



exodus lending

As of: 10/17/2017

Since we began providing loans in 2015:

Total number of loan participants	141
Total number who have repaid in full (graduated from Exodus Lending)	67
Total number of loans refinanced	202
Total amount refinanced	\$97,092
Average refinanced amount per participant	\$689
Total amount saved for participants (in 12 months)	\$370,316
Average payday loan APR %	381%

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	47%
Women	77%
Live in the Twin Cities 7-County Metropolitan Area	84%
Live in the city of Minneapolis or St. Paul	31%
Live in Greater Minnesota	16%
Average age	48
Median income	\$37,793

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