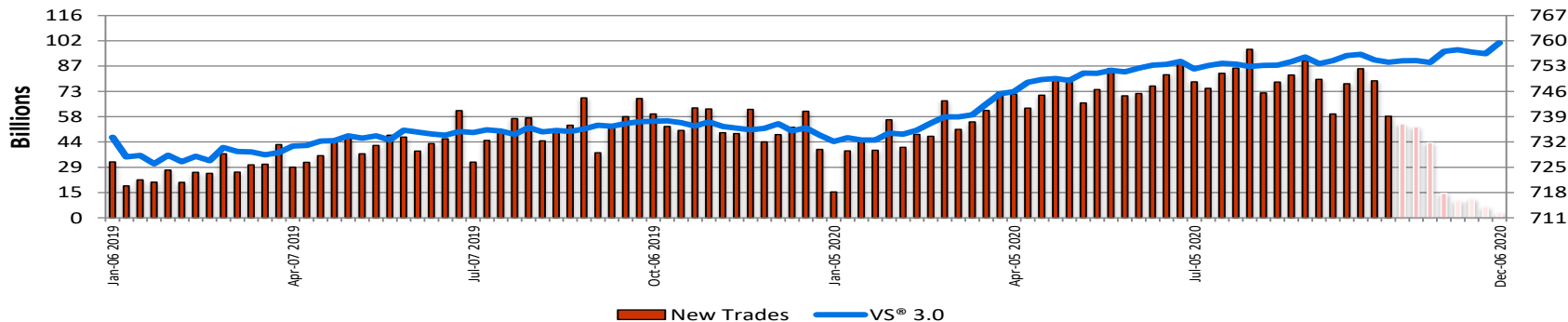
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Originations: Balances

\$ Balances in Billions; NSA. Average VantageScore® 3.0



TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$67.2	\$36.8
Mar-08 2020	\$50.8	\$26.3
Mar-15 2020	\$55.1	\$30.4
Mar-22 2020	\$61.7	\$30.8
Mar-29 2020	\$72.1	\$42.1
Apr-05 2020	\$71.1	\$29.1
Apr-12 2020	\$63.0	\$31.9
Apr-19 2020	\$70.4	\$35.7
Apr-26 2020	\$80.0	\$43.7
May-03 2020	\$78.6	\$47.0
May-10 2020	\$65.9	\$36.9
May-17 2020	\$73.7	\$41.6

TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$85.7	\$47.5
May-31 2020	\$70.0	\$46.4
Jun-07 2020	\$71.4	\$38.4
Jun-14 2020	\$75.7	\$42.7
Jun-21 2020	\$82.1	\$45.5
Jun-28 2020	\$89.8	\$61.6
Jul-05 2020	\$78.1	\$32.1
Jul-12 2020	\$74.4	\$44.5
Jul-19 2020	\$83.0	\$49.3
Jul-26 2020	\$86.0	\$57.0
Aug-02 2020	\$96.7	\$57.4
Aug-09 2020	\$71.7	\$44.2

TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$77.9	\$49.5
Aug-23 2020	\$82.0	\$53.2
Aug-30 2020	\$90.3	\$68.8
Sep-06 2020	\$79.5	\$37.4
Sep-13 2020	\$59.7	\$52.1
Sep-20 2020	\$77.0	\$58.1
Sep-27 2020	\$85.6	\$68.5
Oct-04 2020	\$78.7	\$59.6
Oct-11 2020	\$58.4	\$52.4
Oct-18 2020	\$53.9	\$50.2
Oct-25 2020	\$52.2	\$63.1
Nov-01 2020	\$43.0	\$62.5

TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$14.1	\$48.9
Nov-15 2020	\$9.8	\$48.4
Nov-22 2020	\$10.9	\$62.2
Nov-29 2020	\$6.3	\$43.7
Dec-06 2020	\$2.8	\$47.9

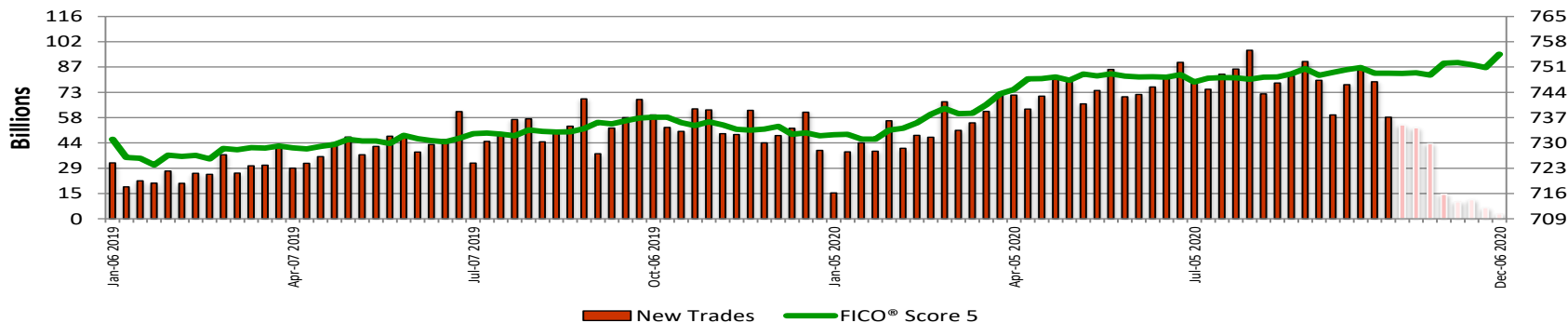
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Originations: Balances

\$ Balances in Billions; NSA. Average FICO® Score 5



TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$67.2	\$36.8
Mar-08 2020	\$50.8	\$26.3
Mar-15 2020	\$55.1	\$30.4
Mar-22 2020	\$61.7	\$30.8
Mar-29 2020	\$72.1	\$42.1
Apr-05 2020	\$71.1	\$29.1
Apr-12 2020	\$63.0	\$31.9
Apr-19 2020	\$70.4	\$35.7
Apr-26 2020	\$80.0	\$43.7
May-03 2020	\$78.6	\$47.0
May-10 2020	\$65.9	\$36.9
May-17 2020	\$73.7	\$41.6

TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$85.7	\$47.5
May-31 2020	\$70.0	\$46.4
Jun-07 2020	\$71.4	\$38.4
Jun-14 2020	\$75.7	\$42.7
Jun-21 2020	\$82.1	\$45.5
Jun-28 2020	\$89.8	\$61.6
Jul-05 2020	\$78.1	\$32.1
Jul-12 2020	\$74.4	\$44.5
Jul-19 2020	\$83.0	\$49.3
Jul-26 2020	\$86.0	\$57.0
Aug-02 2020	\$96.7	\$57.4
Aug-09 2020	\$71.7	\$44.2

TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$77.9	\$49.5
Aug-23 2020	\$82.0	\$53.2
Aug-30 2020	\$90.3	\$68.8
Sep-06 2020	\$79.5	\$37.4
Sep-13 2020	\$59.7	\$52.1
Sep-20 2020	\$77.0	\$58.1
Sep-27 2020	\$85.6	\$68.5
Oct-04 2020	\$78.7	\$59.6
Oct-11 2020	\$58.4	\$52.4
Oct-18 2020	\$53.9	\$50.2
Oct-25 2020	\$52.2	\$63.1
Nov-01 2020	\$43.0	\$62.5

TOTAL FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$14.1	\$48.9
Nov-15 2020	\$9.8	\$48.4
Nov-22 2020	\$10.9	\$62.2
Nov-29 2020	\$6.3	\$43.7
Dec-06 2020	\$2.8	\$47.9

Source: Equifax Inc.

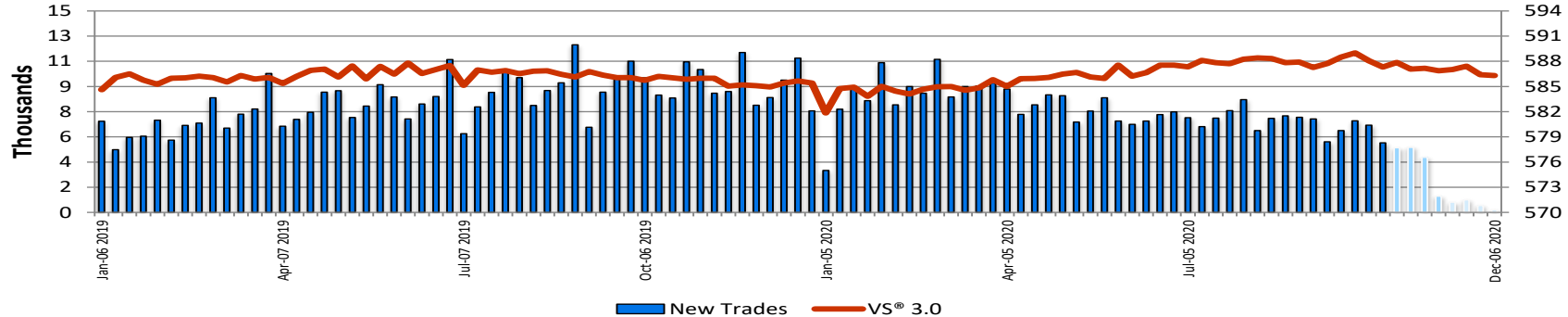


Originations through December 06, 2020 reported as of December 08, 2020

Subprime FM Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	11.4	8.6	4.9%
Mar-08 2020	8.6	6.3	4.9%
Mar-15 2020	9.4	7.3	5.0%
Mar-22 2020	9.4	7.7	4.5%
Mar-29 2020	9.7	10.4	4.0%
Apr-05 2020	9.2	6.4	3.8%
Apr-12 2020	7.3	7.0	3.4%
Apr-19 2020	8.0	7.5	3.3%
Apr-26 2020	8.8	9.0	3.2%
May-03 2020	8.7	9.1	3.2%
May-10 2020	6.7	7.1	3.0%
May-17 2020	7.6	8.0	3.0%

# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	8.6	9.5	2.9%
May-31 2020	6.8	8.6	2.8%
Jun-07 2020	6.6	7.0	2.7%
Jun-14 2020	6.8	8.1	2.6%
Jun-21 2020	7.3	8.7	2.6%
Jun-28 2020	7.5	11.4	2.4%
Jul-05 2020	7.1	5.9	2.6%
Jul-12 2020	6.4	7.9	2.5%
Jul-19 2020	7.0	9.0	2.5%
Jul-26 2020	7.6	10.5	2.6%
Aug-02 2020	8.4	10.1	2.6%
Aug-09 2020	6.1	8.0	2.5%

# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	7.0	9.1	2.6%
Aug-23 2020	7.2	9.7	2.6%
Aug-30 2020	7.1	12.5	2.3%
Sep-06 2020	7.0	6.4	2.6%
Sep-13 2020	5.3	9.0	2.6%
Sep-20 2020	6.1	10.1	2.3%
Sep-27 2020	6.8	11.3	2.3%
Oct-04 2020	6.5	10.1	2.4%
Oct-11 2020	5.2	8.8	2.5%
Oct-18 2020	4.8	8.5	2.6%
Oct-25 2020	4.9	11.2	2.6%
Nov-01 2020	4.1	10.7	2.7%

# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	1.2	8.9	2.3%
Nov-15 2020	0.8	9.0	2.0%
Nov-22 2020	0.9	11.9	2.2%
Nov-29 2020	0.5	8.0	2.1%
Dec-06 2020	0.2	8.6	1.8%

Source: Equifax Inc.

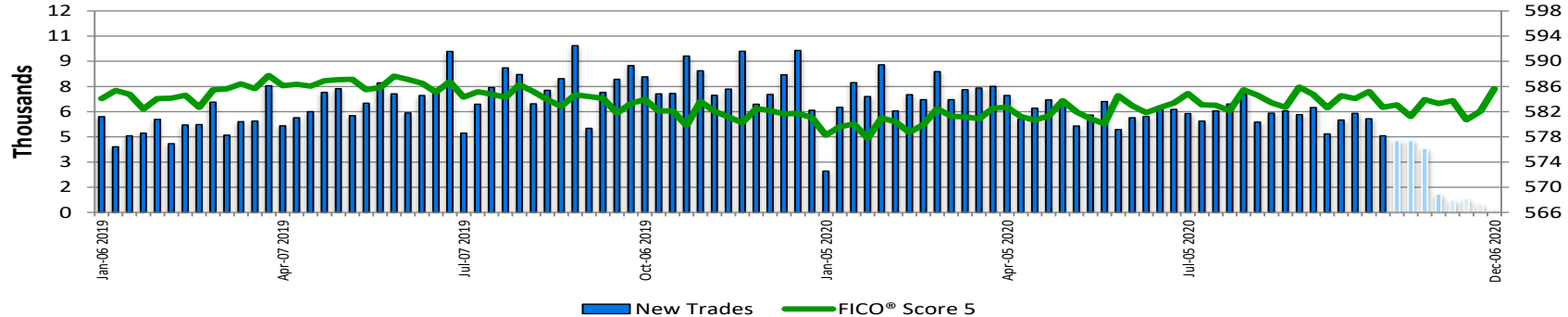


Originations through December 06, 2020 reported as of December 08, 2020

Subprime FM Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Score 5

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	8.5	6.6	3.7%
Mar-08 2020	6.8	4.6	3.8%
Mar-15 2020	7.4	5.5	3.9%
Mar-22 2020	7.5	5.5	3.6%
Mar-29 2020	7.6	7.6	3.1%
Apr-05 2020	7.0	5.2	2.9%
Apr-12 2020	5.6	5.7	2.6%
Apr-19 2020	6.3	6.0	2.6%
Apr-26 2020	6.8	7.2	2.5%
May-03 2020	6.5	7.4	2.4%
May-10 2020	5.2	5.8	2.3%
May-17 2020	5.8	6.6	2.3%

# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	6.7	7.8	2.3%
May-31 2020	5.0	7.1	2.1%
Jun-07 2020	5.7	6.0	2.3%
Jun-14 2020	5.8	7.0	2.2%
Jun-21 2020	6.2	7.4	2.2%
Jun-28 2020	6.2	9.6	2.0%
Jul-05 2020	5.9	4.8	2.2%
Jul-12 2020	5.5	6.5	2.1%
Jul-19 2020	6.1	7.5	2.1%
Jul-26 2020	6.5	8.7	2.2%
Aug-02 2020	7.1	8.3	2.2%
Aug-09 2020	5.4	6.5	2.2%

# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	6.0	7.3	2.2%
Aug-23 2020	6.1	8.0	2.2%
Aug-30 2020	5.9	10.0	1.9%
Sep-06 2020	6.3	5.0	2.3%
Sep-13 2020	4.7	7.2	2.3%
Sep-20 2020	5.5	8.0	2.1%
Sep-27 2020	5.9	8.8	2.0%
Oct-04 2020	5.6	8.1	2.1%
Oct-11 2020	4.6	7.1	2.3%
Oct-18 2020	4.3	7.1	2.3%
Oct-25 2020	4.3	9.4	2.3%
Nov-01 2020	3.8	8.5	2.5%

# SUBPRIME FIRST MORTGAGE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	1.1	7.0	2.1%
Nov-15 2020	0.7	7.4	1.9%
Nov-22 2020	0.8	9.7	1.9%
Nov-29 2020	0.5	6.5	1.9%
Dec-06 2020	0.2	7.1	1.6%

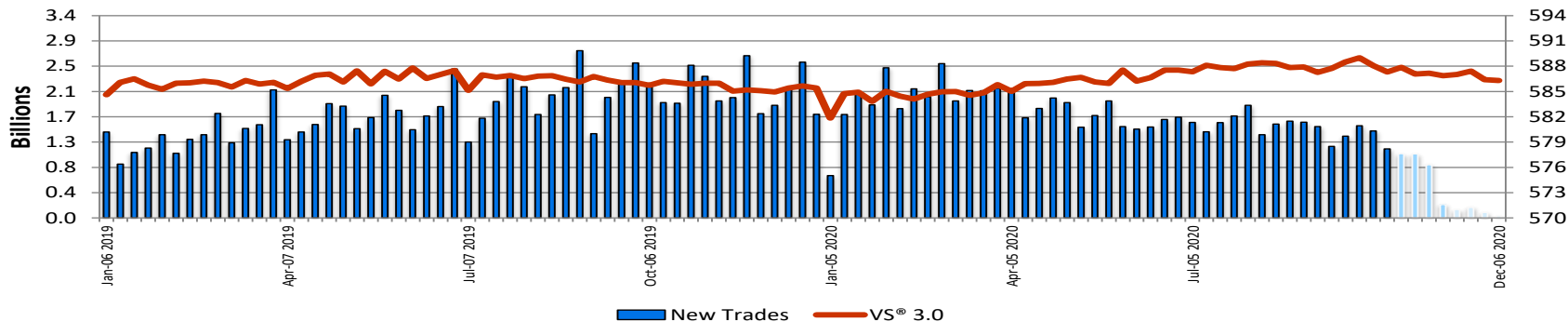
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Subprime FM Originations: Balances

Total Origination Balances in \$Billions; NSA. Subprime Accounts, Average VantageScore® 3.0
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$2.6	\$1.7	3.8%
Mar-08 2020	\$1.9	\$1.2	3.8%
Mar-15 2020	\$2.1	\$1.5	3.8%
Mar-22 2020	\$2.1	\$1.5	3.4%
Mar-29 2020	\$2.2	\$2.1	3.0%
Apr-05 2020	\$2.1	\$1.3	2.9%
Apr-12 2020	\$1.7	\$1.4	2.6%
Apr-19 2020	\$1.8	\$1.6	2.6%
Apr-26 2020	\$2.0	\$1.9	2.5%
May-03 2020	\$1.9	\$1.9	2.4%
May-10 2020	\$1.5	\$1.5	2.3%
May-17 2020	\$1.7	\$1.7	2.3%

TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$1.9	\$2.0	2.3%
May-31 2020	\$1.5	\$1.8	2.2%
Jun-07 2020	\$1.5	\$1.5	2.1%
Jun-14 2020	\$1.5	\$1.7	2.0%
Jun-21 2020	\$1.6	\$1.9	2.0%
Jun-28 2020	\$1.7	\$2.5	1.9%
Jul-05 2020	\$1.6	\$1.3	2.0%
Jul-12 2020	\$1.4	\$1.7	1.9%
Jul-19 2020	\$1.6	\$1.9	1.9%
Jul-26 2020	\$1.7	\$2.4	2.0%
Aug-02 2020	\$1.9	\$2.2	1.9%
Aug-09 2020	\$1.4	\$1.7	1.9%

TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1.6	\$2.0	2.0%
Aug-23 2020	\$1.6	\$2.2	2.0%
Aug-30 2020	\$1.6	\$2.8	1.8%
Sep-06 2020	\$1.5	\$1.4	1.9%
Sep-13 2020	\$1.2	\$2.0	2.0%
Sep-20 2020	\$1.4	\$2.3	1.8%
Sep-27 2020	\$1.5	\$2.6	1.8%
Oct-04 2020	\$1.4	\$2.2	1.8%
Oct-11 2020	\$1.1	\$1.9	2.0%
Oct-18 2020	\$1.1	\$1.9	2.0%
Oct-25 2020	\$1.1	\$2.5	2.0%
Nov-01 2020	\$0.9	\$2.4	2.1%

TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$0.2	\$1.9	1.6%
Nov-15 2020	\$0.1	\$2.0	1.4%
Nov-22 2020	\$0.2	\$2.7	1.6%
Nov-29 2020	*	\$1.7	1.5%
Dec-06 2020	*	\$1.9	1.2%

Source: Equifax Inc.



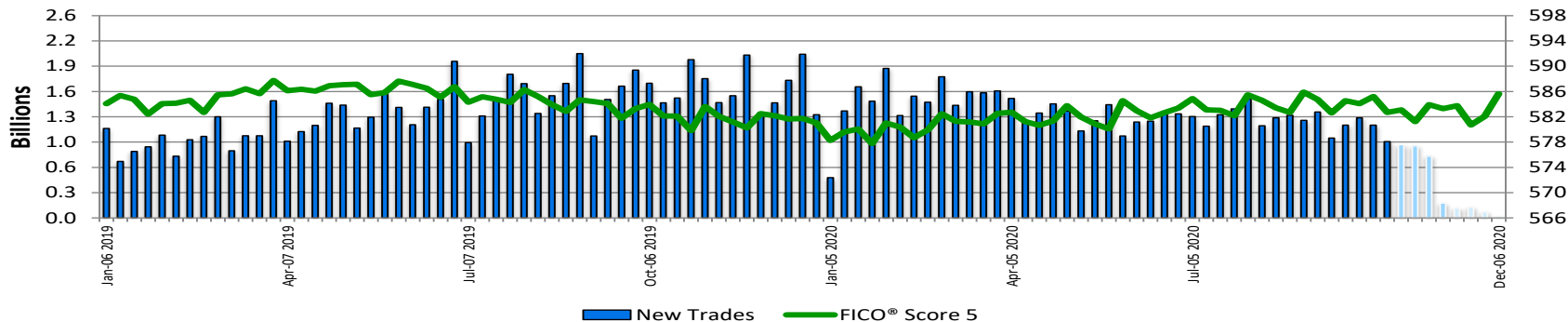
* indicates low weekly originations volume

Originations through December 06, 2020 reported as of December 08, 2020

Subprime FM Originations: Balances

Total Origination Balances in \$Billions; NSA. Subprime Accounts, Average FICO® Score 5

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$1.8	\$1.3	2.7%
Mar-08 2020	\$1.4	\$0.9	2.8%
Mar-15 2020	\$1.6	\$1.0	2.9%
Mar-22 2020	\$1.6	\$1.0	2.6%
Mar-29 2020	\$1.6	\$1.5	2.2%
Apr-05 2020	\$1.5	\$1.0	2.1%
Apr-12 2020	\$1.2	\$1.1	1.9%
Apr-19 2020	\$1.3	\$1.2	1.9%
Apr-26 2020	\$1.4	\$1.5	1.8%
May-03 2020	\$1.4	\$1.4	1.7%
May-10 2020	\$1.1	\$1.1	1.7%
May-17 2020	\$1.2	\$1.3	1.7%

TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$1.4	\$1.6	1.7%
May-31 2020	\$1.0	\$1.4	1.5%
Jun-07 2020	\$1.2	\$1.2	1.7%
Jun-14 2020	\$1.2	\$1.4	1.6%
Jun-21 2020	\$1.3	\$1.5	1.6%
Jun-28 2020	\$1.3	\$2.0	1.5%
Jul-05 2020	\$1.3	\$1.0	1.6%
Jul-12 2020	\$1.2	\$1.3	1.6%
Jul-19 2020	\$1.3	\$1.5	1.6%
Jul-26 2020	\$1.4	\$1.8	1.6%
Aug-02 2020	\$1.5	\$1.7	1.6%
Aug-09 2020	\$1.2	\$1.3	1.6%

TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1.3	\$1.5	1.6%
Aug-23 2020	\$1.3	\$1.7	1.6%
Aug-30 2020	\$1.2	\$2.1	1.4%
Sep-06 2020	\$1.3	\$1.0	1.7%
Sep-13 2020	\$1.0	\$1.5	1.7%
Sep-20 2020	\$1.2	\$1.7	1.5%
Sep-27 2020	\$1.3	\$1.9	1.5%
Oct-04 2020	\$1.2	\$1.7	1.5%
Oct-11 2020	\$1.0	\$1.5	1.7%
Oct-18 2020	\$0.9	\$1.5	1.7%
Oct-25 2020	\$0.9	\$2.0	1.7%
Nov-01 2020	\$0.8	\$1.8	1.8%

TOTAL SUBPRIME FIRST MORTGAGE BALANCES ORIGINATED (BILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$0.2	\$1.5	1.3%
Nov-15 2020	\$0.1	\$1.5	1.3%
Nov-22 2020	\$0.1	\$2.1	1.3%
Nov-29 2020	*	\$1.3	1.2%
Dec-06 2020	*	\$1.5	0.9%

Source: Equifax Inc.



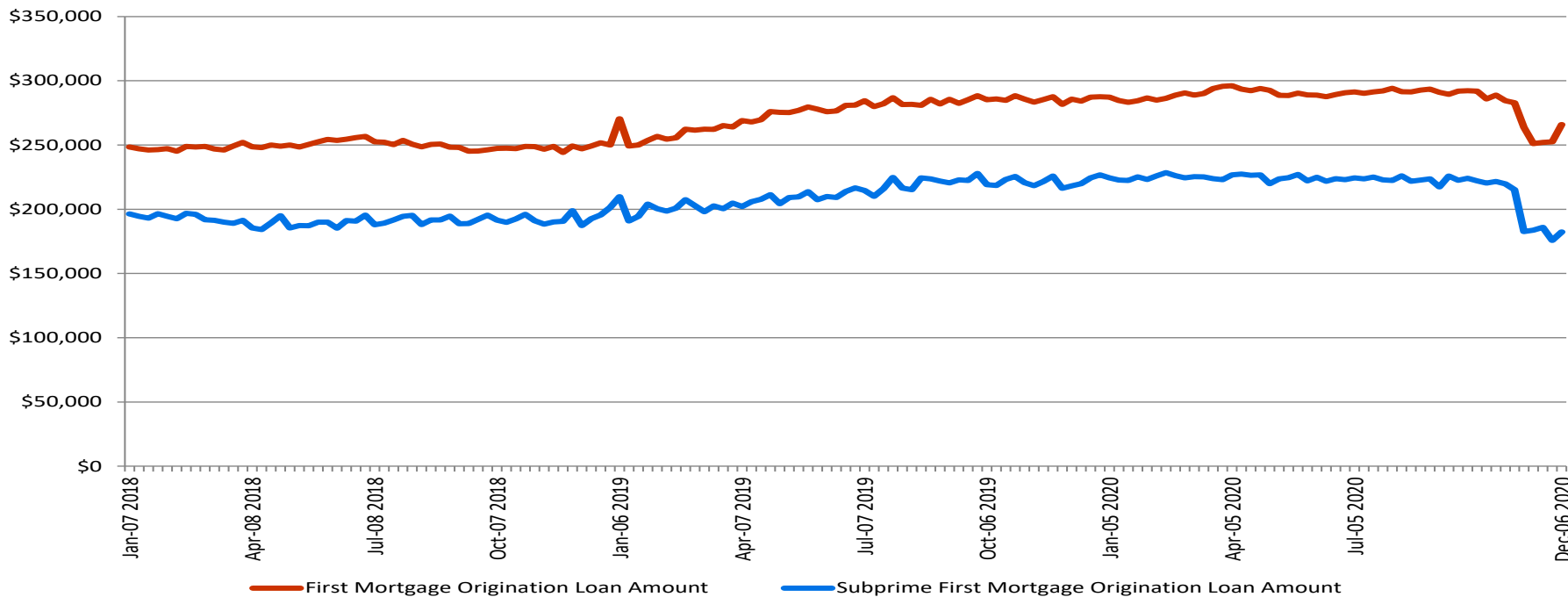
* indicates low weekly originations volume

Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

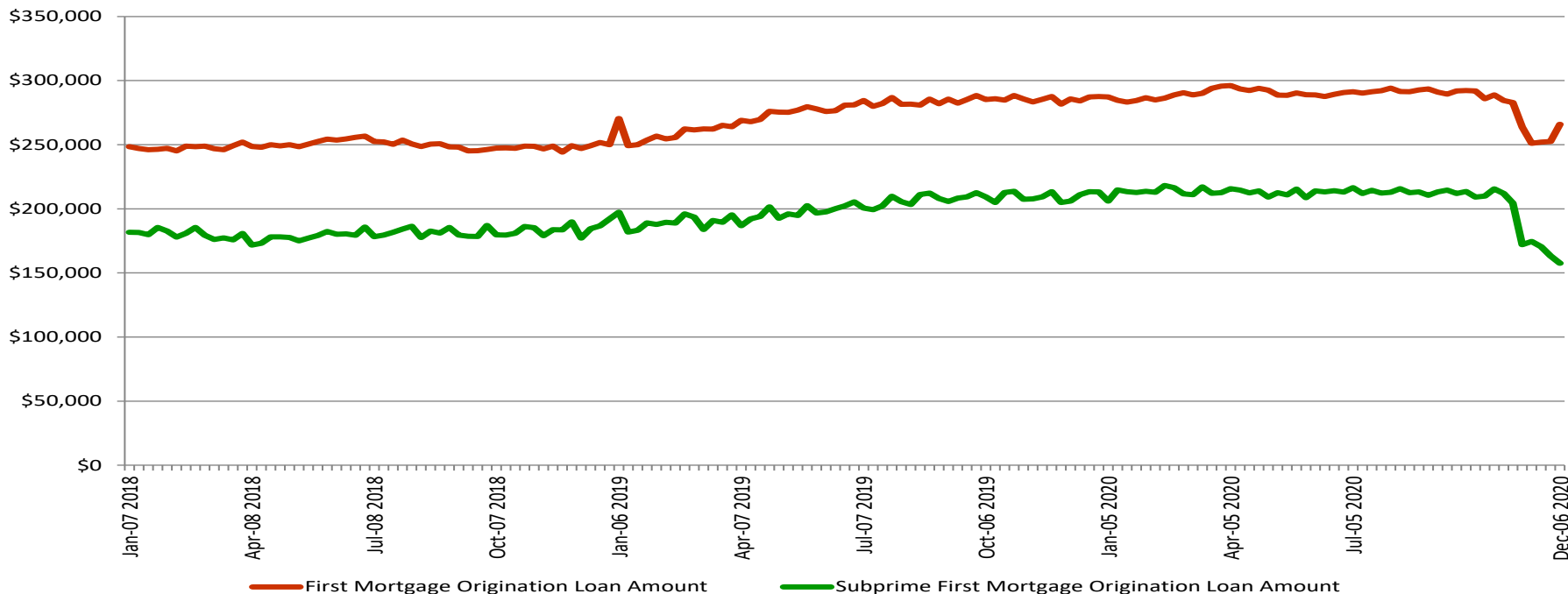


Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



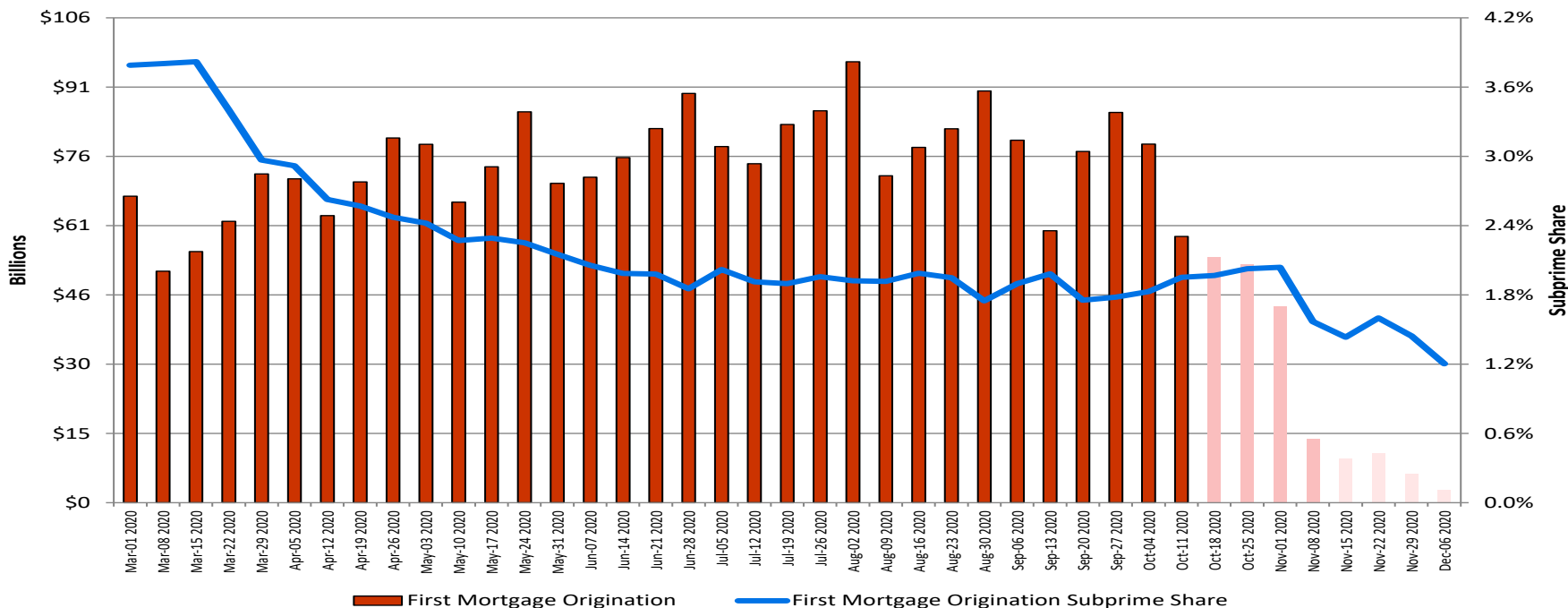
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Origination Balances

Total Origination Balances in \$Billions; Subprime Share of Total Origination Balances (%);
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



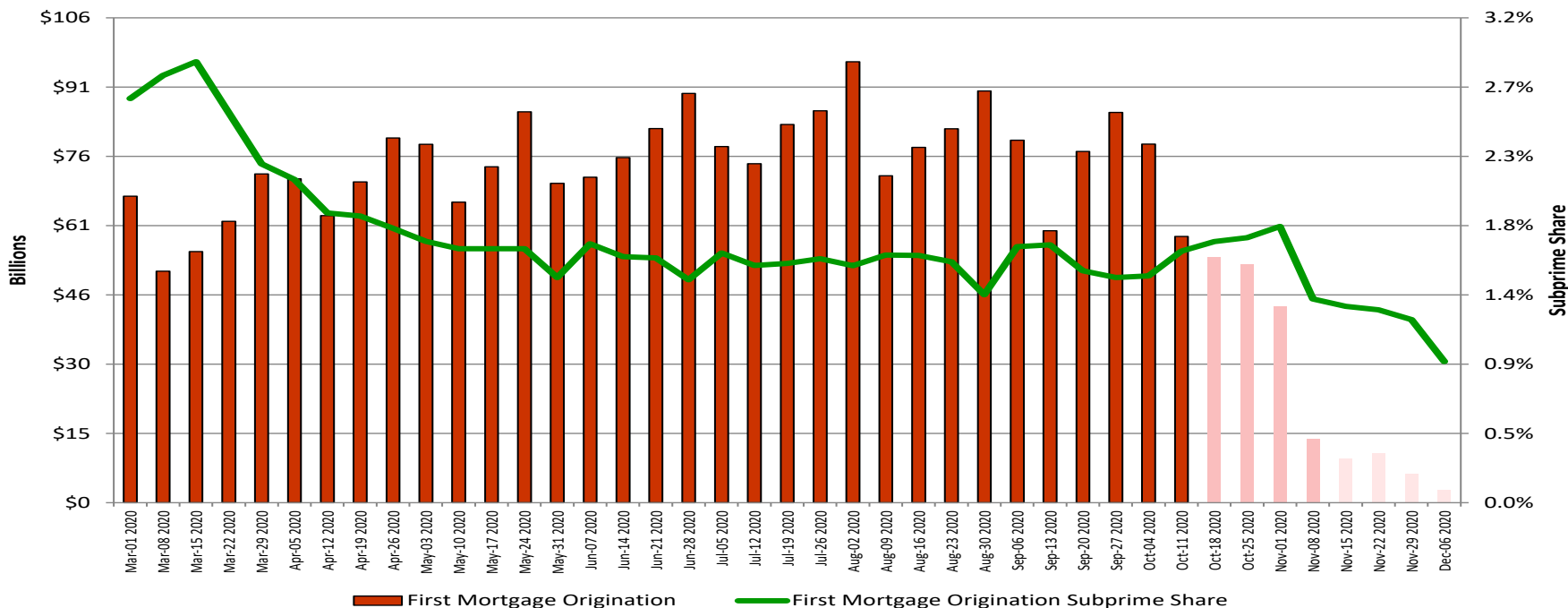
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Origination Balances

Total Origination Balances in \$Billions; Subprime Share of Total Origination Balances (%); Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



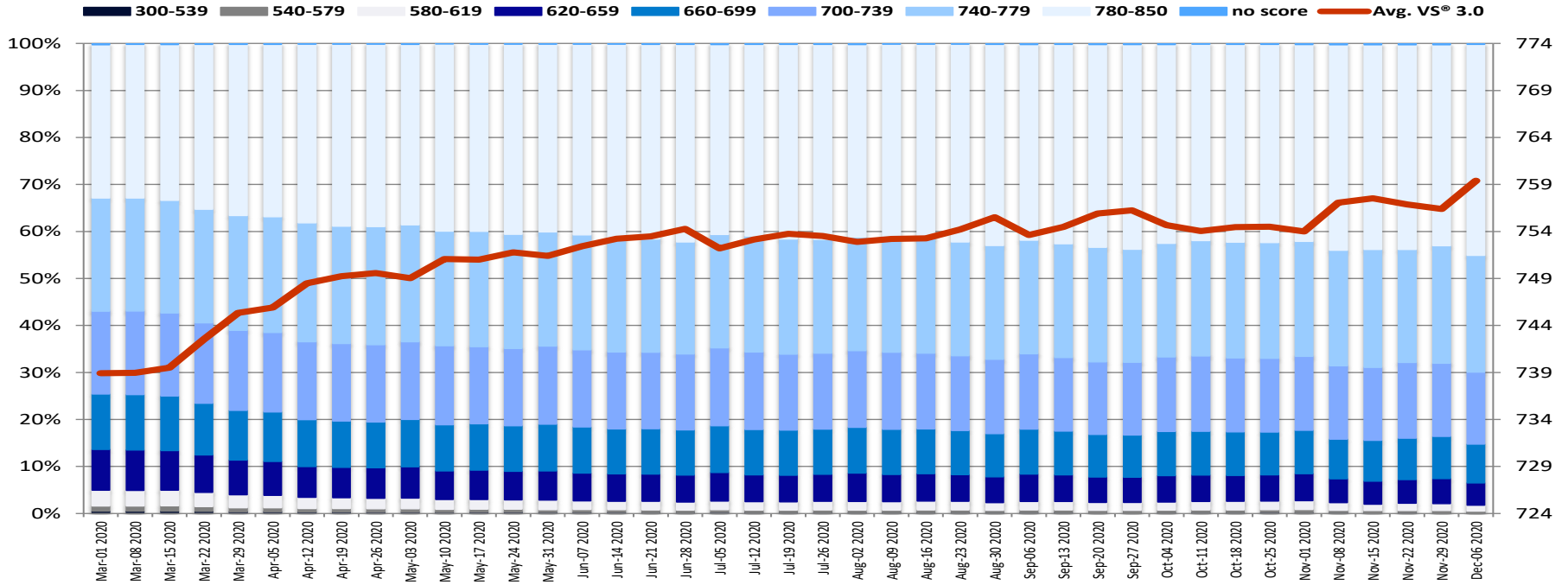
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Origination Risk

VantageScore® 3.0 Distribution for First Mortgage Loan Originations by Week (Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

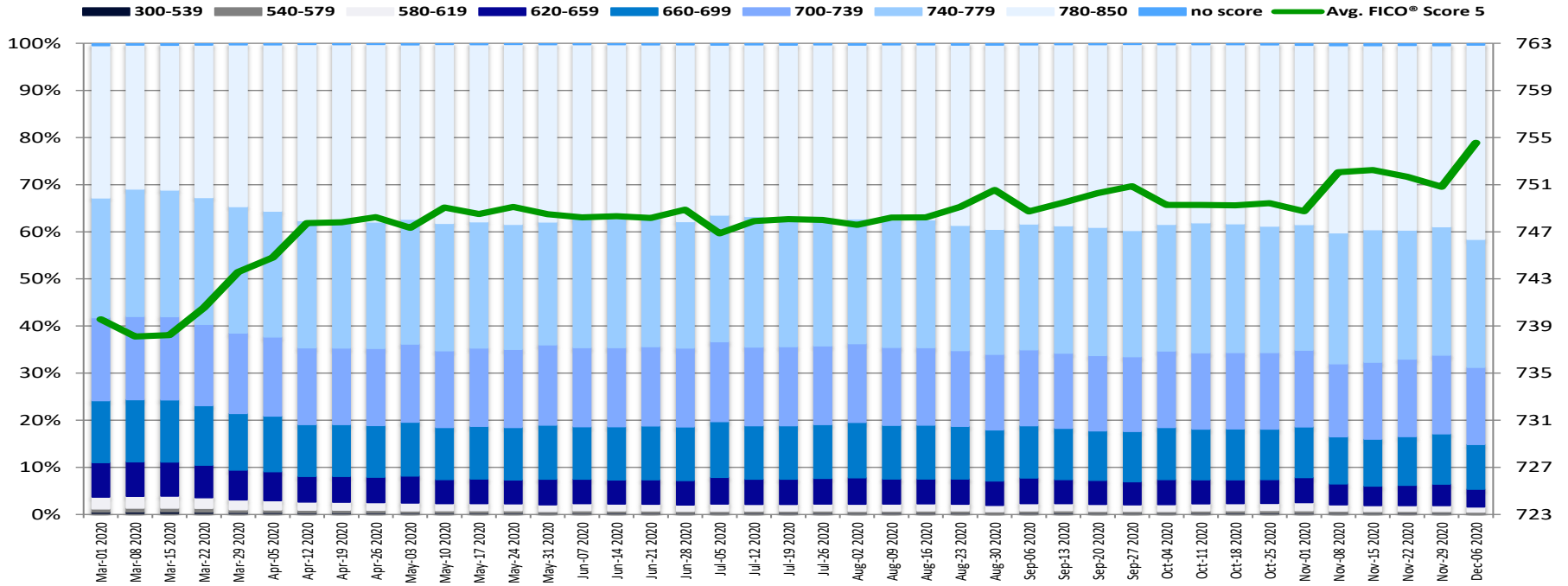
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

First Mortgage Origination Risk

FICO® Score 5 Distribution for First Mortgage Loan Originations by Week (Percent of Accounts)



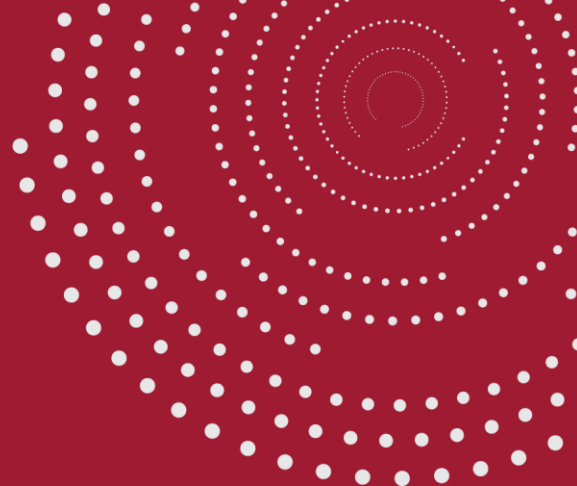
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Home Equity Revolving Lines of Credit



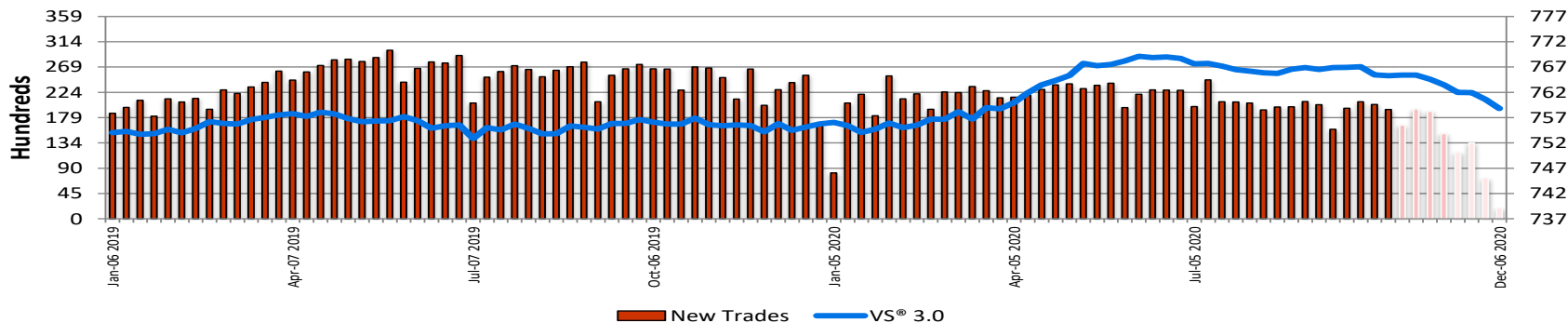
HELOC Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- Around 1,940 HELOCs have been originated in the week ending December 6th.
- The total credit limit on HELOCs originated in the week ending December 6th is \$213 million.
- In the week ending December 6th, less than 100 HELOC's have been originated to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued cards have a corresponding credit limit of \$3.5 million.
- In the week ending December 6th, 2.3% of HELOC's were issued to consumers with a VantageScore® 3.0 subprime credit score, representing 1.7% of total new limits.
- In the week ending December 6th , less than 50 private label cards have been originated to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued cards have a corresponding credit limit of \$2.6 million.
- In the week ending December 6th, 2.1% of private label cards were issued to consumers with a FICO® Score 9 subprime credit score, representing 1.2% of total new limits.
- The average loan amount for all HELOCs originated in the week ending December 6th is \$109,721. The average credit limit on subprime HELOCs was \$80,061.

