

	% Consumers 30+ DPD			% Consumers 60+ DPD			Risk Tier Distribution		
	Sep-23	Aug-23	Sep-22	Sep-23	Aug-23	Sep-22	Super prime	Prime plus	Prime
All States	4.65%	4.63%	4.19%	2.12%	2.06%	1.86%	31.30%	19.30%	19.10%
MS	10.51%	9.82%	9.81%	5.56%	5.03%	5.01%	19.00%	17.20%	19.90%
DC	8.53%	10.01%	8.58%	5.55%	5.83%	4.92%	32.60%	15.70%	16.30%
LA	8.18%	8.27%	7.48%	4.11%	4.14%	3.55%	24.70%	18.10%	19.50%
AL	7.07%	6.75%	6.25%	3.85%	3.39%	3.20%	24.10%	18.20%	20.60%
AR	6.71%	6.19%	5.76%	3.52%	2.94%	2.86%	23.90%	18.70%	19.40%
DE	6.04%	6.02%	6.21%	3.35%	3.25%	3.25%	31.00%	18.80%	17.80%
MI	5.59%	5.38%	4.91%	3.27%	3.18%	2.82%	33.80%	19.20%	18.70%
GA	6.97%	6.78%	5.99%	3.00%	2.95%	2.50%	24.80%	17.40%	19.10%
MD	5.72%	6.10%	5.42%	2.73%	2.75%	2.50%	31.80%	18.10%	18.00%
SC	5.86%	5.57%	5.64%	2.70%	2.45%	2.41%	27.70%	17.90%	19.10%
TN	5.14%	5.17%	4.73%	2.64%	2.58%	2.31%	27.70%	19.80%	19.90%
WV	5.45%	5.63%	5.34%	2.63%	2.60%	2.64%	27.20%	18.30%	19.80%
NC	5.69%	5.48%	5.06%	2.47%	2.32%	2.11%	28.50%	18.50%	19.20%
NM	5.07%	5.09%	5.07%	2.47%	2.32%	2.50%	25.70%	18.90%	20.90%
IN	4.80%	4.81%	4.32%	2.41%	2.38%	2.06%	28.90%	19.30%	19.60%
OH	4.87%	4.87%	4.48%	2.38%	2.28%	2.25%	31.30%	18.50%	18.80%
MO	4.56%	4.63%	4.48%	2.24%	2.11%	2.20%	30.60%	19.30%	19.30%
KY	4.58%	4.72%	4.37%	2.21%	2.19%	2.01%	27.00%	19.20%	20.30%
TX	5.44%	5.47%	5.17%	2.21%	2.18%	2.03%	24.70%	18.00%	20.00%
IL	4.61%	4.64%	4.17%	2.18%	2.12%	1.93%	33.50%	18.60%	18.20%
OK	4.91%	4.83%	4.62%	2.15%	1.96%	2.07%	23.80%	18.30%	20.60%
VA	4.53%	4.39%	3.96%	2.07%	1.91%	1.73%	33.40%	18.70%	18.40%
PA	4.54%	4.50%	3.94%	2.06%	2.06%	1.74%	36.30%	18.90%	17.50%
NY	4.26%	4.00%	3.83%	2.05%	1.94%	1.78%	37.60%	19.70%	17.70%
NJ	4.33%	4.24%	3.78%	2.00%	1.97%	1.72%	37.70%	19.60%	17.40%
AZ	4.55%	4.58%	3.84%	1.98%	1.94%	1.65%	29.00%	19.60%	19.50%
NV	4.74%	4.78%	4.06%	1.98%	2.08%	1.57%	27.50%	19.40%	19.10%
SD	3.58%	3.66%	2.54%	1.86%	1.63%	1.36%	35.00%	20.70%	19.20%
CT	4.30%	4.08%	3.62%	1.84%	1.61%	1.60%	37.40%	19.10%	17.30%
RI	4.34%	4.36%	3.24%	1.84%	1.77%	1.32%	36.40%	20.40%	18.10%
FL	4.49%	4.52%	3.88%	1.82%	1.78%	1.53%	29.50%	18.90%	19.10%
VT	3.27%	2.96%	3.55%	1.69%	1.39%	1.51%	37.50%	21.10%	19.90%
WI	3.28%	3.26%	3.07%	1.69%	1.57%	1.42%	39.30%	20.30%	18.10%
KS	3.44%	3.68%	3.18%	1.63%	1.53%	1.28%	32.20%	19.30%	19.60%
WY	3.66%	3.78%	3.84%	1.62%	1.80%	1.92%	29.40%	22.20%	21.40%
AK	3.75%	3.15%	3.32%	1.60%	1.39%	1.27%	30.00%	21.40%	22.40%
CO	3.74%	3.72%	2.99%	1.59%	1.58%	1.33%	34.70%	20.20%	18.80%
IA	3.39%	3.03%	3.03%	1.58%	1.42%	1.37%	35.30%	19.70%	19.20%
HI	3.82%	3.60%	3.32%	1.57%	1.36%	1.57%	30.50%	21.50%	21.40%
MT	3.29%	3.59%	3.04%	1.56%	1.67%	1.26%	33.50%	21.20%	20.70%
ND	3.50%	2.82%	2.51%	1.48%	1.40%	1.30%	36.20%	20.70%	19.30%
ME	3.27%	3.56%	2.51%	1.47%	1.44%	1.02%	35.50%	20.00%	19.90%

