



# exodus lending

As of: 3/14/2018

## Since we began providing loans in 2015:

|  |           |
|--|-----------|
| Total number of loan participants                                    | 155       |
| Total number who have repaid in full (graduated from Exodus Lending) | 78        |
| Total number of loans refinanced                                     | 222       |
| Total amount refinanced  | \$122,093 |
| Average refinanced amount per participant                            | \$788     |
| Total amount saved for participants (in 12 months)                   | \$378,021 |
| 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                                    | 44%      |
| Women  | 75%      |
| Live in the Twin Cities 7-County Metropolitan Area | 82%      |
| Live in the city of Minneapolis or St. Paul        | 30%      |
| Live in Greater Minnesota                          | 18%      |
| Average age  | 48       |
| Median income                                      | \$37,252 |

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