TransUnion

Q2 2026 BANKCARD SUMMARY

New bankcard credit lines grow as lenders implement strategic growth

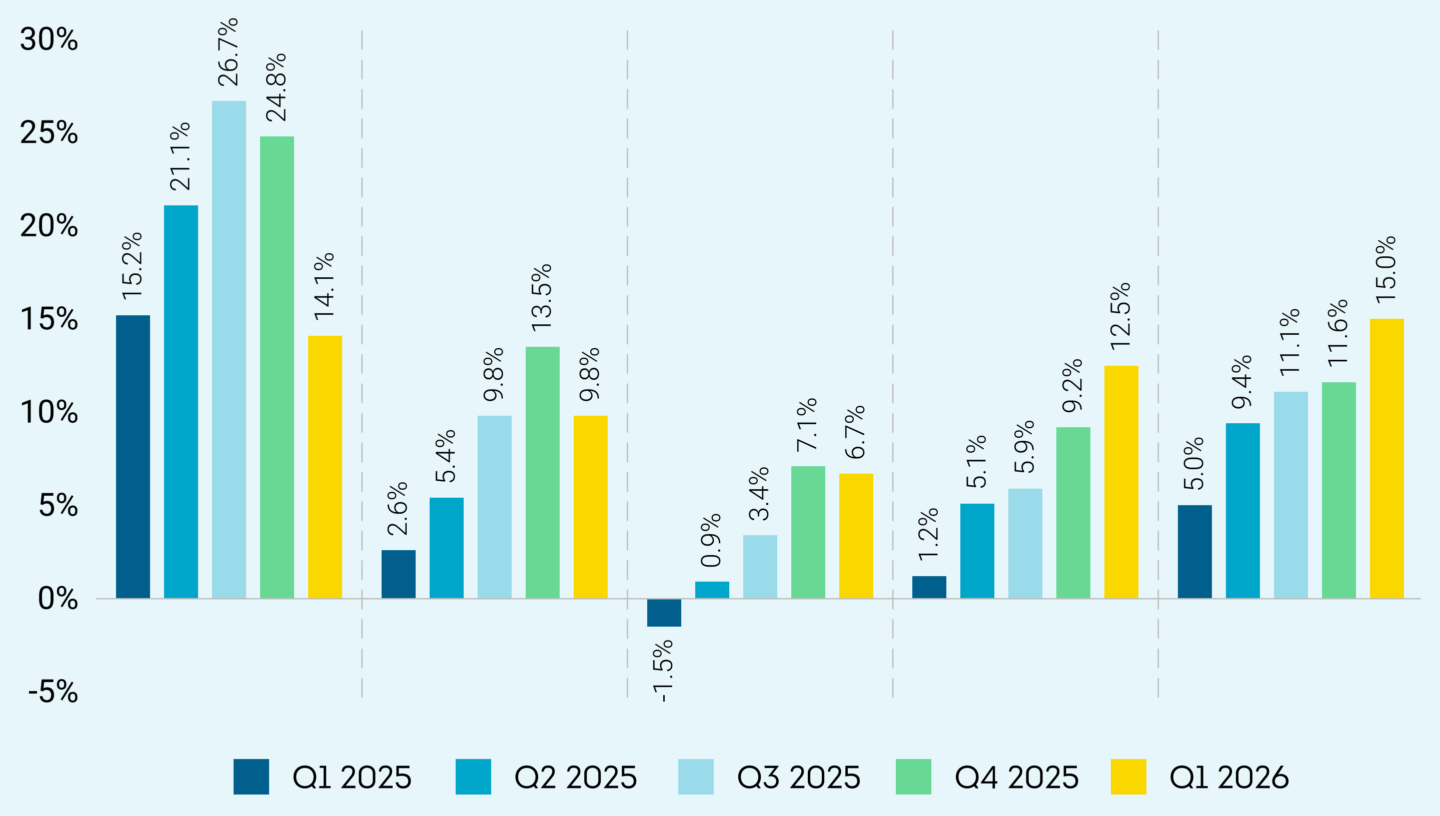
Supply and Demand: Originations

- Origination volumes **increased 11.8% year over year (YoY)**, reaching a **record 20.64 million accounts**, the highest annual growth recorded in first quarter.
- This reflects a **sixth consecutive quarter of YoY growth**, continuing the upswing that began in late 2024.
- **Subprime originations rose 14.1% YoY**, a sixth straight quarterly gain but slower than the prior three quarters of low-to-mid-20% growth.
- **Super prime originations rose 15% YoY**, leading all risk tiers for a seventh consecutive quarter, helping offset the higher risk associated with subprime lending.

Q1 Originations

	2020	2021	2022	2023	2024	2025	2026
Volume (M)	15.51	14.76	18.94	18.99	17.66	18.46	20.64
YoY % growth	1.2%	-4.8%	28.3%	0.3%	-7.0%	4.5%	11.8%

