

ORIGINATIONS*

- Number of vehicle financing originations: 534,760
- Dollar value: \$13.916 billion

- Number of personal loan originations: 151,450
 - 68,840 to borrowers with credit score of 620 or less
 - 76,970 to borrowers with income of \$40K or less
 - 68,175 for amounts less than \$5,000
- Dollar value: \$1.2 billion

EMPLOYMENT IMPACT¹

- 3,760 employed directly in vehicle financing
- 12,500 jobs supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

- 1,091 employed directly in personal lending
- 2,800 jobs supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

GDP IMPACT

- \$1 billion generated directly by vehicle financing
- \$2.3 billion supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

- \$158 million generated directly by personal lending
- \$370 million supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

* 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.