HELOC Originations: Accounts

Number of Accounts in Hundreds; NSA. Average VantageScore® 3.0



# HELOC ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Mar-01 2020	224.8	228.6
Mar-08 2020	224.0	222.3
Mar-15 2020	234.5	233.7
Mar-22 2020	227.2	242.0
Mar-29 2020	214.7	261.8
Apr-05 2020	215.5	245.8
Apr-12 2020	218.9	260.2
Apr-19 2020	229.5	271.8
Apr-26 2020	237.7	281.8
May-03 2020	239.2	282.8
May-10 2020	230.9	278.8
May-17 2020	236.7	285.8

# HELOC ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
May-24 2020	240.4	298.9
May-31 2020	197.3	242.5
Jun-07 2020	220.9	266.6
Jun-14 2020	228.8	278.2
Jun-21 2020	228.1	276.2
Jun-28 2020	227.8	289.7
Jul-05 2020	199.1	205.2
Jul-12 2020	246.3	251.0
Jul-19 2020	207.5	261.0
Jul-26 2020	207.3	271.5
Aug-02 2020	205.4	264.7
Aug-09 2020	193.0	251.9

# HELOC ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Aug-16 2020	198.3	263.3
Aug-23 2020	198.6	269.6
Aug-30 2020	207.9	277.6
Sep-06 2020	202.4	207.4
Sep-13 2020	158.7	254.7
Sep-20 2020	196.2	266.1
Sep-27 2020	207.6	273.6
Oct-04 2020	202.8	265.9
Oct-11 2020	194.1	265.4
Oct-18 2020	166.1	228.2
Oct-25 2020	194.6	269.2
Nov-01 2020	190.6	267.4

# HELOC ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Nov-08 2020	150.7	250.3
Nov-15 2020	118.2	212.2
Nov-22 2020	134.2	265.6
Nov-29 2020	72.7	201.2
Dec-06 2020	19.4	228.9

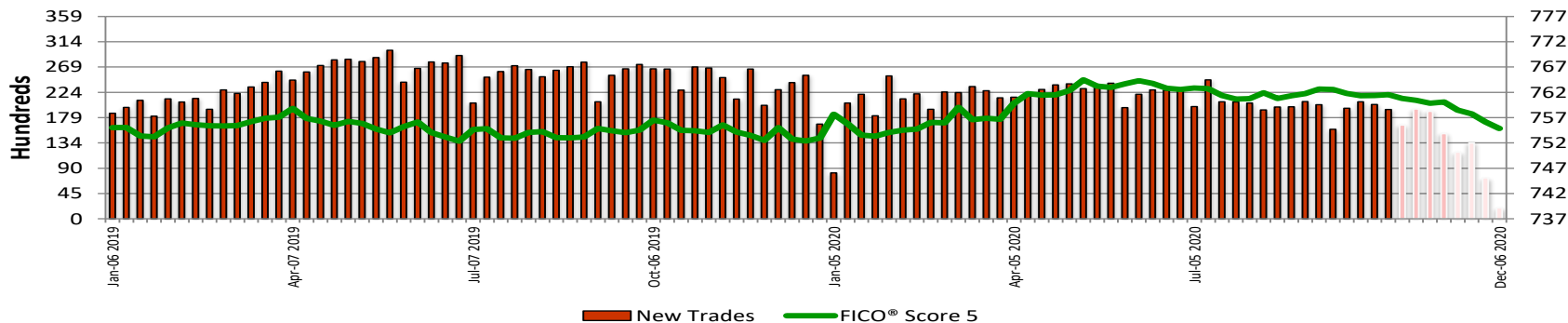
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Originations: Accounts

Number of Accounts in Hundreds; NSA. Average FICO® Score 5



# HELOC ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Mar-01 2020	224.8	228.6
Mar-08 2020	224.0	222.3
Mar-15 2020	234.5	233.7
Mar-22 2020	227.2	242.0
Mar-29 2020	214.7	261.8
Apr-05 2020	215.5	245.8
Apr-12 2020	218.9	260.2
Apr-19 2020	229.5	271.8
Apr-26 2020	237.7	281.8
May-03 2020	239.2	282.8
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May-17 2020	236.7	285.8

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Jun-14 2020	228.8	278.2
Jun-21 2020	228.1	276.2
Jun-28 2020	227.8	289.7
Jul-05 2020	199.1	205.2
Jul-12 2020	246.3	251.0
Jul-19 2020	207.5	261.0
Jul-26 2020	207.3	271.5
Aug-02 2020	205.4	264.7
Aug-09 2020	193.0	251.9

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WEEKEND	2020	2019
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Aug-30 2020	207.9	277.6
Sep-06 2020	202.4	207.4
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Sep-20 2020	196.2	266.1
Sep-27 2020	207.6	273.6
Oct-04 2020	202.8	265.9
Oct-11 2020	194.1	265.4
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WEEKEND	2020	2019
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Nov-22 2020	134.2	265.6
Nov-29 2020	72.7	201.2
Dec-06 2020	19.4	228.9

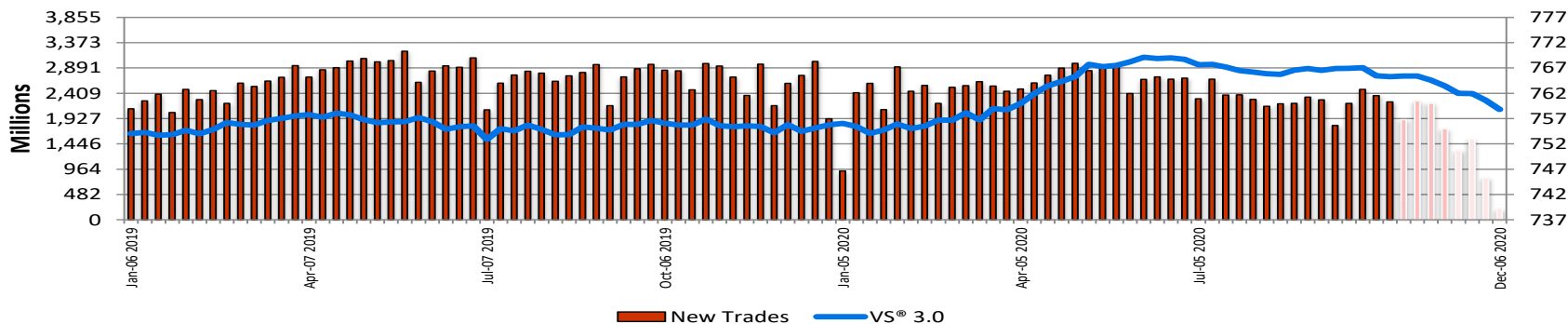
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Originations: Total Credit Limits

Total Credit Limits in \$Millions; NSA. Average VantageScore® 3.0



TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$2,524.2	\$2,603.5
Mar-08 2020	\$2,558.3	\$2,542.6
Mar-15 2020	\$2,633.9	\$2,643.9
Mar-22 2020	\$2,549.1	\$2,713.5
Mar-29 2020	\$2,447.5	\$2,937.9
Apr-05 2020	\$2,493.6	\$2,720.7
Apr-12 2020	\$2,609.1	\$2,858.2
Apr-19 2020	\$2,756.5	\$2,898.2
Apr-26 2020	\$2,888.1	\$3,026.3
May-03 2020	\$2,982.7	\$3,073.3
May-10 2020	\$2,840.6	\$3,010.3
May-17 2020	\$2,925.4	\$3,033.6

TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$2,958.1	\$3,212.3
May-31 2020	\$2,405.0	\$2,618.6
Jun-07 2020	\$2,674.8	\$2,834.3
Jun-14 2020	\$2,723.7	\$2,933.9
Jun-21 2020	\$2,680.7	\$2,907.1
Jun-28 2020	\$2,700.7	\$3,084.6
Jul-05 2020	\$2,305.8	\$2,095.4
Jul-12 2020	\$2,679.7	\$2,603.9
Jul-19 2020	\$2,376.9	\$2,760.7
Jul-26 2020	\$2,381.8	\$2,829.6
Aug-02 2020	\$2,294.1	\$2,795.7
Aug-09 2020	\$2,162.3	\$2,641.5

TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$2,209.8	\$2,741.2
Aug-23 2020	\$2,218.6	\$2,808.6
Aug-30 2020	\$2,338.8	\$2,958.6
Sep-06 2020	\$2,285.8	\$2,173.5
Sep-13 2020	\$1,796.9	\$2,724.3
Sep-20 2020	\$2,218.9	\$2,877.5
Sep-27 2020	\$2,483.2	\$2,961.2
Oct-04 2020	\$2,365.5	\$2,850.8
Oct-11 2020	\$2,247.3	\$2,837.6
Oct-18 2020	\$1,906.3	\$2,478.3
Oct-25 2020	\$2,265.7	\$2,977.2
Nov-01 2020	\$2,219.0	\$2,931.3

TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,731.9	\$2,718.6
Nov-15 2020	\$1,317.2	\$2,368.6
Nov-22 2020	\$1,532.2	\$2,964.9
Nov-29 2020	\$799.6	\$2,174.3
Dec-06 2020	\$213.0	\$2,600.0

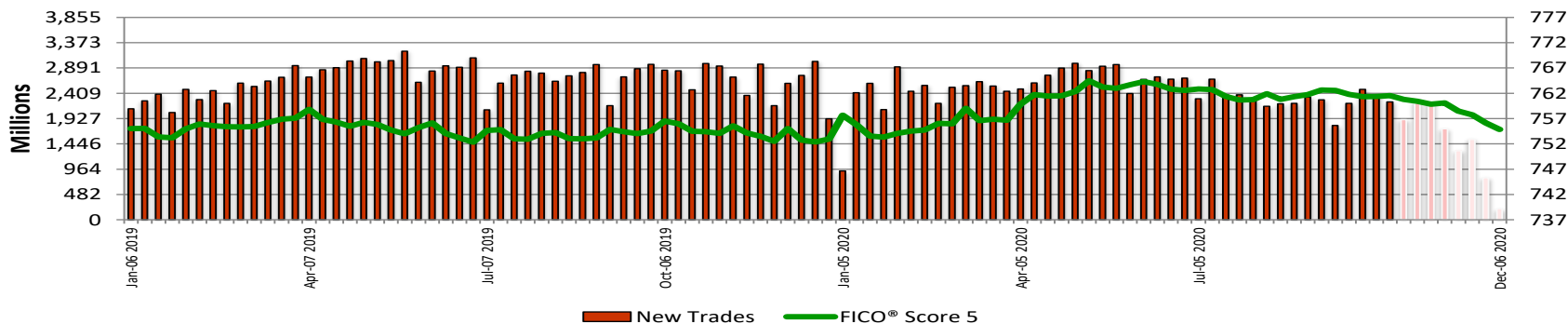
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Originations: Total Credit Limits

Total Credit Limits in \$Millions; NSA. Average FICO® Score 5



TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$2,524.2	\$2,603.5
Mar-08 2020	\$2,558.3	\$2,542.6
Mar-15 2020	\$2,633.9	\$2,643.9
Mar-22 2020	\$2,549.1	\$2,713.5
Mar-29 2020	\$2,447.5	\$2,937.9
Apr-05 2020	\$2,493.6	\$2,720.7
Apr-12 2020	\$2,609.1	\$2,858.2
Apr-19 2020	\$2,756.5	\$2,898.2
Apr-26 2020	\$2,888.1	\$3,026.3
May-03 2020	\$2,982.7	\$3,073.3
May-10 2020	\$2,840.6	\$3,010.3
May-17 2020	\$2,925.4	\$3,033.6

TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$2,958.1	\$3,212.3
May-31 2020	\$2,405.0	\$2,618.6
Jun-07 2020	\$2,674.8	\$2,834.3
Jun-14 2020	\$2,723.7	\$2,933.9
Jun-21 2020	\$2,680.7	\$2,907.1
Jun-28 2020	\$2,700.7	\$3,084.6
Jul-05 2020	\$2,305.8	\$2,095.4
Jul-12 2020	\$2,679.7	\$2,603.9
Jul-19 2020	\$2,376.9	\$2,760.7
Jul-26 2020	\$2,381.8	\$2,829.6
Aug-02 2020	\$2,294.1	\$2,795.7
Aug-09 2020	\$2,162.3	\$2,641.5

TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$2,209.8	\$2,741.2
Aug-23 2020	\$2,218.6	\$2,808.6
Aug-30 2020	\$2,338.8	\$2,958.6
Sep-06 2020	\$2,285.8	\$2,173.5
Sep-13 2020	\$1,796.9	\$2,724.3
Sep-20 2020	\$2,218.9	\$2,877.5
Sep-27 2020	\$2,483.2	\$2,961.2
Oct-04 2020	\$2,365.5	\$2,850.8
Oct-11 2020	\$2,247.3	\$2,837.6
Oct-18 2020	\$1,906.3	\$2,478.3
Oct-25 2020	\$2,265.7	\$2,977.2
Nov-01 2020	\$2,219.0	\$2,931.3

TOTAL HELOC BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,731.9	\$2,718.6
Nov-15 2020	\$1,317.2	\$2,368.6
Nov-22 2020	\$1,532.2	\$2,964.9
Nov-29 2020	\$799.6	\$2,174.3
Dec-06 2020	\$213.0	\$2,600.0

Source: Equifax Inc.

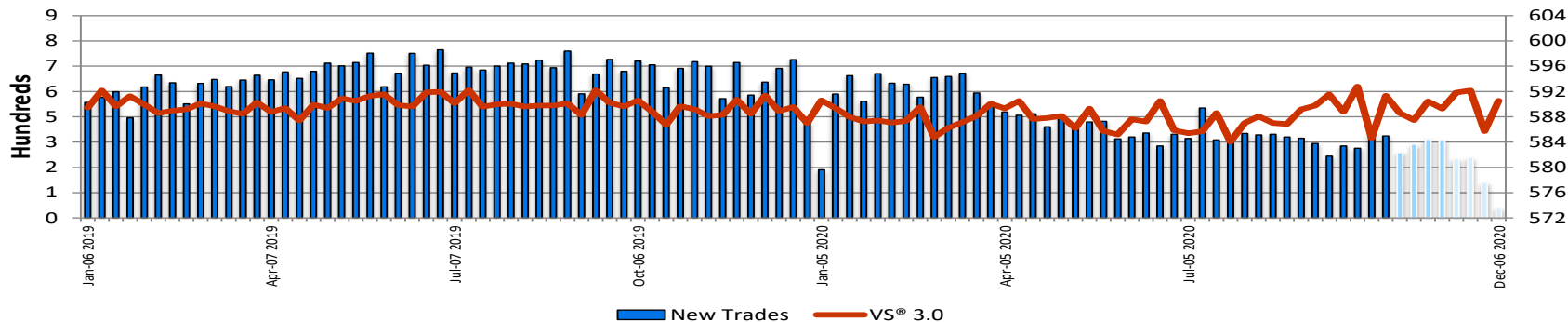


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HELOC Originations: Accounts

Number of Accounts in Hundreds; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	6.4	6.2	2.9%
Mar-08 2020	6.5	6.4	2.9%
Mar-15 2020	6.6	6.0	2.8%
Mar-22 2020	5.7	6.3	2.5%
Mar-29 2020	5.3	6.6	2.5%
Apr-05 2020	4.9	6.3	2.3%
Apr-12 2020	4.7	6.7	2.2%
Apr-19 2020	4.8	6.4	2.1%
Apr-26 2020	4.2	6.7	1.8%
May-03 2020	4.7	7.1	2.0%
May-10 2020	4.3	7.0	1.9%
May-17 2020	4.4	7.1	1.9%

# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	4.4	7.6	1.8%
May-31 2020	3.6	6.0	1.8%
Jun-07 2020	3.7	6.6	1.7%
Jun-14 2020	3.9	7.6	1.7%
Jun-21 2020	3.3	7.0	1.5%
Jun-28 2020	3.8	7.7	1.7%
Jul-05 2020	3.7	6.7	1.8%
Jul-12 2020	5.1	6.9	2.1%
Jul-19 2020	3.6	6.8	1.7%
Jul-26 2020	3.6	7.0	1.7%
Aug-02 2020	3.9	7.1	1.9%
Aug-09 2020	3.8	7.1	2.0%

# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	3.8	7.2	1.9%
Aug-23 2020	3.7	6.9	1.9%
Aug-30 2020	3.7	7.7	1.8%
Sep-06 2020	3.4	5.7	1.7%
Sep-13 2020	2.8	6.6	1.8%
Sep-20 2020	3.3	7.3	1.7%
Sep-27 2020	3.2	6.7	1.5%
Oct-04 2020	3.9	7.2	1.9%
Oct-11 2020	3.8	7.0	1.9%
Oct-18 2020	3.0	6.0	1.8%
Oct-25 2020	3.4	6.9	1.7%
Nov-01 2020	3.6	7.2	1.9%

# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	3.6	7.0	2.4%
Nov-15 2020	2.7	5.5	2.3%
Nov-22 2020	2.8	7.1	2.1%
Nov-29 2020	1.6	5.6	2.2%
Dec-06 2020	0.4	6.2	2.3%

Source: Equifax Inc.

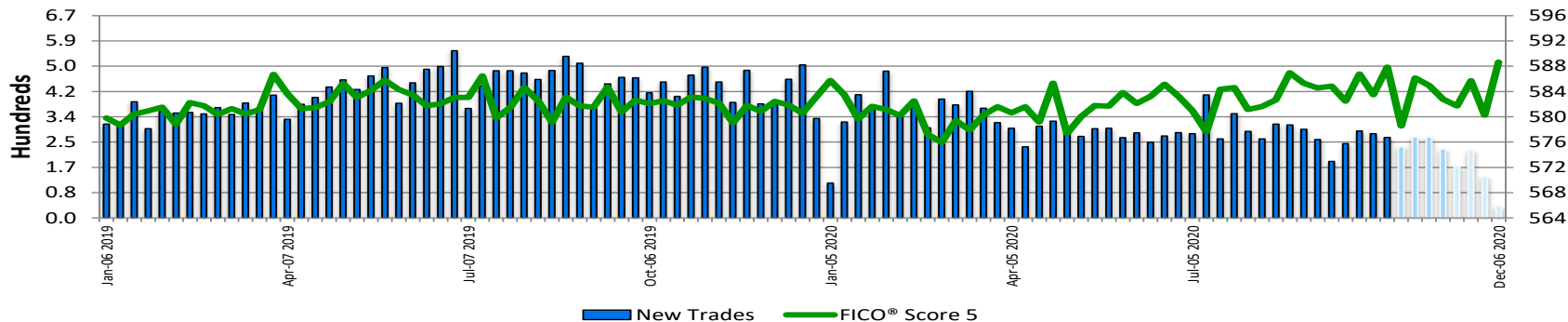


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HELOC Originations: Accounts

Number of Accounts in Hundreds; NSA. Subprime Accounts, Average FICO® Score 5

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	4.0	3.7	1.8%
Mar-08 2020	3.8	3.4	1.7%
Mar-15 2020	4.2	3.8	1.8%
Mar-22 2020	3.7	3.6	1.6%
Mar-29 2020	3.2	4.1	1.5%
Apr-05 2020	3.0	3.3	1.4%
Apr-12 2020	2.4	3.8	1.1%
Apr-19 2020	3.1	4.0	1.3%
Apr-26 2020	3.2	4.4	1.4%
May-03 2020	3.0	4.6	1.3%
May-10 2020	2.7	4.3	1.2%
May-17 2020	3.0	4.7	1.3%

# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	3.0	5.0	1.2%
May-31 2020	2.7	3.8	1.4%
Jun-07 2020	2.8	4.5	1.3%
Jun-14 2020	2.5	4.9	1.1%
Jun-21 2020	2.7	5.0	1.2%
Jun-28 2020	2.8	5.6	1.2%
Jul-05 2020	2.8	3.6	1.4%
Jul-12 2020	4.1	4.4	1.7%
Jul-19 2020	2.6	4.9	1.3%
Jul-26 2020	3.5	4.9	1.7%
Aug-02 2020	2.9	4.8	1.4%
Aug-09 2020	2.6	4.6	1.4%

# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	3.1	4.9	1.6%
Aug-23 2020	3.1	5.4	1.6%
Aug-30 2020	3.0	5.1	1.4%
Sep-06 2020	2.6	3.6	1.3%
Sep-13 2020	1.9	4.5	1.2%
Sep-20 2020	2.5	4.7	1.3%
Sep-27 2020	2.9	4.7	1.4%
Oct-04 2020	2.8	4.2	1.4%
Oct-11 2020	2.7	4.5	1.4%
Oct-18 2020	2.4	4.0	1.4%
Oct-25 2020	2.7	4.8	1.4%
Nov-01 2020	2.7	5.0	1.4%

# SUBPRIME HELOC ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	2.3	4.5	1.5%
Nov-15 2020	1.7	3.8	1.5%
Nov-22 2020	2.2	4.9	1.7%
Nov-29 2020	1.4	3.8	1.9%
Dec-06 2020	0.4	3.8	2.1%

Source: Equifax Inc.

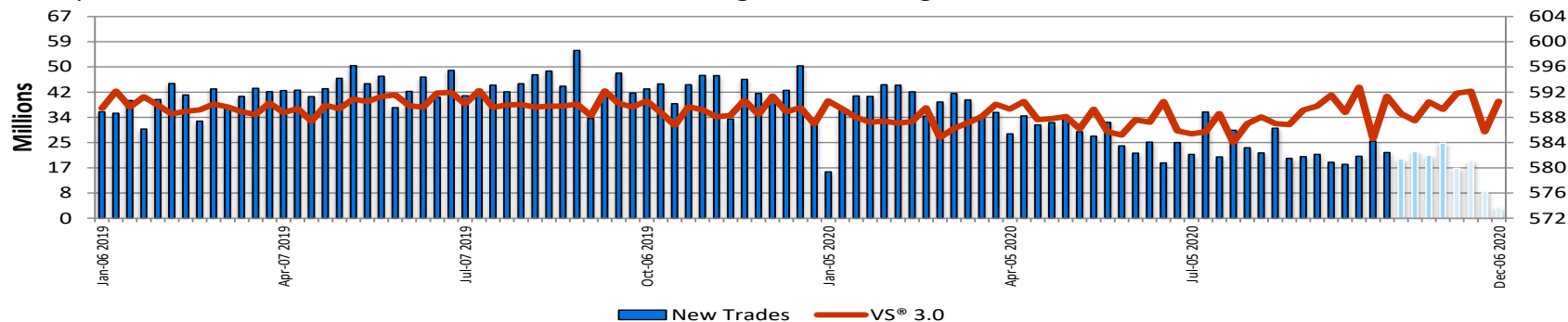


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HELOC Originations: Total Limits

Total Credit Limits in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$38.7	\$43.0	1.5%
Mar-08 2020	\$41.5	\$37.3	1.6%
Mar-15 2020	\$39.3	\$40.5	1.5%
Mar-22 2020	\$34.3	\$43.2	1.3%
Mar-29 2020	\$35.2	\$42.1	1.4%
Apr-05 2020	\$28.1	\$42.5	1.1%
Apr-12 2020	\$34.1	\$42.6	1.3%
Apr-19 2020	\$31.1	\$40.4	1.1%
Apr-26 2020	\$31.8	\$43.1	1.1%
May-03 2020	\$33.6	\$46.5	1.1%
May-10 2020	\$28.8	\$50.7	1.0%
May-17 2020	\$27.3	\$44.8	0.9%

TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$31.9	\$47.2	1.1%
May-31 2020	\$24.1	\$36.8	1.0%
Jun-07 2020	\$21.7	\$42.2	0.8%
Jun-14 2020	\$25.4	\$46.9	0.9%
Jun-21 2020	\$18.4	\$40.2	0.7%
Jun-28 2020	\$25.2	\$49.2	0.9%
Jul-05 2020	\$21.3	\$40.7	0.9%
Jul-12 2020	\$35.3	\$42.8	1.3%
Jul-19 2020	\$20.4	\$44.2	0.9%
Jul-26 2020	\$29.3	\$42.1	1.2%
Aug-02 2020	\$23.5	\$44.7	1.0%
Aug-09 2020	\$21.8	\$47.7	1.0%

TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$30.0	\$48.9	1.4%
Aug-23 2020	\$20.0	\$43.9	0.9%
Aug-30 2020	\$20.5	\$55.8	0.9%
Sep-06 2020	\$21.3	\$33.2	0.9%
Sep-13 2020	\$18.6	\$40.8	1.0%
Sep-20 2020	\$18.0	\$48.3	0.8%
Sep-27 2020	\$20.6	\$41.7	0.8%
Oct-04 2020	\$25.7	\$43.0	1.1%
Oct-11 2020	\$21.9	\$44.7	1.0%
Oct-18 2020	\$19.7	\$38.1	1.0%
Oct-25 2020	\$22.1	\$44.4	1.0%
Nov-01 2020	\$20.9	\$47.5	0.9%

TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$25.0	\$47.4	1.4%
Nov-15 2020	\$16.6	\$33.0	1.3%
Nov-22 2020	\$18.9	\$46.2	1.2%
Nov-29 2020	\$8.9	\$41.5	1.1%
Dec-06 2020	\$3.5	\$40.6	1.7%

Source: Equifax Inc.

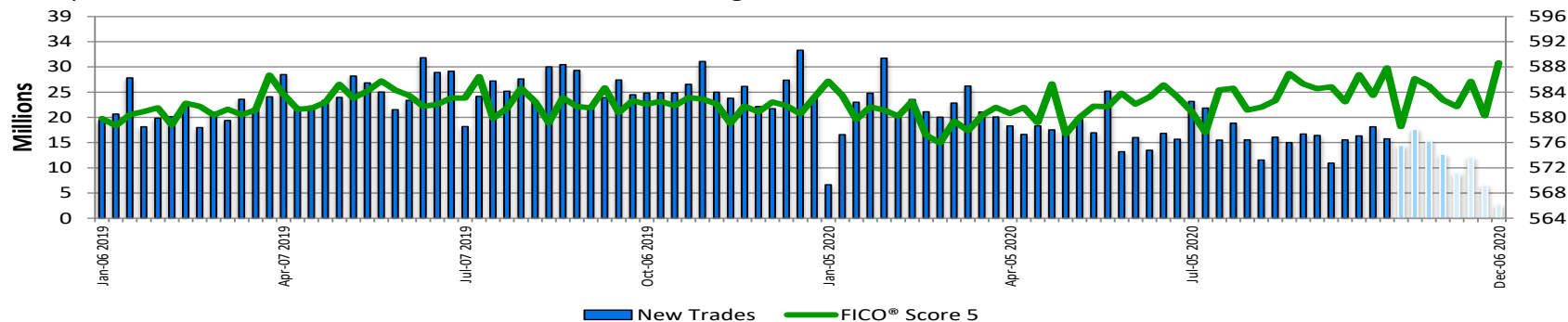


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HELOC Originations: Total Limits

Total Credit Limits in \$Millions; NSA. Subprime Accounts, Average FICO® Score 5

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$19.7	\$20.7	0.8%
Mar-08 2020	\$22.5	\$19.1	0.9%
Mar-15 2020	\$25.8	\$23.2	1.0%
Mar-22 2020	\$20.8	\$21.5	0.8%
Mar-29 2020	\$19.8	\$23.7	0.8%
Apr-05 2020	\$18.0	\$28.1	0.7%
Apr-12 2020	\$16.4	\$21.0	0.6%
Apr-19 2020	\$18.0	\$21.9	0.7%
Apr-26 2020	\$17.3	\$23.0	0.6%
May-03 2020	\$17.4	\$23.6	0.6%
May-10 2020	\$19.3	\$27.8	0.7%
May-17 2020	\$16.7	\$26.4	0.6%

TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$24.8	\$24.6	0.8%
May-31 2020	\$13.0	\$21.2	0.5%
Jun-07 2020	\$15.8	\$23.0	0.6%
Jun-14 2020	\$13.3	\$31.3	0.5%
Jun-21 2020	\$16.6	\$28.4	0.6%
Jun-28 2020	\$15.5	\$28.7	0.6%
Jul-05 2020	\$22.8	\$17.9	1.0%
Jul-12 2020	\$21.5	\$23.8	0.8%
Jul-19 2020	\$15.3	\$26.8	0.6%
Jul-26 2020	\$18.6	\$24.8	0.8%
Aug-02 2020	\$15.3	\$27.2	0.7%
Aug-09 2020	\$11.4	\$22.8	0.5%

TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$15.9	\$29.6	0.7%
Aug-23 2020	\$14.8	\$30.0	0.7%
Aug-30 2020	\$16.5	\$28.8	0.7%
Sep-06 2020	\$16.2	\$21.6	0.7%
Sep-13 2020	\$10.8	\$23.5	0.6%
Sep-20 2020	\$15.3	\$27.0	0.7%
Sep-27 2020	\$16.1	\$24.1	0.6%
Oct-04 2020	\$17.9	\$24.4	0.8%
Oct-11 2020	\$15.5	\$24.5	0.7%
Oct-18 2020	\$14.2	\$24.5	0.7%
Oct-25 2020	\$17.3	\$26.1	0.8%
Nov-01 2020	\$15.1	\$30.6	0.7%

TOTAL SUBPRIME HELOC BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$12.4	\$24.6	0.7%
Nov-15 2020	\$8.8	\$23.4	0.7%
Nov-22 2020	\$11.9	\$25.7	0.8%
Nov-29 2020	\$6.4	\$21.8	0.8%
Dec-06 2020	\$2.6	\$21.4	1.2%

Source: Equifax Inc.

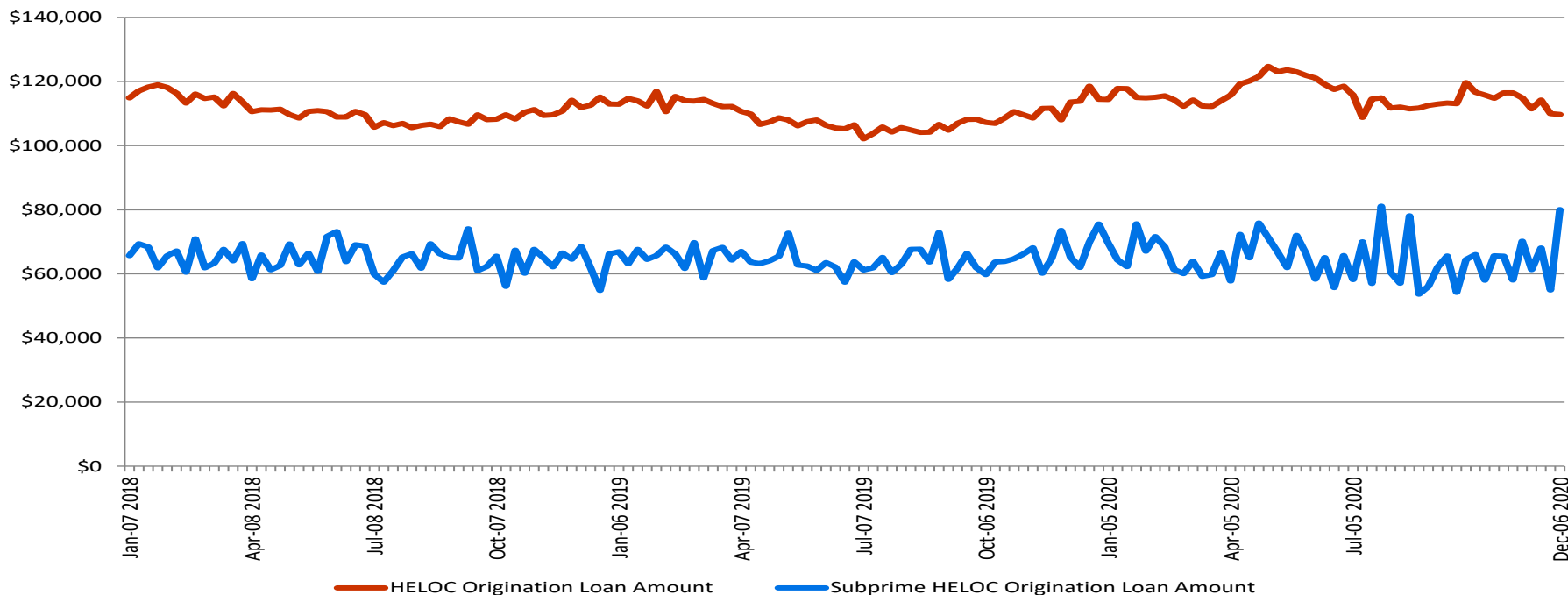


Originations through December 06, 2020 reported as of December 08, 2020

HELOC Average Origination Credit Limit

Average Origination Credit Limit over time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.



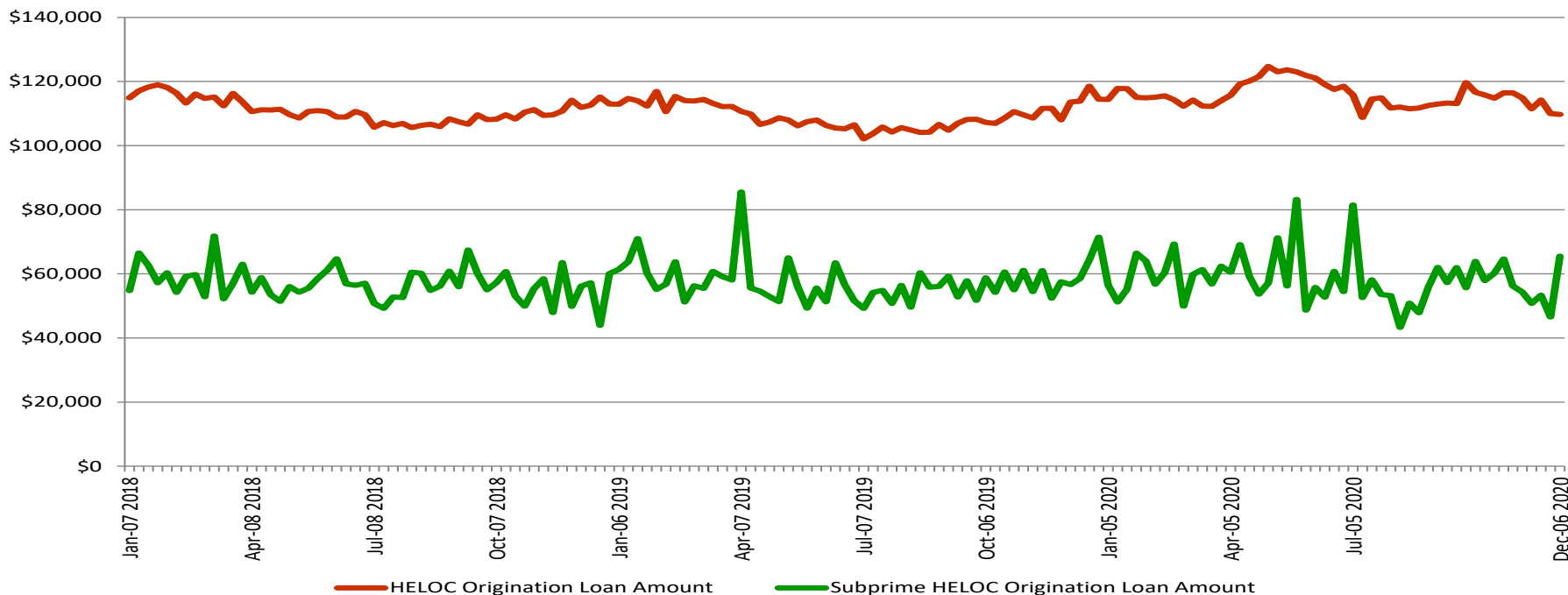
Originations through December 06, 2020 reported as of December 08, 2020

PROPRIETARY | 111

HELOC Average Origination Credit Limit

Average Origination Credit Limit over time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



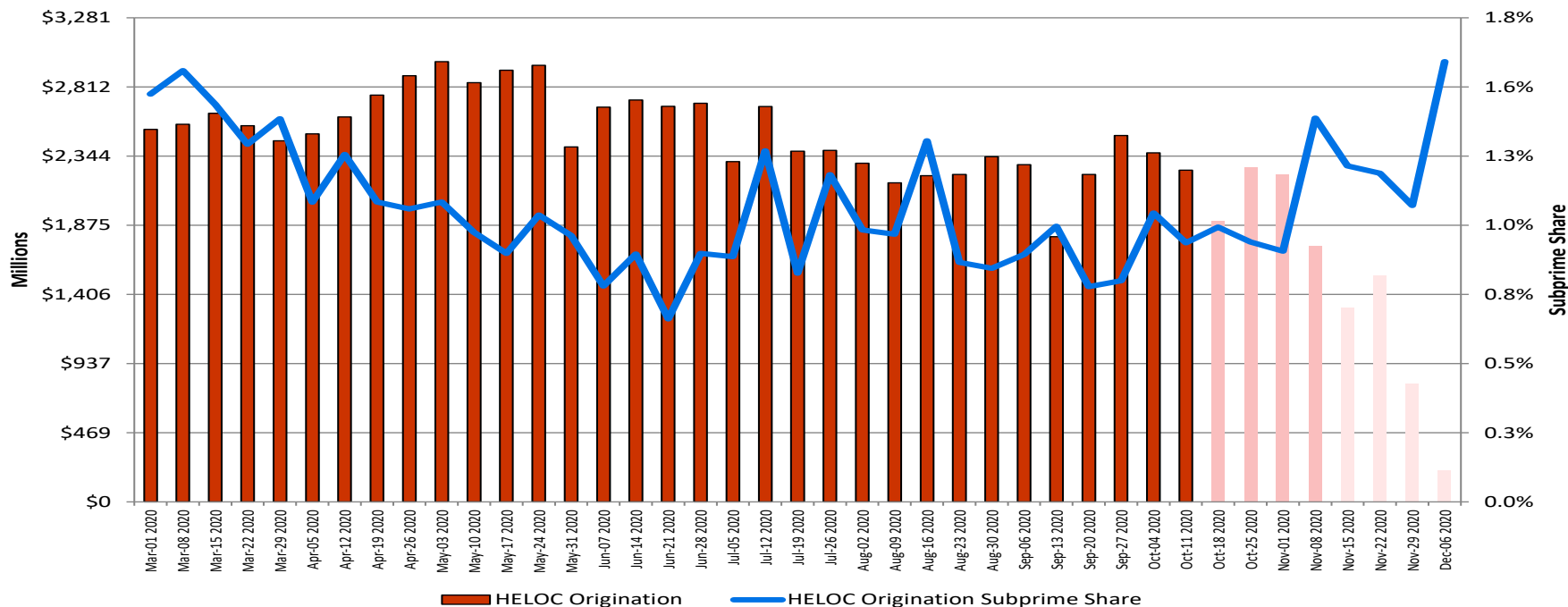
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Origination Credit Limits