YoY % Change in Origination Volumes by Risk Tier

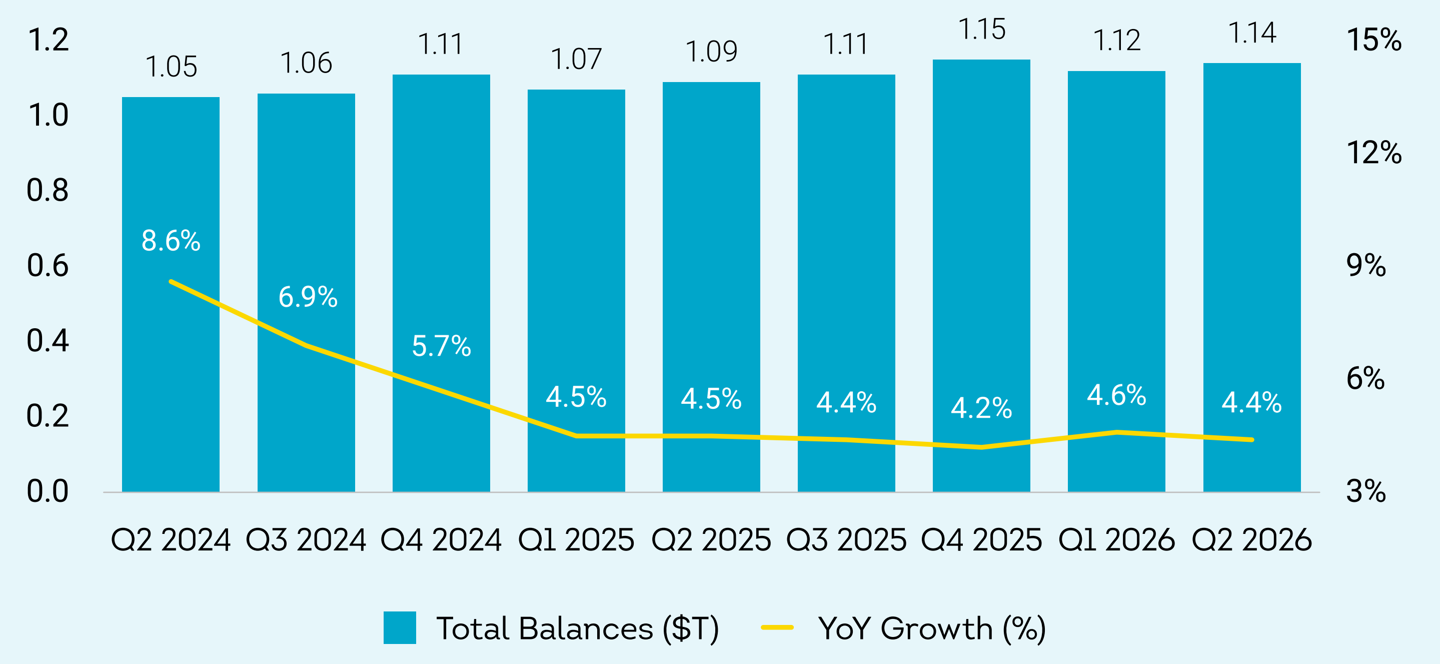


Consumer Balances

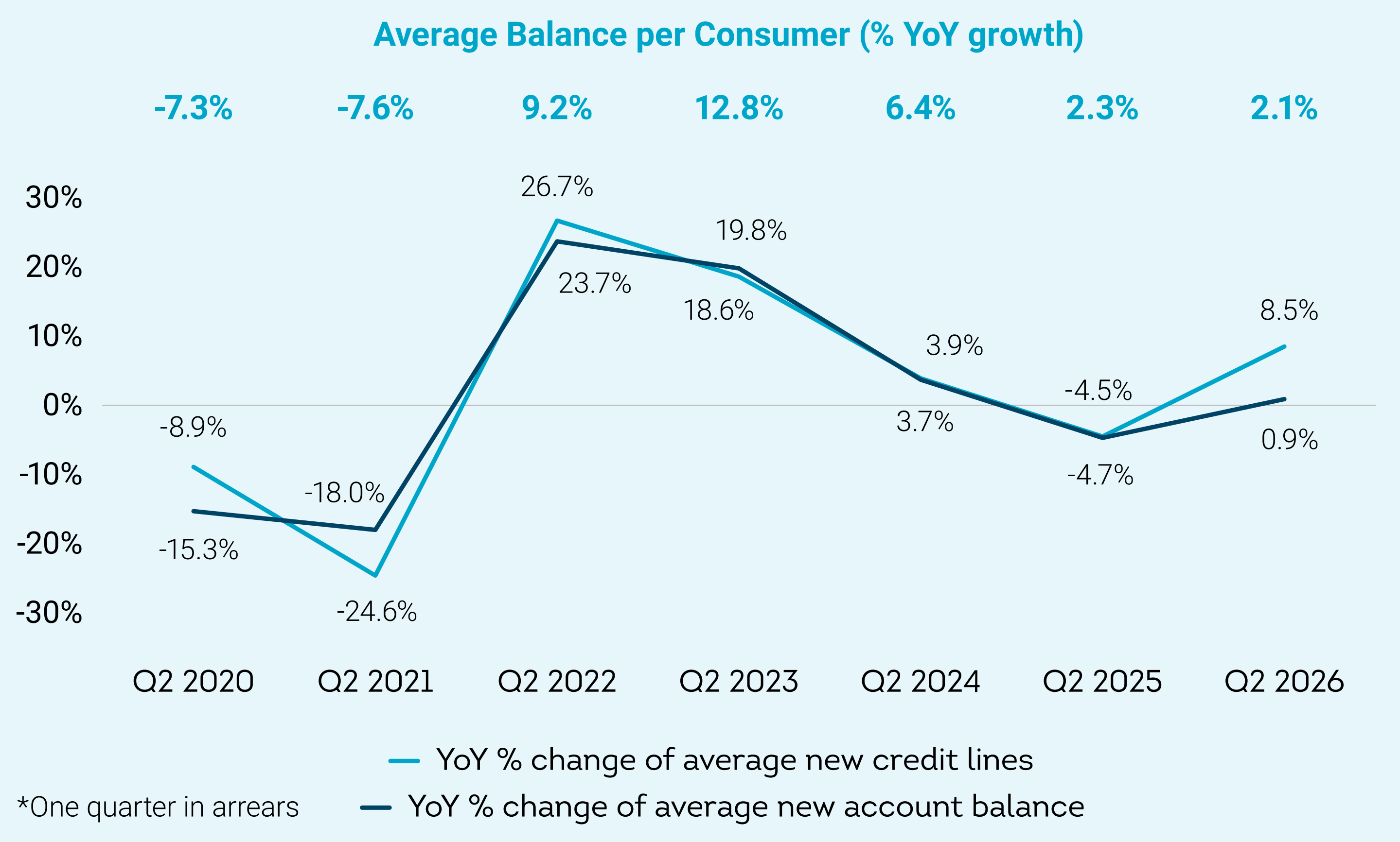
- Total balances **grew 4.4% YoY to reach $1.14 trillion**, with the growth rate remaining stable within a narrow range of 4.2% to 4.6% over the past six quarters.
- **Average new credit lines rose 8.5% YoY to $126 billion**, a reversal of the decline-to-flat trend observed since Q3 2024.
- This increase was driven by stronger account acquisition volumes and higher opening credit limits across all risk segments – while **average new balances rose only 0.9%**.
- Average balance per consumer **rose by only 2.1% YoY**, with only a **2.2% YoY increase** in average accounts per consumer, suggesting higher spending on existing bankcards.

