



Lending Conditions Chartbook

Q3 2025

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The quarterly Lending Conditions Chartbook captures key trends important for the financial services industry. By bringing together Experian-only and external-market data sets on the economy, credit activity, lending standards, loan demand, originations, delinquency, and consumer sentiment, this report provides a broad view of what is happening in the credit environment.



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Macro backdrop

Charts on economic growth, labor market activity, spending and income data, consumer and business sentiment, inflation, and fed funds projection



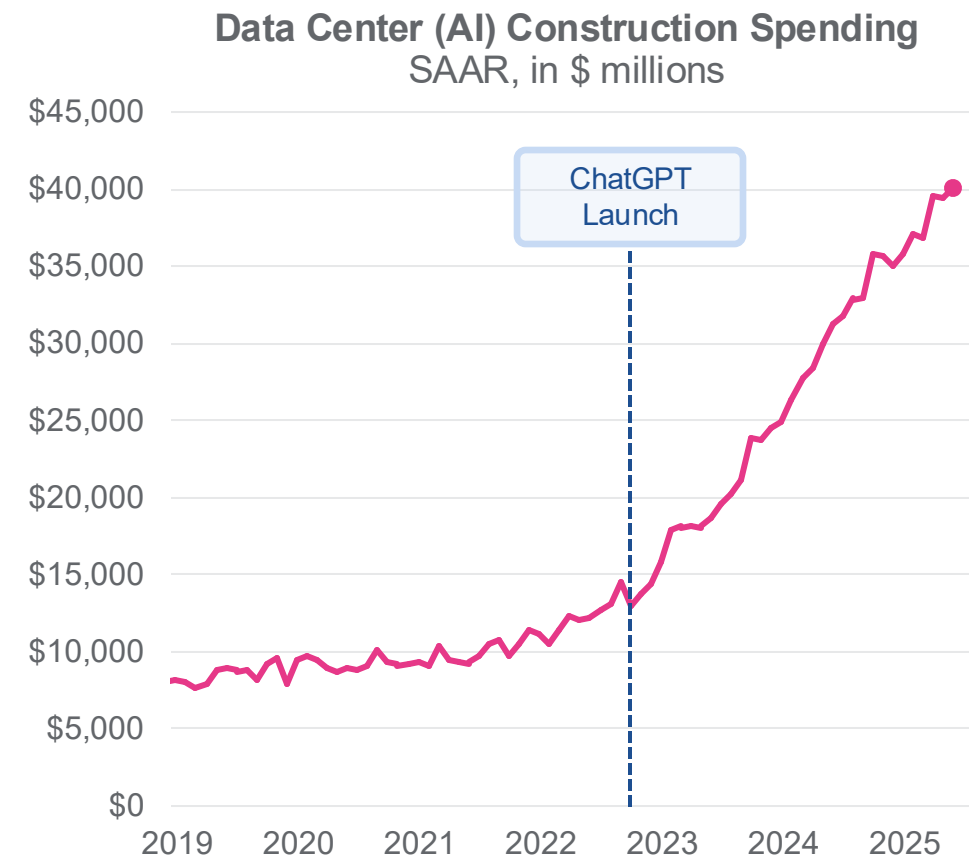
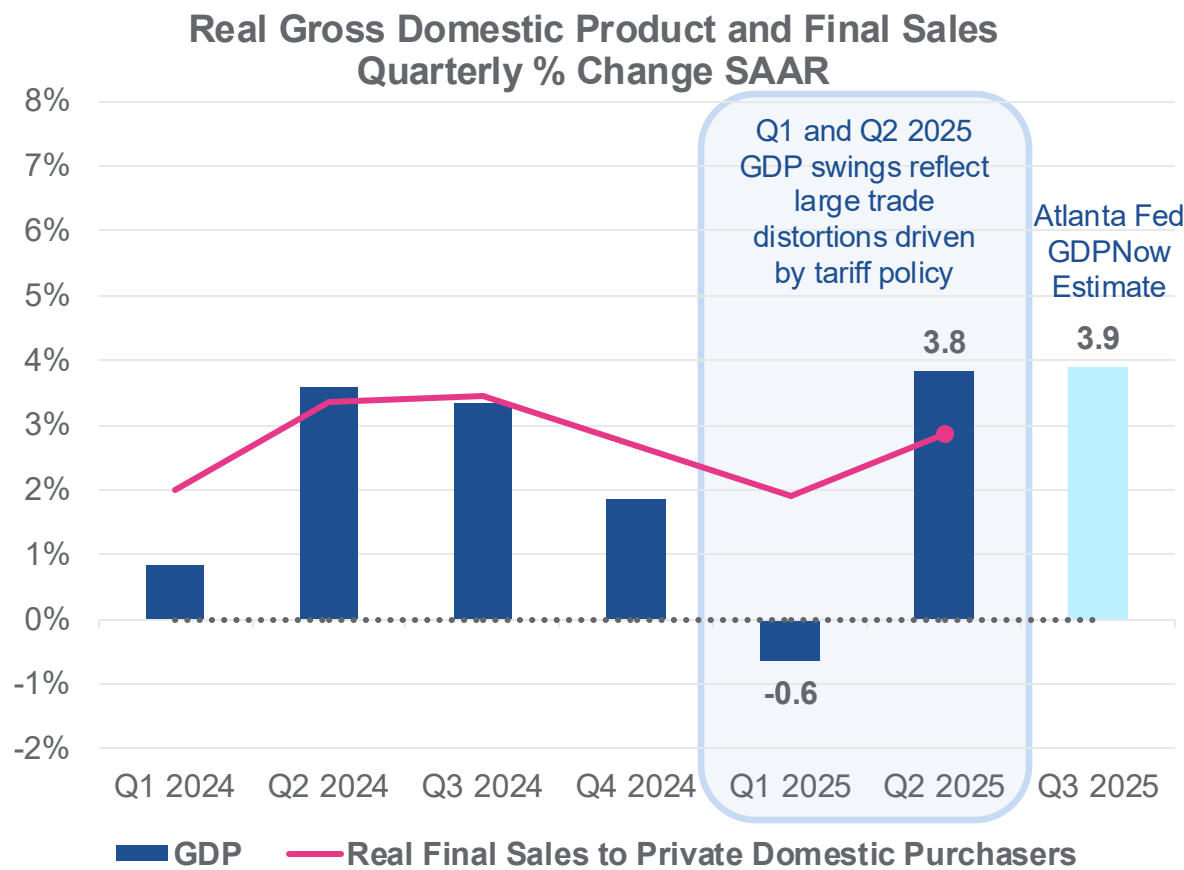
Key Takeaways: Macro Backdrop

