



exodus lending

As of: 11/28/2017

Since we began providing loans in 2015:

Total number of loan participants	144
Total number who have repaid in full (graduated from Exodus Lending)	70
Total number of loans refinanced	209
Total amount refinanced	\$101,202
Average refinanced amount per participant	\$696
Total amount saved for participants (in 12 months)	\$380,912
Average payday loan APR %	376%

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	45%
Women	77%
Live in the Twin Cities 7-County Metropolitan Area	81%
Live in the city of Minneapolis or St. Paul	31%
Live in Greater Minnesota	19%
Average age	48
Median income	\$37,500

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