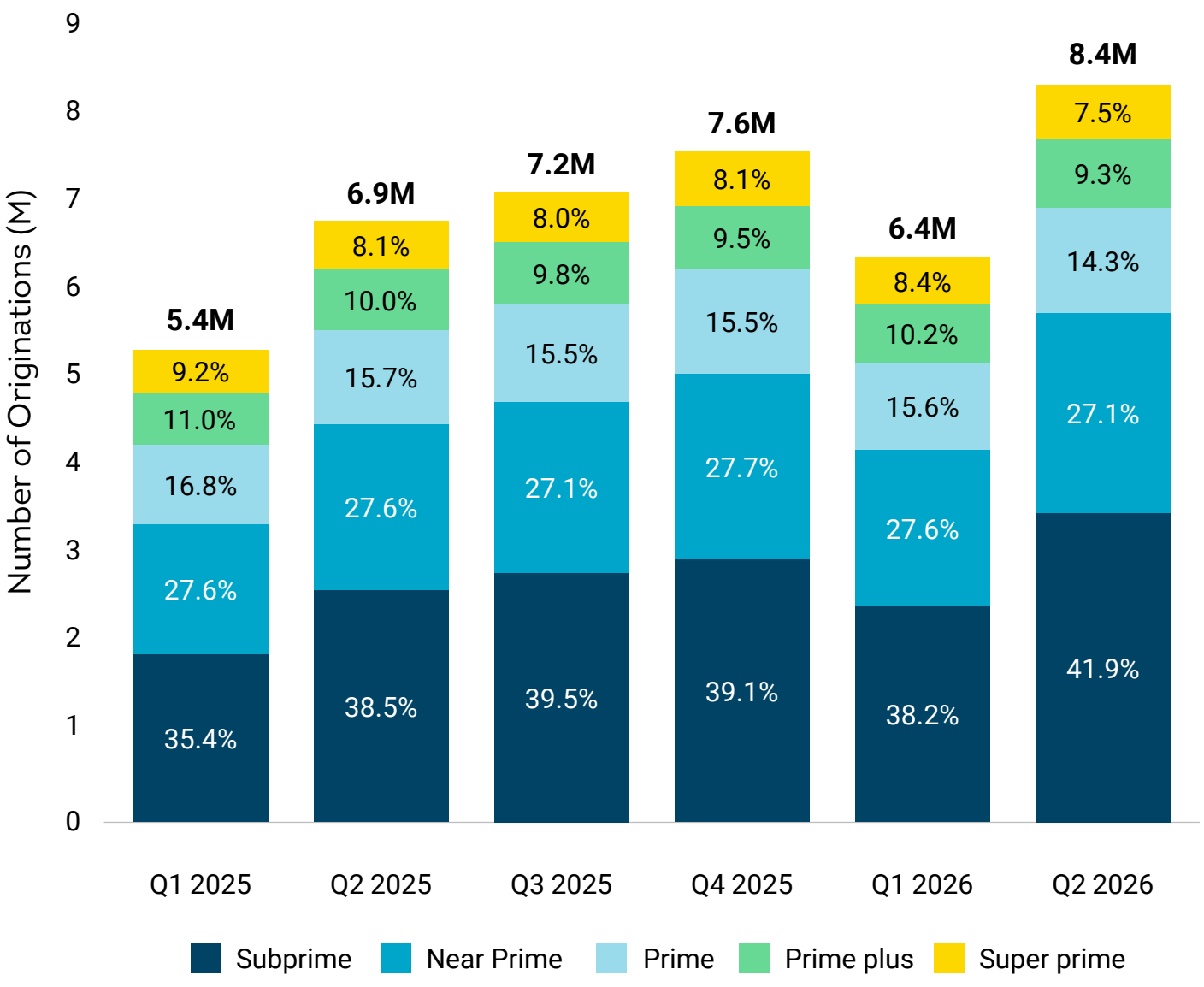


Q3 2026 CONSUMER LENDING INDUSTRY INSIGHTS

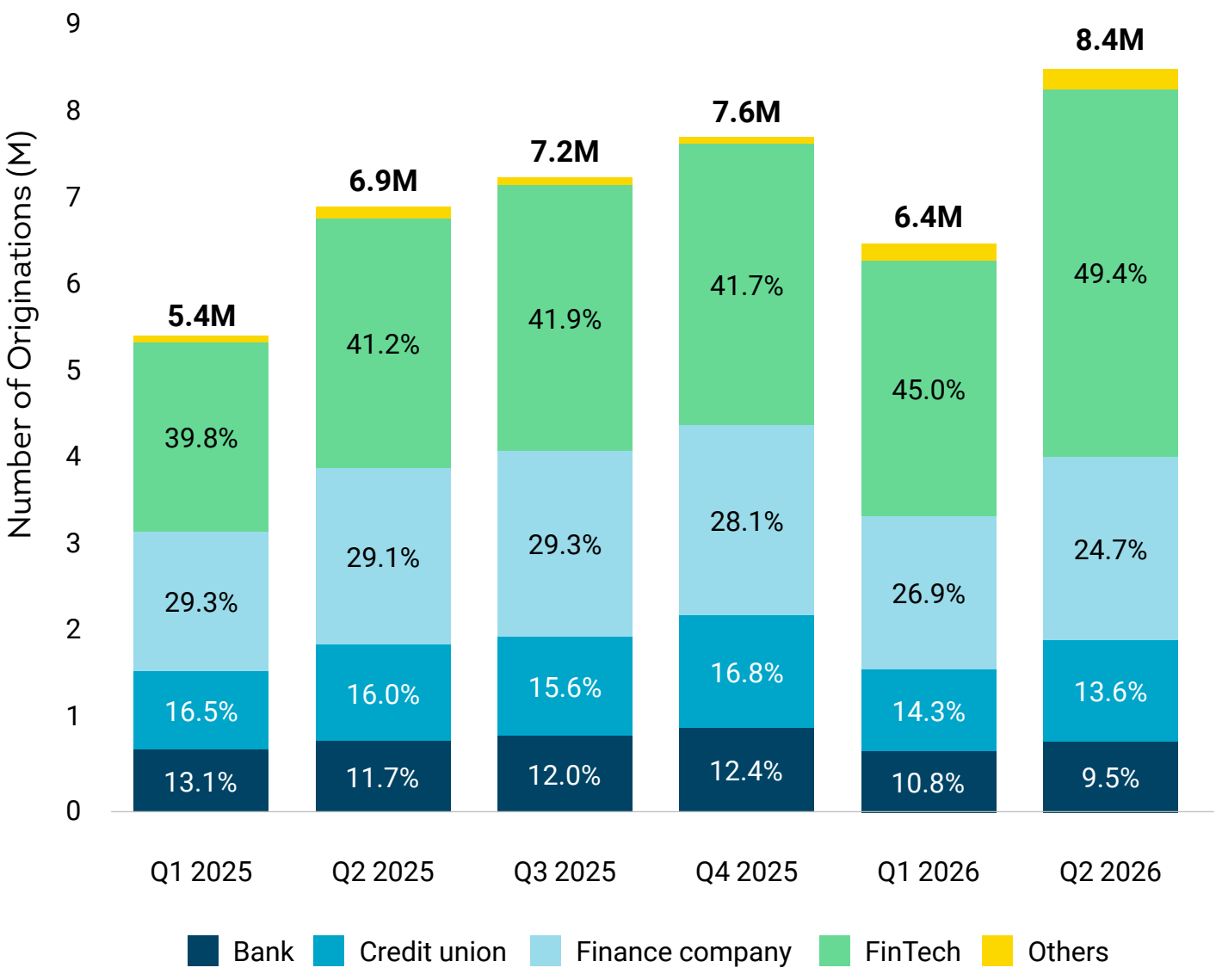
The unsecured personal loan market continues to expand, but growth composition is changing

UPL originations, balances and borrowers reach record highs. All risk tiers contributed to growth, led by faster subprime expansion and incremental volume from FinTechs.

