



# exodus lending

As of: 1/4/2018

## Since we began providing loans in 2015:

Total number of loan participants	148
Total number who have repaid in full (graduated from Exodus Lending)	75
Total number of loans refinanced	214
Total amount refinanced	\$104,372
Average refinanced amount per participant	\$677
Total amount saved for participants (in 12 months)	\$388,964
Average payday loan APR %	373%

## 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	78%
Live in the Twin Cities 7-County Metropolitan Area	84%
Live in the city of Minneapolis or St. Paul	30%
Live in Greater Minnesota	16%
Average age	48
Median income	\$37,647

2805 East Lake Street, Suite 102  
Minneapolis, MN 55406  
(612) 615-0067  
[exoduslending.org](http://exoduslending.org)