Total Credit Limits in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



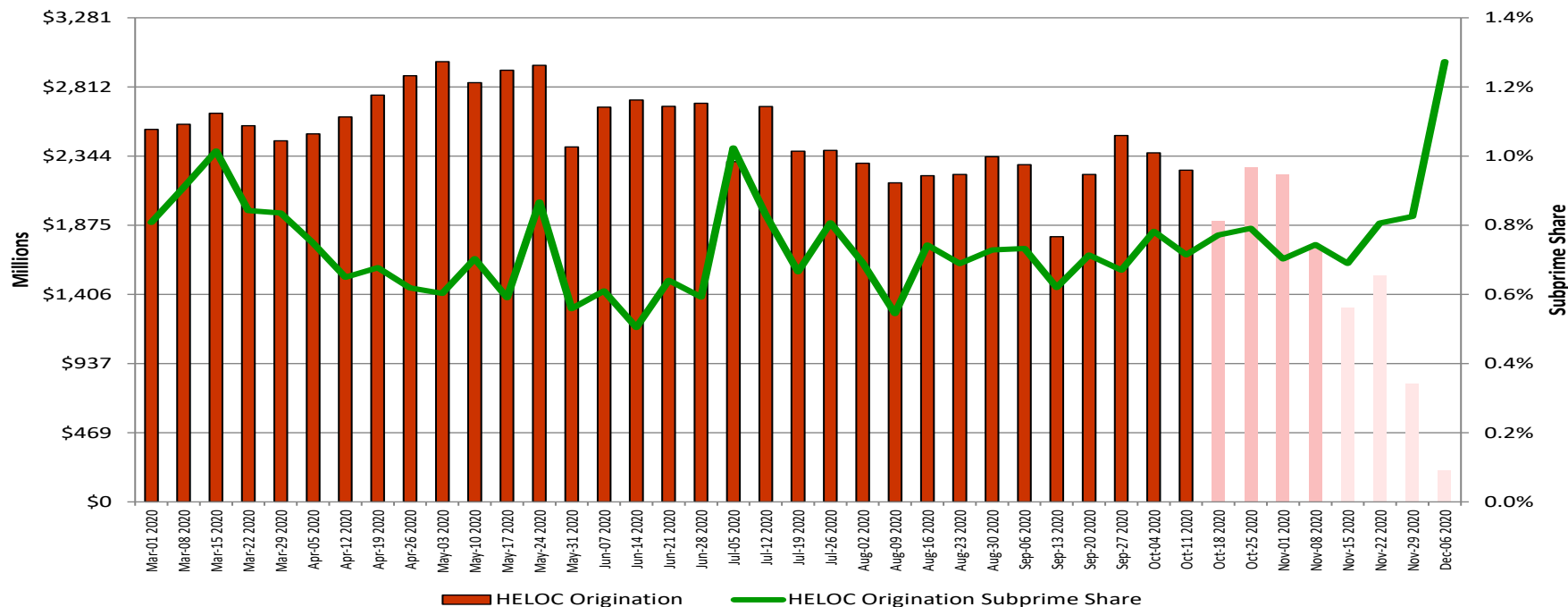
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Origination Credit Limits

Total Credit Limits in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA
 Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



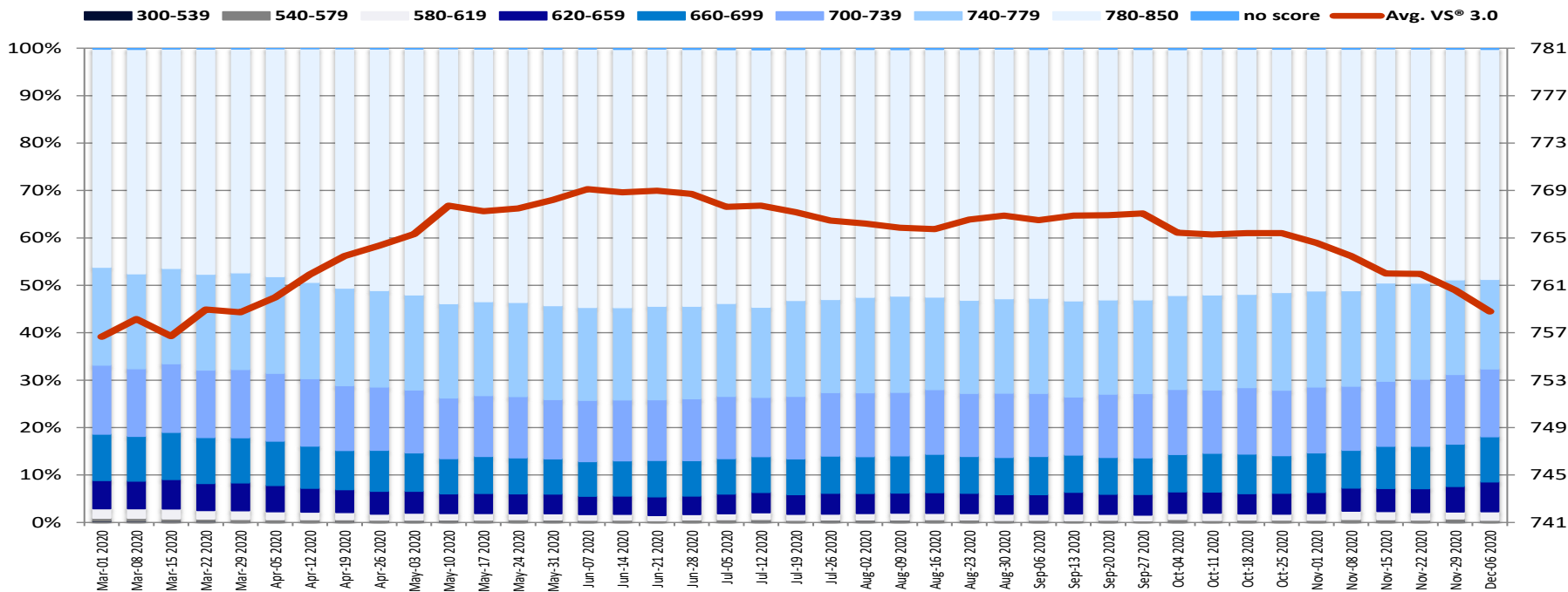
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Origination Risk

VantageScore® 3.0 Distribution for HELOC Originations by Week (Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

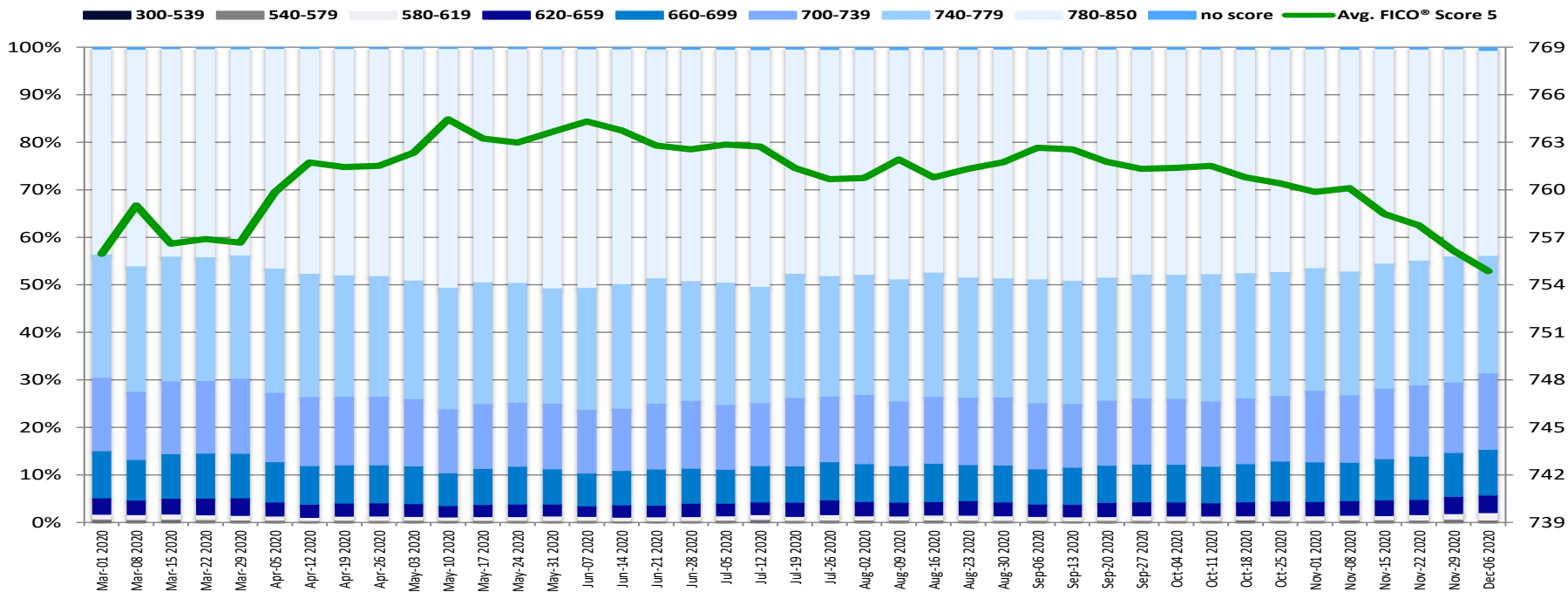
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

HELOC Origination Risk

FICO® Score 5 Distribution for HELOC Originations by Week (Percent of Accounts)



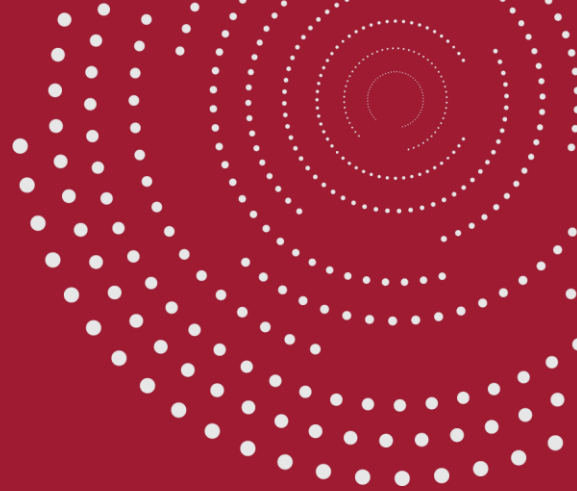
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Home Equity Installment Loans



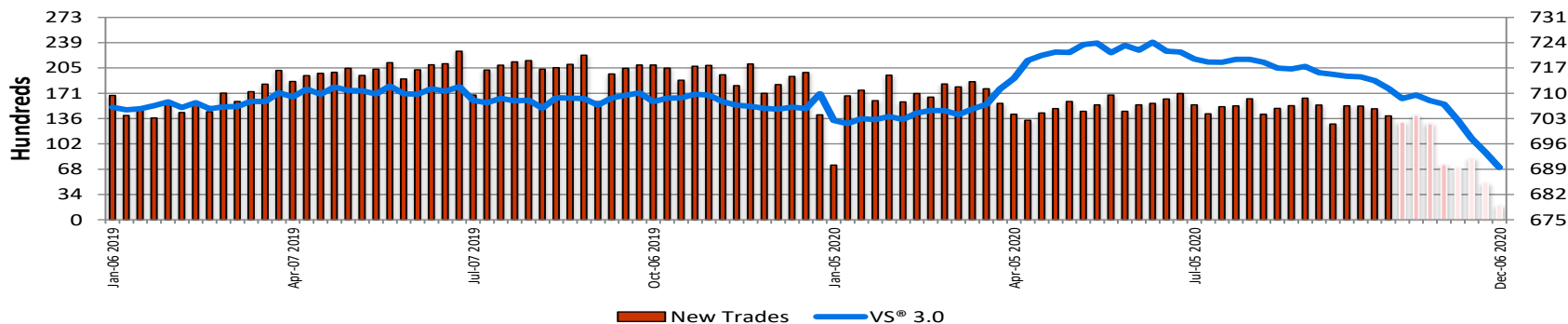
Home Equity Loan Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- Around 2,000 HE Installment loans have been originated in the week ending December 6th. The total dollar amount of HE loans originated the week ending December 6th is \$98.5 million.
- In the week ending December 6th, approximately 370 HE Installment have been originated to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding credit limit of \$11.3 million.
- In the week ending December 6th, 18.4% of HE Installments were issued to consumers with a VantageScore® 3.0 subprime credit score, representing 11.4% of total new limits.
- In the week ending December 6th , around 260 HE Installment's have been originated to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding credit limit of \$7.8 million.
- In the week ending December 6th, 13.0% of private label cards were issued to consumers with a FICO® Score 9 subprime credit score, representing 7.9% of total new limits.
- The average loan amount for all HE loans originated in the week ending December 6th was \$49,191. The average loan amount for all subprime HE loans originated in the week ending December 6th was \$30,541.

Home Equity Loan Originations: Accounts

Number of Accounts in Hundreds; NSA. Average VantageScore® 3.0



# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Mar-01 2020	183.2	170.8
Mar-08 2020	179.3	159.7
Mar-15 2020	186.3	172.8
Mar-22 2020	176.9	182.9
Mar-29 2020	157.1	201.5
Apr-05 2020	142.4	186.5
Apr-12 2020	134.5	194.6
Apr-19 2020	144.3	197.7
Apr-26 2020	149.9	199.1
May-03 2020	159.6	204.2
May-10 2020	146.4	194.8
May-17 2020	155.0	203.1

# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
May-24 2020	168.4	212.0
May-31 2020	146.5	190.0
Jun-07 2020	155.2	202.5
Jun-14 2020	157.0	209.2
Jun-21 2020	163.1	210.4
Jun-28 2020	170.4	227.4
Jul-05 2020	155.2	168.4
Jul-12 2020	143.1	202.1
Jul-19 2020	152.7	208.5
Jul-26 2020	153.7	213.1
Aug-02 2020	163.2	214.8
Aug-09 2020	142.4	203.1

# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Aug-16 2020	150.4	205.1
Aug-23 2020	154.0	209.7
Aug-30 2020	164.0	222.0
Sep-06 2020	155.0	159.4
Sep-13 2020	129.3	196.8
Sep-20 2020	153.6	204.4
Sep-27 2020	153.4	208.9
Oct-04 2020	149.8	208.7
Oct-11 2020	140.2	204.6
Oct-18 2020	131.6	188.4
Oct-25 2020	141.0	207.2
Nov-01 2020	129.5	208.3

# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Nov-08 2020	74.4	195.7
Nov-15 2020	70.7	181.0
Nov-22 2020	83.6	210.3
Nov-29 2020	50.1	170.6
Dec-06 2020	20.0	182.3

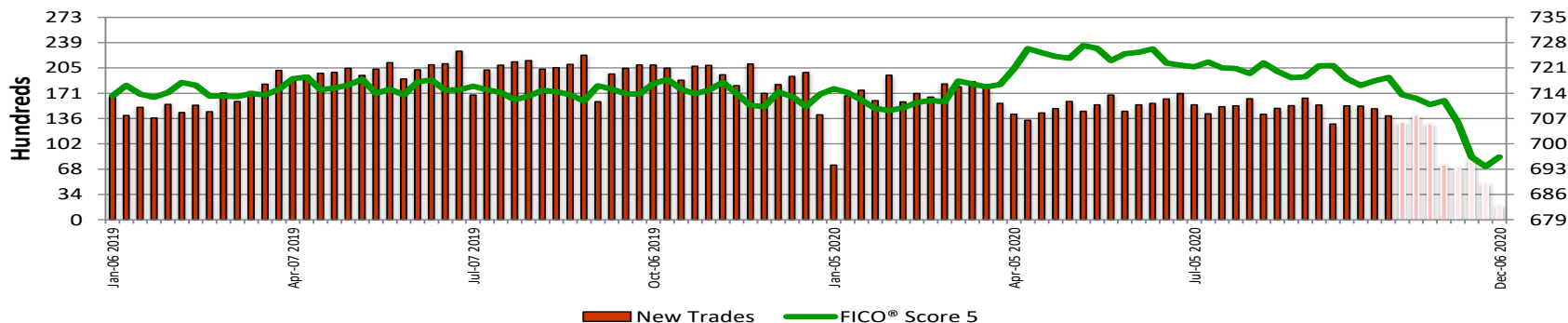
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Originations: Accounts

Number of Accounts in Hundreds; NSA. Average FICO® Score 5



# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Mar-01 2020	183.2	170.8
Mar-08 2020	179.3	159.7
Mar-15 2020	186.3	172.8
Mar-22 2020	176.9	182.9
Mar-29 2020	157.1	201.5
Apr-05 2020	142.4	186.5
Apr-12 2020	134.5	194.6
Apr-19 2020	144.3	197.7
Apr-26 2020	149.9	199.1
May-03 2020	159.6	204.2
May-10 2020	146.4	194.8
May-17 2020	155.0	203.1

# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
May-24 2020	168.4	212.0
May-31 2020	146.5	190.0
Jun-07 2020	155.2	202.5
Jun-14 2020	157.0	209.2
Jun-21 2020	163.1	210.4
Jun-28 2020	170.4	227.4
Jul-05 2020	155.2	168.4
Jul-12 2020	143.1	202.1
Jul-19 2020	152.7	208.5
Jul-26 2020	153.7	213.1
Aug-02 2020	163.2	214.8
Aug-09 2020	142.4	203.1

# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Aug-16 2020	150.4	205.1
Aug-23 2020	154.0	209.7
Aug-30 2020	164.0	222.0
Sep-06 2020	155.0	159.4
Sep-13 2020	129.3	196.8
Sep-20 2020	153.6	204.4
Sep-27 2020	153.4	208.9
Oct-04 2020	149.8	208.7
Oct-11 2020	140.2	204.6
Oct-18 2020	131.6	188.4
Oct-25 2020	141.0	207.2
Nov-01 2020	129.5	208.3

# HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)		
WEEKEND	2020	2019
Nov-08 2020	74.4	195.7
Nov-15 2020	70.7	181.0
Nov-22 2020	83.6	210.3
Nov-29 2020	50.1	170.6
Dec-06 2020	20.0	182.3

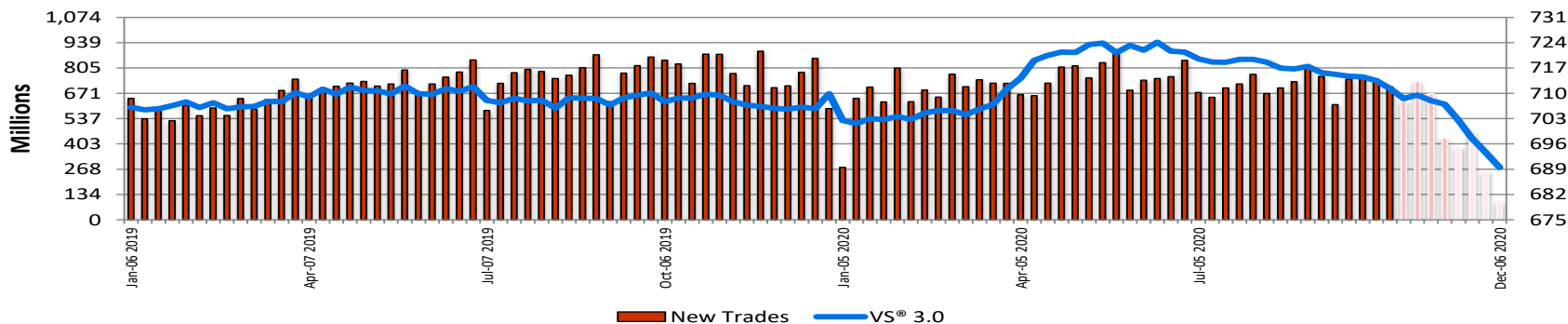
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Originations: Balances

Total Origination Balances in \$Millions; NSA. Average VantageScore® 3.0



TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$773.0	\$642.9
Mar-08 2020	\$706.1	\$587.4
Mar-15 2020	\$743.4	\$638.2
Mar-22 2020	\$724.9	\$686.4
Mar-29 2020	\$724.4	\$746.5
Apr-05 2020	\$664.1	\$657.0
Apr-12 2020	\$658.9	\$692.3
Apr-19 2020	\$725.6	\$708.6
Apr-26 2020	\$810.9	\$725.2
May-03 2020	\$817.2	\$734.2
May-10 2020	\$752.6	\$709.6
May-17 2020	\$833.1	\$721.1

TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$894.6	\$794.8
May-31 2020	\$688.1	\$669.9
Jun-07 2020	\$740.4	\$720.9
Jun-14 2020	\$749.4	\$757.3
Jun-21 2020	\$759.9	\$784.0
Jun-28 2020	\$846.2	\$847.9
Jul-05 2020	\$675.3	\$580.3
Jul-12 2020	\$650.5	\$723.8
Jul-19 2020	\$699.4	\$780.7
Jul-26 2020	\$720.7	\$798.0
Aug-02 2020	\$771.4	\$787.4
Aug-09 2020	\$669.4	\$749.6

TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$699.5	\$767.3
Aug-23 2020	\$732.5	\$806.9
Aug-30 2020	\$805.1	\$876.0
Sep-06 2020	\$760.9	\$627.2
Sep-13 2020	\$611.4	\$778.5
Sep-20 2020	\$746.6	\$817.8
Sep-27 2020	\$762.0	\$864.0
Oct-04 2020	\$737.1	\$847.3
Oct-11 2020	\$705.8	\$826.9
Oct-18 2020	\$632.3	\$724.5
Oct-25 2020	\$733.9	\$879.2
Nov-01 2020	\$667.5	\$877.6

TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$432.4	\$775.8
Nov-15 2020	\$386.8	\$712.1
Nov-22 2020	\$466.3	\$894.4
Nov-29 2020	\$259.4	\$700.9
Dec-06 2020	\$98.5	\$711.2

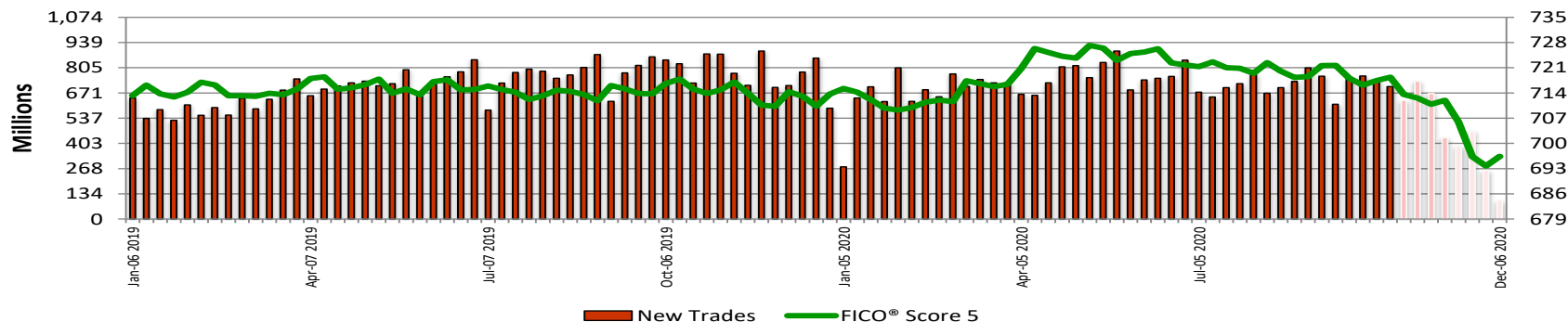
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Originations: Balances

Total Origination Balances in \$Millions; NSA. Average FICO® Score 5



TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$773.0	\$642.9
Mar-08 2020	\$706.1	\$587.4
Mar-15 2020	\$743.4	\$638.2
Mar-22 2020	\$724.9	\$686.4
Mar-29 2020	\$724.4	\$746.5
Apr-05 2020	\$664.1	\$657.0
Apr-12 2020	\$658.9	\$692.3
Apr-19 2020	\$725.6	\$708.6
Apr-26 2020	\$810.9	\$725.2
May-03 2020	\$817.2	\$734.2
May-10 2020	\$752.6	\$709.6
May-17 2020	\$833.1	\$721.1

TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$894.6	\$794.8
May-31 2020	\$688.1	\$669.9
Jun-07 2020	\$740.4	\$720.9
Jun-14 2020	\$749.4	\$757.3
Jun-21 2020	\$759.9	\$784.0
Jun-28 2020	\$846.2	\$847.9
Jul-05 2020	\$675.3	\$580.3
Jul-12 2020	\$650.5	\$723.8
Jul-19 2020	\$699.4	\$780.7
Jul-26 2020	\$720.7	\$798.0
Aug-02 2020	\$771.4	\$787.4
Aug-09 2020	\$669.4	\$749.6

TOTAL HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$699.5	\$767.3
Aug-23 2020	\$732.5	\$806.9
Aug-30 2020	\$805.1	\$876.0
Sep-06 2020	\$760.9	\$627.2
Sep-13 2020	\$611.4	\$778.5
Sep-20 2020	\$746.6	\$817.8
Sep-27 2020	\$762.0	\$864.0
Oct-04 2020	\$737.1	\$847.3
Oct-11 2020	\$705.8	\$826.9
Oct-18 2020	\$632.3	\$724.5
Oct-25 2020	\$733.9	\$879.2
Nov-01 2020	\$667.5	\$877.6

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Source: Equifax Inc.

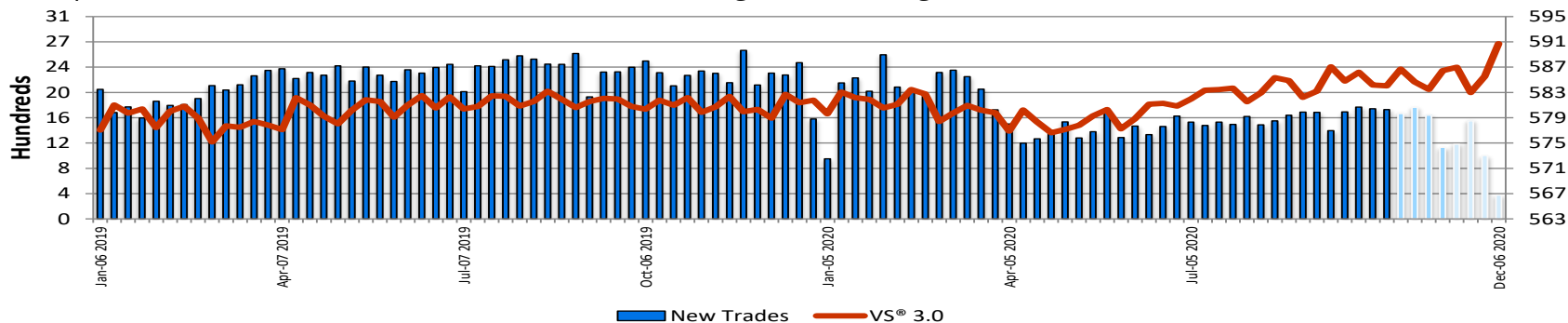


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HE Loan Originations: Accounts

Number of Accounts in Hundreds; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	22.7	20.7	12.4%
Mar-08 2020	23.1	20.0	12.9%
Mar-15 2020	22.1	20.8	11.8%
Mar-22 2020	20.1	22.2	11.4%
Mar-29 2020	16.9	23.0	10.8%
Apr-05 2020	14.7	23.3	10.3%
Apr-12 2020	11.8	21.8	8.7%
Apr-19 2020	12.4	22.7	8.6%
Apr-26 2020	13.4	22.3	8.9%
May-03 2020	15.1	23.7	9.4%
May-10 2020	12.6	21.4	8.6%
May-17 2020	13.5	23.5	8.7%

# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	16.7	22.3	9.9%
May-31 2020	12.6	21.3	8.6%
Jun-07 2020	14.4	23.1	9.3%
Jun-14 2020	13.1	22.6	8.3%
Jun-21 2020	14.4	23.5	8.8%
Jun-28 2020	16.0	24.0	9.4%
Jul-05 2020	15.0	19.7	9.7%
Jul-12 2020	14.5	23.7	10.1%
Jul-19 2020	15.0	23.7	9.8%
Jul-26 2020	14.7	24.7	9.5%
Aug-02 2020	15.9	25.3	9.7%
Aug-09 2020	14.6	24.8	10.2%

# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	15.2	24.0	10.1%
Aug-23 2020	16.1	24.0	10.4%
Aug-30 2020	16.6	25.7	10.1%
Sep-06 2020	16.5	18.9	10.7%
Sep-13 2020	13.7	22.8	10.6%
Sep-20 2020	16.6	22.8	10.8%
Sep-27 2020	17.3	23.5	11.3%
Oct-04 2020	17.1	24.5	11.4%
Oct-11 2020	17.0	22.7	12.1%
Oct-18 2020	16.3	20.6	12.4%
Oct-25 2020	17.3	22.3	12.3%
Nov-01 2020	16.1	22.9	12.4%

# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	11.1	22.6	14.9%
Nov-15 2020	11.6	21.1	16.4%
Nov-22 2020	15.2	26.1	18.1%
Nov-29 2020	9.8	20.8	19.6%
Dec-06 2020	3.7	22.6	18.4%

Source: Equifax Inc.

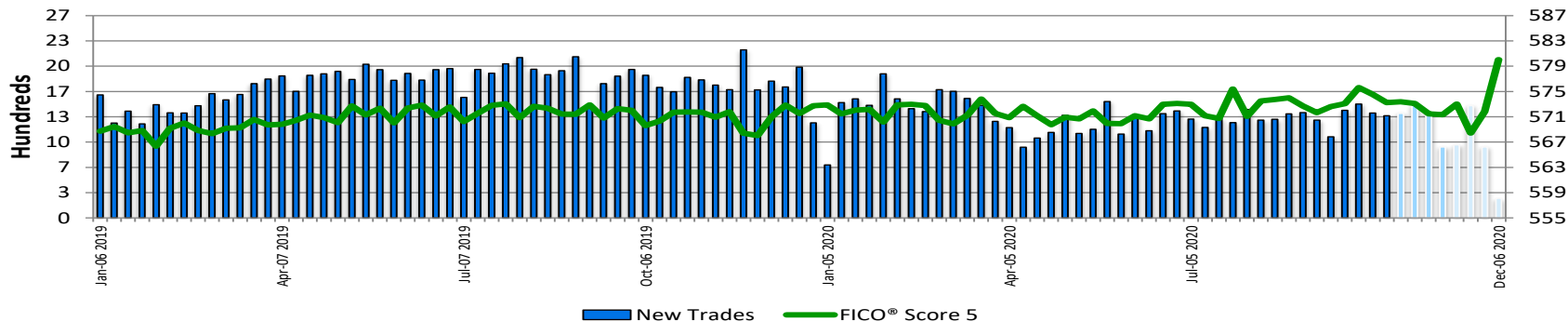


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HE Loan Originations: Accounts

Number of Accounts in Hundreds; NSA. Subprime Accounts, Average FICO® Score 5

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	17.0	16.4	9.3%
Mar-08 2020	16.7	15.6	9.3%
Mar-15 2020	15.8	16.3	8.5%
Mar-22 2020	14.9	17.7	8.4%
Mar-29 2020	12.8	18.4	8.1%
Apr-05 2020	11.9	18.8	8.4%
Apr-12 2020	9.4	16.7	7.0%
Apr-19 2020	10.6	18.8	7.3%
Apr-26 2020	11.3	19.0	7.5%
May-03 2020	13.6	19.4	8.5%
May-10 2020	11.2	18.3	7.6%
May-17 2020	11.7	20.3	7.6%

# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	15.4	19.6	9.1%
May-31 2020	11.1	18.2	7.6%
Jun-07 2020	13.3	19.1	8.5%
Jun-14 2020	11.5	18.2	7.3%
Jun-21 2020	13.8	19.6	8.5%
Jun-28 2020	14.2	19.7	8.3%
Jul-05 2020	13.1	15.9	8.4%
Jul-12 2020	12.0	19.6	8.4%
Jul-19 2020	13.1	19.1	8.6%
Jul-26 2020	12.6	20.4	8.2%
Aug-02 2020	14.3	21.2	8.8%
Aug-09 2020	12.9	19.7	9.1%

# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	13.0	18.9	8.7%
Aug-23 2020	13.8	19.5	8.9%
Aug-30 2020	13.9	21.3	8.5%
Sep-06 2020	12.9	14.7	8.3%
Sep-13 2020	10.7	17.8	8.3%
Sep-20 2020	14.2	18.7	9.3%
Sep-27 2020	15.1	19.6	9.8%
Oct-04 2020	13.9	18.9	9.3%
Oct-11 2020	13.5	17.2	9.6%
Oct-18 2020	13.8	16.7	10.5%
Oct-25 2020	14.9	18.6	10.6%
Nov-01 2020	14.0	18.2	10.8%

# SUBPRIME HOME EQUITY LOANS ACCOUNTS ORIGINATED (HUNDREDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	9.4	17.6	12.6%
Nov-15 2020	9.7	17.0	13.6%
Nov-22 2020	14.8	22.2	17.7%
Nov-29 2020	9.4	16.9	18.7%
Dec-06 2020	2.6	18.1	13.0%

Source: Equifax Inc.

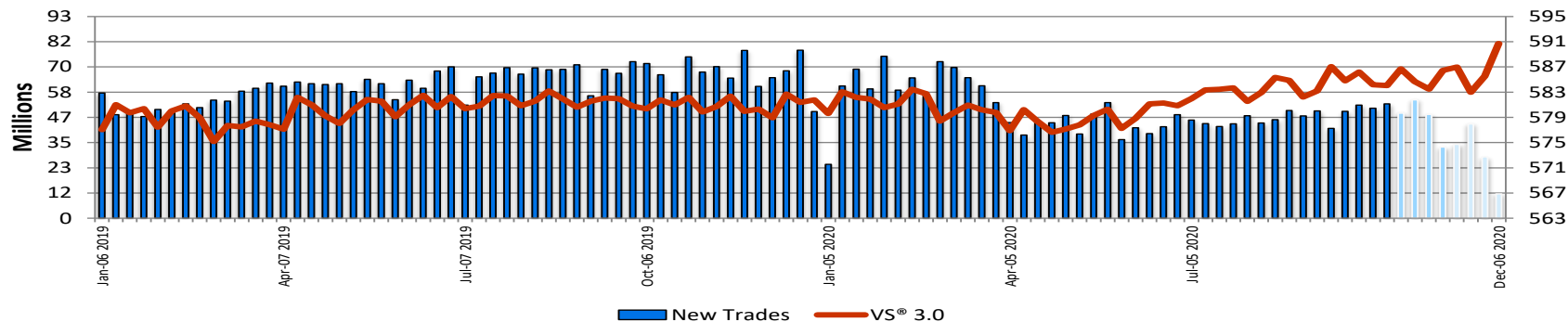


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HE Loan Originations: Balances

Total Balances in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$72.5	\$54.7	9.4%
Mar-08 2020	\$69.8	\$54.2	9.9%
Mar-15 2020	\$65.1	\$58.9	8.8%
Mar-22 2020	\$61.4	\$60.2	8.5%
Mar-29 2020	\$53.6	\$62.6	7.4%
Apr-05 2020	\$44.3	\$61.2	6.7%
Apr-12 2020	\$38.6	\$63.1	5.9%
Apr-19 2020	\$44.6	\$62.4	6.1%
Apr-26 2020	\$44.3	\$62.0	5.5%
May-03 2020	\$47.7	\$62.4	5.8%
May-10 2020	\$39.0	\$58.7	5.2%
May-17 2020	\$48.3	\$64.4	5.8%

TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$53.6	\$62.3	6.0%
May-31 2020	\$36.5	\$54.9	5.3%
Jun-07 2020	\$41.9	\$64.0	5.7%
Jun-14 2020	\$39.2	\$60.3	5.2%
Jun-21 2020	\$42.5	\$68.2	5.6%
Jun-28 2020	\$48.0	\$70.1	5.7%
Jul-05 2020	\$45.6	\$52.4	6.7%
Jul-12 2020	\$43.9	\$65.5	6.7%
Jul-19 2020	\$42.5	\$67.2	6.1%
Jul-26 2020	\$43.8	\$69.8	6.1%
Aug-02 2020	\$47.5	\$66.8	6.2%
Aug-09 2020	\$44.1	\$69.7	6.6%

TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$45.7	\$68.8	6.5%
Aug-23 2020	\$50.0	\$69.0	6.8%
Aug-30 2020	\$47.4	\$71.1	5.9%
Sep-06 2020	\$49.8	\$56.8	6.5%
Sep-13 2020	\$41.7	\$69.0	6.8%
Sep-20 2020	\$49.5	\$67.2	6.6%
Sep-27 2020	\$52.5	\$72.5	6.9%
Oct-04 2020	\$51.0	\$71.7	6.9%
Oct-11 2020	\$53.0	\$66.5	7.5%
Oct-18 2020	\$48.6	\$58.3	7.7%
Oct-25 2020	\$54.8	\$74.7	7.5%
Nov-01 2020	\$48.1	\$67.8	7.2%

TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$33.0	\$70.3	7.6%
Nov-15 2020	\$34.2	\$64.9	8.9%
Nov-22 2020	\$43.7	\$77.8	9.4%
Nov-29 2020	\$28.4	\$61.1	11.0%
Dec-06 2020	\$11.3	\$65.1	11.4%

Source: Equifax Inc.

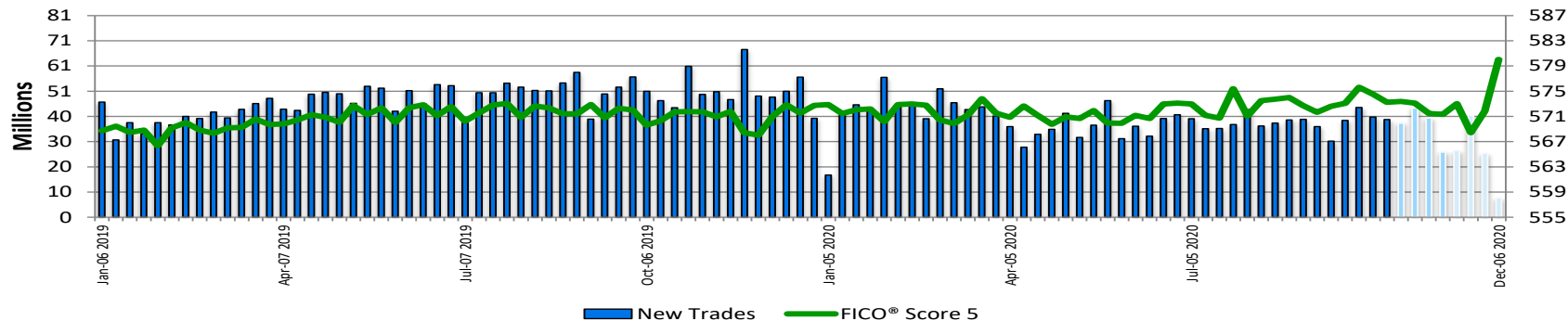


Originations through December 06, 2020 reported as of December 08, 2020

Subprime HE Loan Originations: Balances

Total Balances in \$Millions; NSA. Subprime Accounts, Average FICO® Score 5

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$51.6	\$42.3	6.7%
Mar-08 2020	\$46.0	\$39.9	6.5%
Mar-15 2020	\$43.3	\$43.3	5.8%
Mar-22 2020	\$44.4	\$45.6	6.1%
Mar-29 2020	\$40.6	\$47.7	5.6%
Apr-05 2020	\$36.4	\$43.4	5.5%
Apr-12 2020	\$28.2	\$42.9	4.3%
Apr-19 2020	\$33.3	\$49.4	4.6%
Apr-26 2020	\$35.3	\$50.1	4.4%
May-03 2020	\$41.8	\$49.6	5.1%
May-10 2020	\$32.0	\$45.7	4.3%
May-17 2020	\$37.0	\$52.5	4.4%

TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$46.8	\$51.8	5.2%
May-31 2020	\$31.6	\$42.5	4.6%
Jun-07 2020	\$36.5	\$50.8	4.9%
Jun-14 2020	\$32.6	\$45.6	4.3%
Jun-21 2020	\$39.7	\$53.2	5.2%
Jun-28 2020	\$41.2	\$52.8	4.9%
Jul-05 2020	\$39.6	\$37.9	5.9%
Jul-12 2020	\$35.5	\$50.0	5.5%
Jul-19 2020	\$35.6	\$50.0	5.1%
Jul-26 2020	\$37.2	\$53.8	5.2%
Aug-02 2020	\$43.2	\$52.2	5.6%
Aug-09 2020	\$36.7	\$50.9	5.5%

TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$37.8	\$50.7	5.4%
Aug-23 2020	\$39.1	\$53.9	5.3%
Aug-30 2020	\$39.3	\$58.1	4.9%
Sep-06 2020	\$36.4	\$39.4	4.8%
Sep-13 2020	\$30.5	\$49.5	5.0%
Sep-20 2020	\$38.9	\$52.2	5.2%
Sep-27 2020	\$44.1	\$56.3	5.8%
Oct-04 2020	\$40.2	\$50.6	5.5%
Oct-11 2020	\$39.2	\$46.8	5.6%
Oct-18 2020	\$37.7	\$44.0	6.0%
Oct-25 2020	\$43.8	\$60.6	6.0%
Nov-01 2020	\$39.8	\$49.3	6.0%

TOTAL SUBPRIME HOME EQUITY LOANS BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$26.1	\$50.4	6.0%
Nov-15 2020	\$26.8	\$47.3	6.9%
Nov-22 2020	\$40.8	\$67.3	8.8%
Nov-29 2020	\$25.7	\$48.6	9.9%
Dec-06 2020	\$7.8	\$48.2	7.9%

Source: Equifax Inc.

