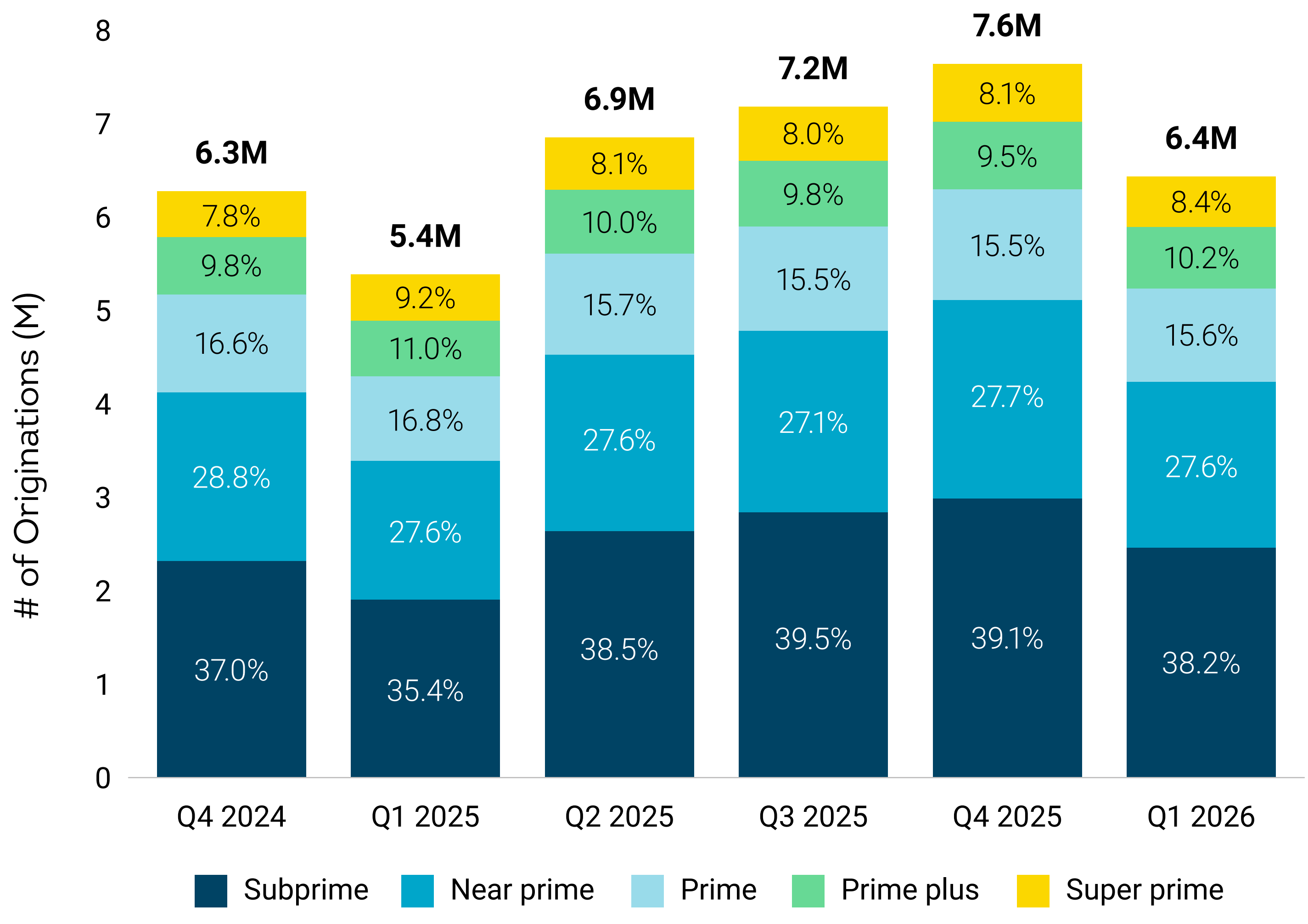
TransUnion

Q2 2026 CONSUMER LENDING INDUSTRY INSIGHTS

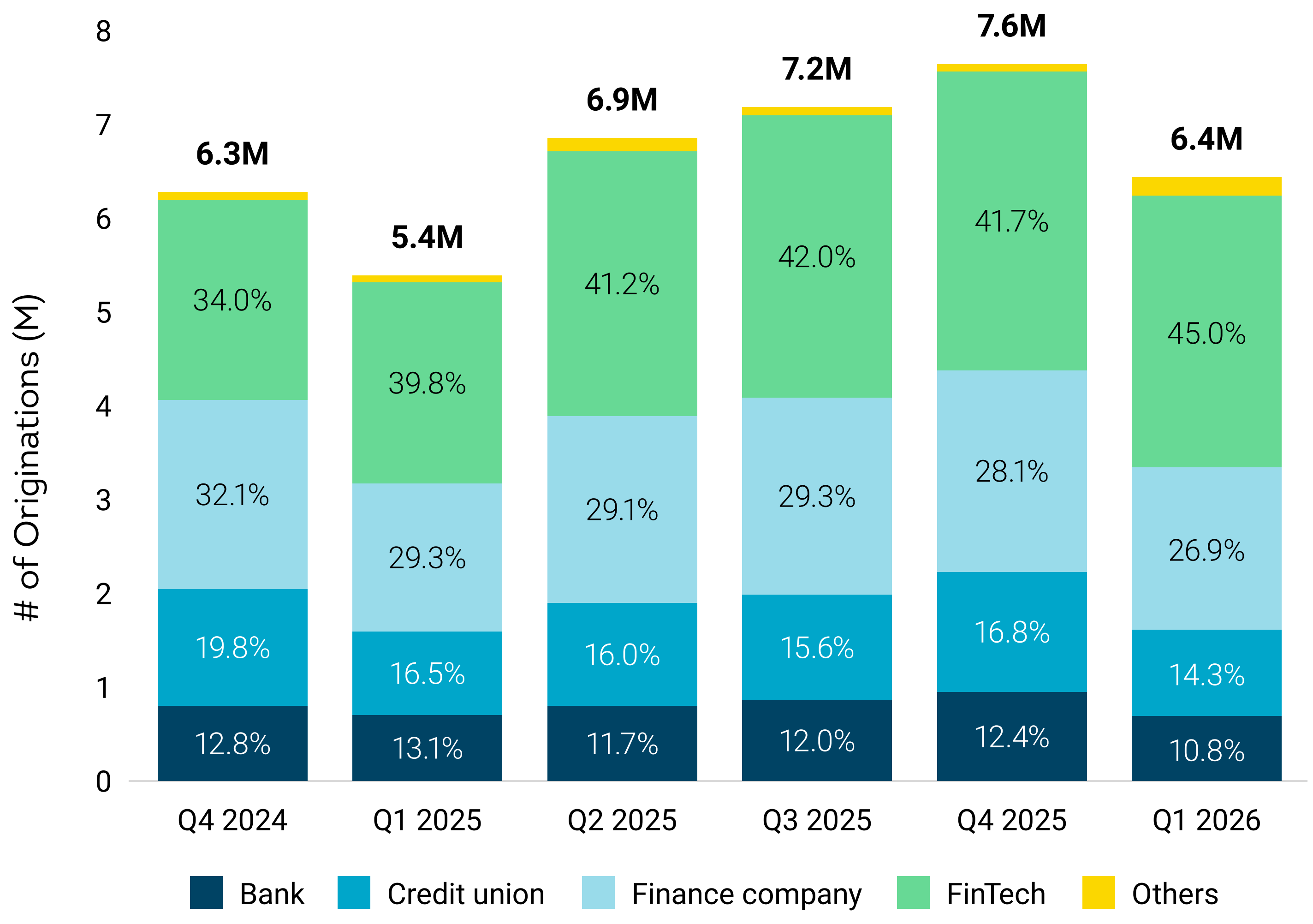
Unsecured personal lending continues to grow as lenders are reaching more consumers

Growth was positive across every risk tier on a YoY basis, with Subprime leading annual growth at approximately 29%