- After slowing in the first half of the year, early data suggests the US economy is set to expand at a solid rate in the third quarter. **However, anecdotes from businesses around the country continue to highlight challenges navigating ongoing disruptions from trade policy, immigration restrictions, and heightened uncertainty about the strength of the labor market.**
- **At their latest meeting, Fed officials made the first interest rate cut of 2025 and penciled in two more 25bp rate cuts for the year** as concern over the health of the labor market has increased. Officials also released their latest economic projections, which signaled slightly better growth and unemployment prospects, but a higher forecast for inflation.
- **The pace of job creation has slowed considerably as employers remain cautious in their hiring and the supply of potential workers has been reduced by immigration restrictions.** Unemployment has also risen as people who are looking for a first job (new entrants) and people who have been laid off are finding it difficult to find work.
- **Consumer spending posted the fifth weakest start to a year in twenty years as households remained cautious amidst heightened uncertainty and real income growth has slowed.** However, spending continues to be driven by higher-income households and trends suggest that dynamic still has momentum and could persist especially as equity markets continue to make new highs.



Estimates for Q3 economic growth remain upbeat

— Economy continues to be supported by significant investment in AI infrastructure

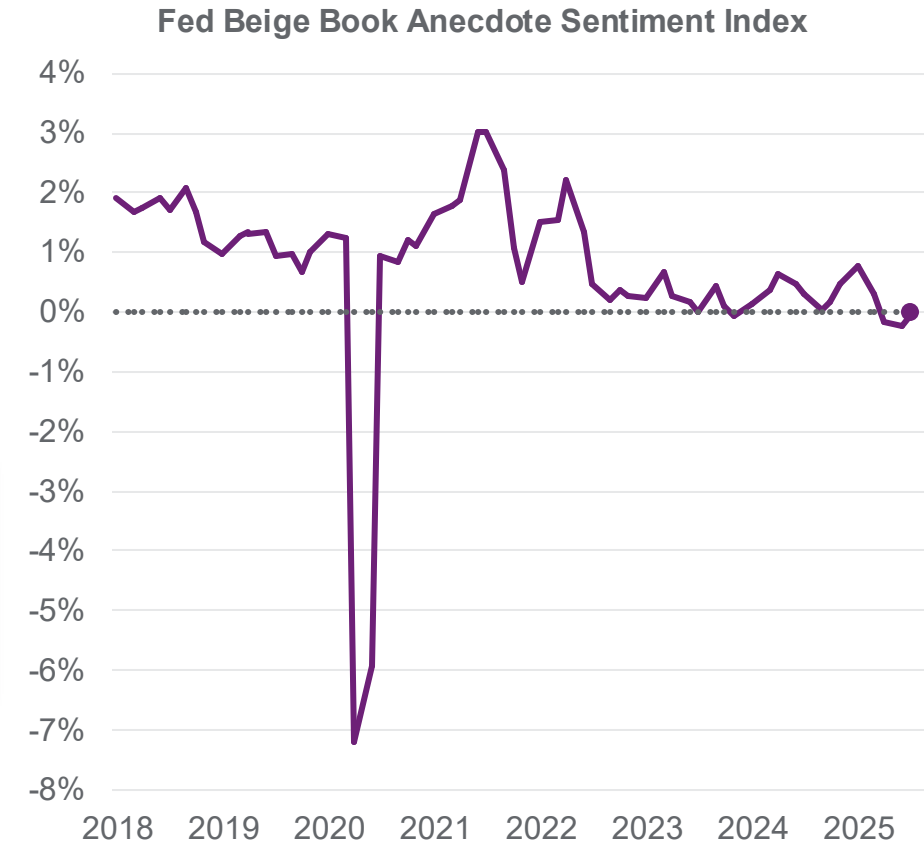
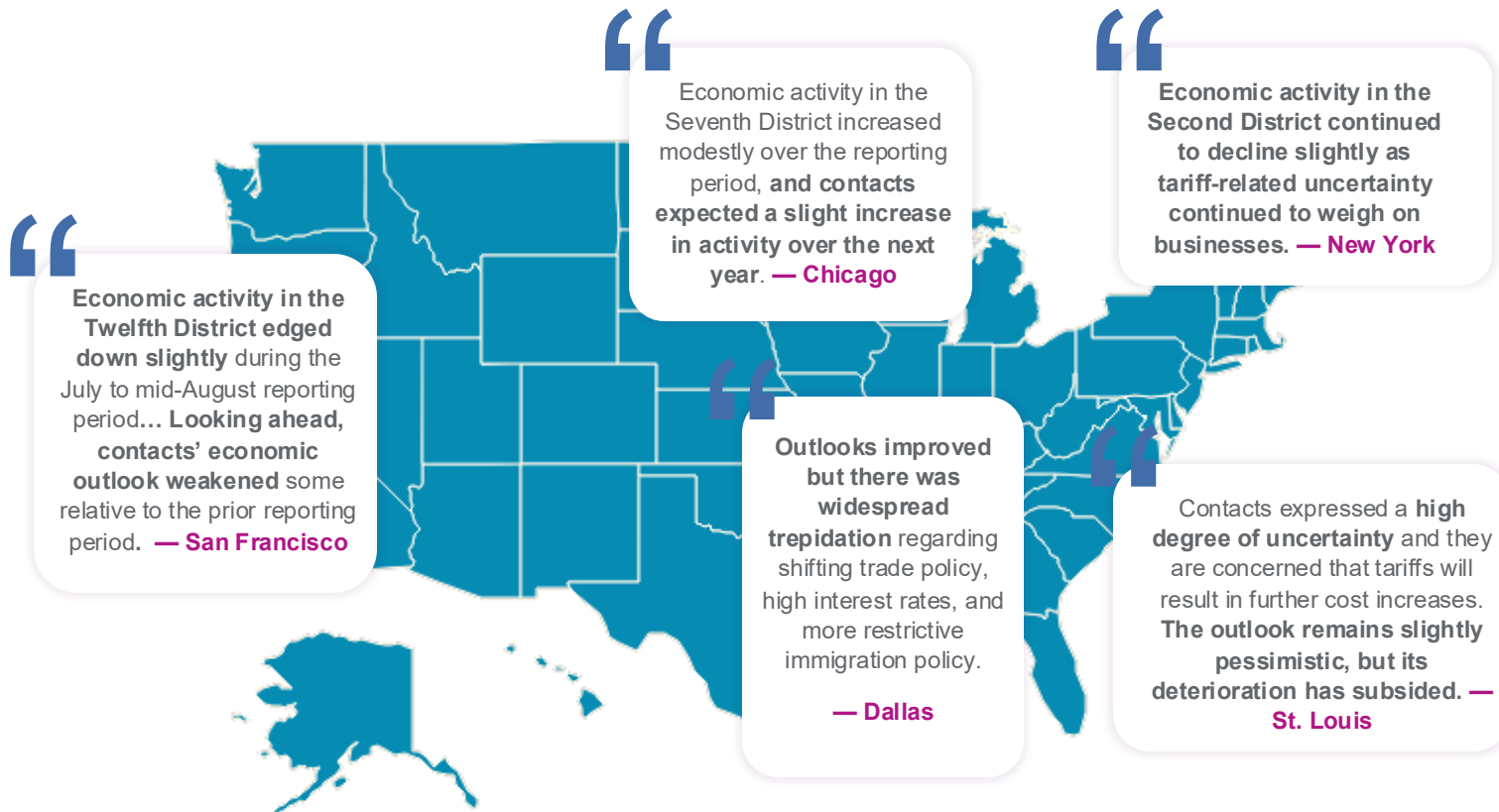


