



exodus lending

As of: 4/6/2018

Since we began providing loans in 2015:

Total number of loan participants	157
Total number who have repaid in full (graduated from Exodus Lending)	79
Total number of loans refinanced	222
Total amount refinanced	\$123,601
Average refinanced amount per participant	\$797
Total amount saved for participants (in 12 months)	\$382,804
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	74%
Live in the Twin Cities 7-County Metropolitan Area	81%
Live in the city of Minneapolis or St. Paul	28%
Live in Greater Minnesota	19%
Average age	48
Median income	\$37,376

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