TransUnion



Q3 2026 BANKCARD SUMMARY

Bankcard originations continue a record pace, driving moderate balance growth

Supply and Demand: Originations

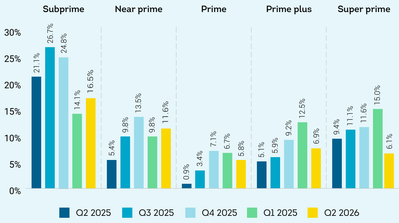
- Origination volumes **increased 9.5% YoY to 22.36 million accounts** in Q2 2026, marking the highest Q2 volume on record.
- This marked **seven consecutive quarters of YoY growth**, primarily driven by subprime and near prime consumers.
- **Subprime originations rose 16.5%,** accelerating from 14.1% in Q1 2026 and lifting subprime to 25% of all new accounts, its largest Q2 share in the past decade.
- **Super prime growth slowed to 6.1% YoY** from 15% in Q1 2026.

Q2 Originations*

	2020	2021	2022	2023	2024	2025	2026
Volume (M)	8.48	19.05	21.34	20.53	18.79	20.41	22.36
YoY % growth	-48.4%	124.5%	12.0%	-3.8%	-8.5%	8.6%	9.5%

*One quarter in arrears

YoY % Change in Origination Volumes by Risk Tier



Consumer Balances

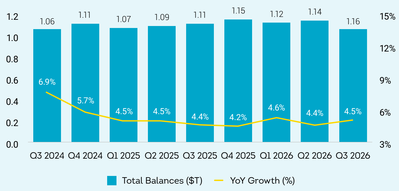


- **Total balances grew 4.5% YoY** to $1.16 trillion, with growth remaining remarkably stable within a narrow 4.2% to 4.6% range for seven consecutive quarters.
- Average new credit lines were essentially flat, marking a significant improvement from the declines observed throughout 2025.
- Opening credit lines increased across all risk tiers, but **average new account balances remained flat** as growth in subprime originations (which carry smaller initial credit lines) pulled down overall averages.
- **Average balance per consumer rose 2.4% YoY**, reflecting modest growth in outstanding balances despite limited growth in new account balances.

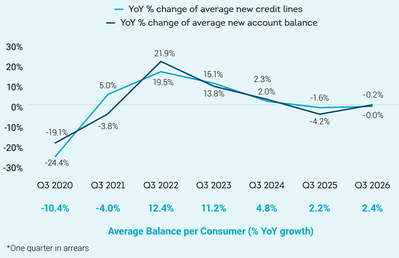


Balances and Credit Lines

Total Balances



New Credit Lines and New Account Balance Growth*



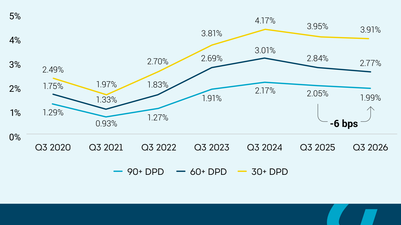
*One quarter in arrears

Performance: Delinquencies



- **Balance-level 90+ DPD delinquency improved by six bps YoY,** extending the trend of declining serious delinquency balances.
- This decrease marks the **seventh consecutive quarter of YoY improvement** in 90+ DPD balance-level delinquencies.
- Consumer-level delinquencies deteriorated across all stages, with **90+ DPD rising to 2.50%**, indicating more consumers are falling behind even as balance-level delinquency rates remain contained.

Balance-Level Delinquency Rate (%)



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