

## ORIGINATIONS\*

- Number of vehicle financing originations: 641,850
- Dollar value: \$13.078 billion
  
- Number of personal loan originations: 221,215
  - 101,955 to borrowers with credit score of 620 or less
  - 147,910 to borrowers with income of \$40K or less
  - 134,525 for amounts less than \$5,000
- Dollar value: \$1.341 billion

## EMPLOYMENT IMPACT<sup>1</sup>

- 3,574 employed directly in vehicle financing
- 12,100 jobs supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)
  
- 1,219 employed directly in personal lending
- 3,000 jobs supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

## GDP IMPACT

- \$1 billion generated directly by vehicle financing
- \$2.1 billion supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)
  
- \$134 million generated directly by personal lending
- \$330 million supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

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\* Originations compiled from data reported to Equifax Analytic Dataset for 2023. Personal loans are those originated by finance companies. Vehicle financing is contracts originated by all lenders for both purchase and lease. Economic impacts (employment and GDP) estimated by Oxford Economics.