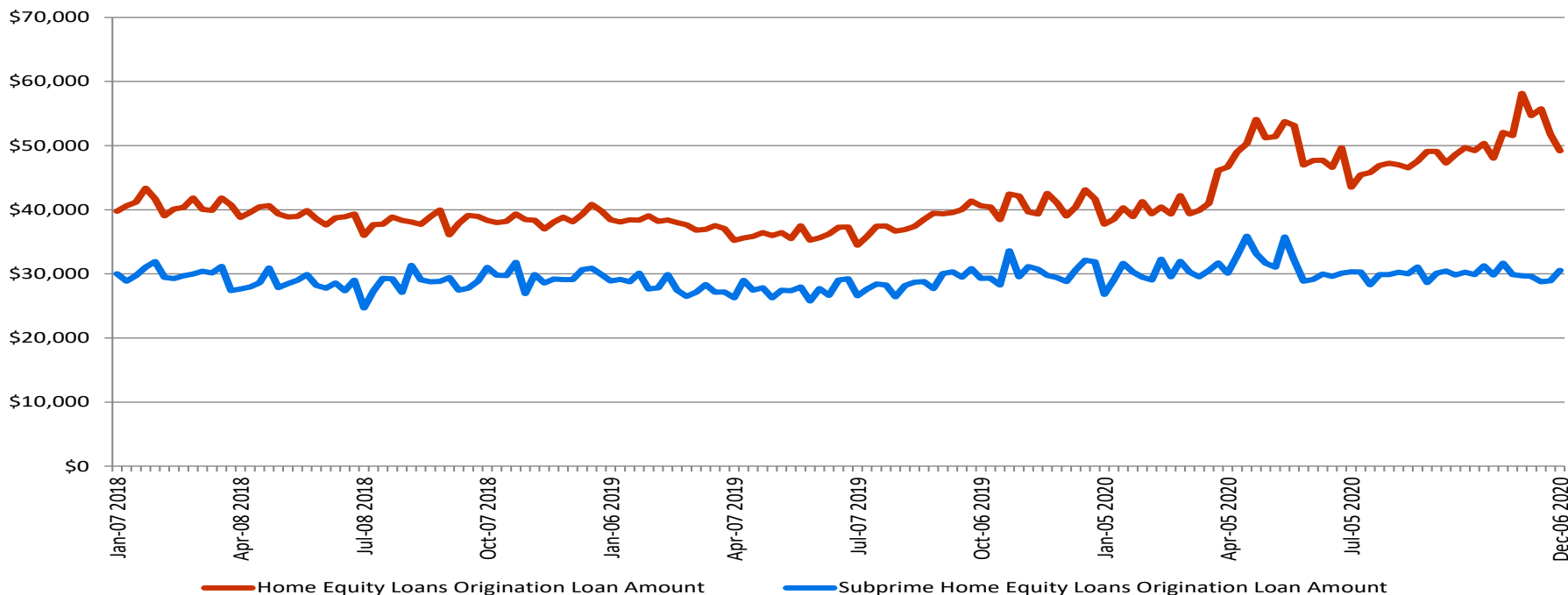


Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

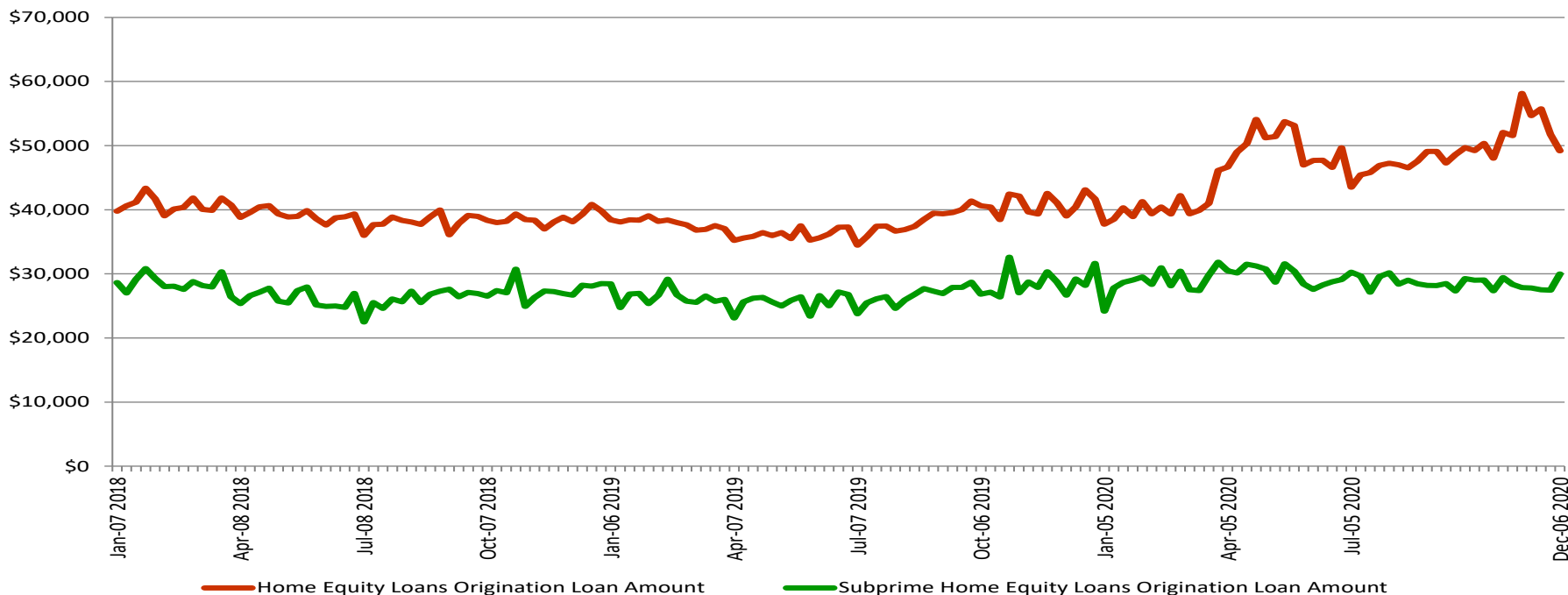


Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



Source: Equifax Inc.

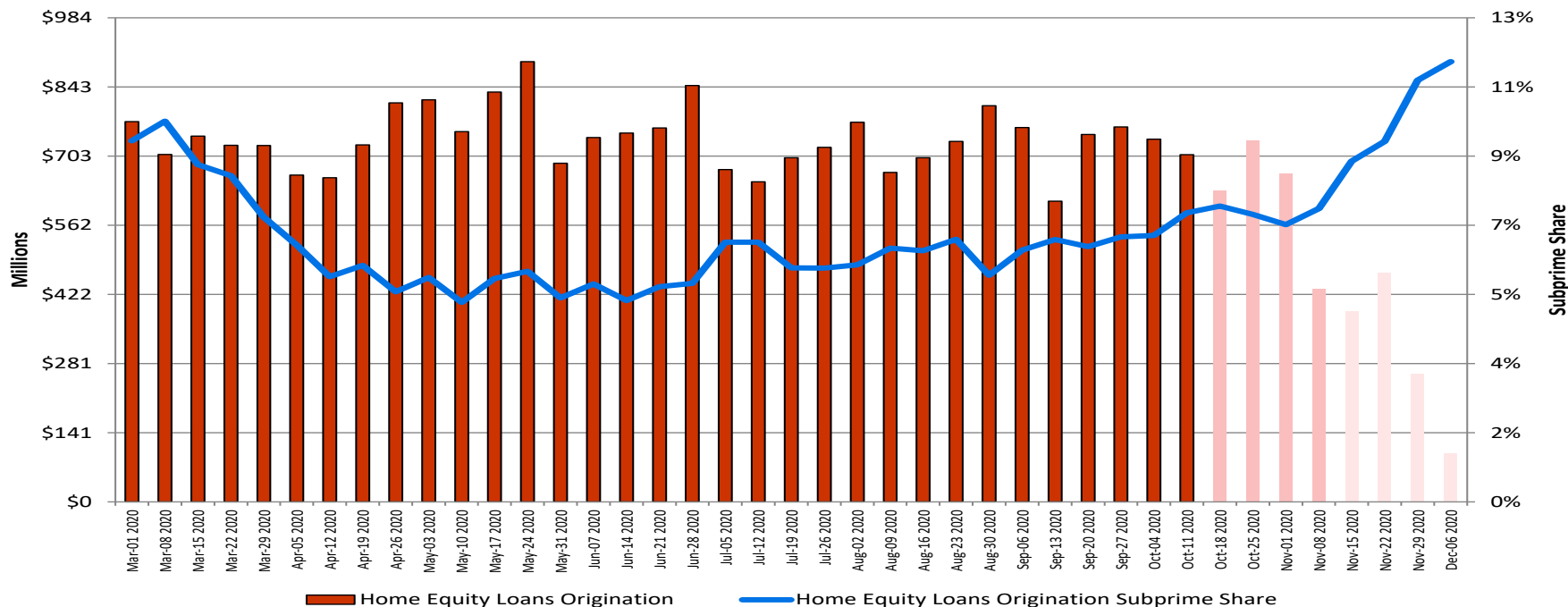


Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Origination Balances

Total Balances in \$Millions; Subprime Share of Total Origination Balances (%); NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



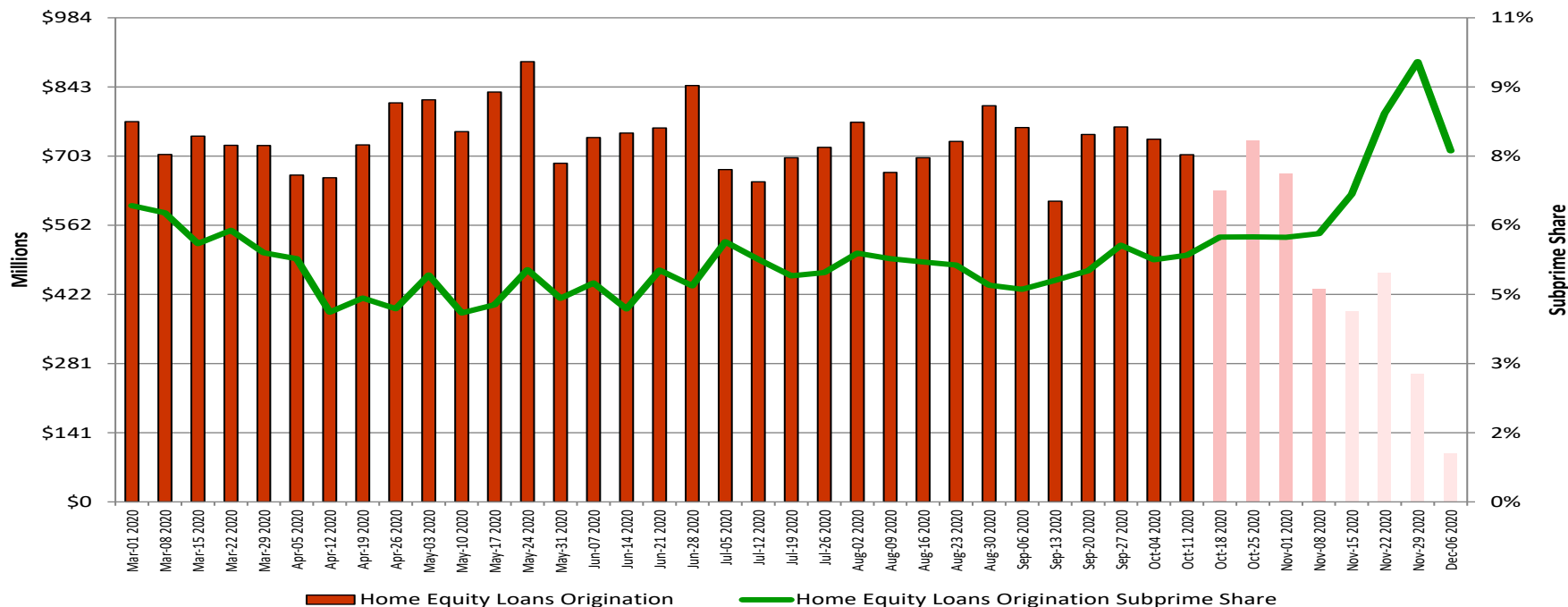
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Origination Balances

Total Balances in \$Millions; Subprime Share of Total Origination Balances (%); NSA
 Subprime accounts defined as those with borrower's origination FICO® Score 5 less than 620



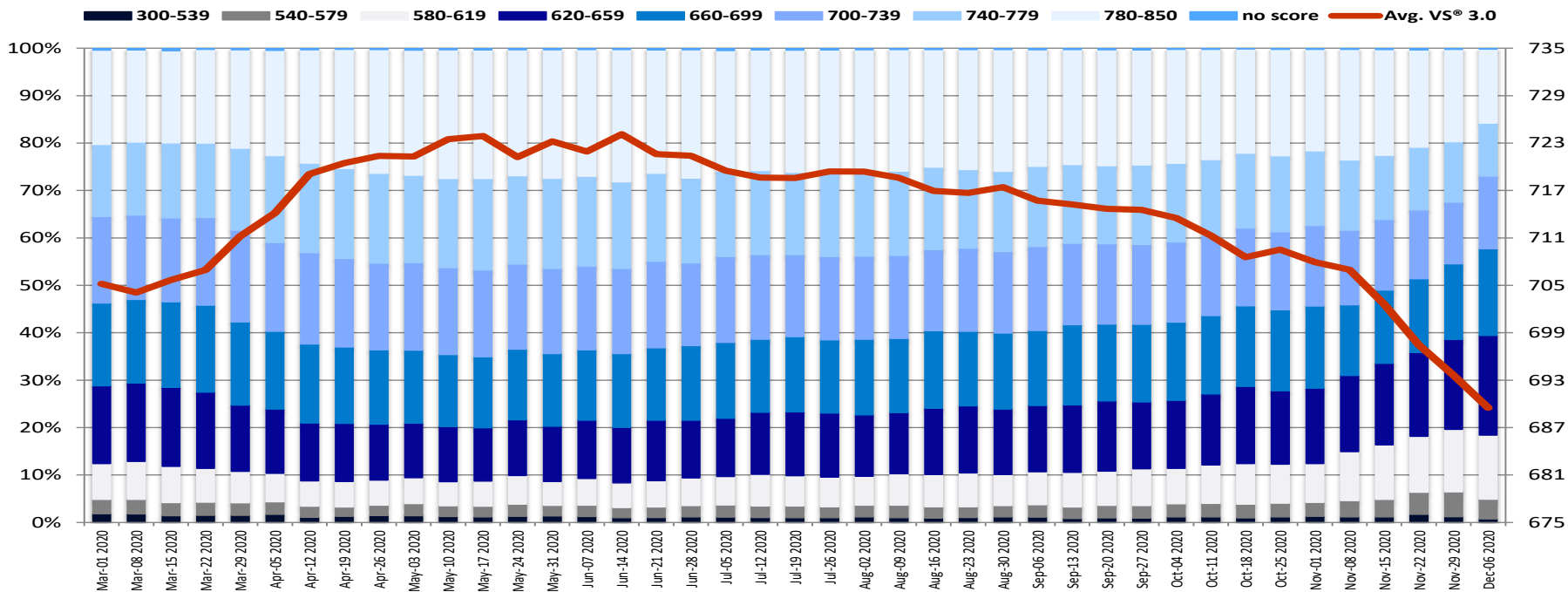
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Origination Risk

VantageScore® 3.0 Distribution for Home Equity Installment Loan Originations by Week
(Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

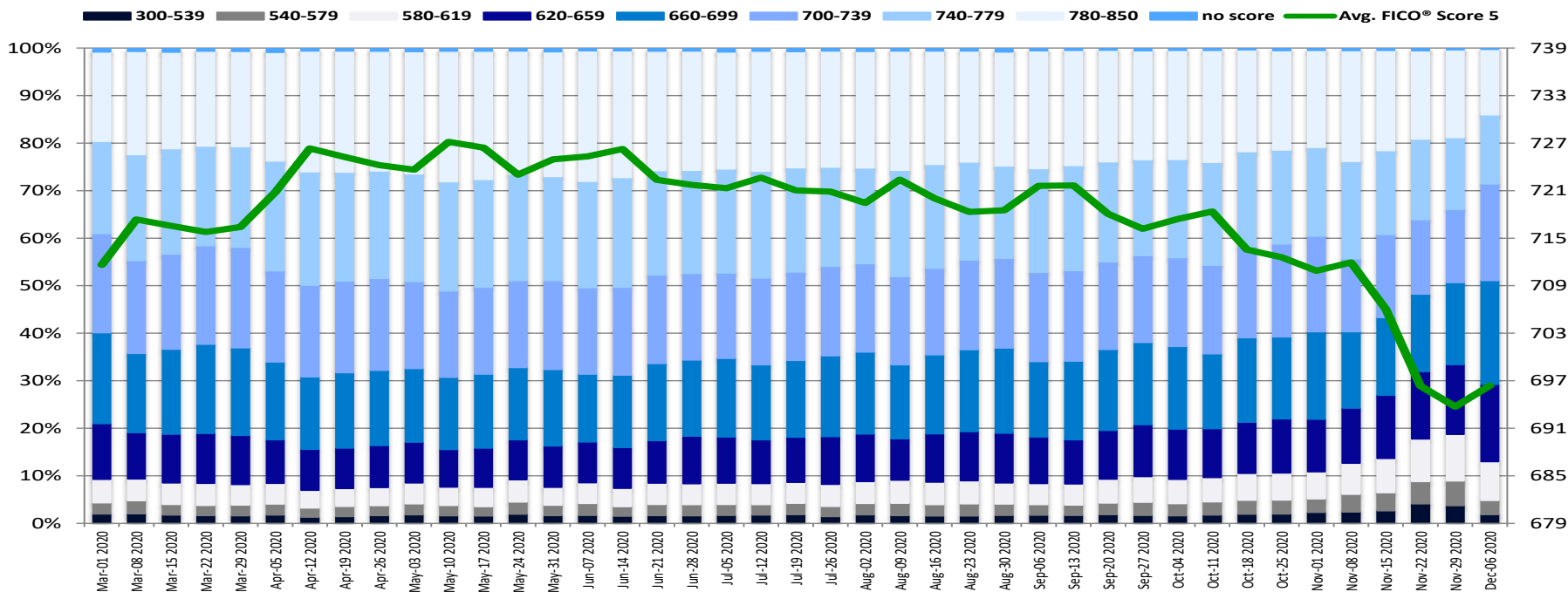
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Home Equity Loan Origination Risk

FICO® Score 5 Distribution for Home Equity Installment Loan Originations by Week
(Percent of Accounts)



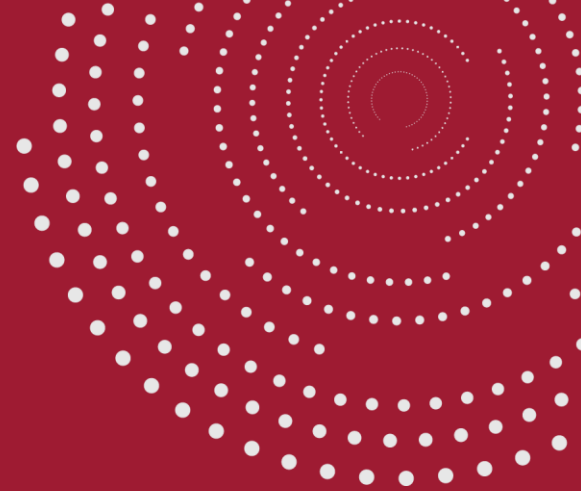
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Consumer Finance



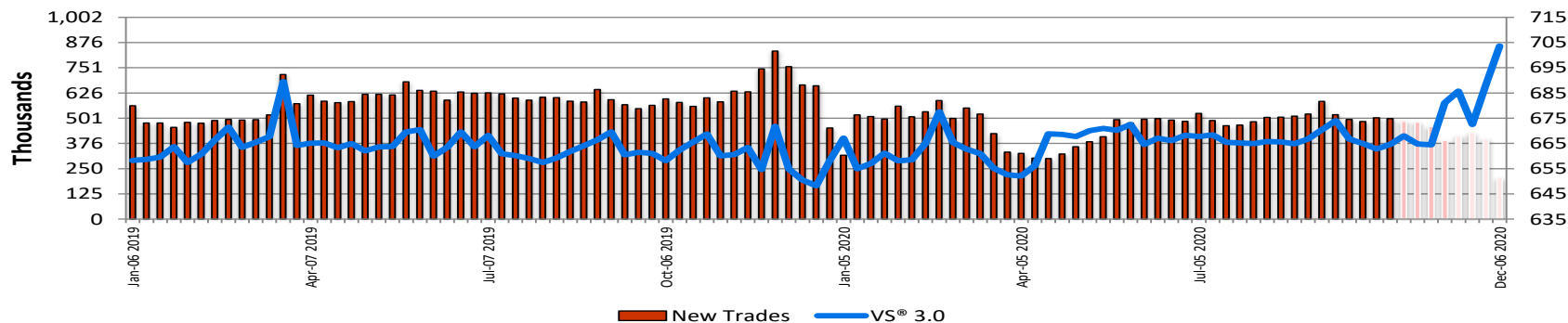
Consumer Finance Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- 205,600 consumer finance loans were originated in the week ending December 6th.
- The total dollar amount of consumer finance loans originated the week ending of December 6th is \$844.6 million.
- Around 31,400 consumer finance loans have been issued the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding total origination amount of \$81.9 million.
- In the week ending December 6th, 15.3% of all consumer finance loans were issued to consumers with a VantageScore® 3.0 subprime credit score. Origination credit limits on subprime consumer finance loans represent 10.5% of the total.
- Around 27,900 consumer finance loans have been issued the week ending December 6th to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding total origination amount of \$78.0 million.
- In the week ending December 6th, 13.6% of all consumer finance loans were issued to consumers with a FICO® Score 9 subprime credit score. Origination credit limits on subprime consumer finance loans represent 9.2% of the total.
- The average loan amount for all consumer finance loans originated in the week ending of December 6th was \$4,107. The average loan amount on new subprime consumer finance loans was \$2,836.

Consumer Finance Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	500.4	491.6
Mar-08 2020	551.8	493.6
Mar-15 2020	521.6	517.6
Mar-22 2020	424.7	717.5
Mar-29 2020	333.3	573.1
Apr-05 2020	326.7	615.3
Apr-12 2020	303.1	585.4
Apr-19 2020	300.8	578.3
Apr-26 2020	324.3	583.9
May-03 2020	360.1	619.5
May-10 2020	384.7	619.5
May-17 2020	409.6	617.0

# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	494.5	681.3
May-31 2020	477.9	639.8
Jun-07 2020	496.6	635.8
Jun-14 2020	499.6	591.1
Jun-21 2020	491.7	631.6
Jun-28 2020	486.2	625.0
Jul-05 2020	525.3	627.3
Jul-12 2020	489.6	621.6
Jul-19 2020	463.7	601.1
Jul-26 2020	466.8	590.6
Aug-02 2020	483.6	605.5
Aug-09 2020	505.6	603.2

# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	506.7	586.3
Aug-23 2020	511.8	581.5
Aug-30 2020	522.2	643.2
Sep-06 2020	584.5	593.4
Sep-13 2020	518.5	568.1
Sep-20 2020	495.4	549.2
Sep-27 2020	484.6	564.8
Oct-04 2020	503.0	597.7
Oct-11 2020	499.4	580.1
Oct-18 2020	484.7	560.1
Oct-25 2020	481.3	601.9
Nov-01 2020	459.6	582.7

# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	390.1	635.9
Nov-15 2020	411.6	632.1
Nov-22 2020	428.2	745.5
Nov-29 2020	396.5	834.6
Dec-06 2020	205.6	757.1

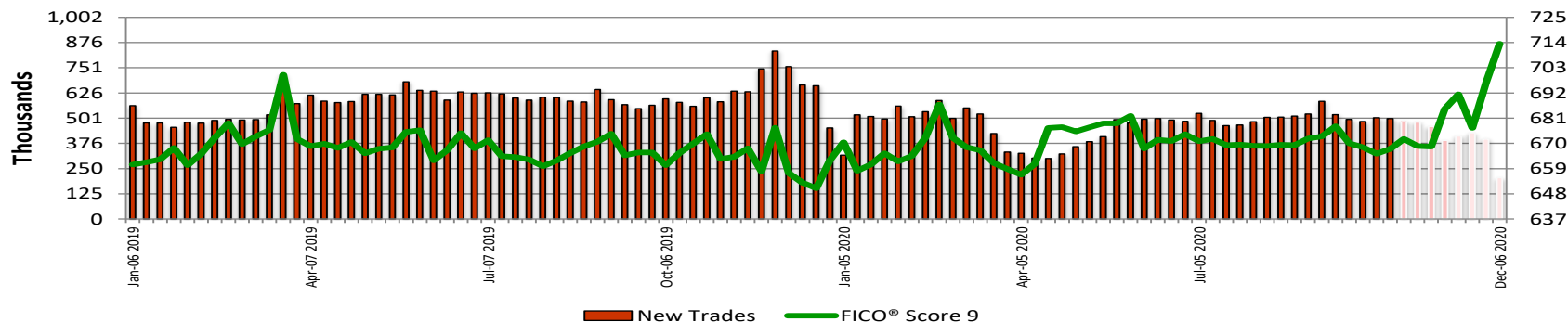
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 9



# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	500.4	491.6
Mar-08 2020	551.8	493.6
Mar-15 2020	521.6	517.6
Mar-22 2020	424.7	717.5
Mar-29 2020	333.3	573.1
Apr-05 2020	326.7	615.3
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Jun-21 2020	491.7	631.6
Jun-28 2020	486.2	625.0
Jul-05 2020	525.3	627.3
Jul-12 2020	489.6	621.6
Jul-19 2020	463.7	601.1
Jul-26 2020	466.8	590.6
Aug-02 2020	483.6	605.5
Aug-09 2020	505.6	603.2

# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	506.7	586.3
Aug-23 2020	511.8	581.5
Aug-30 2020	522.2	643.2
Sep-06 2020	584.5	593.4
Sep-13 2020	518.5	568.1
Sep-20 2020	495.4	549.2
Sep-27 2020	484.6	564.8
Oct-04 2020	503.0	597.7
Oct-11 2020	499.4	580.1
Oct-18 2020	484.7	560.1
Oct-25 2020	481.3	601.9
Nov-01 2020	459.6	582.7

# CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	390.1	635.9
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Nov-22 2020	428.2	745.5
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Dec-06 2020	205.6	757.1

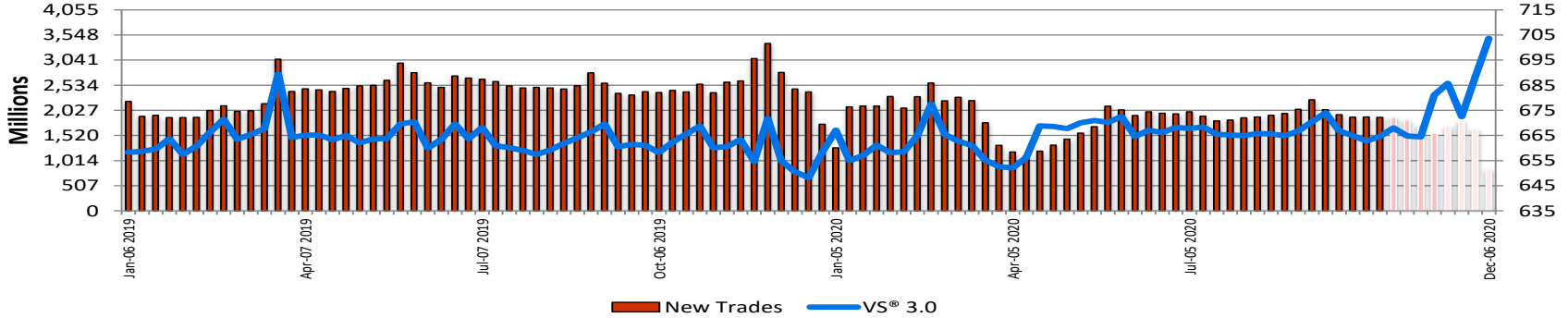
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Loan Originations: Credit Limits

Total Origination Balances in \$Millions; NSA. Average VantageScore® 3.0



TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$2,219.8	\$2,006.7
Mar-08 2020	\$2,294.4	\$2,020.2
Mar-15 2020	\$2,223.8	\$2,162.1
Mar-22 2020	\$1,778.2	\$3,061.6
Mar-29 2020	\$1,321.8	\$2,407.7
Apr-05 2020	\$1,190.6	\$2,465.1
Apr-12 2020	\$1,110.0	\$2,443.3
Apr-19 2020	\$1,205.1	\$2,410.7
Apr-26 2020	\$1,326.6	\$2,473.1
May-03 2020	\$1,450.7	\$2,523.2
May-10 2020	\$1,571.1	\$2,535.5
May-17 2020	\$1,699.6	\$2,634.9

TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$2,111.7	\$2,980.9
May-31 2020	\$2,035.9	\$2,789.4
Jun-07 2020	\$1,924.6	\$2,585.9
Jun-14 2020	\$1,999.3	\$2,492.6
Jun-21 2020	\$1,969.8	\$2,723.0
Jun-28 2020	\$1,957.0	\$2,682.1
Jul-05 2020	\$2,000.5	\$2,656.5
Jul-12 2020	\$1,913.7	\$2,607.8
Jul-19 2020	\$1,814.4	\$2,522.3
Jul-26 2020	\$1,831.5	\$2,479.8
Aug-02 2020	\$1,877.6	\$2,492.8
Aug-09 2020	\$1,896.3	\$2,480.1

TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$1,930.8	\$2,461.0
Aug-23 2020	\$1,964.6	\$2,524.6
Aug-30 2020	\$2,049.8	\$2,786.0
Sep-06 2020	\$2,242.7	\$2,575.9
Sep-13 2020	\$2,041.0	\$2,373.5
Sep-20 2020	\$1,939.6	\$2,340.2
Sep-27 2020	\$1,890.7	\$2,405.5
Oct-04 2020	\$1,895.3	\$2,388.9
Oct-11 2020	\$1,887.3	\$2,431.1
Oct-18 2020	\$1,886.8	\$2,402.0
Oct-25 2020	\$1,831.2	\$2,556.8
Nov-01 2020	\$1,733.7	\$2,384.5

TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,560.7	\$2,596.4
Nov-15 2020	\$1,700.7	\$2,622.7
Nov-22 2020	\$1,814.6	\$3,071.9
Nov-29 2020	\$1,645.7	\$3,378.8
Dec-06 2020	\$844.6	\$2,792.8

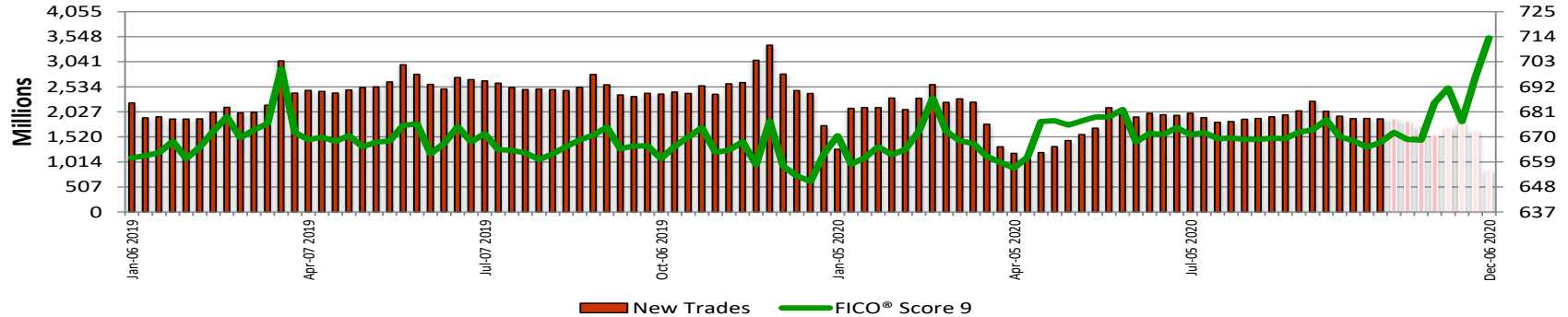
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Loan Originations: Credit Limits

Total Origination Balances in \$Millions; NSA. Average FICO® Score 9



TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$2,219.8	\$2,006.7
Mar-08 2020	\$2,294.4	\$2,020.2
Mar-15 2020	\$2,223.8	\$2,162.1
Mar-22 2020	\$1,778.2	\$3,061.6
Mar-29 2020	\$1,321.8	\$2,407.7
Apr-05 2020	\$1,190.6	\$2,465.1
Apr-12 2020	\$1,110.0	\$2,443.3
Apr-19 2020	\$1,205.1	\$2,410.7
Apr-26 2020	\$1,326.6	\$2,473.1
May-03 2020	\$1,450.7	\$2,523.2
May-10 2020	\$1,571.1	\$2,535.5
May-17 2020	\$1,699.6	\$2,634.9

TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$2,111.7	\$2,980.9
May-31 2020	\$2,035.9	\$2,789.4
Jun-07 2020	\$1,924.6	\$2,585.9
Jun-14 2020	\$1,999.3	\$2,492.6
Jun-21 2020	\$1,969.8	\$2,723.0
Jun-28 2020	\$1,957.0	\$2,682.1
Jul-05 2020	\$2,000.5	\$2,656.5
Jul-12 2020	\$1,913.7	\$2,607.8
Jul-19 2020	\$1,814.4	\$2,522.3
Jul-26 2020	\$1,831.5	\$2,479.8
Aug-02 2020	\$1,877.6	\$2,492.8
Aug-09 2020	\$1,896.3	\$2,480.1

TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$1,930.8	\$2,461.0
Aug-23 2020	\$1,964.6	\$2,524.6
Aug-30 2020	\$2,049.8	\$2,786.0
Sep-06 2020	\$2,242.7	\$2,575.9
Sep-13 2020	\$2,041.0	\$2,373.5
Sep-20 2020	\$1,939.6	\$2,340.2
Sep-27 2020	\$1,890.7	\$2,405.5
Oct-04 2020	\$1,895.3	\$2,388.9
Oct-11 2020	\$1,887.3	\$2,431.1
Oct-18 2020	\$1,886.8	\$2,402.0
Oct-25 2020	\$1,831.2	\$2,556.8
Nov-01 2020	\$1,733.7	\$2,384.5

TOTAL CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,560.7	\$2,596.4
Nov-15 2020	\$1,700.7	\$2,622.7
Nov-22 2020	\$1,814.6	\$3,071.9
Nov-29 2020	\$1,645.7	\$3,378.8
Dec-06 2020	\$844.6	\$2,792.8

Source: Equifax Inc.

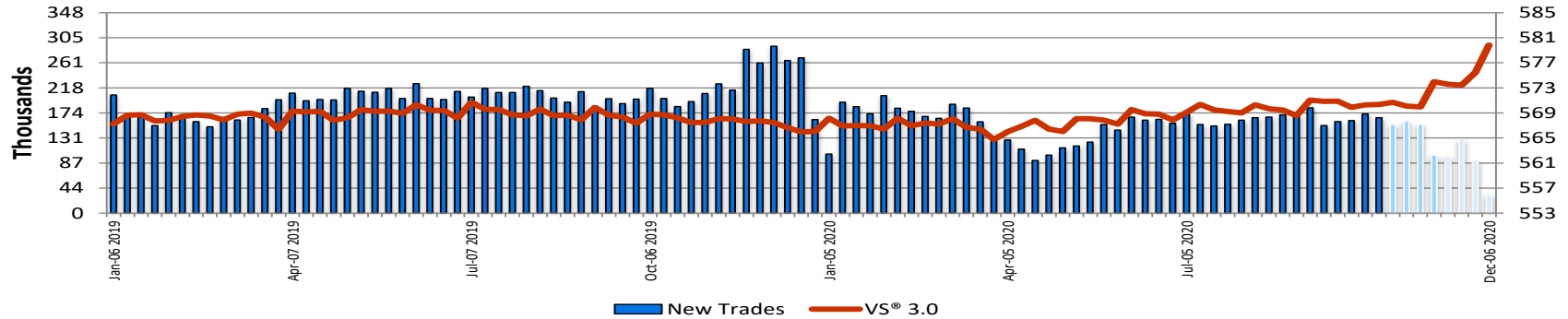


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Finance Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	165.0	166.4	33.0%
Mar-08 2020	189.5	162.3	34.3%
Mar-15 2020	183.0	166.5	35.1%
Mar-22 2020	158.8	181.9	37.4%
Mar-29 2020	129.1	197.4	38.7%
Apr-05 2020	127.5	208.8	39.0%
Apr-12 2020	111.7	195.6	36.9%
Apr-19 2020	91.8	197.6	30.5%
Apr-26 2020	101.0	197.0	31.2%
May-03 2020	113.9	217.2	31.6%
May-10 2020	117.0	211.9	30.4%
May-17 2020	123.9	210.1	30.3%

# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	154.2	216.9	31.2%
May-31 2020	144.6	199.5	30.3%
Jun-07 2020	167.3	225.4	33.7%
Jun-14 2020	161.9	199.5	32.4%
Jun-21 2020	163.1	197.7	33.2%
Jun-28 2020	156.4	211.8	32.2%
Jul-05 2020	172.6	201.8	32.9%
Jul-12 2020	154.3	217.1	31.5%
Jul-19 2020	151.8	209.9	32.7%
Jul-26 2020	154.6	210.0	33.1%
Aug-02 2020	161.7	220.7	33.4%
Aug-09 2020	166.1	213.2	32.9%

# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	167.3	200.3	33.0%
Aug-23 2020	171.3	193.2	33.5%
Aug-30 2020	171.8	211.2	32.9%
Sep-06 2020	183.4	185.8	31.4%
Sep-13 2020	152.4	199.3	29.4%
Sep-20 2020	159.2	190.6	32.1%
Sep-27 2020	161.1	198.6	33.2%
Oct-04 2020	172.4	216.9	34.3%
Oct-11 2020	166.1	199.4	33.3%
Oct-18 2020	154.0	185.5	31.8%
Oct-25 2020	160.1	194.0	33.3%
Nov-01 2020	153.6	208.1	33.4%

# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	100.6	224.9	25.8%
Nov-15 2020	98.1	214.2	23.8%
Nov-22 2020	127.7	284.9	29.8%
Nov-29 2020	90.4	261.3	22.8%
Dec-06 2020	31.4	290.3	15.3%

Source: Equifax Inc.

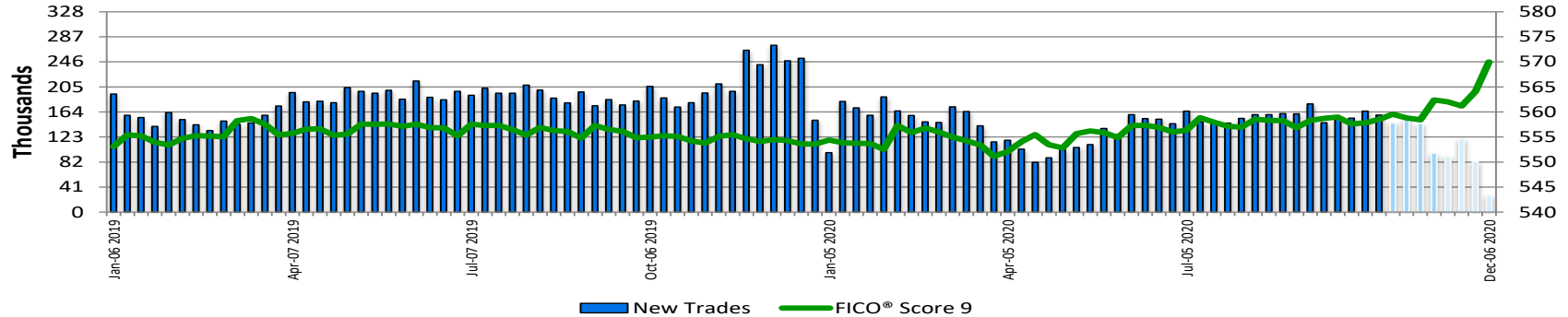


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Finance Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	147.0	149.4	29.4%
Mar-08 2020	172.6	143.8	31.3%
Mar-15 2020	164.9	146.1	31.6%
Mar-22 2020	141.4	158.7	33.3%
Mar-29 2020	115.0	174.0	34.5%
Apr-05 2020	117.8	196.0	36.0%
Apr-12 2020	103.2	180.6	34.1%
Apr-19 2020	81.8	181.6	27.2%
Apr-26 2020	89.2	179.5	27.5%
May-03 2020	102.5	203.9	28.4%
May-10 2020	106.1	197.8	27.6%
May-17 2020	110.9	194.9	27.1%

# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	137.0	199.7	27.7%
May-31 2020	127.4	185.0	26.7%
Jun-07 2020	159.7	214.9	32.2%
Jun-14 2020	153.2	188.0	30.7%
Jun-21 2020	152.5	184.1	31.0%
Jun-28 2020	145.0	197.9	29.8%
Jul-05 2020	165.5	191.4	31.5%
Jul-12 2020	148.0	203.0	30.2%
Jul-19 2020	145.1	195.0	31.3%
Jul-26 2020	145.8	194.8	31.2%
Aug-02 2020	153.7	208.2	31.8%
Aug-09 2020	159.7	200.0	31.6%

# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	159.6	186.8	31.5%
Aug-23 2020	161.5	178.8	31.6%
Aug-30 2020	160.9	196.8	30.8%
Sep-06 2020	177.2	174.1	30.3%
Sep-13 2020	146.7	184.4	28.3%
Sep-20 2020	152.7	175.5	30.8%
Sep-27 2020	153.9	181.9	31.8%
Oct-04 2020	165.5	205.9	32.9%
Oct-11 2020	158.9	187.0	31.8%
Oct-18 2020	145.9	172.4	30.1%
Oct-25 2020	151.4	179.2	31.5%
Nov-01 2020	144.9	195.1	31.5%

# SUBPRIME CONSUMER FINANCE ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	96.3	210.1	24.7%
Nov-15 2020	91.2	198.0	22.2%
Nov-22 2020	120.2	265.1	28.1%
Nov-29 2020	82.6	241.4	20.8%
Dec-06 2020	27.9	273.3	13.6%

Source: Equifax Inc.

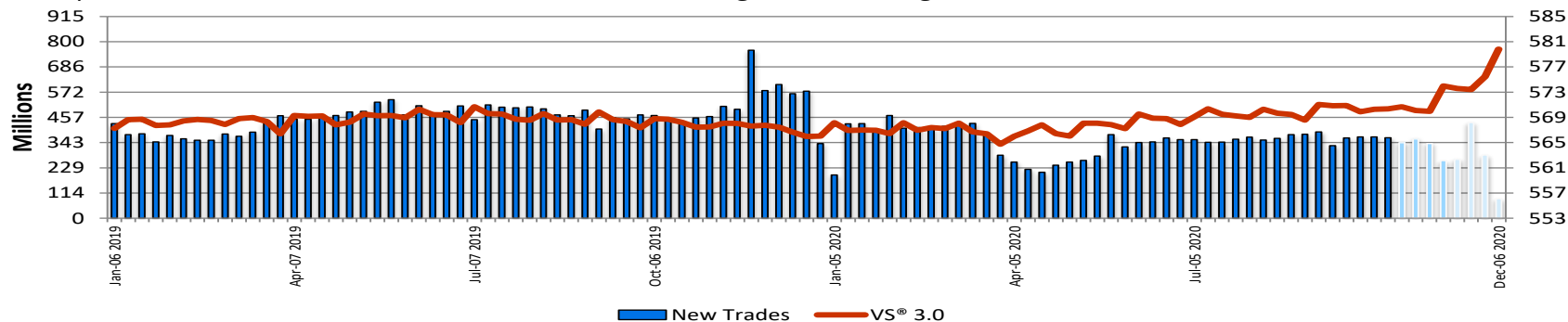


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Fin. Originations: Credit Limits

Total Balances in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$416.9	\$382.7	18.8%
Mar-08 2020	\$433.2	\$372.1	18.9%
Mar-15 2020	\$430.5	\$390.5	19.4%
Mar-22 2020	\$375.4	\$435.8	21.1%
Mar-29 2020	\$285.9	\$465.0	21.6%
Apr-05 2020	\$255.7	\$450.4	21.5%
Apr-12 2020	\$222.1	\$449.1	20.0%
Apr-19 2020	\$208.8	\$462.1	17.3%
Apr-26 2020	\$241.4	\$466.5	18.2%
May-03 2020	\$254.9	\$481.8	17.6%
May-10 2020	\$262.7	\$485.1	16.7%
May-17 2020	\$282.6	\$526.0	16.6%

TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$379.1	\$538.1	18.0%
May-31 2020	\$324.1	\$468.8	15.9%
Jun-07 2020	\$343.7	\$510.6	17.9%
Jun-14 2020	\$346.5	\$472.4	17.3%
Jun-21 2020	\$364.3	\$485.2	18.5%
Jun-28 2020	\$356.9	\$509.4	18.2%
Jul-05 2020	\$356.7	\$447.2	17.8%
Jul-12 2020	\$345.1	\$514.0	18.0%
Jul-19 2020	\$345.5	\$504.1	19.0%
Jul-26 2020	\$359.3	\$501.3	19.6%
Aug-02 2020	\$367.8	\$505.2	19.6%
Aug-09 2020	\$354.9	\$496.0	18.7%

TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$362.5	\$468.6	18.8%
Aug-23 2020	\$379.8	\$465.7	19.3%
Aug-30 2020	\$381.8	\$490.9	18.6%
Sep-06 2020	\$391.5	\$404.9	17.5%
Sep-13 2020	\$329.7	\$455.6	16.2%
Sep-20 2020	\$364.5	\$450.8	18.8%
Sep-27 2020	\$369.7	\$468.6	19.6%
Oct-04 2020	\$369.6	\$466.1	19.5%
Oct-11 2020	\$365.8	\$449.4	19.4%
Oct-18 2020	\$342.4	\$433.6	18.1%
Oct-25 2020	\$359.0	\$455.0	19.6%
Nov-01 2020	\$338.5	\$461.7	19.5%

TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$261.2	\$507.6	16.7%
Nov-15 2020	\$267.4	\$494.2	15.7%
Nov-22 2020	\$433.5	\$762.1	23.9%
Nov-29 2020	\$286.4	\$579.4	17.4%
Dec-06 2020	\$89.1	\$606.2	10.5%

Source: Equifax Inc.

