

ORIGINATIONS*

- Number of vehicle financing originations: 1,111,710
- Dollar value: \$23.668 billion

- Number of personal loan originations: 328,920
 - 164,445 to borrowers with credit score of 620 or less
 - 214,610 to borrowers with income of \$40K or less
 - 185,800 for amounts less than \$5,000
- Dollar value: \$2.131 billion

EMPLOYMENT IMPACT¹

- 9,932 employed directly in vehicle financing
- 20,000 jobs supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

- 1,937 employed directly in personal lending
- 5,300 jobs supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

GDP IMPACT

- \$2.9 million generated directly by vehicle financing
- \$4.3 billion supported by industry activity (direct + suppliers + spending by employees of industry and suppliers)

- \$244 million generated directly by personal lending
- \$640 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.