UPL Originations by Risk Tier

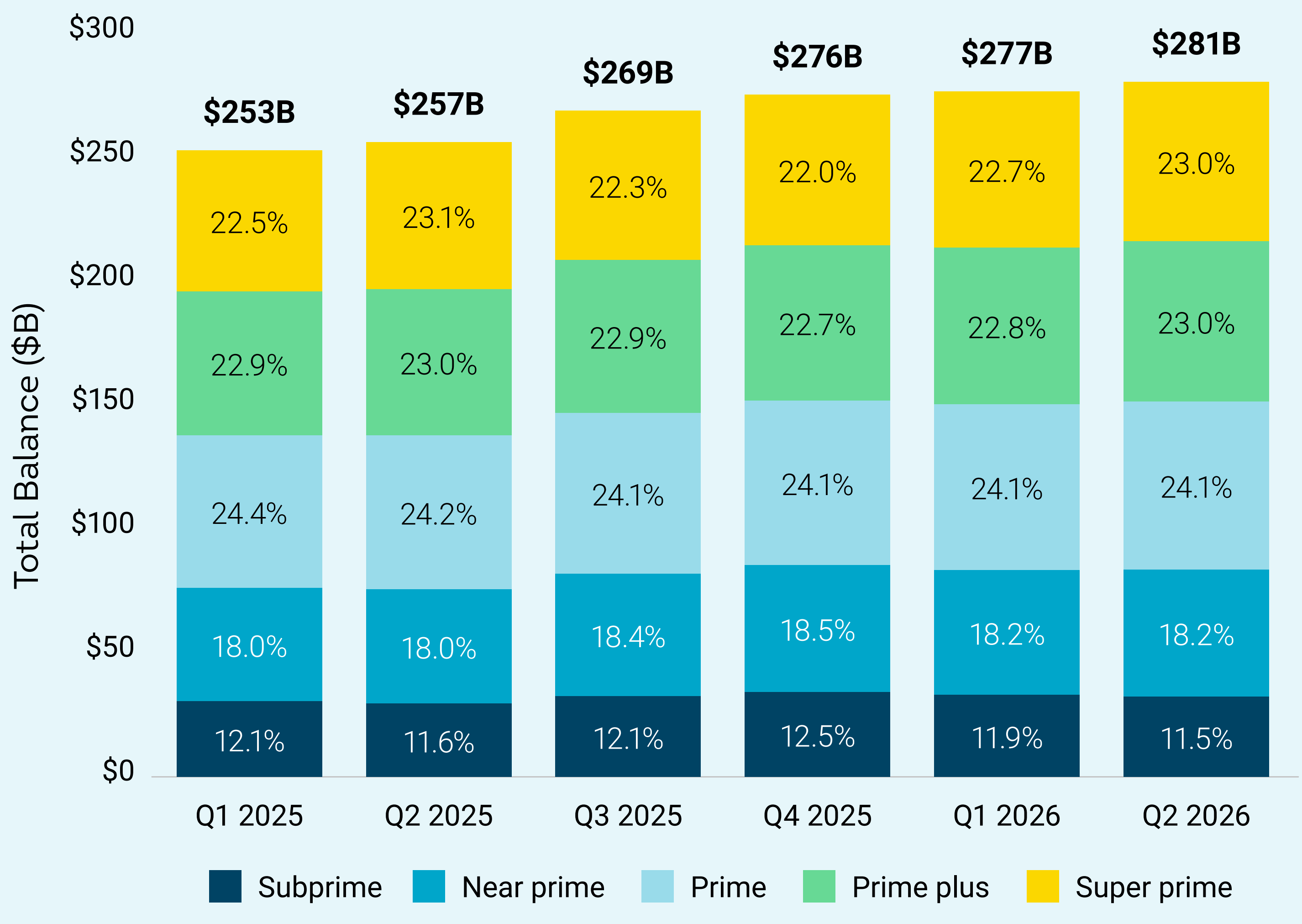


UPL Originations by Lender Type



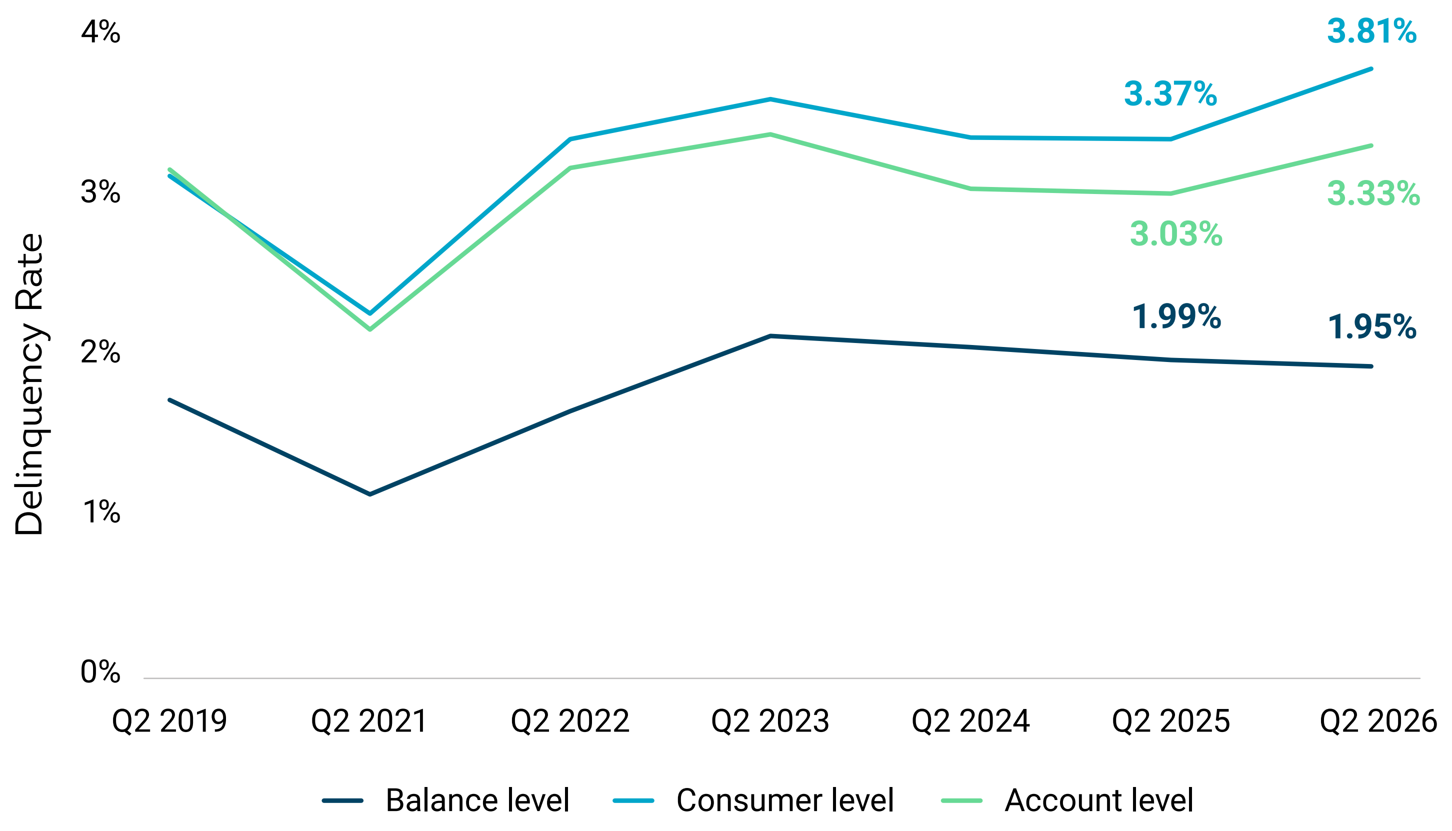
Unsecured personal loan balances continued to expand in Q2, reaching $281.2B, up 9.6% from a year ago and 1.5% from last quarter

UPL Total Balances by Risk Tier



Delinquencies increased YoY by account and borrower count, but balance-level exposure remained more contained

Unsecured Personal Loans Delinquencies (60+DPD)



Source: TransUnion US consumer credit database

To learn more, view the full **Q2 2026 Unsecured Personal Lending Industry Insights Report**