MN	2.79%	3.02%	2.62%	1.41%	1.45%	1.11%	42.20%	20.80%	17.40%
MA	3.50%	3.53%	3.07%	1.36%	1.51%	1.14%	39.00%	19.90%	18.20%
CA	3.29%	3.48%	3.11%	1.35%	1.38%	1.22%	33.00%	20.60%	19.10%
NE	3.18%	3.57%	3.05%	1.32%	1.54%	1.32%	36.00%	20.50%	18.80%
NH	3.14%	2.82%	2.65%	1.23%	1.08%	1.08%	38.70%	19.90%	19.20%
WA	2.62%	2.66%	2.35%	1.12%	1.06%	0.94%	36.00%	21.70%	18.70%
OR	2.75%	2.88%	2.15%	1.10%	1.10%	0.86%	33.90%	21.70%	19.60%
UT	2.46%	2.54%	2.04%	1.06%	0.96%	0.70%	34.00%	21.90%	21.10%
ID	2.39%	2.44%	2.44%	0.88%	0.94%	1.00%	33.10%	22.70%	19.60%

Near prime	Subprime
14.90%	15.50%
18.20%	25.60%
13.60%	21.90%
16.20%	21.50%
16.60%	20.50%
17.40%	20.60%
14.50%	17.80%
13.10%	15.10%
17.00%	21.70%
14.70%	17.40%
16.10%	19.30%
15.70%	16.90%
16.90%	17.80%
15.90%	17.90%
17.40%	17.10%
15.50%	16.80%
14.70%	16.80%
14.60%	16.20%
16.20%	17.30%
17.90%	19.40%
14.60%	15.20%
18.00%	19.30%
14.20%	15.30%
12.70%	14.60%
12.60%	12.40%
12.50%	12.70%
15.80%	16.10%
16.80%	17.20%
13.20%	11.80%
12.70%	13.50%
12.00%	13.10%
16.00%	16.40%
11.80%	9.70%
11.70%	10.70%
15.30%	13.60%
15.40%	11.60%
14.50%	11.70%
13.80%	12.50%
13.80%	12.00%
15.10%	11.50%
13.70%	10.90%
13.40%	10.40%
13.50%	11.20%

10.30%	9.20%
12.00%	10.90%
14.50%	12.80%
13.20%	11.50%
11.70%	10.50%
13.10%	10.50%
13.40%	11.30%
13.30%	9.70%
13.40%	11.10%