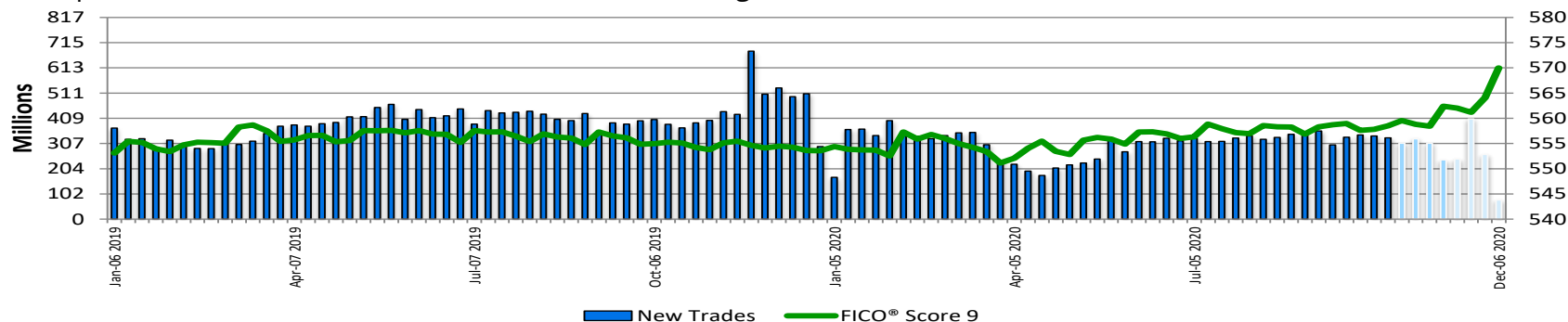


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Fin. Originations: Credit Limits

Total Balances in \$Millions; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$339.1	\$314.0	15.3%
Mar-08 2020	\$350.0	\$303.0	15.3%
Mar-15 2020	\$351.6	\$316.4	15.8%
Mar-22 2020	\$301.9	\$347.5	17.0%
Mar-29 2020	\$238.7	\$377.1	18.1%
Apr-05 2020	\$222.7	\$382.3	18.7%
Apr-12 2020	\$195.3	\$377.1	17.6%
Apr-19 2020	\$177.6	\$386.9	14.7%
Apr-26 2020	\$207.7	\$392.5	15.7%
May-03 2020	\$220.4	\$415.2	15.2%
May-10 2020	\$228.4	\$415.4	14.5%
May-17 2020	\$244.3	\$452.7	14.4%

TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$327.7	\$465.1	15.5%
May-31 2020	\$273.6	\$404.6	13.4%
Jun-07 2020	\$314.9	\$444.8	16.4%
Jun-14 2020	\$314.3	\$411.2	15.7%
Jun-21 2020	\$328.6	\$419.5	16.7%
Jun-28 2020	\$318.6	\$446.6	16.3%
Jul-05 2020	\$327.2	\$385.8	16.4%
Jul-12 2020	\$315.1	\$440.2	16.5%
Jul-19 2020	\$315.7	\$431.1	17.4%
Jul-26 2020	\$329.0	\$433.6	18.0%
Aug-02 2020	\$337.5	\$437.6	18.0%
Aug-09 2020	\$324.0	\$425.8	17.1%

TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$331.3	\$405.3	17.2%
Aug-23 2020	\$344.1	\$399.5	17.5%
Aug-30 2020	\$345.6	\$428.2	16.9%
Sep-06 2020	\$357.4	\$345.0	15.9%
Sep-13 2020	\$301.1	\$390.9	14.8%
Sep-20 2020	\$332.3	\$385.2	17.1%
Sep-27 2020	\$341.9	\$398.8	18.1%
Oct-04 2020	\$337.9	\$404.3	17.8%
Oct-11 2020	\$329.6	\$384.8	17.5%
Oct-18 2020	\$308.0	\$370.1	16.3%
Oct-25 2020	\$325.4	\$390.4	17.8%
Nov-01 2020	\$307.6	\$400.9	17.7%

TOTAL SUBPRIME CONSUMER FINANCE BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$240.6	\$436.0	15.4%
Nov-15 2020	\$243.8	\$425.0	14.3%
Nov-22 2020	\$406.4	\$681.1	22.4%
Nov-29 2020	\$262.4	\$507.1	15.9%
Dec-06 2020	\$78.0	\$531.6	9.2%

Source: Equifax Inc.

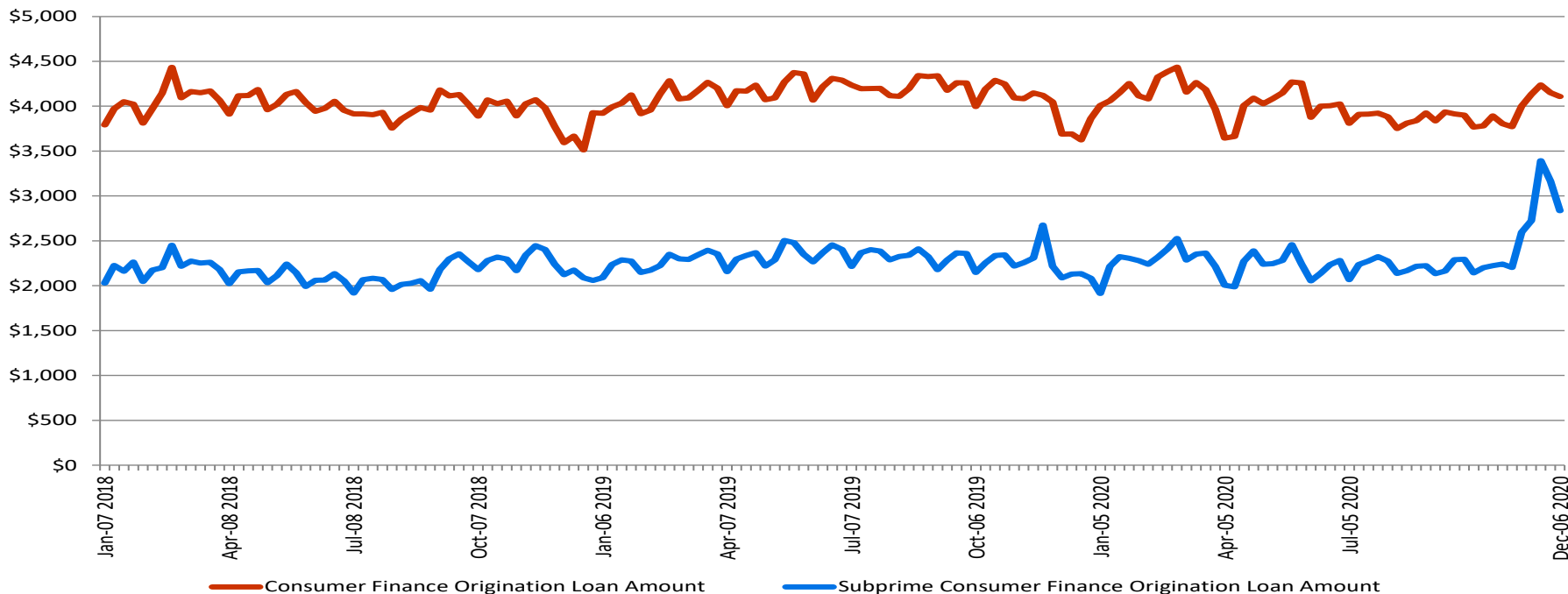


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Average Origination Credit Limit

Average Origination Loan Credit Limit Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

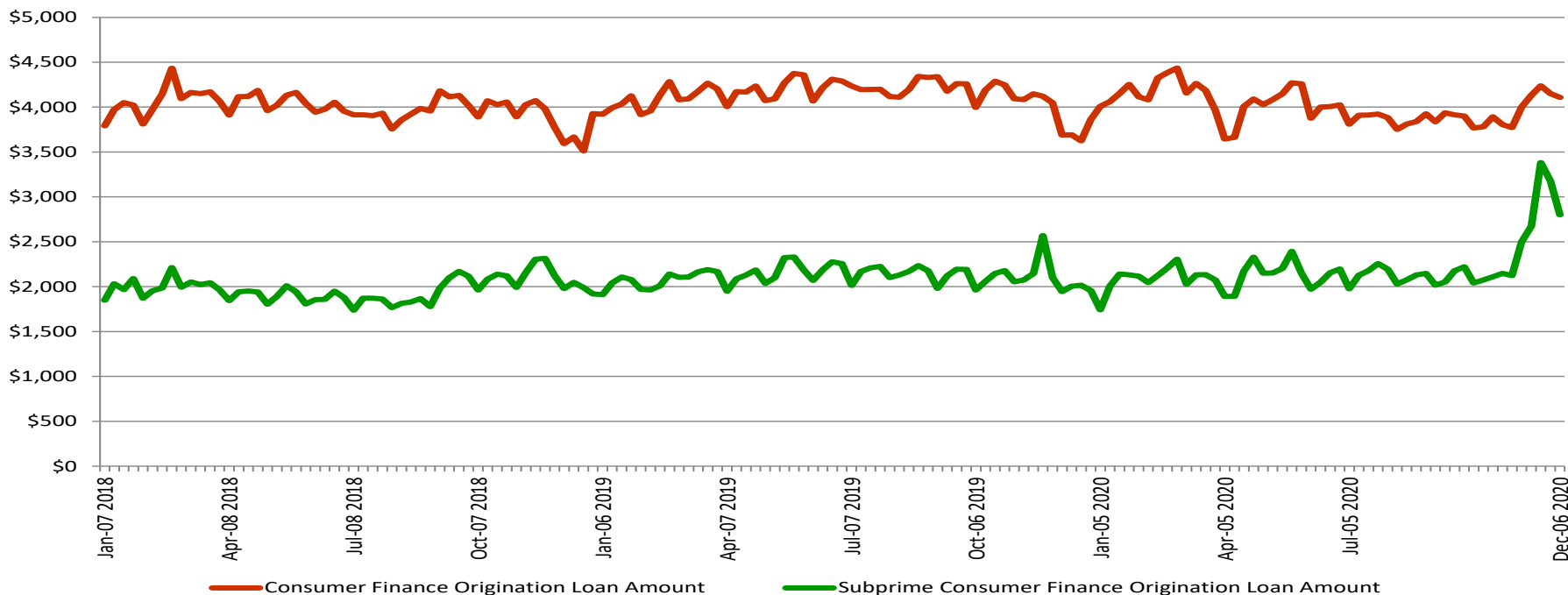


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Average Origination Credit Limit

Average Origination Loan Credit Limit Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



Source: Equifax Inc.

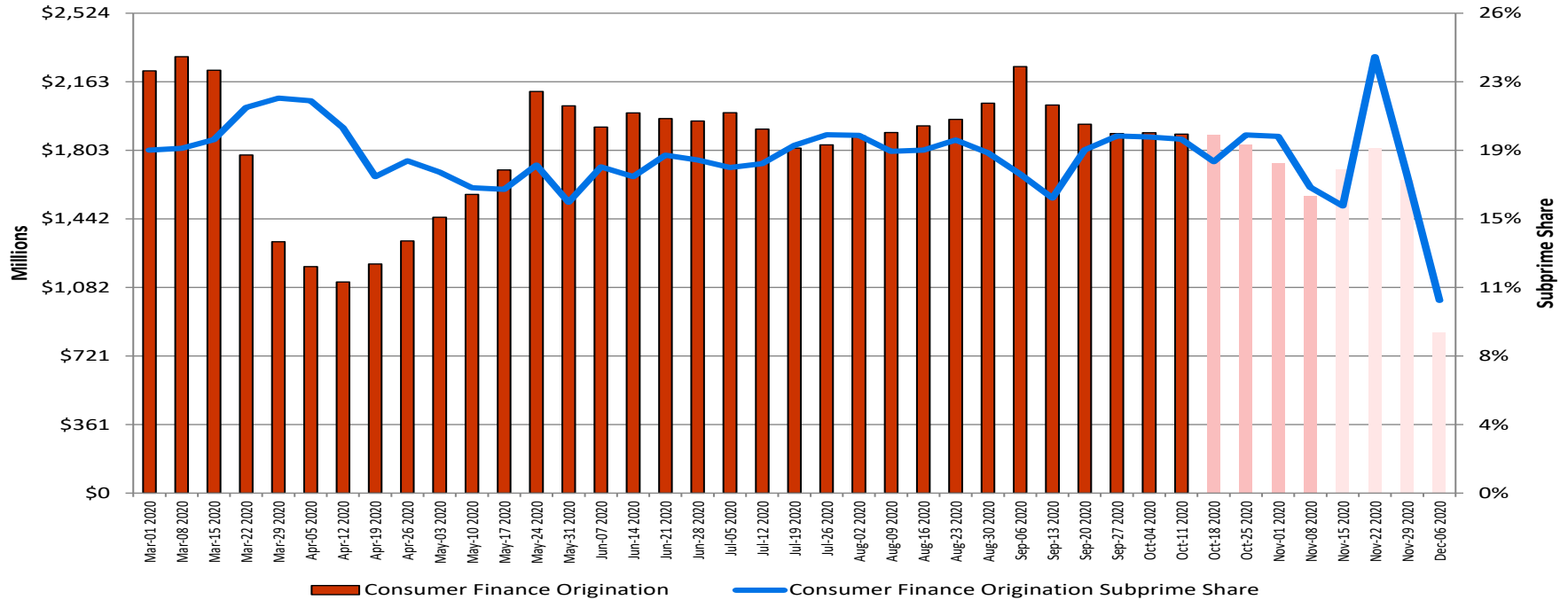


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Origination Credit Limits

Total Balances in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

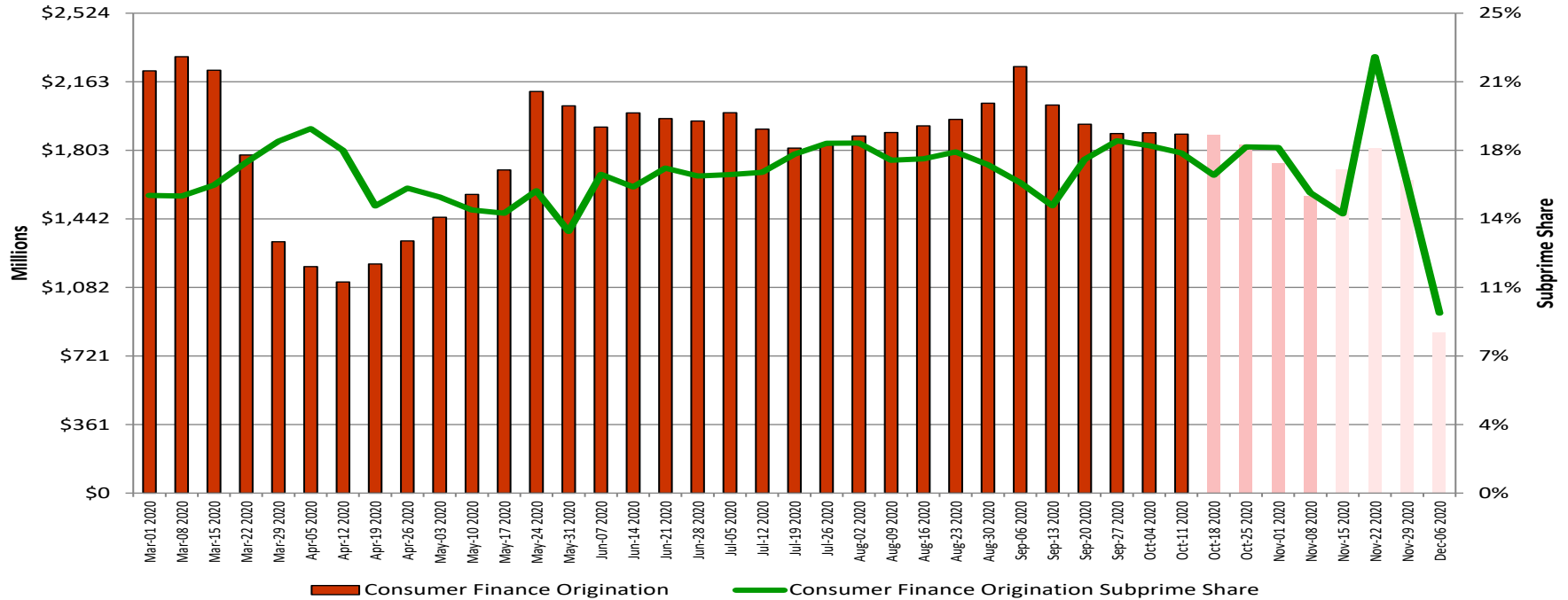


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Origination Credit Limits

Total Balances in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



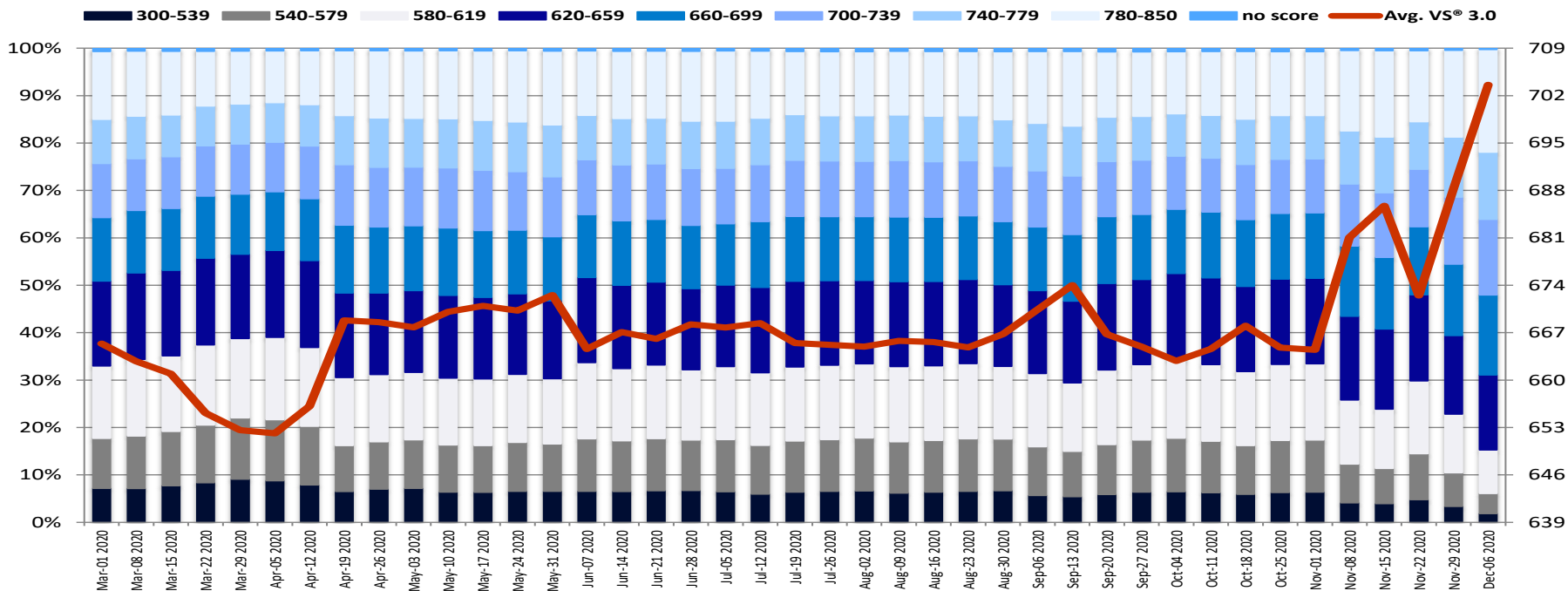
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Loan Origination Risk

VantageScore® 3.0 Distribution for Consumer Finance Loan Originations by Week
(Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

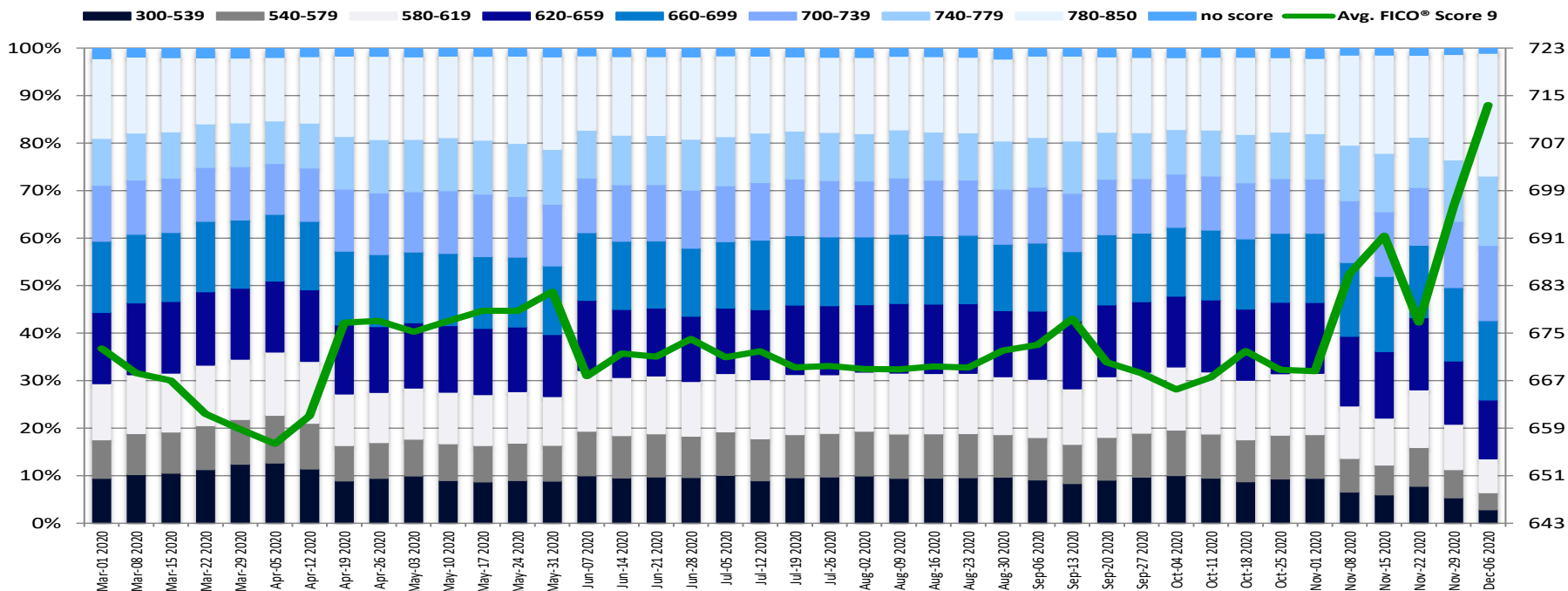
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Loan Origination Risk

FICO® Score 9 Distribution for Consumer Finance Loan Originations by Week
(Percent of Accounts)



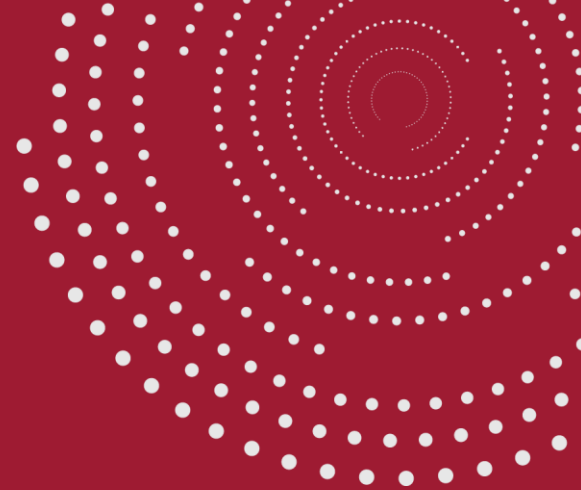
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Consumer Finance Installment Loans



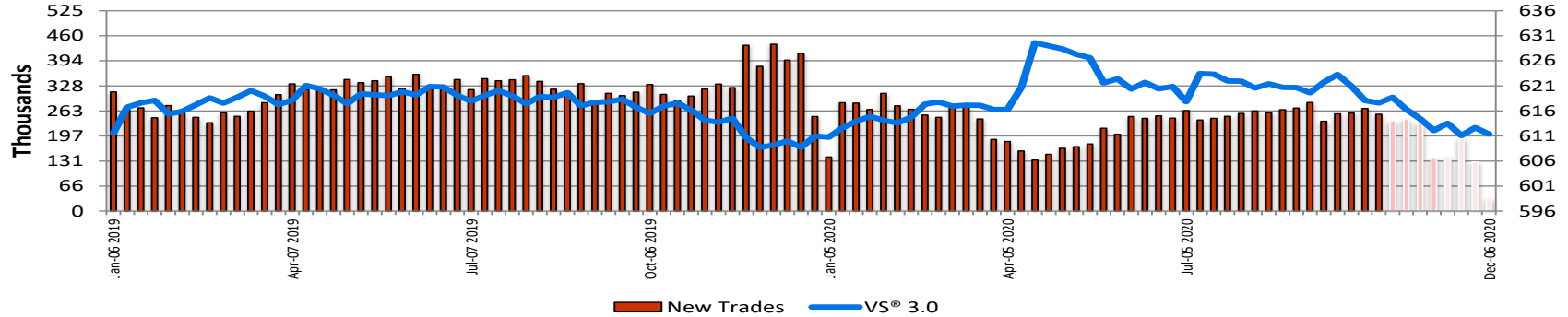
Consumer Finance Installment Loan Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- Around 32,400 consumer finance (CF) installment loans were originated in the week ending December 6th .
- The total dollar amount of CF installment loans originated in the week ending December 6th is \$138.8 million.
- In the week ending December 6th, less than 18,400 CF installment loans have been originated to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding credit limit of \$65.7 million.
- In the week ending December 6th, 56.7% of all consumer finance loans were issued to consumers with a VantageScore® 3.0 subprime credit score. Origination credit limits on subprime consumer finance loans represent 47.4% of the total.
- In the week ending December 6th, less than 17,700 CF installment loans have been originated to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding credit limit of \$61.6 million.
- In the week ending December 6th, 54.6% of all consumer finance loans were issued to consumers with a FICO® Score 9 subprime credit score. Origination credit limits on subprime consumer finance loans represent 44.4% of the total.
- The average loan amount for CF installment loans issued in the week ending December 6th was \$4,283. The average loan amount on new subprime CF installment loans was \$3,579.

Consumer Finance Installment Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	246.3	257.8
Mar-08 2020	277.4	248.8
Mar-15 2020	272.8	262.2
Mar-22 2020	242.1	284.4
Mar-29 2020	188.3	305.6
Apr-05 2020	183.0	334.0
Apr-12 2020	158.1	319.1
Apr-19 2020	134.1	322.0
Apr-26 2020	149.2	318.0
May-03 2020	165.1	345.3
May-10 2020	169.4	337.0
May-17 2020	176.5	341.8

# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	217.3	352.0
May-31 2020	202.0	321.2
Jun-07 2020	248.0	358.7
Jun-14 2020	243.7	326.8
Jun-21 2020	249.8	323.1
Jun-28 2020	243.7	344.9
Jul-05 2020	263.9	318.6
Jul-12 2020	239.1	347.2
Jul-19 2020	243.5	342.0
Jul-26 2020	248.9	344.4
Aug-02 2020	256.6	355.2
Aug-09 2020	262.8	340.1

# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	257.9	319.9
Aug-23 2020	265.9	311.5
Aug-30 2020	270.4	334.3
Sep-06 2020	285.0	286.6
Sep-13 2020	235.7	309.0
Sep-20 2020	255.5	302.8
Sep-27 2020	257.7	311.9
Oct-04 2020	269.4	331.9
Oct-11 2020	254.0	306.4
Oct-18 2020	236.0	290.1
Oct-25 2020	240.4	302.0
Nov-01 2020	230.3	320.2

# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	138.1	333.2
Nov-15 2020	141.5	324.0
Nov-22 2020	191.9	435.0
Nov-29 2020	129.2	380.0
Dec-06 2020	32.4	437.7

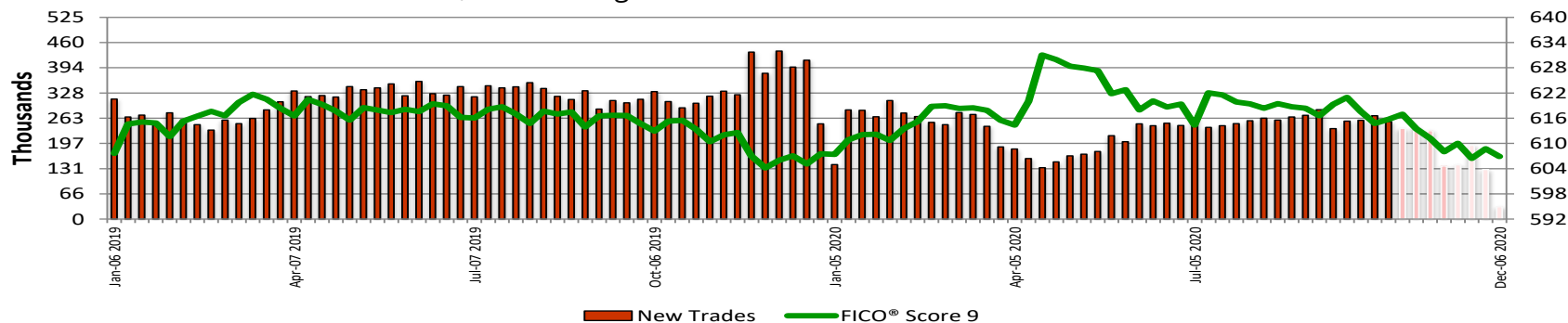
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 9



# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	246.3	257.8
Mar-08 2020	277.4	248.8
Mar-15 2020	272.8	262.2
Mar-22 2020	242.1	284.4
Mar-29 2020	188.3	305.6
Apr-05 2020	183.0	334.0
Apr-12 2020	158.1	319.1
Apr-19 2020	134.1	322.0
Apr-26 2020	149.2	318.0
May-03 2020	165.1	345.3
May-10 2020	169.4	337.0
May-17 2020	176.5	341.8

# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	217.3	352.0
May-31 2020	202.0	321.2
Jun-07 2020	248.0	358.7
Jun-14 2020	243.7	326.8
Jun-21 2020	249.8	323.1
Jun-28 2020	243.7	344.9
Jul-05 2020	263.9	318.6
Jul-12 2020	239.1	347.2
Jul-19 2020	243.5	342.0
Jul-26 2020	248.9	344.4
Aug-02 2020	256.6	355.2
Aug-09 2020	262.8	340.1

# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	257.9	319.9
Aug-23 2020	265.9	311.5
Aug-30 2020	270.4	334.3
Sep-06 2020	285.0	286.6
Sep-13 2020	235.7	309.0
Sep-20 2020	255.5	302.8
Sep-27 2020	257.7	311.9
Oct-04 2020	269.4	331.9
Oct-11 2020	254.0	306.4
Oct-18 2020	236.0	290.1
Oct-25 2020	240.4	302.0
Nov-01 2020	230.3	320.2

# CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	138.1	333.2
Nov-15 2020	141.5	324.0
Nov-22 2020	191.9	435.0
Nov-29 2020	129.2	380.0
Dec-06 2020	32.4	437.7

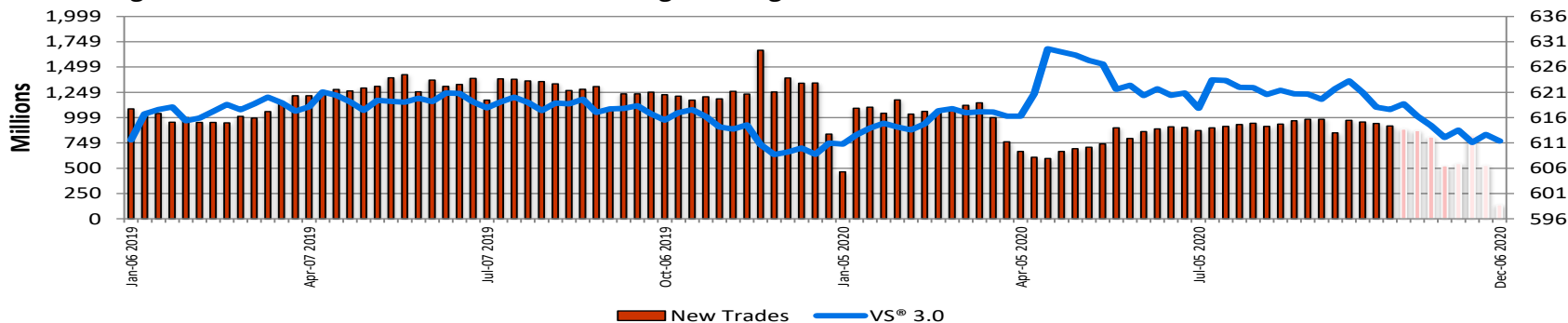
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Loan Originations: Balances

Total Origination Balances in \$Millions; NSA. Average VantageScore® 3.0



TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,086.0	\$1,012.2
Mar-08 2020	\$1,121.3	\$996.5
Mar-15 2020	\$1,147.0	\$1,059.6
Mar-22 2020	\$1,000.7	\$1,148.5
Mar-29 2020	\$761.0	\$1,216.7
Apr-05 2020	\$667.2	\$1,215.9
Apr-12 2020	\$609.4	\$1,254.4
Apr-19 2020	\$597.7	\$1,277.7
Apr-26 2020	\$666.0	\$1,264.3
May-03 2020	\$693.3	\$1,291.6
May-10 2020	\$708.9	\$1,309.9
May-17 2020	\$741.6	\$1,393.7

TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$899.8	\$1,424.6
May-31 2020	\$793.9	\$1,255.8
Jun-07 2020	\$862.0	\$1,370.0
Jun-14 2020	\$888.9	\$1,308.9
Jun-21 2020	\$909.8	\$1,328.6
Jun-28 2020	\$904.0	\$1,388.0
Jul-05 2020	\$872.5	\$1,172.8
Jul-12 2020	\$899.8	\$1,382.6
Jul-19 2020	\$914.1	\$1,378.5
Jul-26 2020	\$932.1	\$1,363.0
Aug-02 2020	\$944.5	\$1,355.6
Aug-09 2020	\$913.7	\$1,334.6

TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$935.8	\$1,267.4
Aug-23 2020	\$968.8	\$1,280.4
Aug-30 2020	\$984.4	\$1,306.0
Sep-06 2020	\$984.2	\$1,091.1
Sep-13 2020	\$850.4	\$1,235.2
Sep-20 2020	\$974.0	\$1,234.5
Sep-27 2020	\$957.7	\$1,251.0
Oct-04 2020	\$941.9	\$1,226.3
Oct-11 2020	\$917.3	\$1,211.6
Oct-18 2020	\$885.6	\$1,173.6
Oct-25 2020	\$870.9	\$1,205.9
Nov-01 2020	\$808.0	\$1,185.5

TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$524.8	\$1,259.2
Nov-15 2020	\$547.1	\$1,233.4
Nov-22 2020	\$826.8	\$1,665.5
Nov-29 2020	\$527.6	\$1,252.5
Dec-06 2020	\$138.8	\$1,390.5

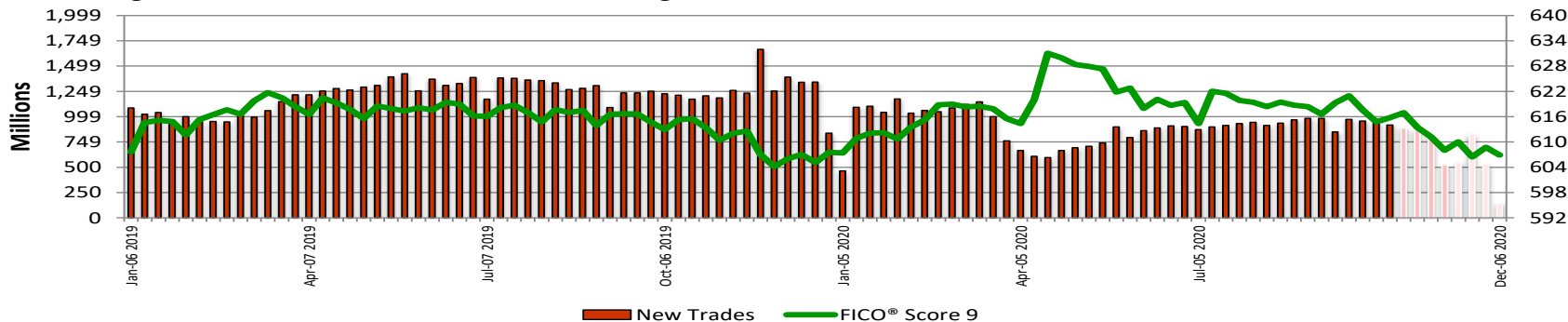
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Loan Originations: Balances

Total Origination Balances in \$Millions; NSA. Average FICO® Score 9



TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,086.0	\$1,012.2
Mar-08 2020	\$1,121.3	\$996.5
Mar-15 2020	\$1,147.0	\$1,059.6
Mar-22 2020	\$1,000.7	\$1,148.5
Mar-29 2020	\$761.0	\$1,216.7
Apr-05 2020	\$667.2	\$1,215.9
Apr-12 2020	\$609.4	\$1,254.4
Apr-19 2020	\$597.7	\$1,277.7
Apr-26 2020	\$666.0	\$1,264.3
May-03 2020	\$693.3	\$1,291.6
May-10 2020	\$708.9	\$1,309.9
May-17 2020	\$741.6	\$1,393.7

TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$899.8	\$1,424.6
May-31 2020	\$793.9	\$1,255.8
Jun-07 2020	\$862.0	\$1,370.0
Jun-14 2020	\$888.9	\$1,308.9
Jun-21 2020	\$909.8	\$1,328.6
Jun-28 2020	\$904.0	\$1,388.0
Jul-05 2020	\$872.5	\$1,172.8
Jul-12 2020	\$899.8	\$1,382.6
Jul-19 2020	\$914.1	\$1,378.5
Jul-26 2020	\$932.1	\$1,363.0
Aug-02 2020	\$944.5	\$1,355.6
Aug-09 2020	\$913.7	\$1,334.6

TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$935.8	\$1,267.4
Aug-23 2020	\$968.8	\$1,280.4
Aug-30 2020	\$984.4	\$1,306.0
Sep-06 2020	\$984.2	\$1,091.1
Sep-13 2020	\$850.4	\$1,235.2
Sep-20 2020	\$974.0	\$1,234.5
Sep-27 2020	\$957.7	\$1,251.0
Oct-04 2020	\$941.9	\$1,226.3
Oct-11 2020	\$917.3	\$1,211.6
Oct-18 2020	\$885.6	\$1,173.6
Oct-25 2020	\$870.9	\$1,205.9
Nov-01 2020	\$808.0	\$1,185.5

TOTAL CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$524.8	\$1,259.2
Nov-15 2020	\$547.1	\$1,233.4
Nov-22 2020	\$826.8	\$1,665.5
Nov-29 2020	\$527.6	\$1,252.5
Dec-06 2020	\$138.8	\$1,390.5

Source: Equifax Inc.