UPL Originations by Risk Tier



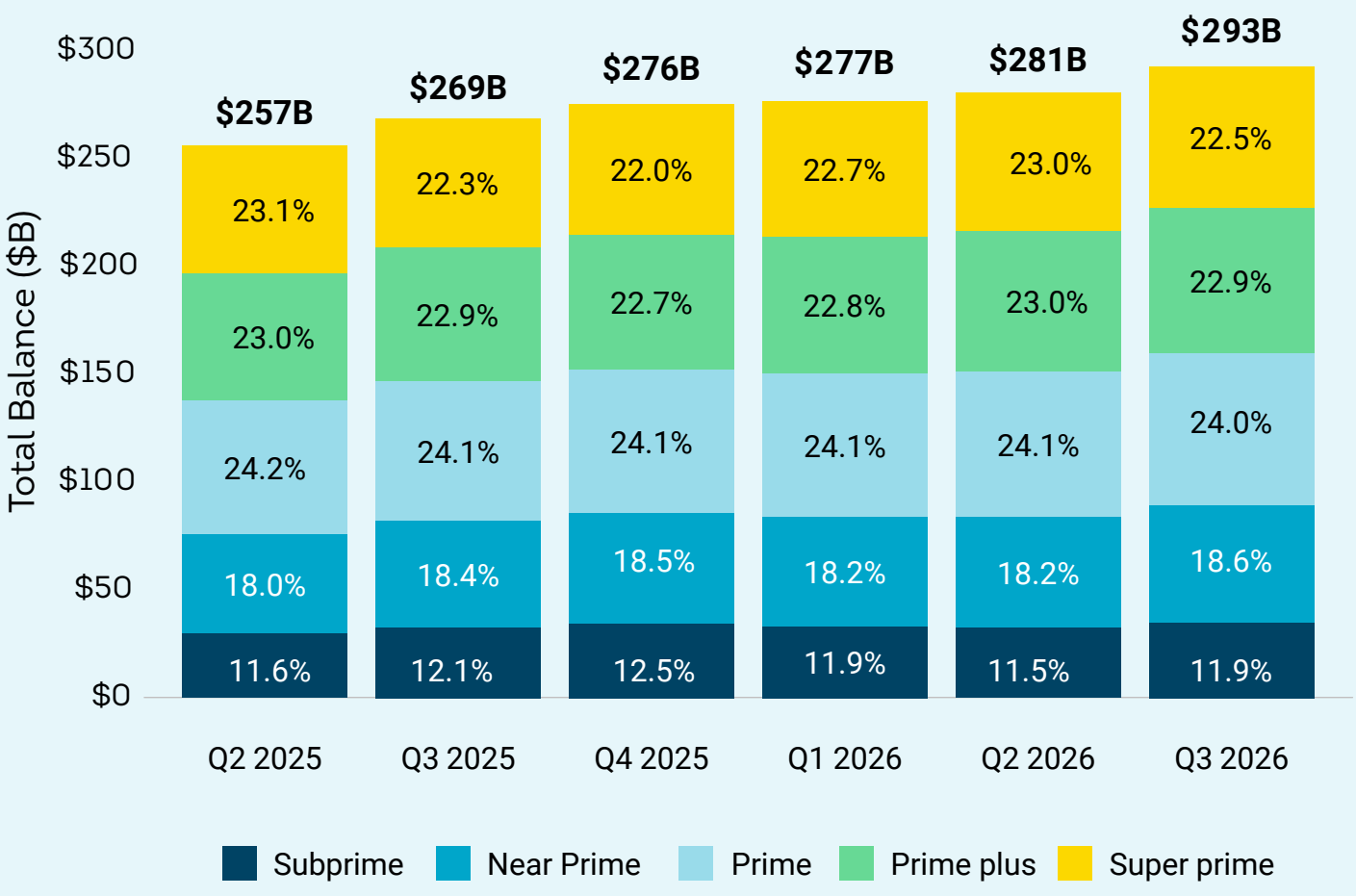
UPL Originations by Lender Type



Balances



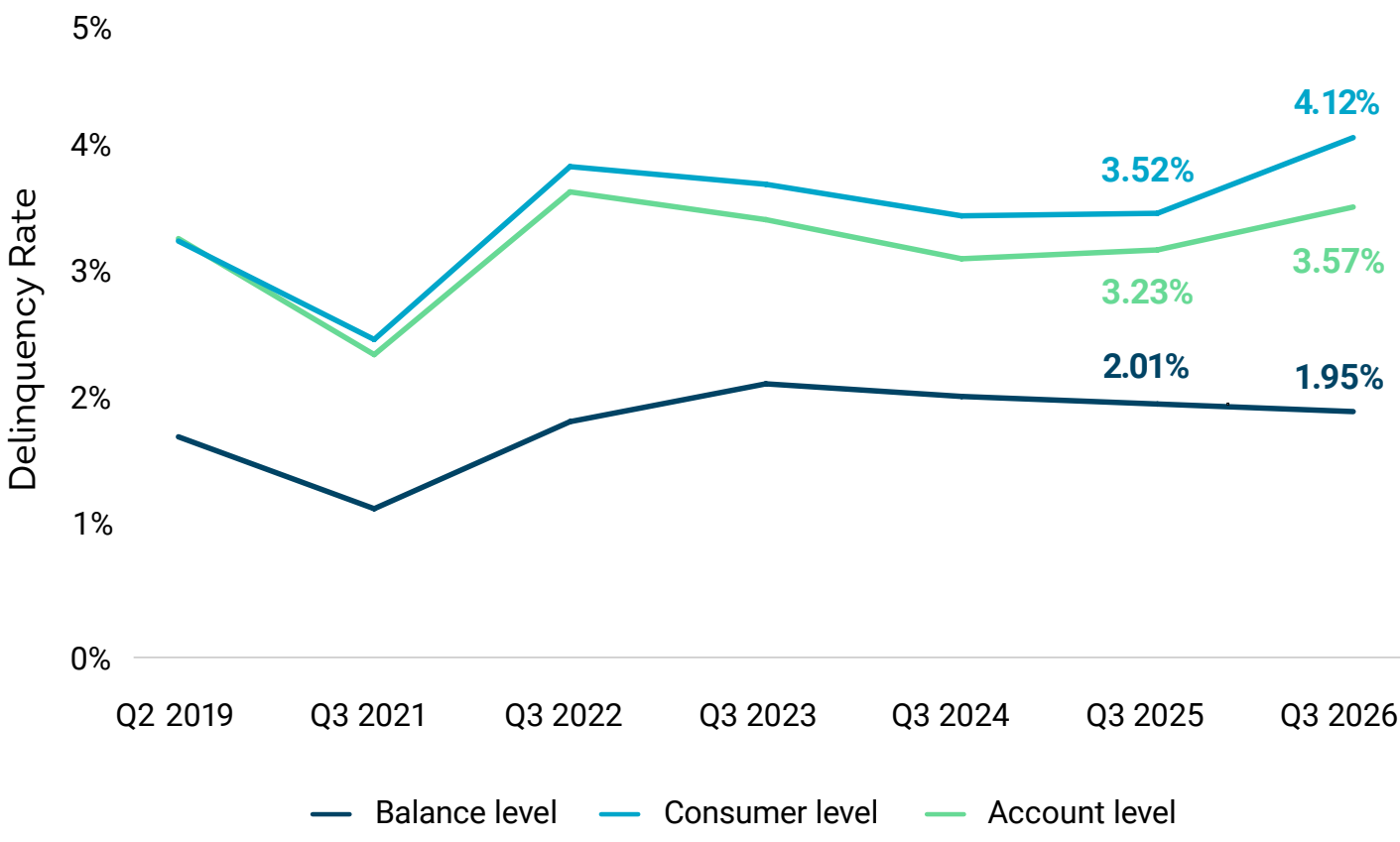
UPL Total Balances by Risk Tier



More borrowers and accounts are becoming delinquent, without a comparable increase in delinquent dollar exposure.

Unsecured Personal Loans Delinquencies (60+DPD)

Source: TransUnion US consumer credit database



To learn more, view the full Q3 2026 Unsecured Personal Lending Industry Insights Report

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