

CMP03: Consumer Credit Compliance Trends

Executive Summary | January 31, 2026

Key Findings

935,318

TOTAL COMPLAINTS

84.4/100

INDUSTRY COMPLIANCE
SCORE

91.5%

RESOLUTION RATE

\$996.0M

TOTAL FINES

Best Performer: Discover

Top Issuer by Volume: Capital One

Monetary Relief

Total consumer monetary relief: \$296,477,650

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