Balances and Credit Lines

Total Balances



New Credit Lines and New Account Balance Growth*

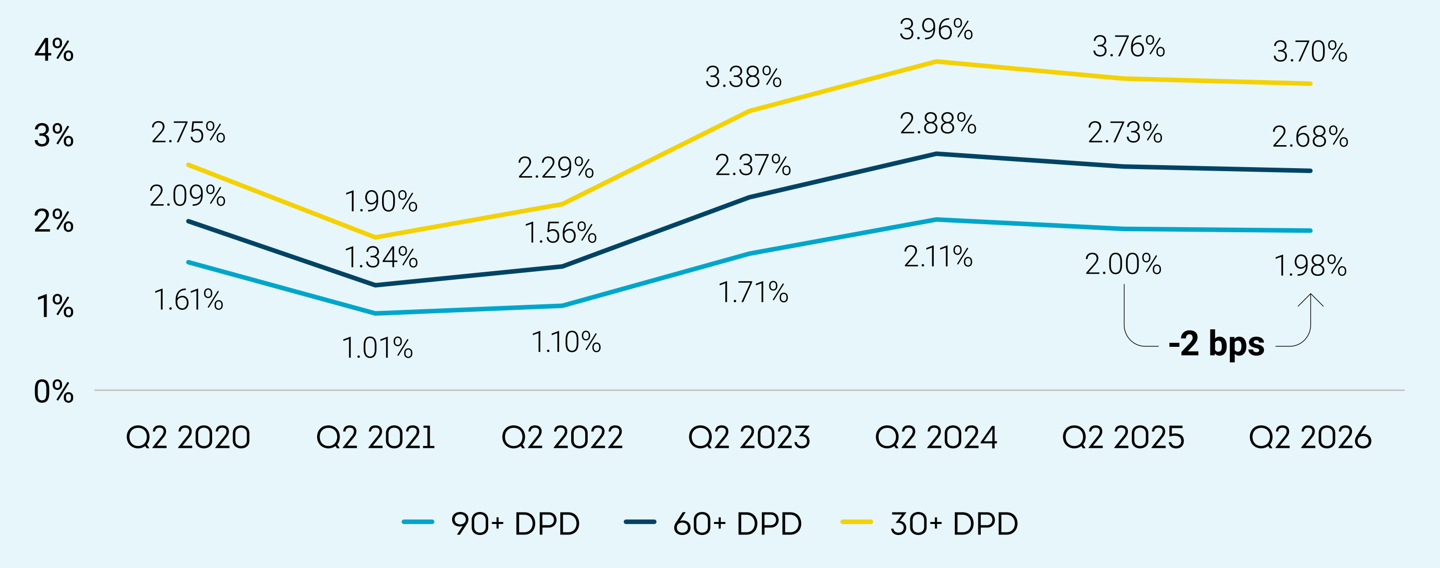


*One quarter in arrears

Performance: Delinquencies

- **Balance-level 90+ DPD delinquency rate decreased by two bps YoY to 1.98%** despite worsening consumer- and account-level delinquencies.
- This decrease marks the **sixth consecutive quarter of YoY improvement** in serious balance-level delinquencies.
- The downward trend persists for both **30+ and 60+ DPD balances**, even as consumer-level delinquency rates rise, indicating more consumers are missing payments but on smaller amounts.

Balance-Level Delinquency Rate (%)



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