

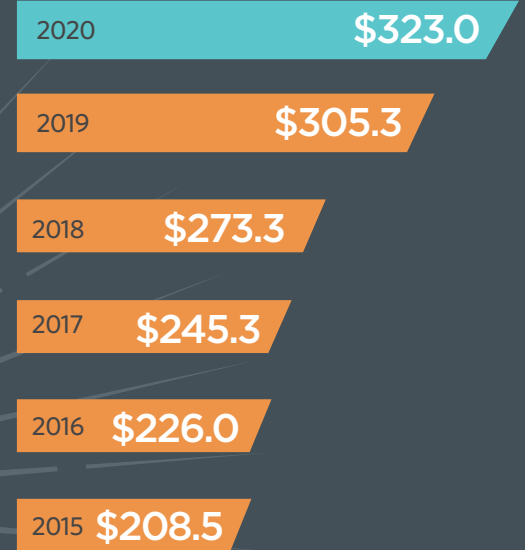
# THE STATE OF PERSONAL LOANS

By the Numbers:

Personal loans have exploded in popularity. Financial institutions can acquire more of these loans by understanding the market trends and developing the right product — **and strategy** — to reach potential borrowers.

## TOTAL PERSONAL LOAN BALANCES

(in billions)



U.S. Secured and Unsecured Balances

## PERSONAL LOAN STATISTIC SNAPSHOT



## TOP REASONS CONSUMERS GET A PERSONAL LOAN

**28%** Large Purchases

**26%** Debt Consolidation

**17%** Home Improvements

**9%** Refinance Existing Debt

**30%** reported using their loan for another reason not listed

Source: Experian, Personal Loan Debt Continues Fast-Paced Growth

## BORROWER CREDIT SCORE



Credit Score Range	Average APR	Average Loan Amount
720+	7.63	\$17,838.97
680-719	11.88	\$17,784.88
660-679	18.53	\$11,278.91
640-659	26.15	\$9,094.69
620-639	38.64	\$6,669.47
580-619	65.70	\$5,338.55
560-579	105.39	\$3,785.58
< 560	113.62	\$2,787.45

Source: Lending Tree customer data for Q4 2019

Your personal loan acquisition approach should be built on strong data science, and we have the knowledge and experience to help you build an effective strategy that works for what's now and what's next.

Let's continue the discussion.

HARLAND CLARKE  
/ ACQUISITION & RETENTION

Discover how our lending solutions can help grow your loan portfolio.

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