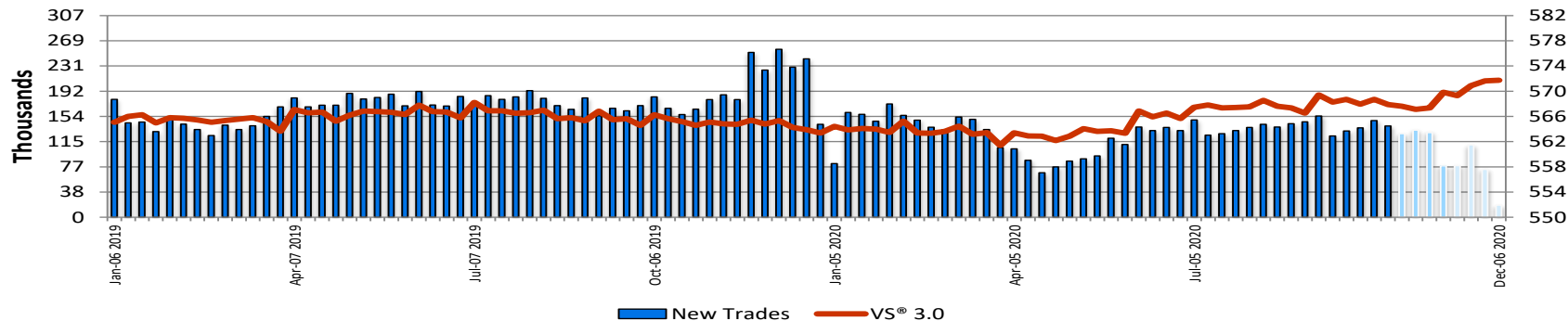


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Fin. Installment Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	133.5	140.6	54.2%
Mar-08 2020	152.8	134.0	55.1%
Mar-15 2020	149.5	139.6	54.8%
Mar-22 2020	133.8	153.7	55.3%
Mar-29 2020	106.5	168.6	56.6%
Apr-05 2020	104.6	182.0	57.2%
Apr-12 2020	87.1	168.4	55.1%
Apr-19 2020	68.1	171.1	50.7%
Apr-26 2020	76.8	170.8	51.5%
May-03 2020	85.9	189.1	52.0%
May-10 2020	89.3	180.5	52.7%
May-17 2020	93.6	182.8	53.0%

# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	120.5	187.9	55.5%
May-31 2020	111.1	169.9	55.0%
Jun-07 2020	137.7	191.8	55.5%
Jun-14 2020	132.4	171.2	54.3%
Jun-21 2020	137.0	169.9	54.8%
Jun-28 2020	132.4	184.2	54.3%
Jul-05 2020	148.4	173.3	56.2%
Jul-12 2020	125.5	185.4	52.5%
Jul-19 2020	127.6	179.9	52.4%
Jul-26 2020	132.3	183.5	53.2%
Aug-02 2020	137.0	193.2	53.4%
Aug-09 2020	141.9	181.3	54.0%

# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	137.8	170.5	53.4%
Aug-23 2020	142.8	164.6	53.7%
Aug-30 2020	145.6	181.9	53.8%
Sep-06 2020	154.6	154.9	54.2%
Sep-13 2020	124.3	166.3	52.7%
Sep-20 2020	131.9	162.4	51.6%
Sep-27 2020	136.5	170.2	53.0%
Oct-04 2020	147.7	183.7	54.8%
Oct-11 2020	139.4	166.3	54.9%
Oct-18 2020	127.3	156.8	54.0%
Oct-25 2020	132.9	165.1	55.3%
Nov-01 2020	129.1	179.5	56.1%

# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	78.4	186.8	56.8%
Nov-15 2020	78.7	179.5	55.6%
Nov-22 2020	110.3	251.3	57.5%
Nov-29 2020	72.9	224.4	56.4%
Dec-06 2020	18.4	256.1	56.7%

Source: Equifax Inc.

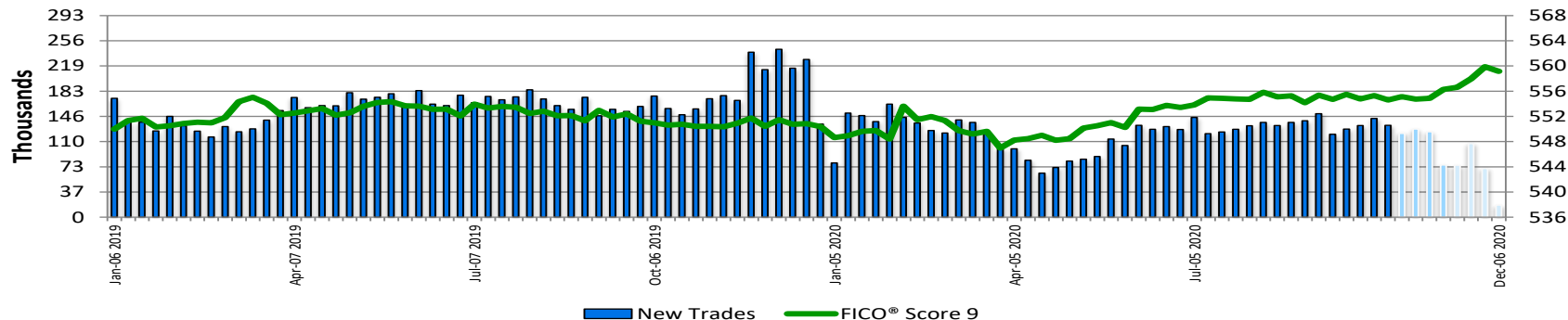


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Fin. Installment Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	122.3	131.6	49.6%
Mar-08 2020	141.3	124.2	50.9%
Mar-15 2020	137.9	128.4	50.5%
Mar-22 2020	123.4	141.0	51.0%
Mar-29 2020	99.7	155.0	52.9%
Apr-05 2020	99.6	174.0	54.4%
Apr-12 2020	82.9	159.3	52.4%
Apr-19 2020	64.1	162.1	47.8%
Apr-26 2020	72.5	161.7	48.6%
May-03 2020	81.8	180.9	49.5%
May-10 2020	84.5	171.4	49.9%
May-17 2020	88.3	174.1	50.0%

# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	113.6	179.4	52.3%
May-31 2020	104.4	162.0	51.7%
Jun-07 2020	133.6	184.0	53.9%
Jun-14 2020	127.9	164.1	52.5%
Jun-21 2020	131.8	162.2	52.8%
Jun-28 2020	127.3	177.3	52.2%
Jul-05 2020	144.8	166.3	54.9%
Jul-12 2020	121.4	175.5	50.8%
Jul-19 2020	123.9	170.7	50.9%
Jul-26 2020	127.8	174.7	51.4%
Aug-02 2020	133.0	184.9	51.8%
Aug-09 2020	137.7	171.8	52.4%

# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	133.2	162.0	51.6%
Aug-23 2020	137.6	156.6	51.8%
Aug-30 2020	140.1	174.2	51.8%
Sep-06 2020	150.4	147.5	52.8%
Sep-13 2020	120.5	156.7	51.2%
Sep-20 2020	128.0	153.7	50.1%
Sep-27 2020	133.2	160.8	51.7%
Oct-04 2020	143.5	175.9	53.3%
Oct-11 2020	133.4	157.9	52.5%
Oct-18 2020	121.7	148.9	51.6%
Oct-25 2020	128.0	157.3	53.3%
Nov-01 2020	123.9	172.0	53.8%

# SUBPRIME CONSUMER FINANCE INSTALLMENT ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	75.7	176.6	54.8%
Nov-15 2020	75.6	169.6	53.4%
Nov-22 2020	106.9	239.6	55.7%
Nov-29 2020	70.7	214.2	54.7%
Dec-06 2020	17.7	243.8	54.6%

Source: Equifax Inc.

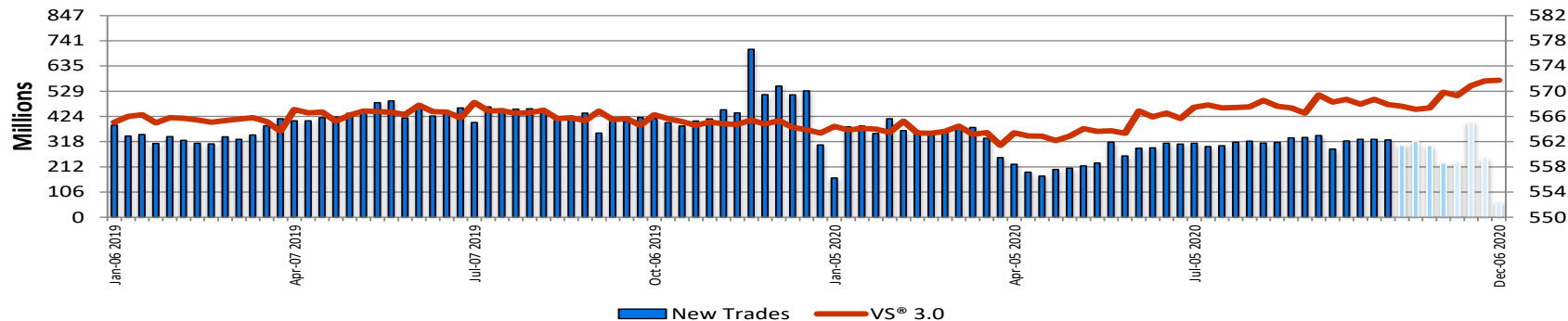


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Fin. Installment Originations: Balances

Total Balances in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$363.9	\$338.8	33.5%
Mar-08 2020	\$377.3	\$327.6	33.6%
Mar-15 2020	\$377.8	\$346.2	32.9%
Mar-22 2020	\$332.5	\$384.8	33.2%
Mar-29 2020	\$251.3	\$414.3	33.0%
Apr-05 2020	\$223.4	\$405.8	33.5%
Apr-12 2020	\$190.4	\$405.5	31.2%
Apr-19 2020	\$173.5	\$419.1	29.0%
Apr-26 2020	\$201.2	\$421.4	30.2%
May-03 2020	\$206.6	\$436.6	29.8%
May-10 2020	\$216.6	\$438.9	30.6%
May-17 2020	\$228.6	\$481.7	30.8%

TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$315.6	\$489.4	35.1%
May-31 2020	\$258.0	\$417.8	32.5%
Jun-07 2020	\$290.6	\$461.3	33.7%
Jun-14 2020	\$291.9	\$425.7	32.8%
Jun-21 2020	\$311.3	\$436.3	34.2%
Jun-28 2020	\$307.7	\$459.9	34.0%
Jul-05 2020	\$311.8	\$398.5	35.7%
Jul-12 2020	\$297.6	\$463.8	33.1%
Jul-19 2020	\$301.2	\$455.6	33.0%
Jul-26 2020	\$316.0	\$454.6	33.9%
Aug-02 2020	\$320.5	\$456.6	33.9%
Aug-09 2020	\$312.3	\$446.5	34.2%

TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$315.3	\$418.9	33.7%
Aug-23 2020	\$334.3	\$415.9	34.5%
Aug-30 2020	\$335.4	\$438.1	34.1%
Sep-06 2020	\$343.4	\$354.0	34.9%
Sep-13 2020	\$287.1	\$406.1	33.8%
Sep-20 2020	\$321.0	\$403.4	33.0%
Sep-27 2020	\$327.6	\$419.4	34.2%
Oct-04 2020	\$327.7	\$415.2	34.8%
Oct-11 2020	\$325.8	\$398.2	35.5%
Oct-18 2020	\$302.2	\$383.5	34.1%
Oct-25 2020	\$319.1	\$404.5	36.6%
Nov-01 2020	\$300.4	\$413.2	37.2%

TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$227.2	\$452.0	43.3%
Nov-15 2020	\$232.4	\$438.9	42.5%
Nov-22 2020	\$398.2	\$705.8	48.2%
Nov-29 2020	\$249.5	\$515.7	47.3%
Dec-06 2020	\$65.7	\$551.6	47.4%

Source: Equifax Inc.

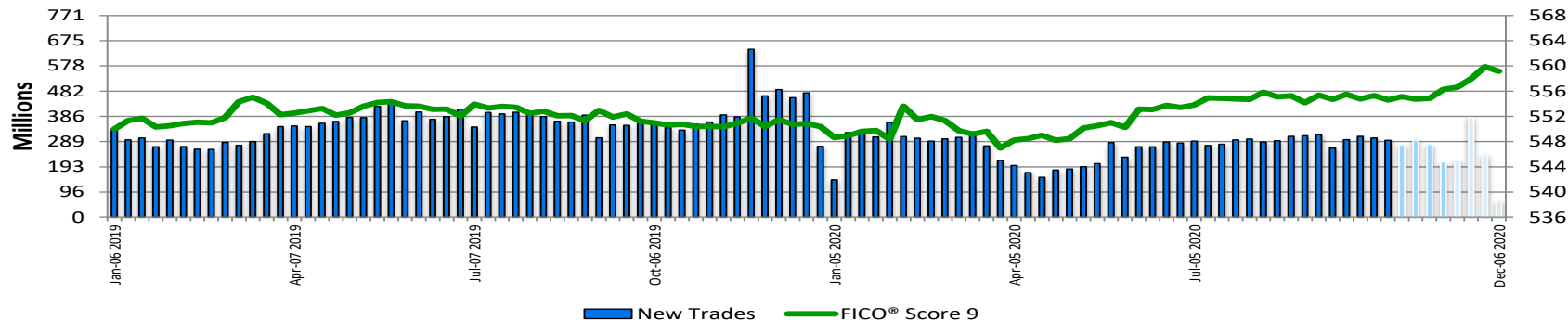


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Fin. Installment Originations: Balances

Total Balances in \$Millions; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$300.3	\$286.5	27.7%
Mar-08 2020	\$305.4	\$275.3	27.2%
Mar-15 2020	\$312.6	\$290.1	27.3%
Mar-22 2020	\$273.4	\$320.1	27.3%
Mar-29 2020	\$217.6	\$347.3	28.6%
Apr-05 2020	\$198.5	\$349.2	29.8%
Apr-12 2020	\$171.6	\$346.9	28.2%
Apr-19 2020	\$153.0	\$360.0	25.6%
Apr-26 2020	\$181.0	\$366.6	27.2%
May-03 2020	\$185.4	\$381.8	26.7%
May-10 2020	\$193.8	\$380.9	27.3%
May-17 2020	\$205.6	\$424.0	27.7%

TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$286.0	\$436.7	31.8%
May-31 2020	\$229.9	\$369.7	29.0%
Jun-07 2020	\$270.3	\$402.5	31.4%
Jun-14 2020	\$270.3	\$375.1	30.4%
Jun-21 2020	\$288.6	\$384.9	31.7%
Jun-28 2020	\$284.6	\$413.5	31.5%
Jul-05 2020	\$291.1	\$345.8	33.4%
Jul-12 2020	\$274.9	\$400.9	30.6%
Jul-19 2020	\$279.8	\$395.6	30.6%
Jul-26 2020	\$295.9	\$401.6	31.7%
Aug-02 2020	\$299.8	\$399.6	31.7%
Aug-09 2020	\$288.5	\$385.5	31.6%

TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$292.9	\$368.0	31.3%
Aug-23 2020	\$309.9	\$364.8	32.0%
Aug-30 2020	\$311.8	\$391.1	31.7%
Sep-06 2020	\$316.0	\$304.1	32.1%
Sep-13 2020	\$265.2	\$353.2	31.2%
Sep-20 2020	\$296.8	\$352.2	30.5%
Sep-27 2020	\$309.4	\$365.9	32.3%
Oct-04 2020	\$303.4	\$360.6	32.2%
Oct-11 2020	\$294.7	\$343.4	32.1%
Oct-18 2020	\$275.8	\$333.2	31.1%
Oct-25 2020	\$294.9	\$356.4	33.9%
Nov-01 2020	\$278.4	\$364.9	34.5%

TOTAL SUBPRIME CONSUMER FINANCE INSTALLMENT BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$212.0	\$391.3	40.4%
Nov-15 2020	\$217.6	\$384.3	39.8%
Nov-22 2020	\$380.6	\$642.6	46.0%
Nov-29 2020	\$238.6	\$464.6	45.2%
Dec-06 2020	\$61.6	\$488.3	44.4%

Source: Equifax Inc.

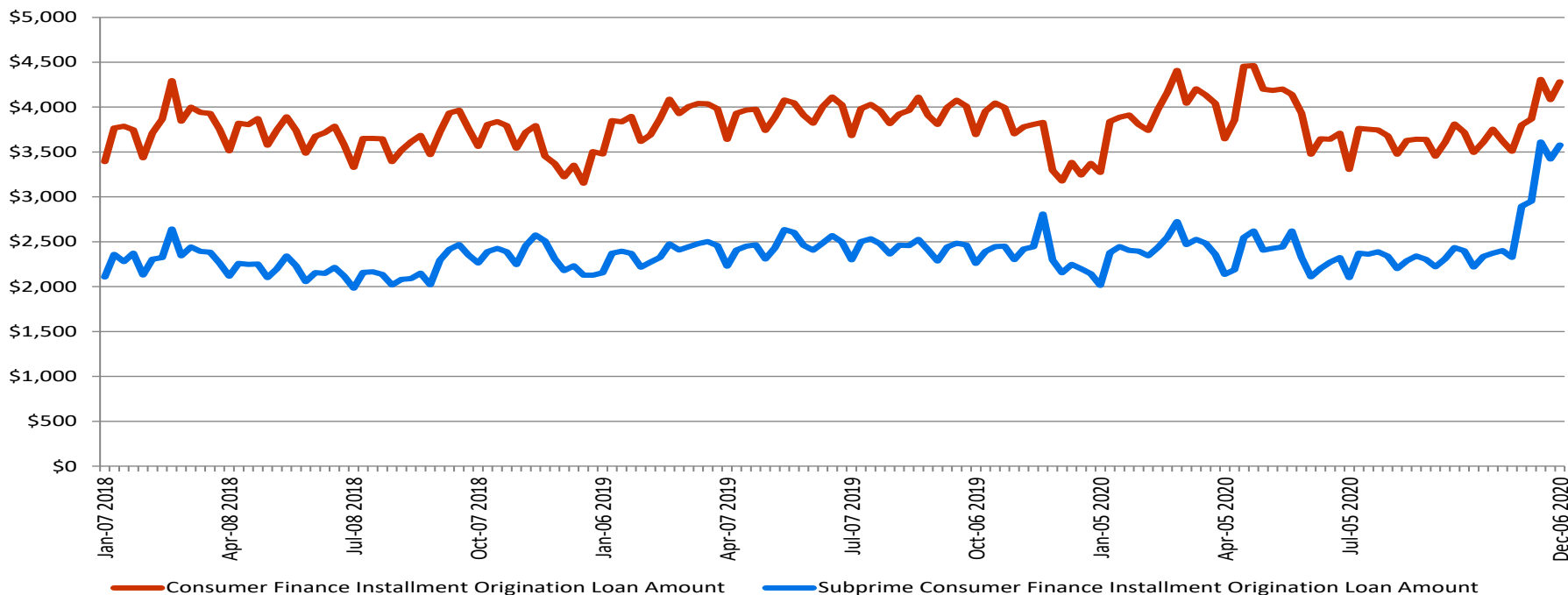


Originations through December 06, 2020 reported as of December 08, 2020

CF Installment Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.



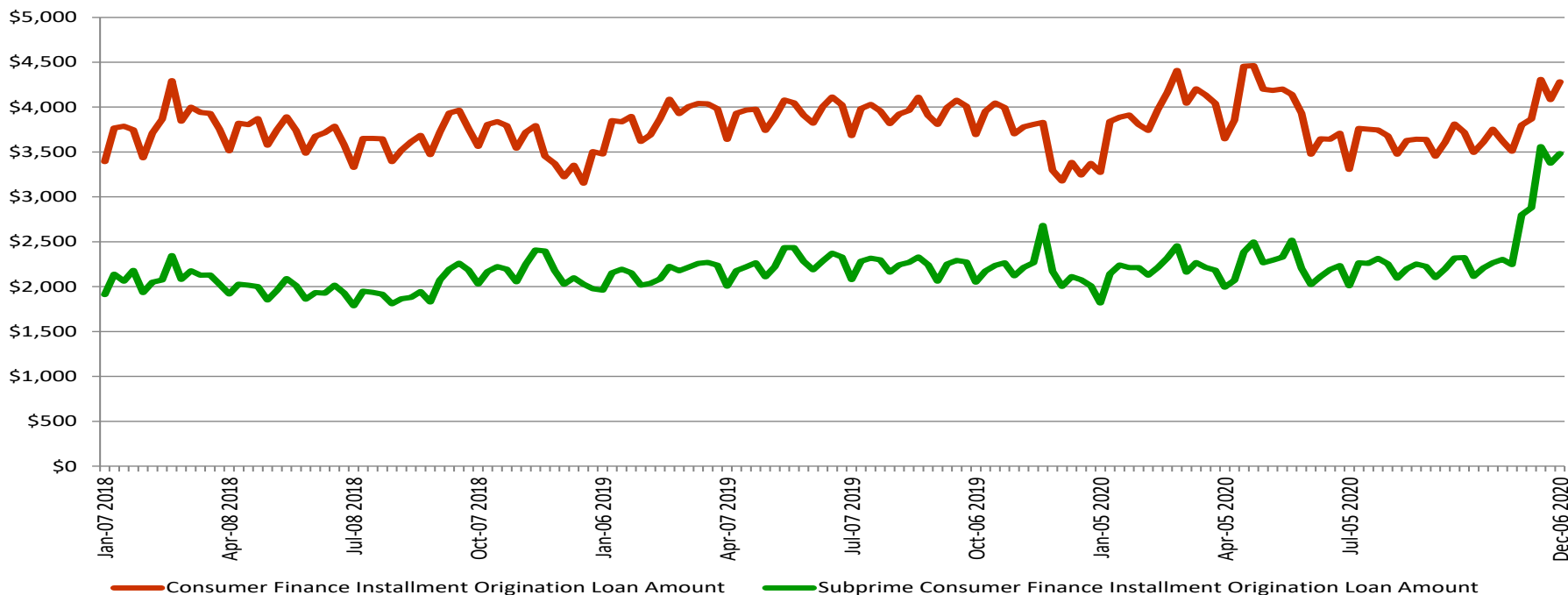
Originations through December 06, 2020 reported as of December 08, 2020

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CF Installment Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



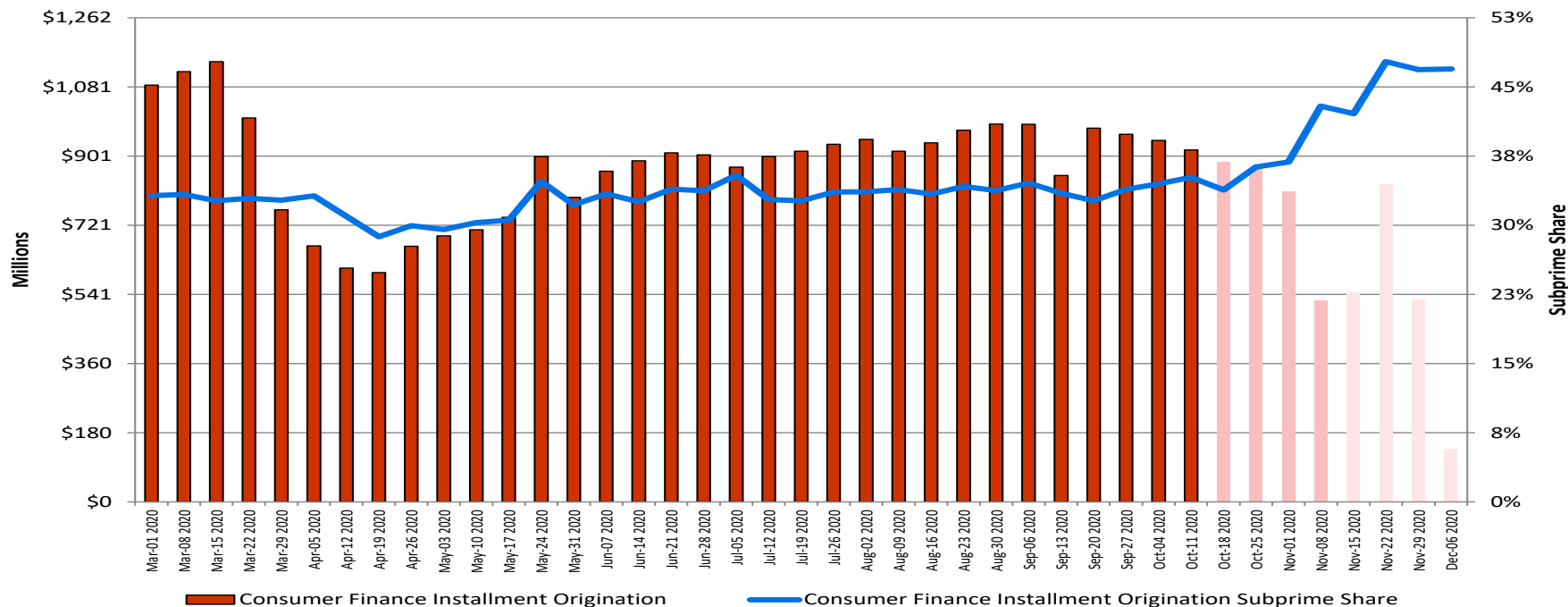
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Origination Balances

Total Balances in \$Millions; Subprime Share of Total Origination Balances (%); NSA
 Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

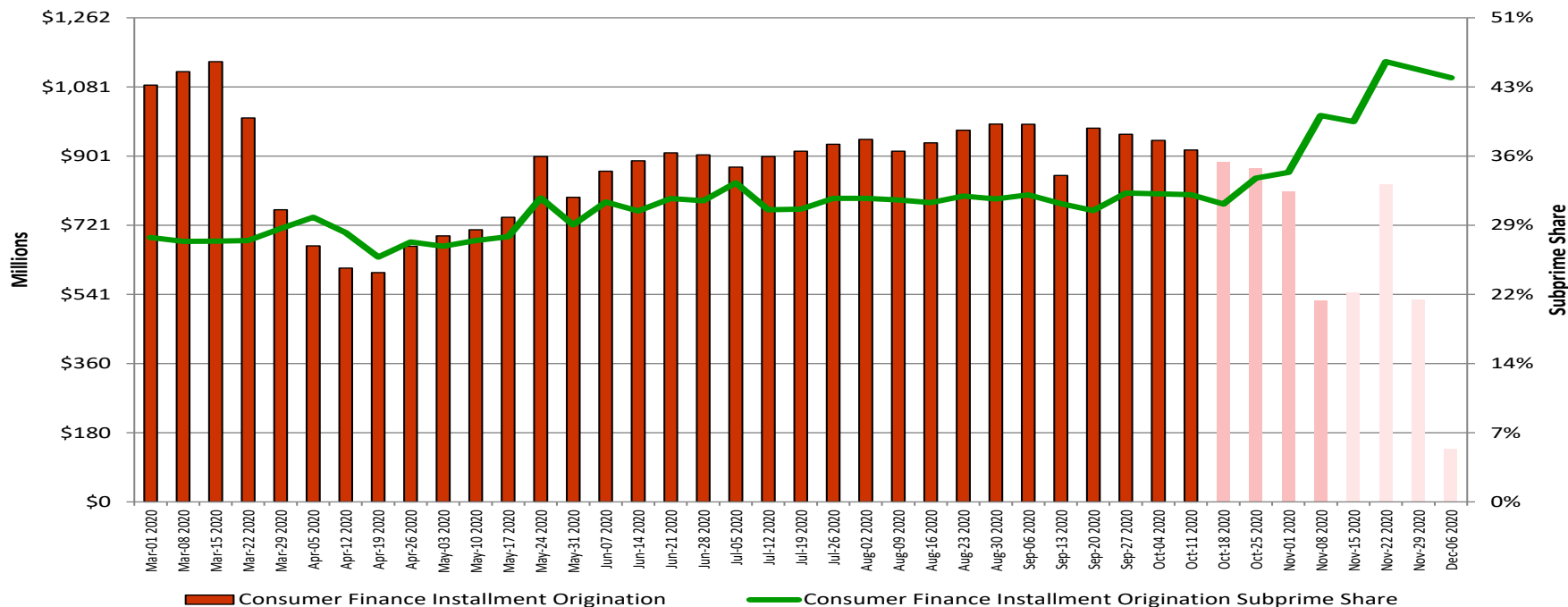


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Origination Balances

Total Balances in \$Millions; Subprime Share of Total Origination Balances (%); NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



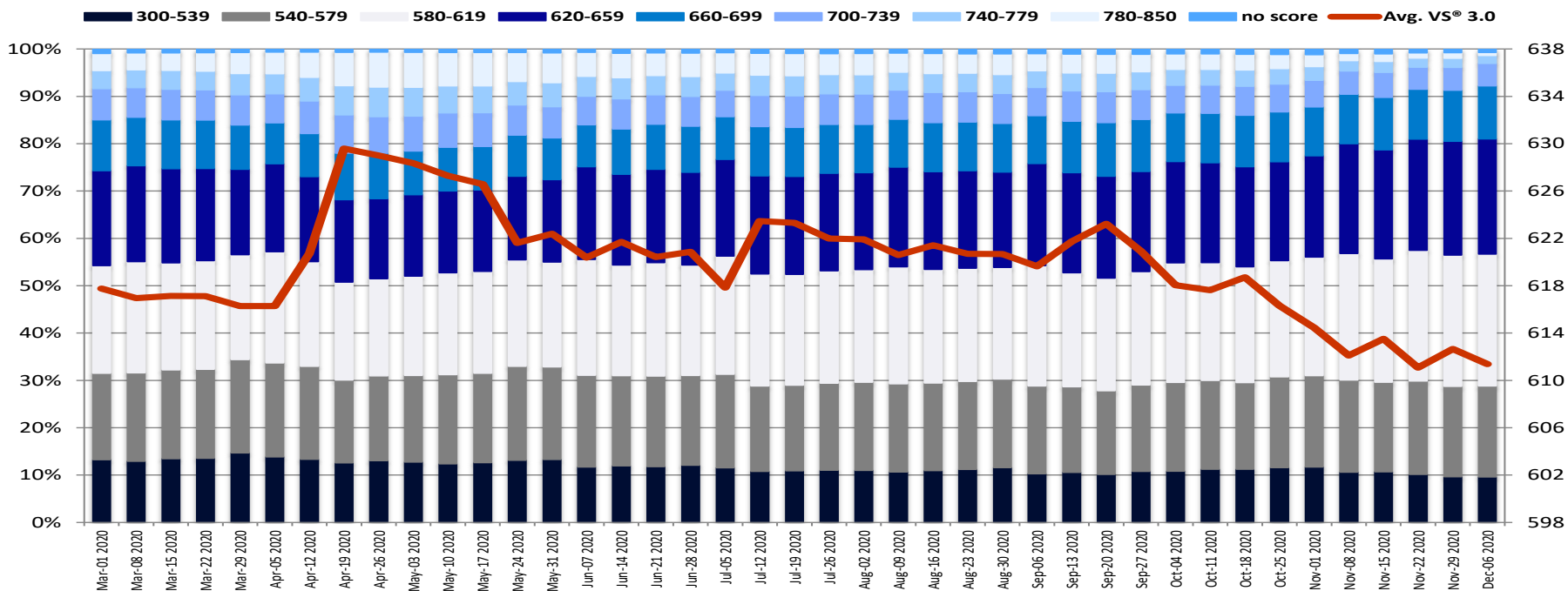
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Loan Origination Risk

VantageScore® 3.0 Distribution for Consumer Finance Loan Originations by Week
(Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

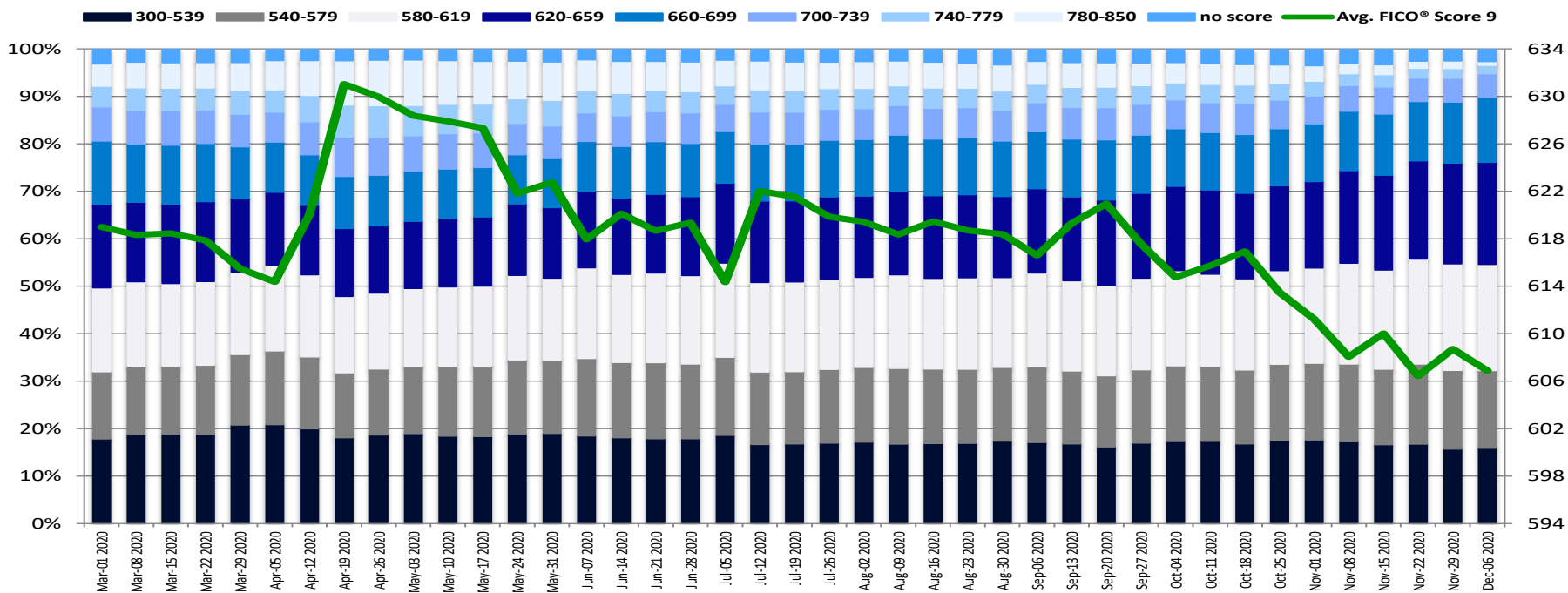
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Installment Loan Origination Risk

FICO® Score 9 Distribution for Consumer Finance Loan Originations by Week
(Percent of Accounts)



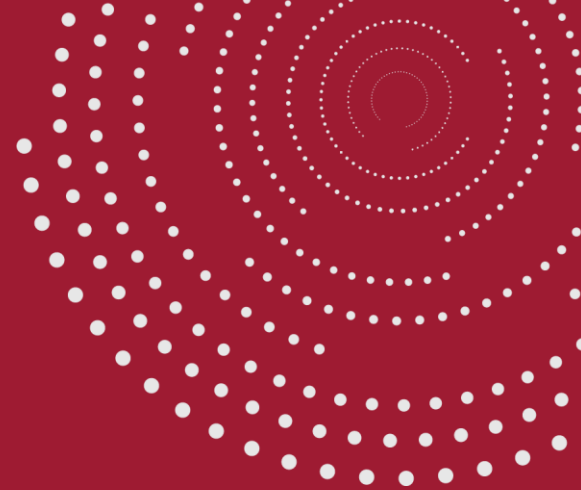
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Consumer Finance Revolving Loans



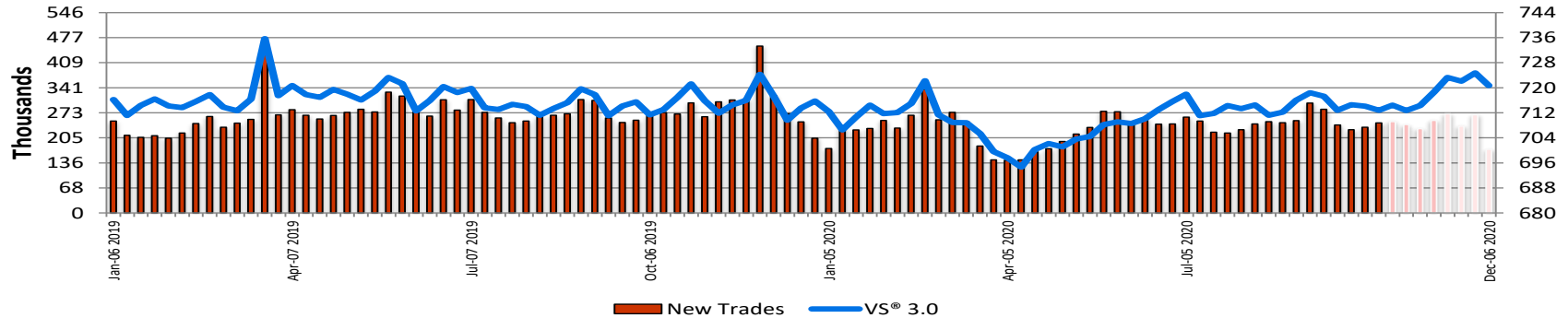
Consumer Finance Revolving Loan Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- 173,200 consumer finance (CF) revolving loans were originated in the week ending December 6th.
- The total dollar amount of CF revolving loans originated in the week ending December 6th was \$705.7 million.
- Around 13,000 CF revolving loans have been issued in the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding total origination amount of \$23.3 million.
- In the week ending December 6th, 7.5% of all CF revolving loans were issued to consumers with a VantageScore® 3.0 subprime credit score. Origination balances on subprime CF revolving loans represent 3.3% of the total.
- Around 10,200 CF revolving loans have been issued in the week ending December 6th to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding total origination amount of \$16.4 million.
- In the week ending December 6th, 5.9% of all CF revolving loans were issued to consumers with a FICO® Score 9 subprime credit score. Origination balances on subprime CF revolving loans represent 2.3% of the total.
- The average loan amount for all CF revolving loans originated the week ending December 6th is \$4,074. The average loan amount on new subprime CF revolving loans was \$1,790.

