



# exodus lending

As of: 10/3/2017

## Since we began providing loans in 2015:

Total number of loan participants	137
Total number who have repaid in full (graduated from Exodus Lending)	67
Total number of loans refinanced	194
Total amount refinanced	\$93,657
Average refinanced amount per participant	\$684
Total amount saved for participants (in 12 months)	\$361,970
Average payday loan APR %	386%

## 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	84%
Live in the city of Minneapolis or St. Paul	34%
Live in Greater Minnesota	16%
Average age	47
Median income	\$37,897

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