



exodus lending

As of: 6/8/2018

Since we began providing loans in 2015:

Total number of loan participants	164
Total number who have repaid in full (graduated from Exodus Lending)	87
Total number of loans refinanced	236
Total amount refinanced	\$129,101
Average refinanced amount per participant	\$787
Total amount saved for participants (in 12 months)	\$400,216
Average payday loan APR %	310%

Our loan participants currently:

- * All are employed or have regular income
- * All have bank accounts
- * Only four participants have declared bankruptcy and/or defaulted on their loans
- * Repayment rate is 95%

People of Color	40%
Women	71%
Live in the Twin Cities 7-County Metropolitan Area	77%
Live in the city of Minneapolis or St. Paul	25%
Live in Greater Minnesota	23%
Average age	49
Median income	\$36,855

2805 East Lake Street, Suite 102
Minneapolis, MN 55406
(612) 615-0067
exoduslending.org