Consumer Finance Revolving Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	254.0	233.9
Mar-08 2020	274.4	244.8
Mar-15 2020	248.8	255.4
Mar-22 2020	182.7	433.1
Mar-29 2020	145.0	267.5
Apr-05 2020	143.7	281.3
Apr-12 2020	145.0	266.3
Apr-19 2020	166.6	256.3
Apr-26 2020	175.1	265.9
May-03 2020	195.0	274.2
May-10 2020	215.4	282.5
May-17 2020	233.2	275.2

# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	277.2	329.4
May-31 2020	275.9	318.5
Jun-07 2020	248.5	277.1
Jun-14 2020	256.0	264.3
Jun-21 2020	241.9	308.6
Jun-28 2020	242.5	280.1
Jul-05 2020	261.4	308.8
Jul-12 2020	250.5	274.5
Jul-19 2020	220.2	259.0
Jul-26 2020	217.9	246.2
Aug-02 2020	227.1	250.3
Aug-09 2020	242.7	263.1

# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	248.7	266.5
Aug-23 2020	245.9	270.0
Aug-30 2020	251.7	308.9
Sep-06 2020	299.5	306.8
Sep-13 2020	282.8	259.1
Sep-20 2020	239.9	246.4
Sep-27 2020	226.9	252.9
Oct-04 2020	233.6	265.8
Oct-11 2020	245.4	273.6
Oct-18 2020	248.7	269.9
Oct-25 2020	240.9	299.9
Nov-01 2020	229.3	262.5

# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	252.0	302.7
Nov-15 2020	270.1	308.1
Nov-22 2020	236.3	310.5
Nov-29 2020	267.3	454.6
Dec-06 2020	173.2	319.5

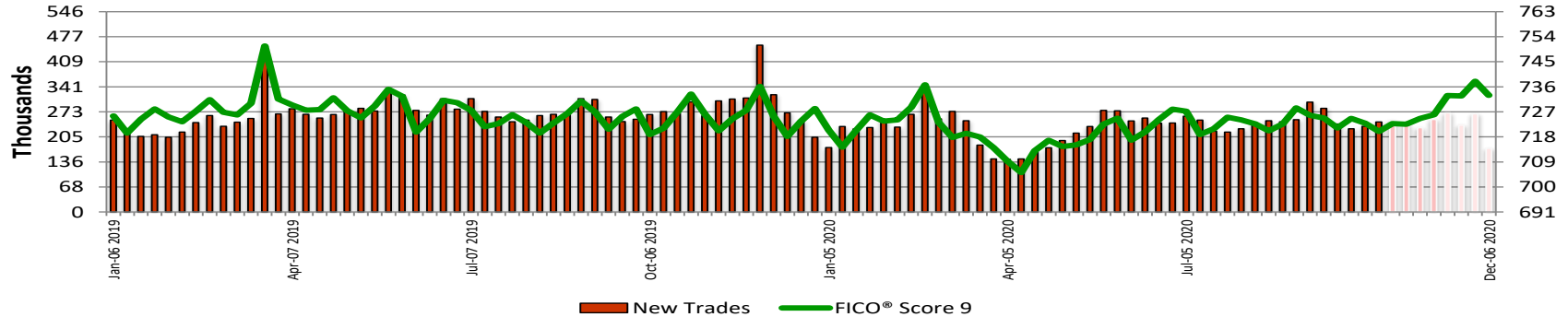
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 9



# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	254.0	233.9
Mar-08 2020	274.4	244.8
Mar-15 2020	248.8	255.4
Mar-22 2020	182.7	433.1
Mar-29 2020	145.0	267.5
Apr-05 2020	143.7	281.3
Apr-12 2020	145.0	266.3
Apr-19 2020	166.6	256.3
Apr-26 2020	175.1	265.9
May-03 2020	195.0	274.2
May-10 2020	215.4	282.5
May-17 2020	233.2	275.2

# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	277.2	329.4
May-31 2020	275.9	318.5
Jun-07 2020	248.5	277.1
Jun-14 2020	256.0	264.3
Jun-21 2020	241.9	308.6
Jun-28 2020	242.5	280.1
Jul-05 2020	261.4	308.8
Jul-12 2020	250.5	274.5
Jul-19 2020	220.2	259.0
Jul-26 2020	217.9	246.2
Aug-02 2020	227.1	250.3
Aug-09 2020	242.7	263.1

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WEEKEND	2020	2019
Aug-16 2020	248.7	266.5
Aug-23 2020	245.9	270.0
Aug-30 2020	251.7	308.9
Sep-06 2020	299.5	306.8
Sep-13 2020	282.8	259.1
Sep-20 2020	239.9	246.4
Sep-27 2020	226.9	252.9
Oct-04 2020	233.6	265.8
Oct-11 2020	245.4	273.6
Oct-18 2020	248.7	269.9
Oct-25 2020	240.9	299.9
Nov-01 2020	229.3	262.5

# CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	252.0	302.7
Nov-15 2020	270.1	308.1
Nov-22 2020	236.3	310.5
Nov-29 2020	267.3	454.6
Dec-06 2020	173.2	319.5

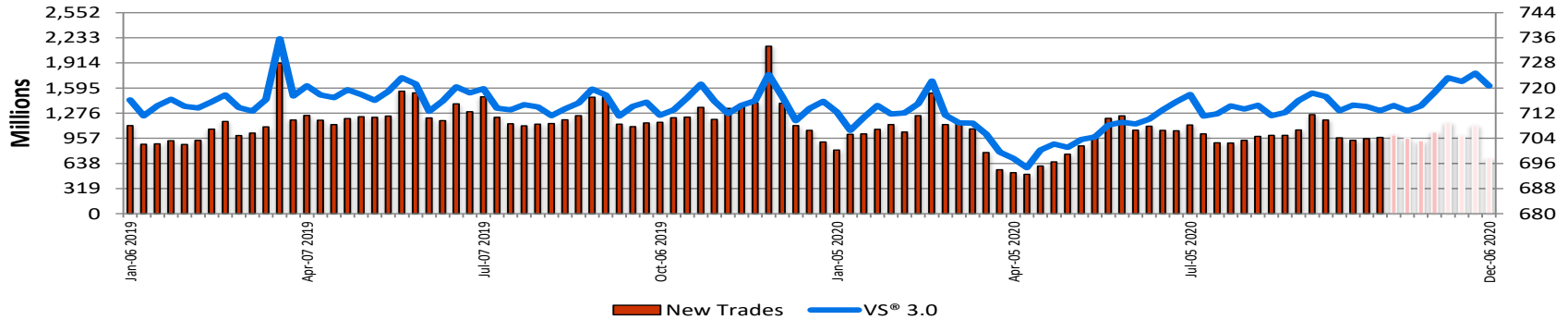
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Loan Originations: Limits

Total Origination Credit Limits in \$Millions; NSA. Average VantageScore® 3.0



TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,133.8	\$994.4
Mar-08 2020	\$1,173.1	\$1,023.7
Mar-15 2020	\$1,076.8	\$1,102.5
Mar-22 2020	\$777.5	\$1,913.1
Mar-29 2020	\$560.8	\$1,191.0
Apr-05 2020	\$523.4	\$1,249.3
Apr-12 2020	\$500.6	\$1,188.8
Apr-19 2020	\$607.4	\$1,133.0
Apr-26 2020	\$660.6	\$1,208.8
May-03 2020	\$757.3	\$1,231.6
May-10 2020	\$862.1	\$1,225.6
May-17 2020	\$958.0	\$1,241.2

TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,211.9	\$1,556.3
May-31 2020	\$1,242.0	\$1,533.6
Jun-07 2020	\$1,062.6	\$1,215.9
Jun-14 2020	\$1,110.5	\$1,183.7
Jun-21 2020	\$1,060.0	\$1,394.4
Jun-28 2020	\$1,053.0	\$1,294.2
Jul-05 2020	\$1,128.0	\$1,483.6
Jul-12 2020	\$1,013.9	\$1,225.2
Jul-19 2020	\$900.3	\$1,143.9
Jul-26 2020	\$899.4	\$1,116.8
Aug-02 2020	\$933.1	\$1,137.2
Aug-09 2020	\$982.6	\$1,145.4

TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$995.0	\$1,193.6
Aug-23 2020	\$995.8	\$1,244.3
Aug-30 2020	\$1,065.4	\$1,480.0
Sep-06 2020	\$1,258.5	\$1,484.8
Sep-13 2020	\$1,190.6	\$1,138.3
Sep-20 2020	\$965.6	\$1,105.6
Sep-27 2020	\$933.0	\$1,154.6
Oct-04 2020	\$953.4	\$1,162.6
Oct-11 2020	\$970.1	\$1,219.6
Oct-18 2020	\$1,001.2	\$1,228.3
Oct-25 2020	\$960.3	\$1,350.8
Nov-01 2020	\$925.8	\$1,199.0

TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,035.8	\$1,337.2
Nov-15 2020	\$1,153.5	\$1,389.3
Nov-22 2020	\$987.7	\$1,406.4
Nov-29 2020	\$1,118.1	\$2,126.3
Dec-06 2020	\$705.7	\$1,402.3

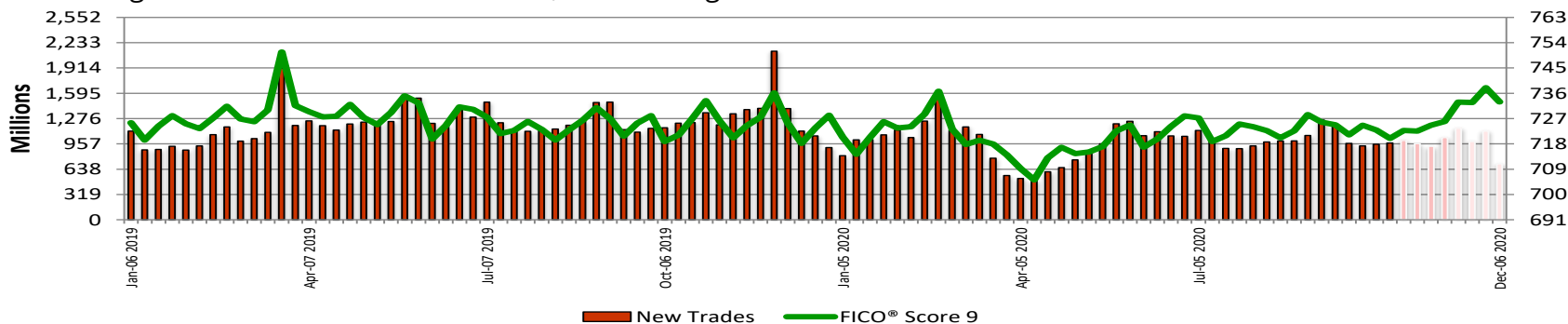
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Loan Originations: Limits

Total Origination Credit Limits in \$Millions; NSA. Average FICO® Score 9



TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,133.8	\$994.4
Mar-08 2020	\$1,173.1	\$1,023.7
Mar-15 2020	\$1,076.8	\$1,102.5
Mar-22 2020	\$777.5	\$1,913.1
Mar-29 2020	\$560.8	\$1,191.0
Apr-05 2020	\$523.4	\$1,249.3
Apr-12 2020	\$500.6	\$1,188.8
Apr-19 2020	\$607.4	\$1,133.0
Apr-26 2020	\$660.6	\$1,208.8
May-03 2020	\$757.3	\$1,231.6
May-10 2020	\$862.1	\$1,225.6
May-17 2020	\$958.0	\$1,241.2

TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,211.9	\$1,556.3
May-31 2020	\$1,242.0	\$1,533.6
Jun-07 2020	\$1,062.6	\$1,215.9
Jun-14 2020	\$1,110.5	\$1,183.7
Jun-21 2020	\$1,060.0	\$1,394.4
Jun-28 2020	\$1,053.0	\$1,294.2
Jul-05 2020	\$1,128.0	\$1,483.6
Jul-12 2020	\$1,013.9	\$1,225.2
Jul-19 2020	\$900.3	\$1,143.9
Jul-26 2020	\$899.4	\$1,116.8
Aug-02 2020	\$933.1	\$1,137.2
Aug-09 2020	\$982.6	\$1,145.4

TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$995.0	\$1,193.6
Aug-23 2020	\$995.8	\$1,244.3
Aug-30 2020	\$1,065.4	\$1,480.0
Sep-06 2020	\$1,258.5	\$1,484.8
Sep-13 2020	\$1,190.6	\$1,138.3
Sep-20 2020	\$965.6	\$1,105.6
Sep-27 2020	\$933.0	\$1,154.6
Oct-04 2020	\$953.4	\$1,162.6
Oct-11 2020	\$970.1	\$1,219.6
Oct-18 2020	\$1,001.2	\$1,228.3
Oct-25 2020	\$960.3	\$1,350.8
Nov-01 2020	\$925.8	\$1,199.0

TOTAL CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$1,035.8	\$1,337.2
Nov-15 2020	\$1,153.5	\$1,389.3
Nov-22 2020	\$987.7	\$1,406.4
Nov-29 2020	\$1,118.1	\$2,126.3
Dec-06 2020	\$705.7	\$1,402.3

Source: Equifax Inc.

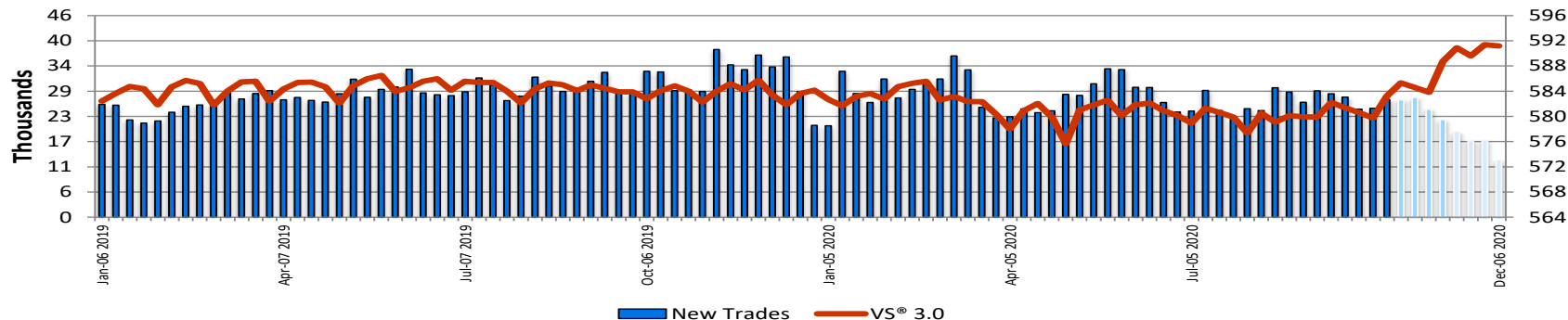


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Finance Revolving Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	31.4	25.7	12.4%
Mar-08 2020	36.7	28.3	13.4%
Mar-15 2020	33.5	26.9	13.5%
Mar-22 2020	25.0	28.1	13.7%
Mar-29 2020	22.6	28.8	15.6%
Apr-05 2020	22.9	26.7	15.9%
Apr-12 2020	24.7	27.2	17.0%
Apr-19 2020	23.8	26.6	14.3%
Apr-26 2020	24.2	26.2	13.8%
May-03 2020	28.0	28.1	14.3%
May-10 2020	27.7	31.4	12.9%
May-17 2020	30.4	27.3	13.0%

# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	33.8	29.1	12.2%
May-31 2020	33.6	29.6	12.2%
Jun-07 2020	29.6	33.6	11.9%
Jun-14 2020	29.5	28.3	11.5%
Jun-21 2020	26.1	27.8	10.8%
Jun-28 2020	24.0	27.7	9.9%
Jul-05 2020	24.2	28.5	9.2%
Jul-12 2020	28.8	31.7	11.5%
Jul-19 2020	24.3	30.0	11.0%
Jul-26 2020	22.3	26.5	10.2%
Aug-02 2020	24.7	27.5	10.9%
Aug-09 2020	24.2	31.9	10.0%

# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	29.5	29.8	11.8%
Aug-23 2020	28.5	28.6	11.6%
Aug-30 2020	26.2	29.3	10.4%
Sep-06 2020	28.8	30.9	9.6%
Sep-13 2020	28.1	33.0	9.9%
Sep-20 2020	27.3	28.2	11.4%
Sep-27 2020	24.6	28.3	10.8%
Oct-04 2020	24.8	33.2	10.6%
Oct-11 2020	26.8	33.1	10.9%
Oct-18 2020	26.6	28.8	10.7%
Oct-25 2020	27.2	28.9	11.3%
Nov-01 2020	24.5	28.6	10.7%

# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	22.2	38.2	8.8%
Nov-15 2020	19.4	34.6	7.2%
Nov-22 2020	17.5	33.6	7.4%
Nov-29 2020	17.5	36.9	6.6%
Dec-06 2020	13.0	34.2	7.5%

Source: Equifax Inc.

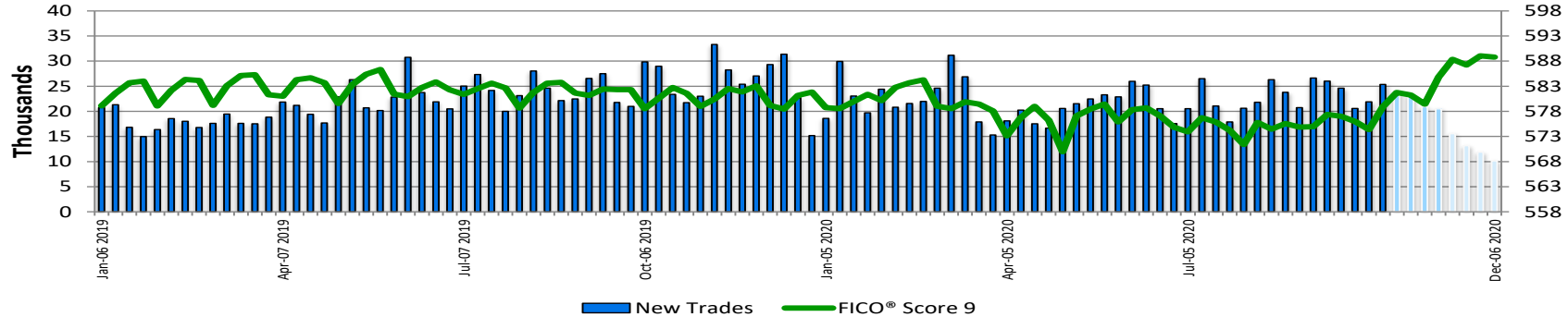


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Finance Revolving Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	24.7	17.7	9.7%
Mar-08 2020	31.3	19.6	11.4%
Mar-15 2020	27.0	17.7	10.9%
Mar-22 2020	18.0	17.6	9.8%
Mar-29 2020	15.4	18.9	10.6%
Apr-05 2020	18.2	22.0	12.7%
Apr-12 2020	20.4	21.3	14.1%
Apr-19 2020	17.6	19.5	10.6%
Apr-26 2020	16.8	17.8	9.6%
May-03 2020	20.7	23.0	10.6%
May-10 2020	21.7	26.4	10.1%
May-17 2020	22.6	20.8	9.7%

# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	23.4	20.3	8.4%
May-31 2020	23.0	23.0	8.3%
Jun-07 2020	26.1	30.9	10.5%
Jun-14 2020	25.3	23.9	9.9%
Jun-21 2020	20.6	22.0	8.5%
Jun-28 2020	17.7	20.6	7.3%
Jul-05 2020	20.6	25.2	7.9%
Jul-12 2020	26.6	27.5	10.6%
Jul-19 2020	21.2	24.3	9.6%
Jul-26 2020	18.0	20.1	8.3%
Aug-02 2020	20.7	23.2	9.1%
Aug-09 2020	21.9	28.2	9.0%

# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	26.4	24.7	10.6%
Aug-23 2020	23.9	22.2	9.7%
Aug-30 2020	20.9	22.6	8.3%
Sep-06 2020	26.8	26.7	8.9%
Sep-13 2020	26.1	27.6	9.2%
Sep-20 2020	24.7	21.9	10.3%
Sep-27 2020	20.7	21.1	9.1%
Oct-04 2020	22.0	30.0	9.4%
Oct-11 2020	25.5	29.1	10.4%
Oct-18 2020	24.2	23.5	9.7%
Oct-25 2020	23.4	21.9	9.7%
Nov-01 2020	21.0	23.1	9.2%

# SUBPRIME CONSUMER FINANCE REVOLVING ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	20.6	33.4	8.2%
Nov-15 2020	15.6	28.4	5.8%
Nov-22 2020	13.2	25.5	5.6%
Nov-29 2020	11.9	27.2	4.5%
Dec-06 2020	10.2	29.4	5.9%

Source: Equifax Inc.

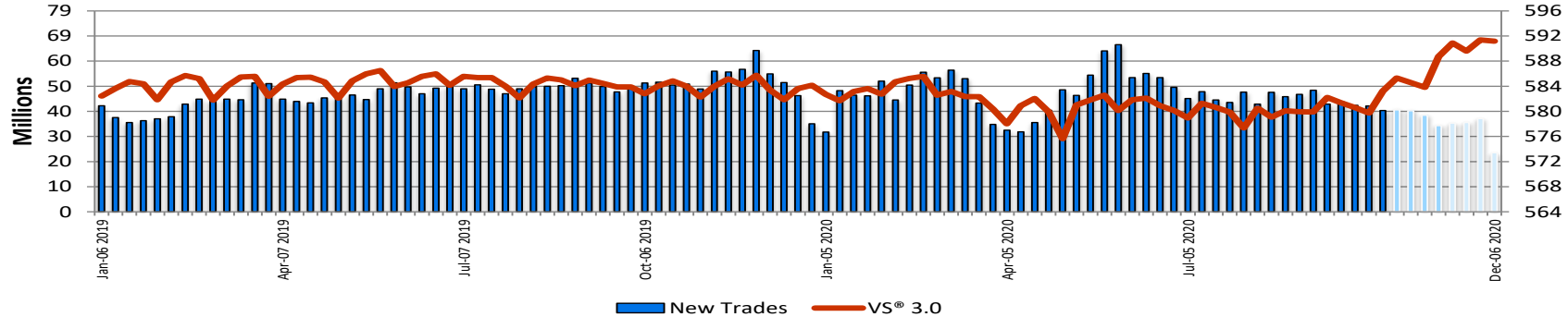


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Finance Revolving Originations: Limits

Total Credit Limits in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$53.0	\$43.9	4.7%
Mar-08 2020	\$56.0	\$44.5	4.8%
Mar-15 2020	\$52.6	\$44.3	4.9%
Mar-22 2020	\$43.0	\$51.0	5.5%
Mar-29 2020	\$34.6	\$50.7	6.2%
Apr-05 2020	\$32.3	\$44.6	6.2%
Apr-12 2020	\$31.7	\$43.6	6.3%
Apr-19 2020	\$35.3	\$43.0	5.8%
Apr-26 2020	\$40.1	\$45.1	6.1%
May-03 2020	\$48.2	\$45.2	6.4%
May-10 2020	\$46.0	\$46.1	5.3%
May-17 2020	\$54.0	\$44.4	5.6%

TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$63.5	\$48.7	5.2%
May-31 2020	\$66.1	\$51.0	5.3%
Jun-07 2020	\$53.0	\$49.4	5.0%
Jun-14 2020	\$54.7	\$46.6	4.9%
Jun-21 2020	\$53.1	\$48.9	5.0%
Jun-28 2020	\$49.2	\$49.5	4.7%
Jul-05 2020	\$44.8	\$48.6	4.0%
Jul-12 2020	\$47.5	\$50.2	4.7%
Jul-19 2020	\$44.2	\$48.5	4.9%
Jul-26 2020	\$43.2	\$46.7	4.8%
Aug-02 2020	\$47.3	\$48.6	5.1%
Aug-09 2020	\$42.6	\$49.5	4.3%

TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$47.3	\$49.6	4.7%
Aug-23 2020	\$45.5	\$49.9	4.6%
Aug-30 2020	\$46.4	\$52.8	4.4%
Sep-06 2020	\$48.1	\$50.9	3.8%
Sep-13 2020	\$42.6	\$49.5	3.6%
Sep-20 2020	\$43.5	\$47.4	4.5%
Sep-27 2020	\$42.1	\$49.2	4.5%
Oct-04 2020	\$41.9	\$50.9	4.4%
Oct-11 2020	\$40.0	\$51.2	4.1%
Oct-18 2020	\$40.2	\$50.1	4.0%
Oct-25 2020	\$39.9	\$50.5	4.2%
Nov-01 2020	\$38.2	\$48.5	4.1%

TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$34.0	\$55.6	3.3%
Nov-15 2020	\$35.0	\$55.2	3.0%
Nov-22 2020	\$35.3	\$56.3	3.6%
Nov-29 2020	\$36.8	\$63.7	3.3%
Dec-06 2020	\$23.3	\$54.5	3.3%

Source: Equifax Inc.

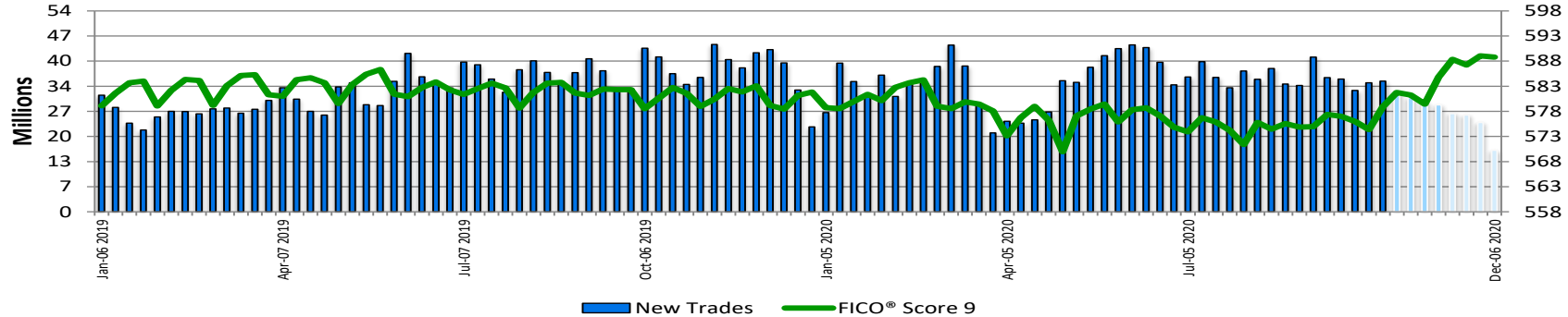


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Consumer Finance Revolving Originations: Limits

Total Credit Limits in \$Millions; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$38.8	\$27.5	3.4%
Mar-08 2020	\$44.6	\$27.7	3.8%
Mar-15 2020	\$39.0	\$26.3	3.6%
Mar-22 2020	\$28.5	\$27.4	3.7%
Mar-29 2020	\$21.1	\$29.8	3.8%
Apr-05 2020	\$24.2	\$33.2	4.6%
Apr-12 2020	\$23.7	\$30.2	4.7%
Apr-19 2020	\$24.6	\$26.9	4.1%
Apr-26 2020	\$26.7	\$25.9	4.0%
May-03 2020	\$35.0	\$33.4	4.6%
May-10 2020	\$34.6	\$34.5	4.0%
May-17 2020	\$38.7	\$28.7	4.0%

TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$41.7	\$28.4	3.4%
May-31 2020	\$43.6	\$34.9	3.5%
Jun-07 2020	\$44.6	\$42.3	4.2%
Jun-14 2020	\$43.9	\$36.1	4.0%
Jun-21 2020	\$40.0	\$34.6	3.8%
Jun-28 2020	\$33.9	\$33.1	3.2%
Jul-05 2020	\$36.1	\$40.0	3.2%
Jul-12 2020	\$40.1	\$39.3	4.0%
Jul-19 2020	\$35.9	\$35.5	4.0%
Jul-26 2020	\$33.1	\$31.9	3.7%
Aug-02 2020	\$37.7	\$38.0	4.0%
Aug-09 2020	\$35.4	\$40.4	3.6%

TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$38.3	\$37.3	3.9%
Aug-23 2020	\$34.2	\$34.7	3.4%
Aug-30 2020	\$33.8	\$37.2	3.2%
Sep-06 2020	\$41.4	\$40.9	3.3%
Sep-13 2020	\$35.9	\$37.7	3.0%
Sep-20 2020	\$35.5	\$33.0	3.7%
Sep-27 2020	\$32.4	\$32.8	3.5%
Oct-04 2020	\$34.5	\$43.7	3.6%
Oct-11 2020	\$34.9	\$41.4	3.6%
Oct-18 2020	\$32.2	\$37.0	3.2%
Oct-25 2020	\$30.5	\$34.0	3.2%
Nov-01 2020	\$29.2	\$35.9	3.2%

TOTAL SUBPRIME CONSUMER FINANCE REVOLVING BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$28.6	\$44.7	2.8%
Nov-15 2020	\$26.2	\$40.7	2.3%
Nov-22 2020	\$25.9	\$38.5	2.6%
Nov-29 2020	\$23.8	\$42.5	2.1%
Dec-06 2020	\$16.4	\$43.3	2.3%

Source: Equifax Inc.

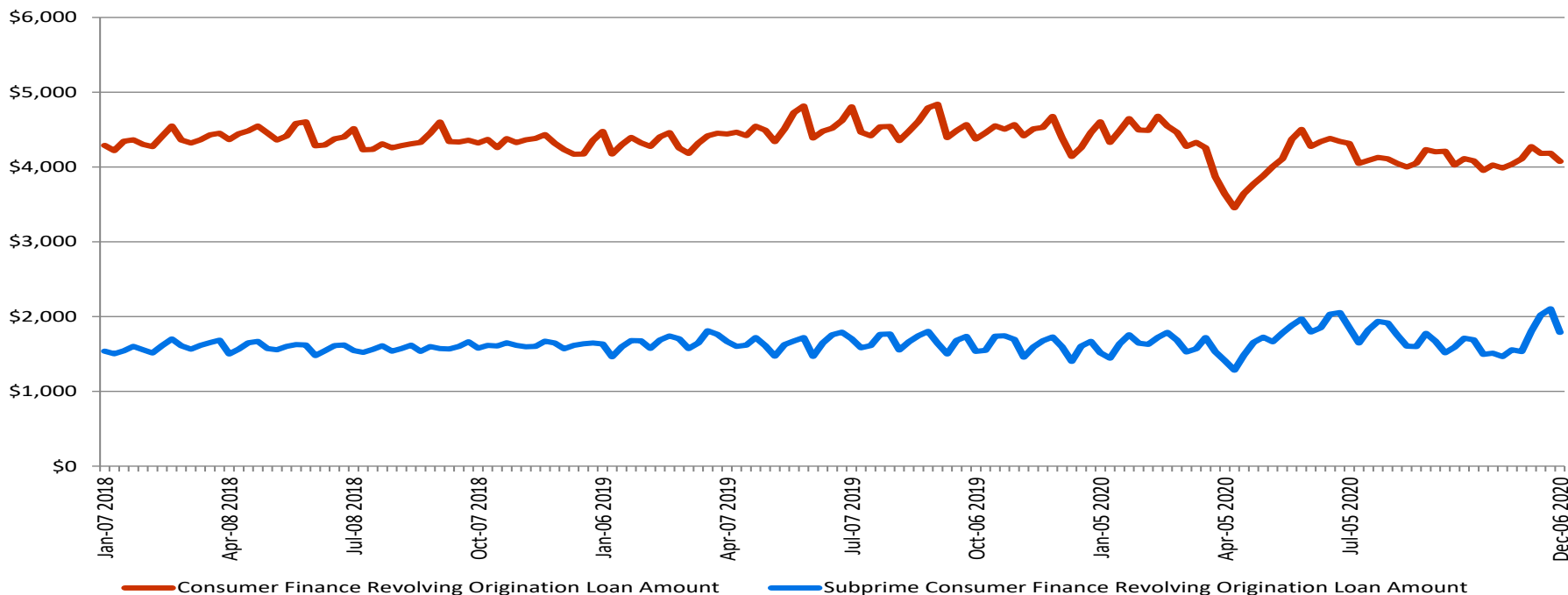


Originations through December 06, 2020 reported as of December 08, 2020

CF Revolving Average Origination Credit Limit

Average Origination Loan Credit Limit Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

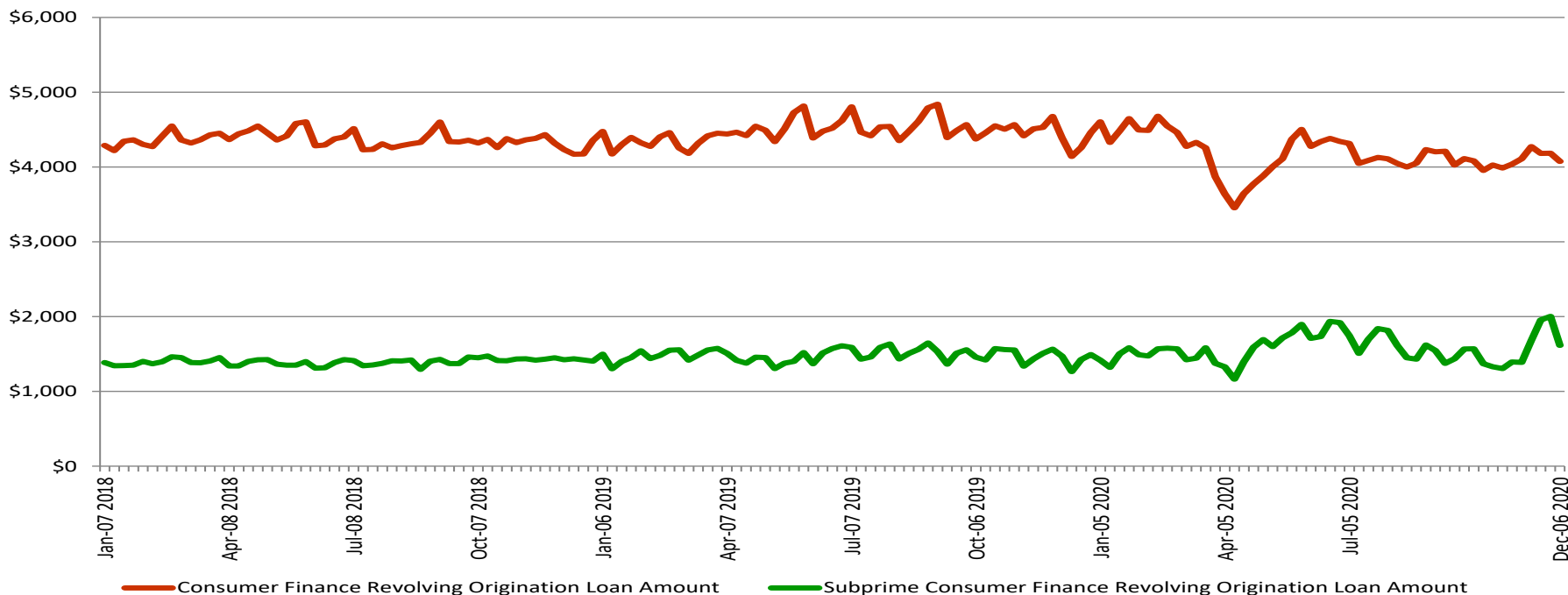


Originations through December 06, 2020 reported as of December 08, 2020

CF Revolving Average Origination Credit Limit

Average Origination Loan Credit Limit Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



Source: Equifax Inc.

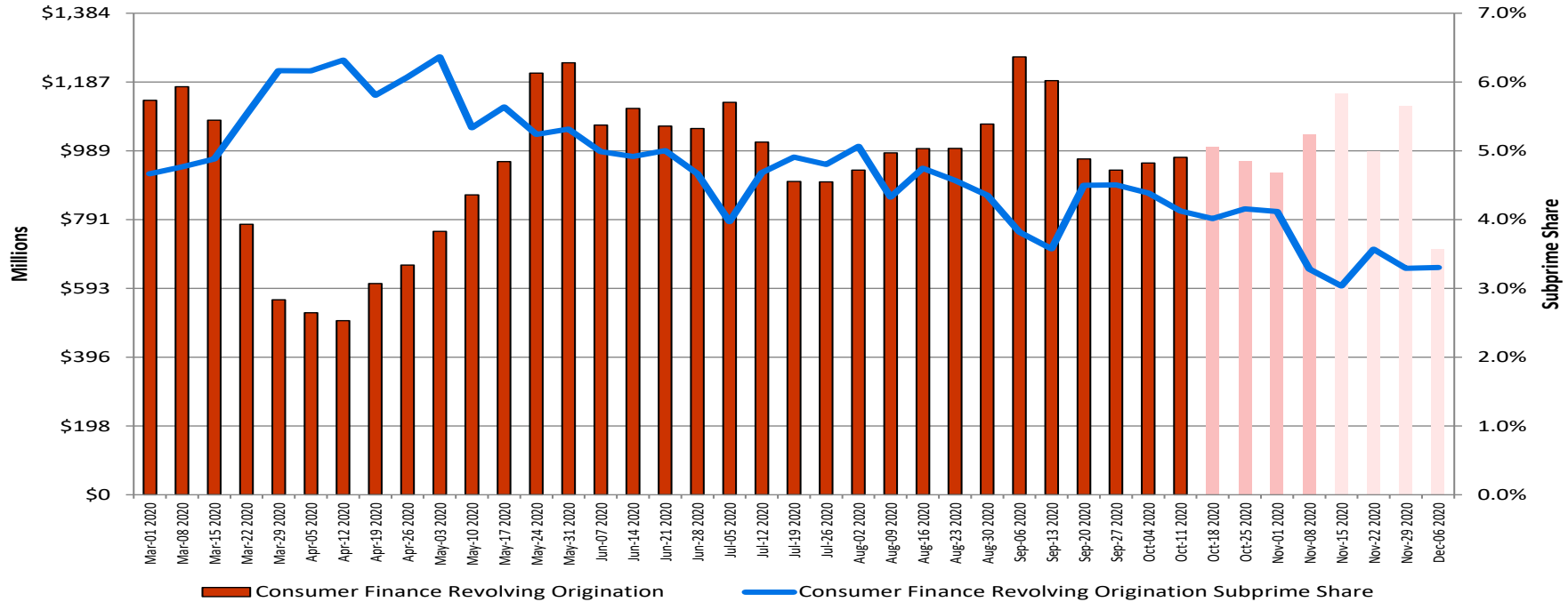


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Origination Credit Limits

Total Balances in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

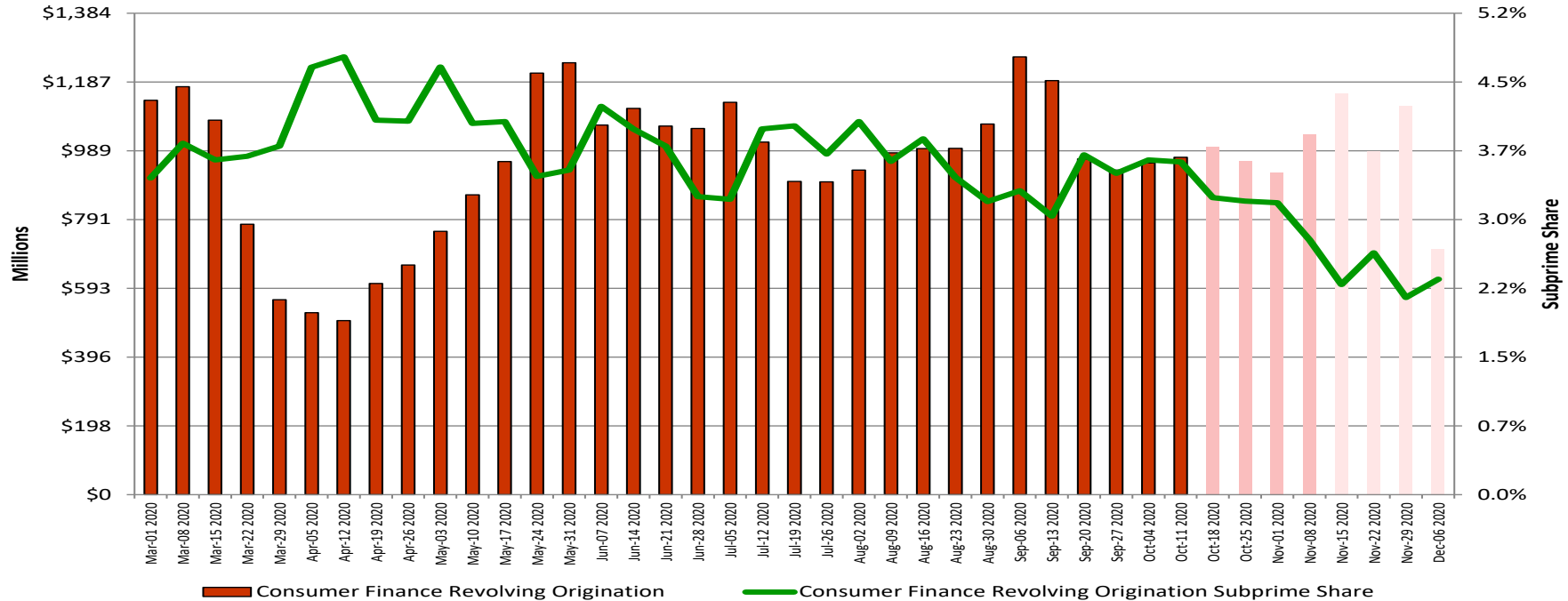


Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Origination Credit Limits

Total Balances in \$Millions; Subprime Share of Total Origination Credit Limits (%); NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



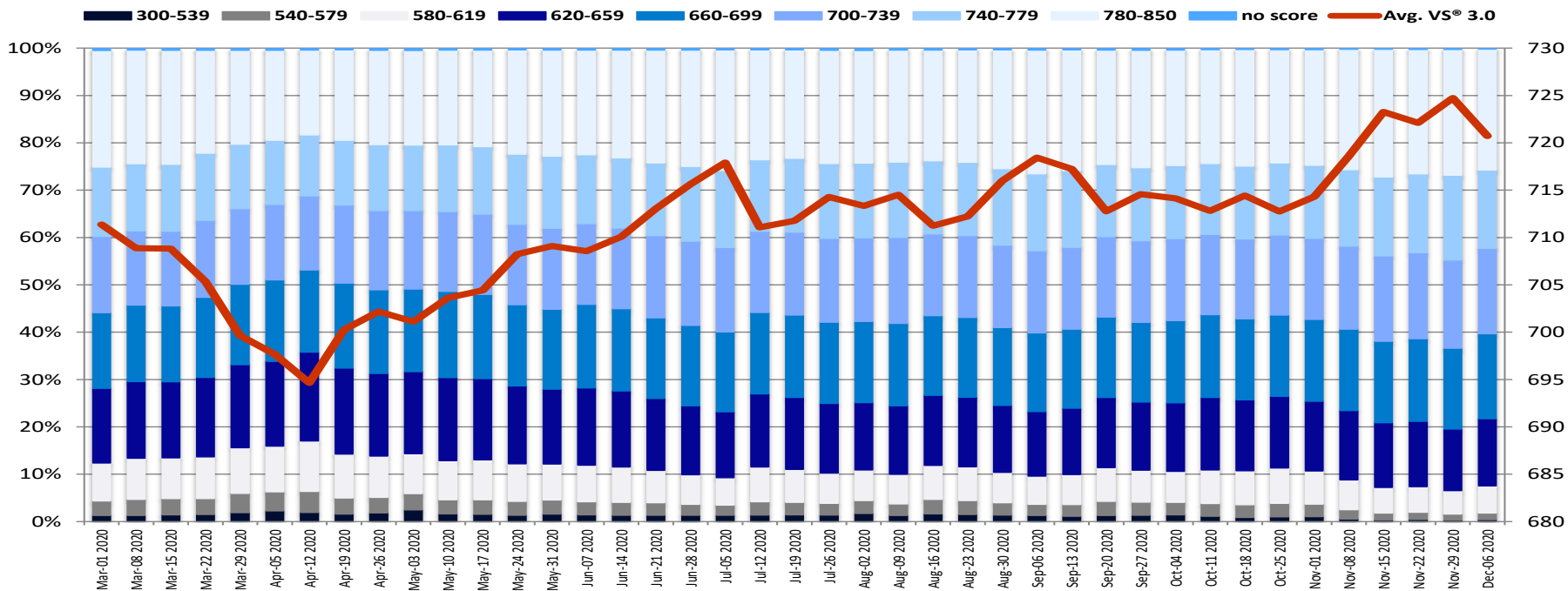
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Loan Origination Risk

VantageScore® 3.0 Distribution for Consumer Finance Loan Originations by Week
(Percent of Accounts)



The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

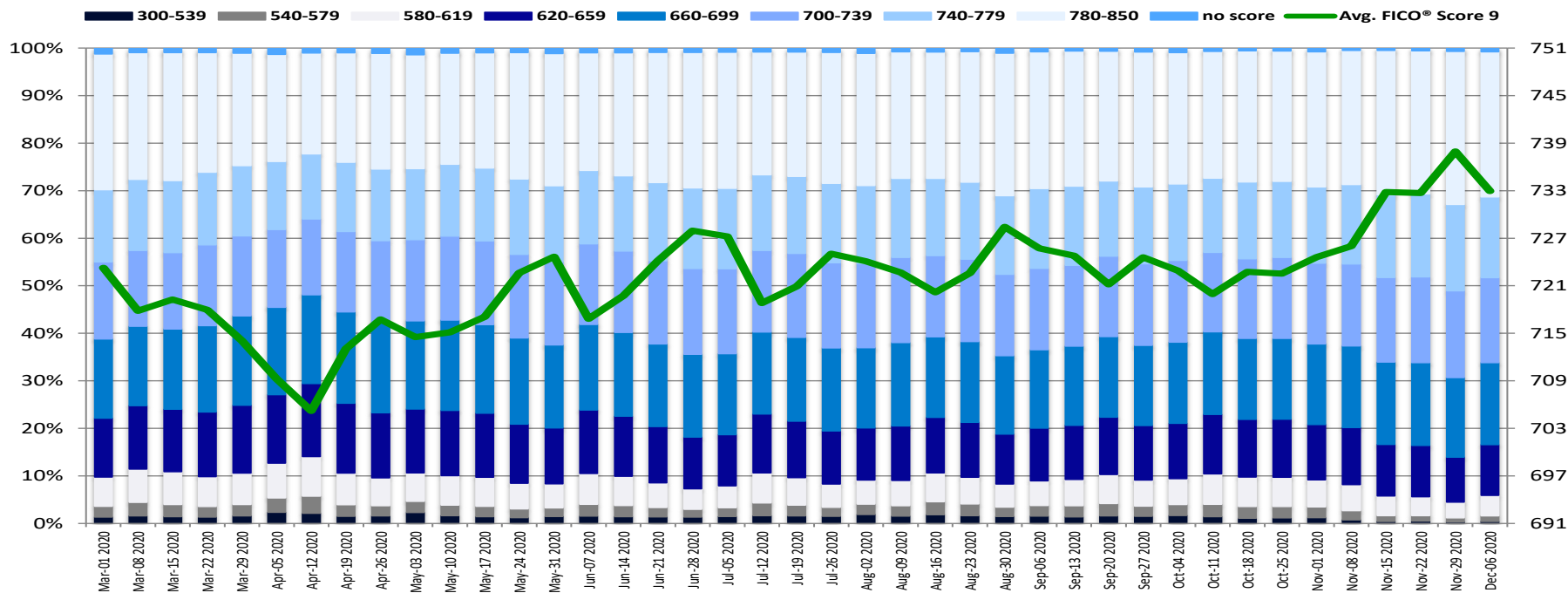
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Consumer Finance Revolving Loan Origination Risk

FICO® Score 9 Distribution for Consumer Finance Loan Originations by Week
(Percent of Accounts)



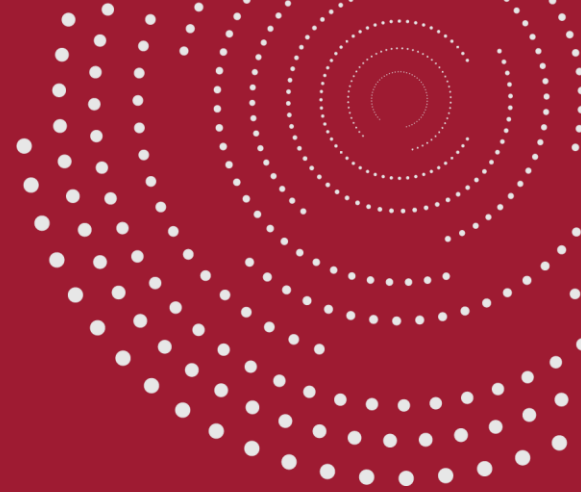
The last 8 weeks of weekly data is subject to revision due to reporting lags by data furnishers.

Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Credit Trends Originations: Student Loans



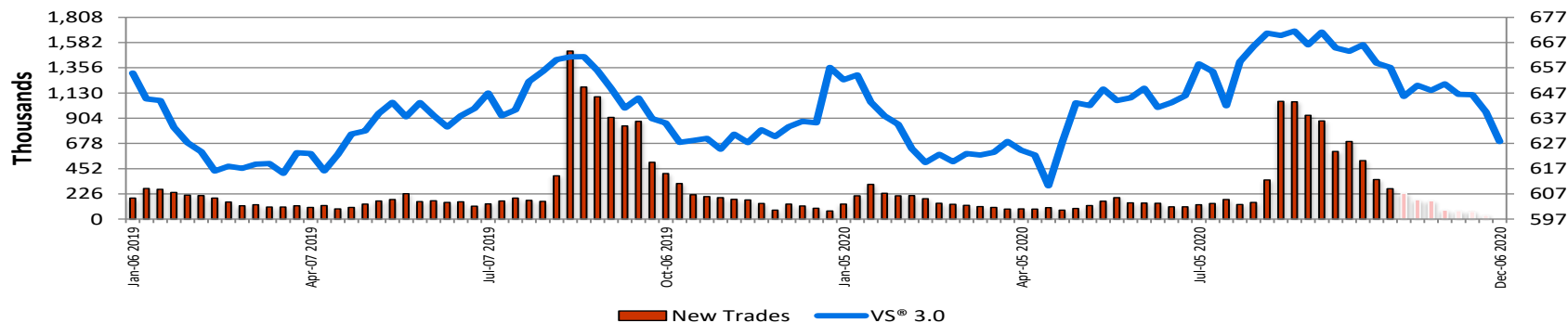
Student Loan Originations Observations

Originations through December 06, 2020 reported as of December 08, 2020

- 1,700 student loans were originated in the week ending December 6th.
- The total dollar amount of student loans originated in the week ending December 6th was \$25.1 million.
- Less than 1,000 student loans have been issued in the week ending December 6th to consumers with a VantageScore® 3.0 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding total origination amount of \$10.2 million.
- In the week ending December 6th, 47.5% of all CF student loans were issued to consumers with a VantageScore® 3.0 subprime credit score. Origination balances on subprime CF revolving loans represent 40.4% of the total.
- Less than 1,000 student loans have been issued in the week ending December 6th to consumers with a FICO® Score 9 credit score below 620. These are generally considered subprime accounts. These newly issued loans have a corresponding total origination amount of \$9.8 million.
- In the week ending December 6th, 50.3% of all student loans were issued to consumers with a FICO® Score 9 subprime credit score. Origination balances on subprime student loans represent 38.9% of the total.
- The average loan amount for all student loans originated the week ending December 6th is \$14,373. The average loan amount on new subprime student loans was \$12,248.

Student Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average VantageScore® 3.0



# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	134.6	120.9
Mar-08 2020	124.2	129.5
Mar-15 2020	113.4	110.1
Mar-22 2020	106.4	110.2
Mar-29 2020	91.2	120.6
Apr-05 2020	93.3	106.9
Apr-12 2020	90.4	123.6
Apr-19 2020	103.6	93.2
Apr-26 2020	82.2	106.8
May-03 2020	97.5	136.3
May-10 2020	122.1	163.4
May-17 2020	161.7	177.2

# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	193.4	228.4
May-31 2020	147.2	158.6
Jun-07 2020	145.1	164.9
Jun-14 2020	143.4	151.2
Jun-21 2020	112.5	156.6
Jun-28 2020	111.3	116.5
Jul-05 2020	130.0	138.7
Jul-12 2020	141.5	163.9
Jul-19 2020	177.0	189.5
Jul-26 2020	132.8	170.1
Aug-02 2020	150.2	159.8
Aug-09 2020	351.9	390.0

# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	1,056.2	1,506.9
Aug-23 2020	1,051.6	1,183.6
Aug-30 2020	931.7	1,096.8
Sep-06 2020	881.4	912.4
Sep-13 2020	607.3	835.9
Sep-20 2020	696.0	876.7
Sep-27 2020	524.7	509.3
Oct-04 2020	355.3	408.8
Oct-11 2020	273.7	319.5
Oct-18 2020	232.3	219.5
Oct-25 2020	173.4	203.5
Nov-01 2020	165.3	193.4

# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	80.1	179.6
Nov-15 2020	74.6	172.4
Nov-22 2020	68.6	141.7
Nov-29 2020	33.8	82.1
Dec-06 2020	1.7	135.2

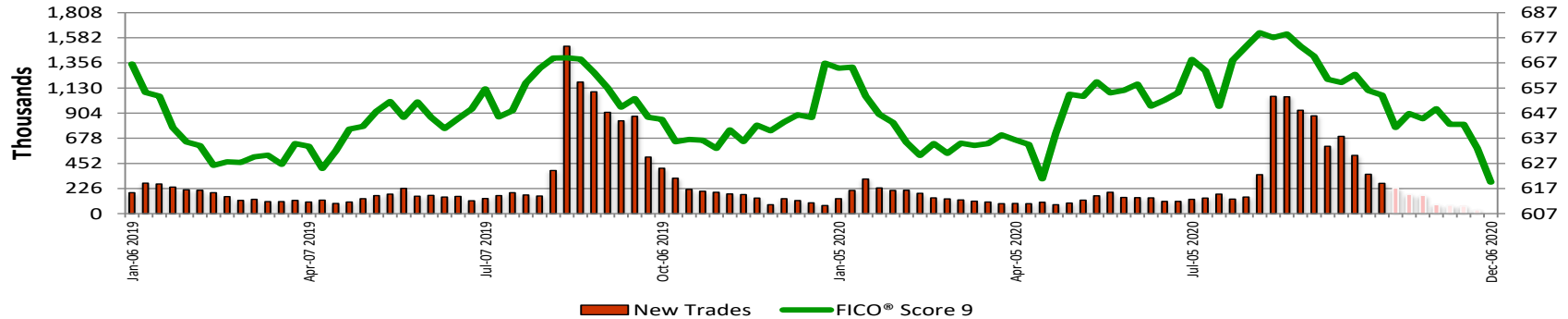
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Student Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Average FICO® Score 9



# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Mar-01 2020	134.6	120.9
Mar-08 2020	124.2	129.5
Mar-15 2020	113.4	110.1
Mar-22 2020	106.4	110.2
Mar-29 2020	91.2	120.6
Apr-05 2020	93.3	106.9
Apr-12 2020	90.4	123.6
Apr-19 2020	103.6	93.2
Apr-26 2020	82.2	106.8
May-03 2020	97.5	136.3
May-10 2020	122.1	163.4
May-17 2020	161.7	177.2

# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
May-24 2020	193.4	228.4
May-31 2020	147.2	158.6
Jun-07 2020	145.1	164.9
Jun-14 2020	143.4	151.2
Jun-21 2020	112.5	156.6
Jun-28 2020	111.3	116.5
Jul-05 2020	130.0	138.7
Jul-12 2020	141.5	163.9
Jul-19 2020	177.0	189.5
Jul-26 2020	132.8	170.1
Aug-02 2020	150.2	159.8
Aug-09 2020	351.9	390.0

# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Aug-16 2020	1,056.2	1,506.9
Aug-23 2020	1,051.6	1,183.6
Aug-30 2020	931.7	1,096.8
Sep-06 2020	881.4	912.4
Sep-13 2020	607.3	835.9
Sep-20 2020	696.0	876.7
Sep-27 2020	524.7	509.3
Oct-04 2020	355.3	408.8
Oct-11 2020	273.7	319.5
Oct-18 2020	232.3	219.5
Oct-25 2020	173.4	203.5
Nov-01 2020	165.3	193.4

# STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)		
WEEKEND	2020	2019
Nov-08 2020	80.1	179.6
Nov-15 2020	74.6	172.4
Nov-22 2020	68.6	141.7
Nov-29 2020	33.8	82.1
Dec-06 2020	1.7	135.2

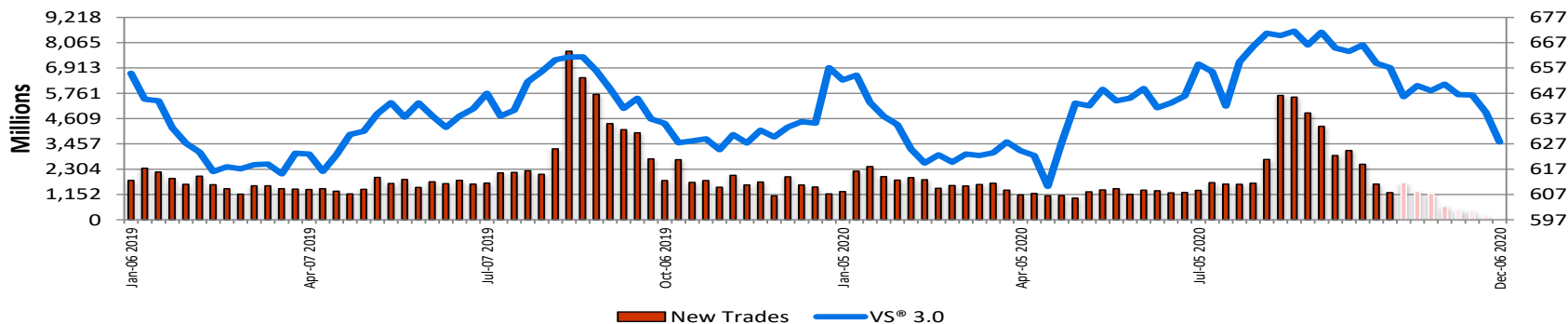
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Student Loan Originations: Balances

Total Origination Balances in \$Millions; NSA. Average VantageScore® 3.0



TOTAL STUDENT LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,567.7	\$1,178.4
Mar-08 2020	\$1,543.8	\$1,557.7
Mar-15 2020	\$1,613.3	\$1,555.0
Mar-22 2020	\$1,672.5	\$1,425.3
Mar-29 2020	\$1,361.8	\$1,404.0
Apr-05 2020	\$1,136.8	\$1,389.8
Apr-12 2020	\$1,201.1	\$1,420.4
Apr-19 2020	\$1,102.5	\$1,310.7
Apr-26 2020	\$1,112.7	\$1,188.0
May-03 2020	\$998.1	\$1,394.6
May-10 2020	\$1,279.8	\$1,937.3
May-17 2020	\$1,367.6	\$1,664.0

TOTAL STUDENT LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
May-24 2020	\$1,426.8	\$1,837.4
May-31 2020	\$1,166.9	\$1,483.9
Jun-07 2020	\$1,352.7	\$1,736.7
Jun-14 2020	\$1,327.6	\$1,648.5
Jun-21 2020	\$1,231.2	\$1,799.3
Jun-28 2020	\$1,251.7	\$1,631.5
Jul-05 2020	\$1,351.9	\$1,680.0
Jul-12 2020	\$1,699.3	\$2,141.5
Jul-19 2020	\$1,629.3	\$2,161.4
Jul-26 2020	\$1,626.4	\$2,239.8
Aug-02 2020	\$1,671.4	\$2,082.1
Aug-09 2020	\$2,754.9	\$3,241.3

TOTAL STUDENT LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Aug-16 2020	\$5,663.9	\$7,681.3
Aug-23 2020	\$5,586.9	\$6,477.9
Aug-30 2020	\$4,872.7	\$5,715.9
Sep-06 2020	\$4,262.8	\$4,381.2
Sep-13 2020	\$2,937.1	\$4,113.4
Sep-20 2020	\$3,159.7	\$3,966.3
Sep-27 2020	\$2,535.0	\$2,777.7
Oct-04 2020	\$1,636.9	\$1,794.6
Oct-11 2020	\$1,244.4	\$2,739.5
Oct-18 2020	\$1,695.2	\$1,708.6
Oct-25 2020	\$1,296.5	\$1,797.0
Nov-01 2020	\$1,193.7	\$1,485.8

TOTAL STUDENT LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Nov-08 2020	\$612.7	\$2,031.5
Nov-15 2020	\$460.3	\$1,594.2
Nov-22 2020	\$414.6	\$1,728.8
Nov-29 2020	\$198.8	\$1,096.3
Dec-06 2020	\$25.1	\$1,968.3

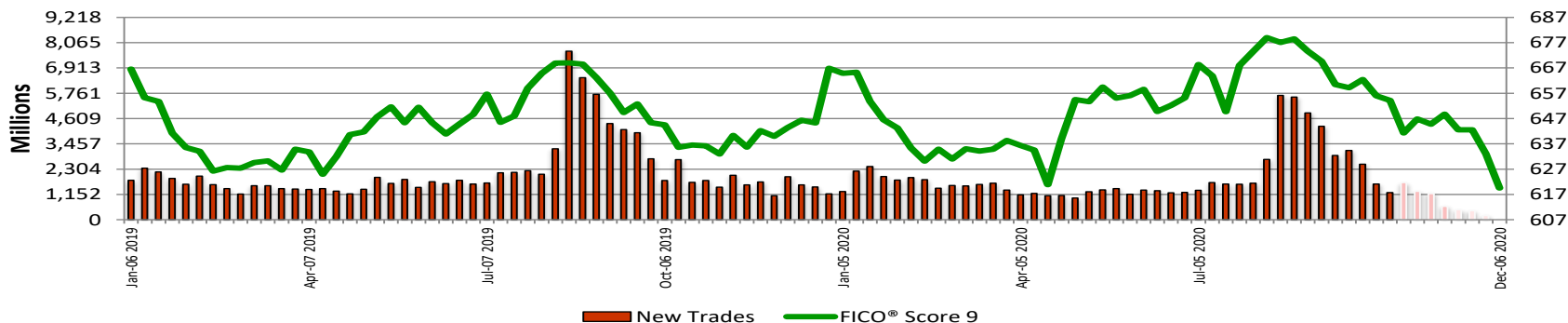
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

Student Loan Originations: Balances

Total Origination Balances in \$Millions; NSA. Average FICO® Score 9



TOTAL STUDENT LOAN BALANCES ORIGINATED (MILLIONS)		
WEEKEND	2020	2019
Mar-01 2020	\$1,567.7	\$1,178.4
Mar-08 2020	\$1,543.8	\$1,557.7
Mar-15 2020	\$1,613.3	\$1,555.0
Mar-22 2020	\$1,672.5	\$1,425.3
Mar-29 2020	\$1,361.8	\$1,404.0
Apr-05 2020	\$1,136.8	\$1,389.8
Apr-12 2020	\$1,201.1	\$1,420.4
Apr-19 2020	\$1,102.5	\$1,310.7
Apr-26 2020	\$1,112.7	\$1,188.0
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Nov-29 2020	\$198.8	\$1,096.3
Dec-06 2020	\$25.1	\$1,968.3

Source: Equifax Inc.

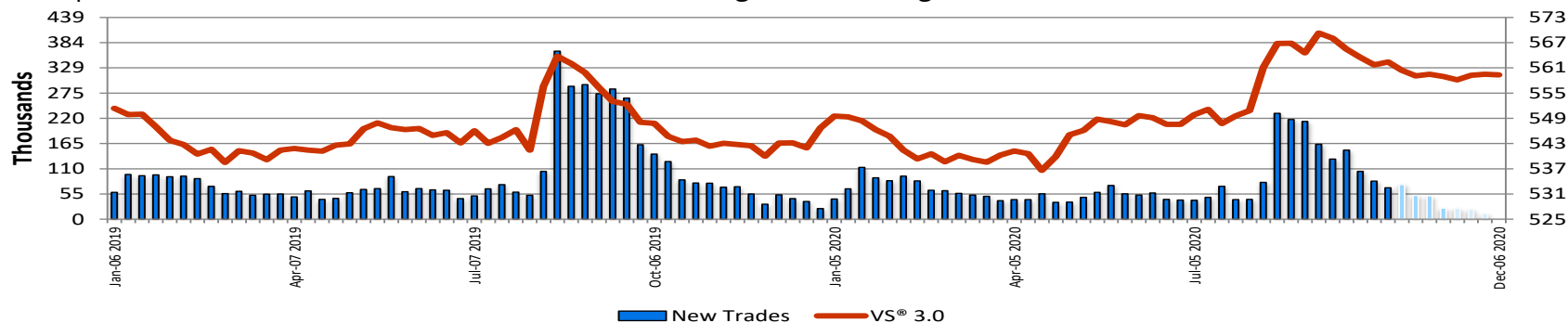


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Student Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	62.2	56.2	46.2%
Mar-08 2020	56.5	61.1	45.5%
Mar-15 2020	52.9	52.5	46.7%
Mar-22 2020	50.2	54.6	47.1%
Mar-29 2020	40.8	55.0	44.8%
Apr-05 2020	43.0	48.9	46.0%
Apr-12 2020	42.8	62.0	47.4%
Apr-19 2020	55.5	43.2	53.5%
Apr-26 2020	37.1	45.8	45.2%
May-03 2020	37.6	57.9	38.5%
May-10 2020	48.0	65.2	39.3%
May-17 2020	58.7	67.1	36.3%

# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	73.9	93.0	38.2%
May-31 2020	55.6	60.1	37.8%
Jun-07 2020	52.8	66.9	36.4%
Jun-14 2020	57.2	64.4	39.9%
Jun-21 2020	43.4	63.2	38.6%
Jun-28 2020	42.0	45.1	37.7%
Jul-05 2020	41.7	50.9	32.1%
Jul-12 2020	47.9	66.6	33.8%
Jul-19 2020	71.9	75.6	40.6%
Jul-26 2020	42.9	59.1	32.3%
Aug-02 2020	43.5	52.5	29.0%
Aug-09 2020	80.4	104.5	22.8%

# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	230.9	366.0	21.9%
Aug-23 2020	217.3	289.4	20.7%
Aug-30 2020	213.2	293.0	22.9%
Sep-06 2020	163.1	273.1	18.5%
Sep-13 2020	131.3	283.6	21.6%
Sep-20 2020	150.7	263.6	21.7%
Sep-27 2020	104.6	162.2	19.9%
Oct-04 2020	83.0	142.1	23.4%
Oct-11 2020	68.8	125.6	25.1%
Oct-18 2020	75.3	85.8	32.4%
Oct-25 2020	51.6	79.3	29.8%
Nov-01 2020	51.0	78.8	30.9%

# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	24.3	70.0	30.4%
Nov-15 2020	23.7	70.8	31.8%
Nov-22 2020	20.9	55.1	30.4%
Nov-29 2020	12.0	33.2	35.4%
Dec-06 2020	0.8	53.6	47.5%

Source: Equifax Inc.

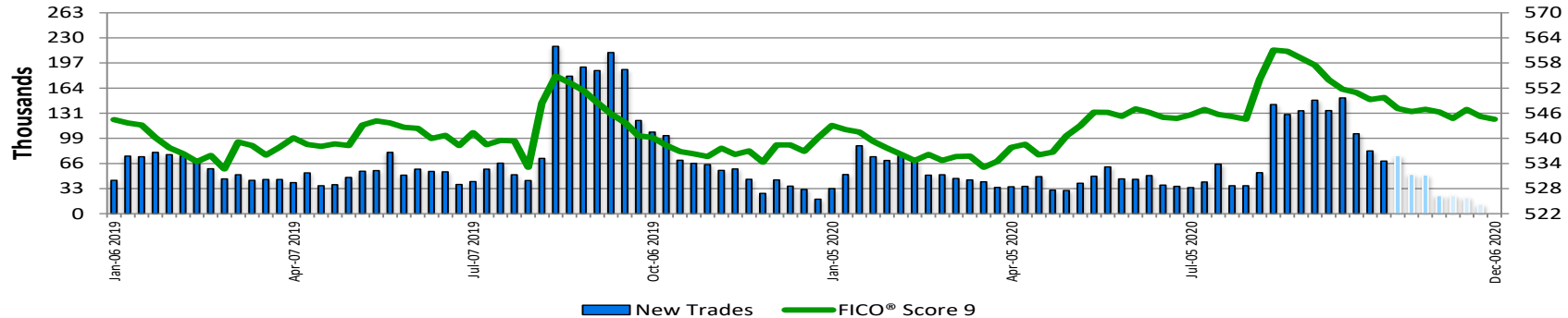


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Student Loan Originations: Accounts

Number of Accounts in Thousands; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	51.1	45.7	38.0%
Mar-08 2020	46.4	51.1	37.4%
Mar-15 2020	44.3	43.8	39.1%
Mar-22 2020	41.9	44.9	39.4%
Mar-29 2020	34.5	45.1	37.8%
Apr-05 2020	35.5	40.9	38.1%
Apr-12 2020	35.9	53.7	39.7%
Apr-19 2020	48.8	36.7	47.1%
Apr-26 2020	31.1	38.0	37.8%
May-03 2020	30.6	47.5	31.4%
May-10 2020	40.2	55.7	32.9%
May-17 2020	49.3	56.6	30.5%

# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	61.4	80.4	31.7%
May-31 2020	45.8	50.6	31.1%
Jun-07 2020	45.1	58.4	31.1%
Jun-14 2020	50.1	55.4	35.0%
Jun-21 2020	37.6	55.0	33.5%
Jun-28 2020	36.1	38.5	32.4%
Jul-05 2020	34.4	42.1	26.5%
Jul-12 2020	41.6	58.5	29.4%
Jul-19 2020	64.9	66.4	36.7%
Jul-26 2020	36.9	51.1	27.8%
Aug-02 2020	36.8	43.5	24.5%
Aug-09 2020	53.8	72.5	15.3%

# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	143.0	219.0	13.5%
Aug-23 2020	129.9	180.0	12.3%
Aug-30 2020	134.7	191.8	14.5%
Sep-06 2020	148.5	187.3	16.9%
Sep-13 2020	135.1	210.7	22.2%
Sep-20 2020	151.6	188.7	21.8%
Sep-27 2020	104.7	122.2	19.9%
Oct-04 2020	82.4	107.0	23.2%
Oct-11 2020	69.0	102.4	25.2%
Oct-18 2020	75.9	70.0	32.7%
Oct-25 2020	51.6	66.0	29.8%
Nov-01 2020	50.8	64.4	30.8%

# SUBPRIME STUDENT LOAN ACCOUNTS ORIGINATED (THOUSANDS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	23.8	56.9	29.7%
Nov-15 2020	23.8	58.8	31.9%
Nov-22 2020	20.9	45.3	30.4%
Nov-29 2020	12.2	26.8	36.3%
Dec-06 2020	0.9	44.3	50.3%

Source: Equifax Inc.

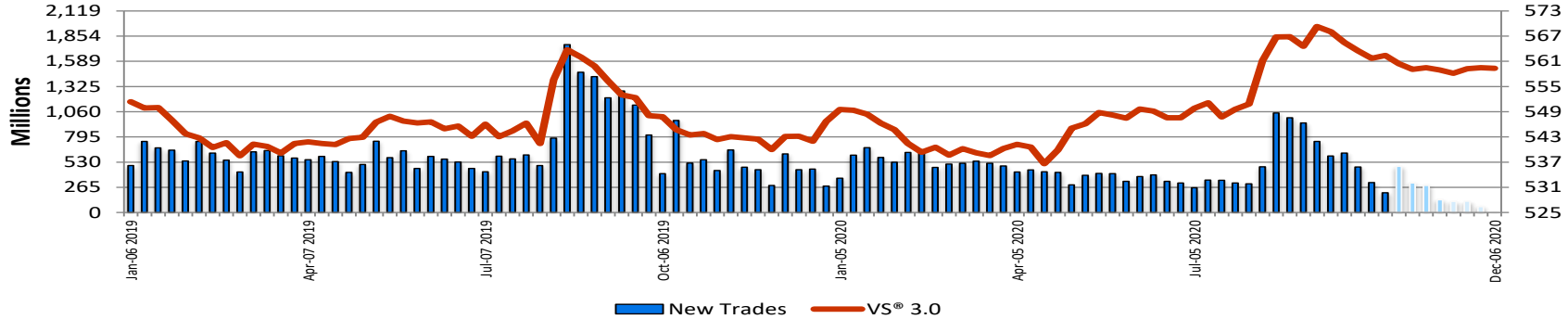


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Student Loan Originations: Balances

Total Balances in \$Millions; NSA. Subprime Accounts, Average VantageScore® 3.0

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$510.6	\$427.5	32.6%
Mar-08 2020	\$519.2	\$639.7	33.6%
Mar-15 2020	\$541.7	\$653.3	33.6%
Mar-22 2020	\$519.1	\$597.0	31.0%
Mar-29 2020	\$490.9	\$573.1	36.0%
Apr-05 2020	\$427.1	\$557.5	37.6%
Apr-12 2020	\$450.4	\$590.9	37.5%
Apr-19 2020	\$429.3	\$536.4	38.9%
Apr-26 2020	\$422.8	\$423.0	38.0%
May-03 2020	\$292.2	\$505.4	29.3%
May-10 2020	\$392.2	\$749.7	30.6%
May-17 2020	\$413.2	\$577.8	30.2%

TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$410.2	\$649.9	28.7%
May-31 2020	\$329.6	\$465.1	28.2%
Jun-07 2020	\$378.8	\$592.2	28.0%
Jun-14 2020	\$397.0	\$562.9	29.9%
Jun-21 2020	\$329.3	\$533.2	26.7%
Jun-28 2020	\$312.3	\$465.0	25.0%
Jul-05 2020	\$261.2	\$429.9	19.3%
Jul-12 2020	\$342.7	\$593.8	20.2%
Jul-19 2020	\$340.9	\$565.8	20.9%
Jul-26 2020	\$312.8	\$606.0	19.2%
Aug-02 2020	\$303.3	\$494.3	18.1%
Aug-09 2020	\$482.0	\$783.2	17.5%

TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$1,047.9	\$1,766.0	18.5%
Aug-23 2020	\$996.7	\$1,475.0	17.8%
Aug-30 2020	\$941.9	\$1,429.9	19.3%
Sep-06 2020	\$748.7	\$1,206.4	17.6%
Sep-13 2020	\$595.4	\$1,279.1	20.3%
Sep-20 2020	\$627.4	\$1,130.2	19.9%
Sep-27 2020	\$481.0	\$815.4	19.0%
Oct-04 2020	\$315.4	\$411.0	19.3%
Oct-11 2020	\$210.1	\$970.0	16.9%
Oct-18 2020	\$485.8	\$521.8	28.7%
Oct-25 2020	\$310.1	\$557.0	23.9%
Nov-01 2020	\$285.8	\$443.5	23.9%

TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$134.0	\$659.9	21.9%
Nov-15 2020	\$117.7	\$477.0	25.6%
Nov-22 2020	\$118.8	\$451.3	28.6%
Nov-29 2020	\$62.4	\$286.7	31.4%
Dec-06 2020	\$10.2	\$617.4	40.4%

Source: Equifax Inc.

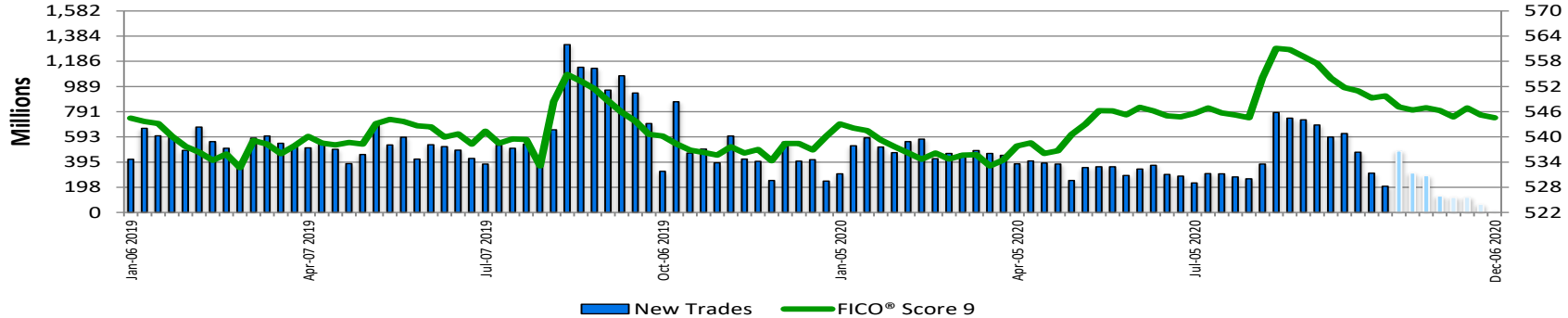


Originations through December 06, 2020 reported as of December 08, 2020

Subprime Student Loan Originations: Balances

Total Balances in \$Millions; NSA. Subprime Accounts, Average FICO® Score 9

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Mar-01 2020	\$465.0	\$383.9	29.7%
Mar-08 2020	\$463.1	\$584.1	30.0%
Mar-15 2020	\$487.1	\$600.4	30.2%
Mar-22 2020	\$463.8	\$543.5	27.7%
Mar-29 2020	\$450.0	\$523.5	33.0%
Apr-05 2020	\$383.0	\$508.5	33.7%
Apr-12 2020	\$405.8	\$547.5	33.8%
Apr-19 2020	\$389.3	\$496.0	35.3%
Apr-26 2020	\$381.8	\$384.1	34.3%
May-03 2020	\$251.9	\$456.3	25.2%
May-10 2020	\$352.6	\$696.5	27.6%
May-17 2020	\$360.4	\$530.2	26.4%

TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
May-24 2020	\$359.2	\$590.6	25.2%
May-31 2020	\$292.3	\$419.9	25.0%
Jun-07 2020	\$342.5	\$533.3	25.3%
Jun-14 2020	\$370.7	\$517.2	27.9%
Jun-21 2020	\$300.2	\$489.5	24.4%
Jun-28 2020	\$285.8	\$425.4	22.8%
Jul-05 2020	\$232.9	\$380.7	17.2%
Jul-12 2020	\$307.0	\$529.9	18.1%
Jul-19 2020	\$304.0	\$504.3	18.7%
Jul-26 2020	\$279.7	\$537.7	17.2%
Aug-02 2020	\$265.8	\$434.0	15.9%
Aug-09 2020	\$381.4	\$649.7	13.8%

TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Aug-16 2020	\$785.2	\$1,318.1	13.9%
Aug-23 2020	\$741.7	\$1,140.5	13.3%
Aug-30 2020	\$728.8	\$1,132.6	15.0%
Sep-06 2020	\$686.7	\$960.9	16.1%
Sep-13 2020	\$592.8	\$1,072.7	20.2%
Sep-20 2020	\$620.1	\$938.5	19.6%
Sep-27 2020	\$474.8	\$698.0	18.7%
Oct-04 2020	\$309.0	\$323.4	18.9%
Oct-11 2020	\$207.2	\$870.3	16.6%
Oct-18 2020	\$482.9	\$467.3	28.5%
Oct-25 2020	\$310.6	\$498.9	24.0%
Nov-01 2020	\$289.5	\$391.3	24.3%

TOTAL SUBPRIME STUDENT LOAN BALANCES ORIGINATED (MILLIONS)			
WEEKEND	2020	2019	% TOTAL
Nov-08 2020	\$129.5	\$601.6	21.1%
Nov-15 2020	\$117.4	\$420.5	25.5%
Nov-22 2020	\$119.6	\$402.3	28.9%
Nov-29 2020	\$64.8	\$252.5	32.6%
Dec-06 2020	\$9.8	\$553.7	38.9%

Source: Equifax Inc.

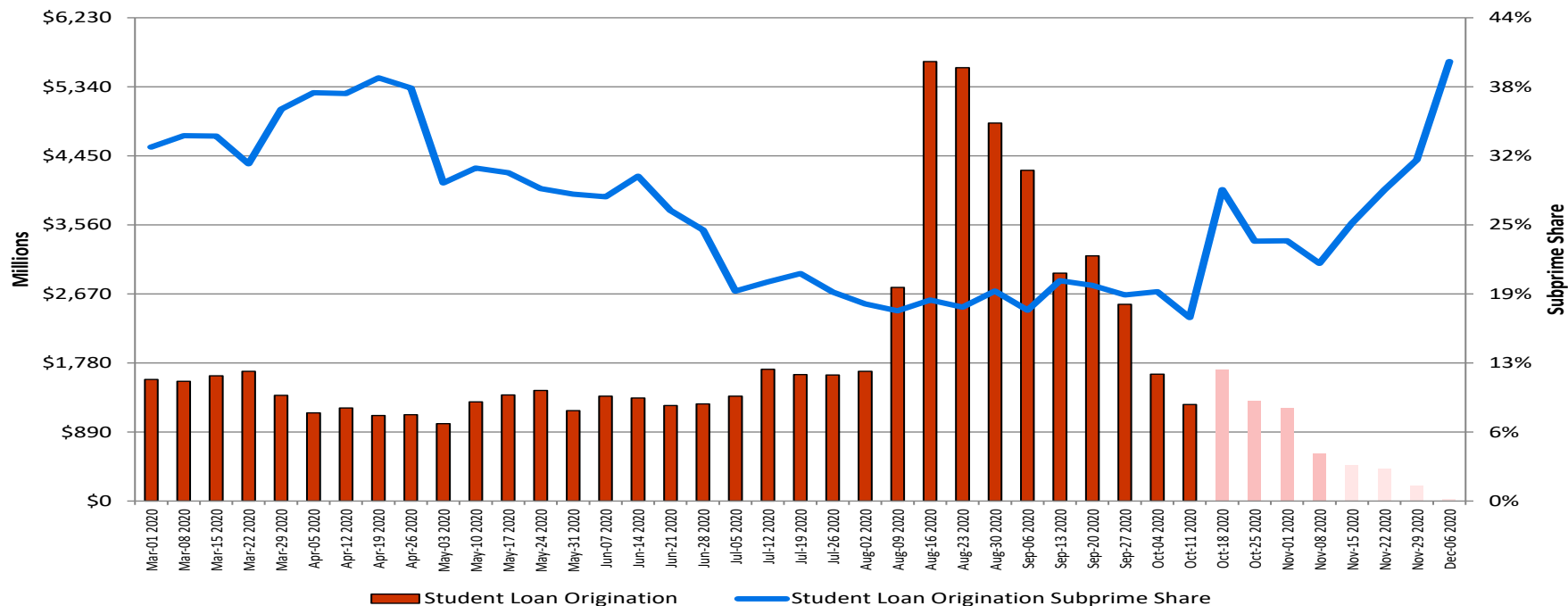


Originations through December 06, 2020 reported as of December 08, 2020

Student Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination VantageScore® 3.0 less than 620



Source: Equifax Inc.

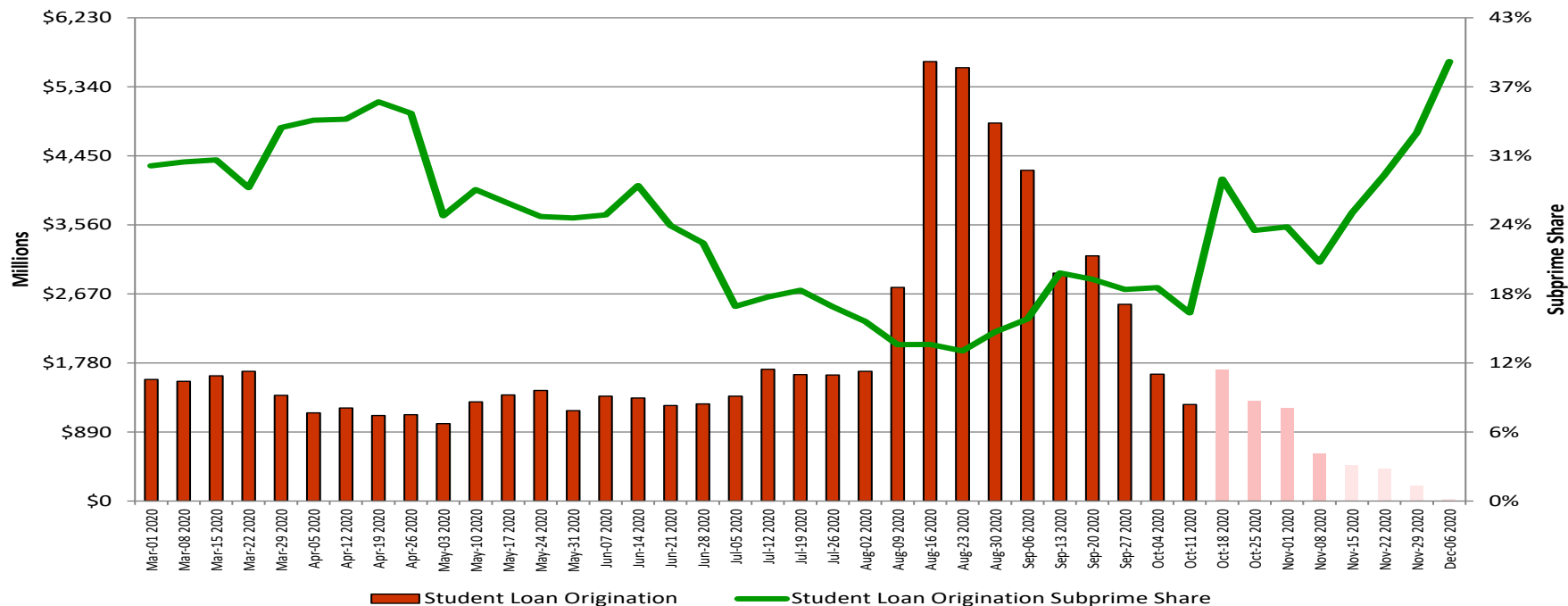


Originations through December 06, 2020 reported as of December 08, 2020

Student Loan Average Origination Balance

Average Origination Balance Over Time; NSA

Subprime accounts defined as those with borrower's origination FICO® Score 9 less than 620



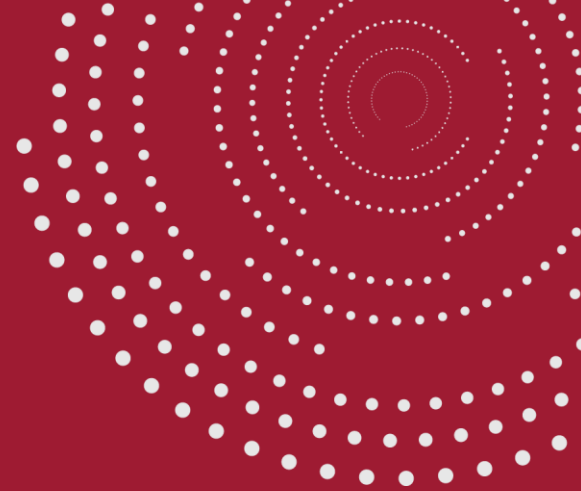
Source: Equifax Inc.



Originations through December 06, 2020 reported as of December 08, 2020

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Credit Trends Originations: Notes



U.S. Consumer Credit Trends – Originations

- Data are not seasonally adjusted.
- Due to changes in data reported to Equifax, previously reported data December change.
- Data are sourced from Equifax’s U.S. Consumer Credit database of over 220 million consumers.
 - Equifax Credit Trends is the primary source for the data in this report; for more information on this database please visit www.equifax.com/business/credit-trends
 - These data are population level – not a sample.
 - Jointly held accounts are represented by a randomly selected borrower on the account. Tradelines are only counted once.
 - Exclusions for data quality are applied, such as timely reporting of the establishment of the trade (≤ 12 months); completeness of the tradeline record including type, credit limit, balance outstanding and status; and other similar filters (e.g., exclude if borrower’s death reported).
- Definitions: Account Type
 - Auto – Total: all accounts from banks and finance companies for loans or leases on light vehicles.
 - Auto – Lease: a long-term contract lease of the light vehicle that terminates with the return of the car or a balloon payment of the rest of the balance due. Lease amounts reported to Equifax reflect the contract amount only, excluding the expected residual value of the vehicle at lease end.
 - Auto – Loan: traditional amortizing installment loans on a light vehicle.
 - Credit Cards – Bankcard: general purpose credit cards.

U.S. Consumer Credit Trends – Originations

- Definitions: Account Type, continued
 - Credit Cards – Private Label: credit cards issued for use at particular retailers. Sometimes called retail cards or store cards.
 - First Mortgage: loans with first lien position on a residential property.
 - Home Equity Installment Loan: loans in second lien position on a residential property. These loans are amortizing for the full term of the loan and do not have a draw feature.
 - Home Equity Revolving Lines of Credit: loans usually in second lien position on a residential property. These loans commonly require only interest payments during the draw period and then are recast into amortizing payments at the end of the draw. During the draw period the borrower June take advances from the line of credit.
 - Total Consumer Finance: installment or revolving loans opened with a sales financing company or a personal finance company. These are typically unsecured finance trades.
 - Consumer Finance Installment: consumer finance loans that are amortizing for the full term of the loan and do not have a draw feature.
 - Consumer Finance Revolving: consumer finance loans with a line of credit from which the borrower can draw funds.
 - Student Loan: loan funded for the purpose of financing post-secondary educational study

U.S. Consumer Credit Trends – Originations

- Definitions: Other
 - Credit limit: the maximum amount the borrower can access on the account. On installment accounts this is the original loan amount. On revolving accounts this is also known as the credit line or high credit.
 - Subprime: a loan characterized by a combination of factors that make it not-prime-credit quality, meaning that these loans will typically have higher default rates and higher loss rates on average than prime-quality loans from the same vintage. Within this report these are defined as loans extended to borrowers who at the time the loan was originated had a VantageScore® 3.0 Or FICO® Score 9, FICO® Score 8 or FICO® Score 5 credit score below 620.
- Data on new tradeline originations are subject to revision for up to 12 months due to lags in lenders and servicers reporting to Equifax.
 - Data for the most recent 12 months are grossed up for expected but as yet unreported new loans.
 - First Mortgage tradelines June be most affected by delays as servicing rights as well as the loans themselves are frequently sold after origination.
 - With the exception of first mortgage and home equity installment loans, at least 90% of expected new tradelines will have been recorded for the most recent month included in this report (e.g., October 2017 origination data in the October 2018 report).
 - Note that in January 2017 we permanently moved accounts that were previously identified incorrectly as home equity installment loans to consumer finance installment loans, affecting values after April 2014.

U.S. Consumer Credit Trends – Originations

- VantageScore
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 - More information can be found at www.vantagescore.com
- FICO
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