Sources: Bureau of Economic Analysis, Federal Reserve Bank of Atlanta (GDPNow estimate as of Sept 26th), Census Bureau, and Experian Economic Strategy Group



Around the country, anecdotes suggest mixed view on outlook

— Our Beige Book Anecdote Sentiment Index improved slightly in August but still points to weak conditions

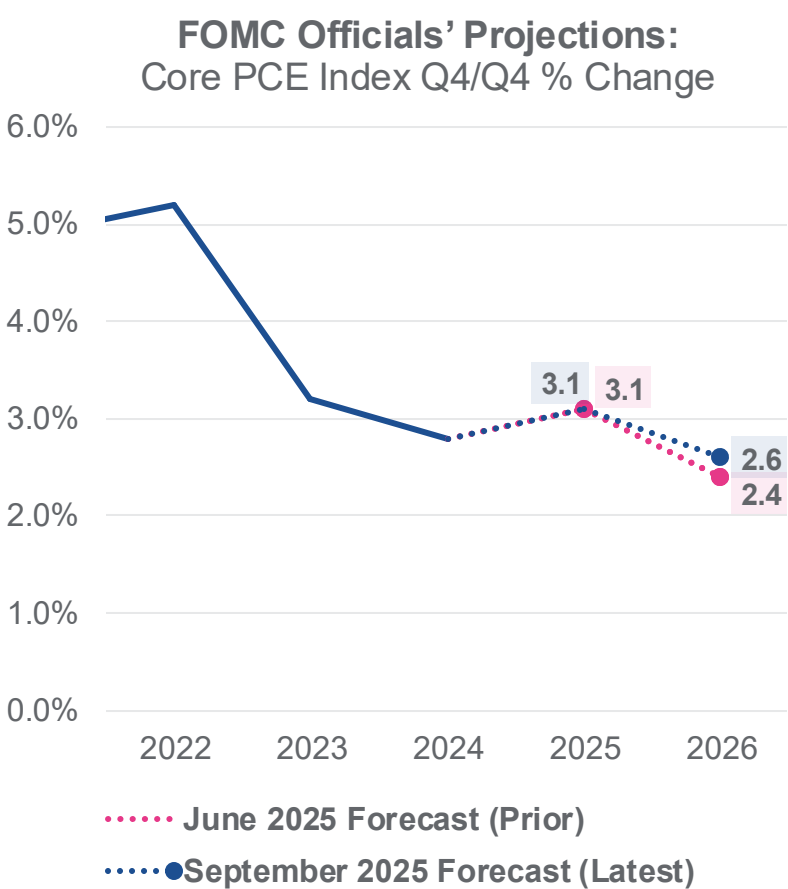
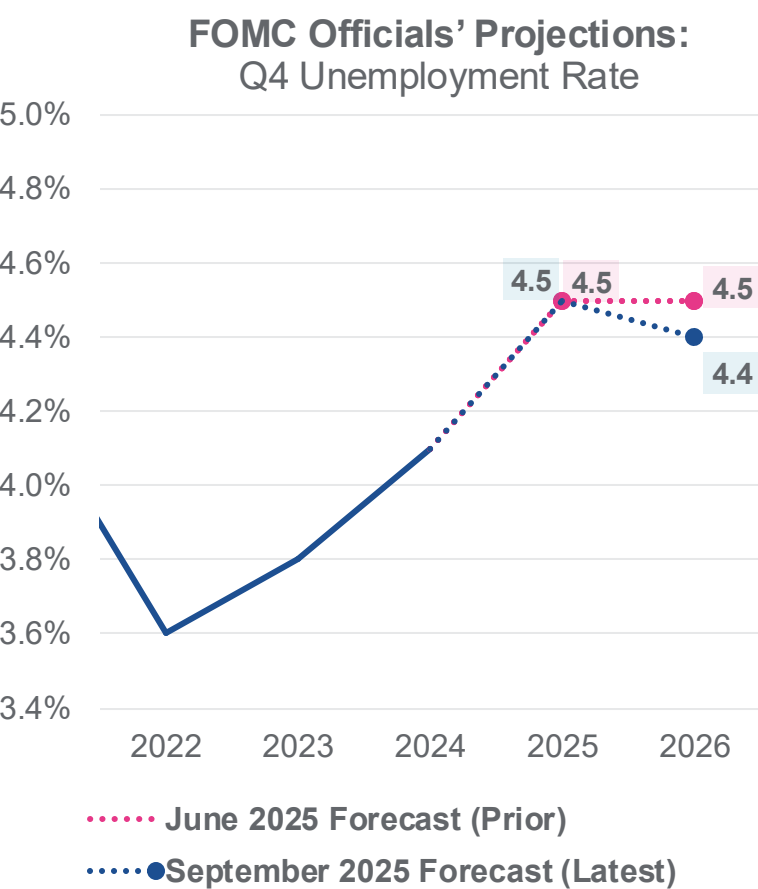
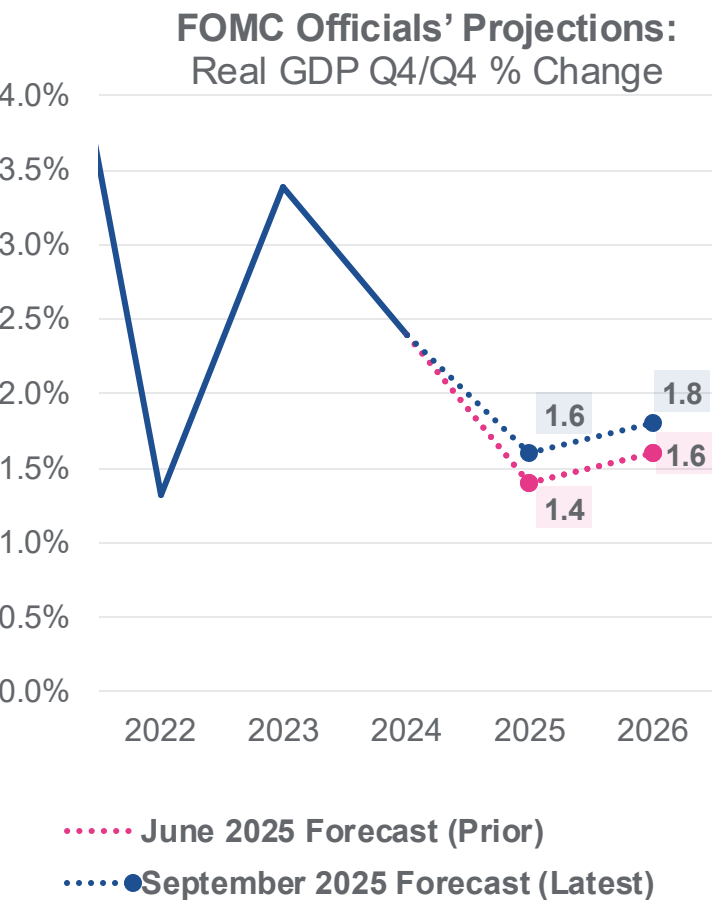


Sources: Federal Reserve and Experian Economic Strategy Group



Fed officials lift forecast for growth and inflation through 2026

— Officials still see elevated risk in the labor market even as they reduced forecast of unemployment

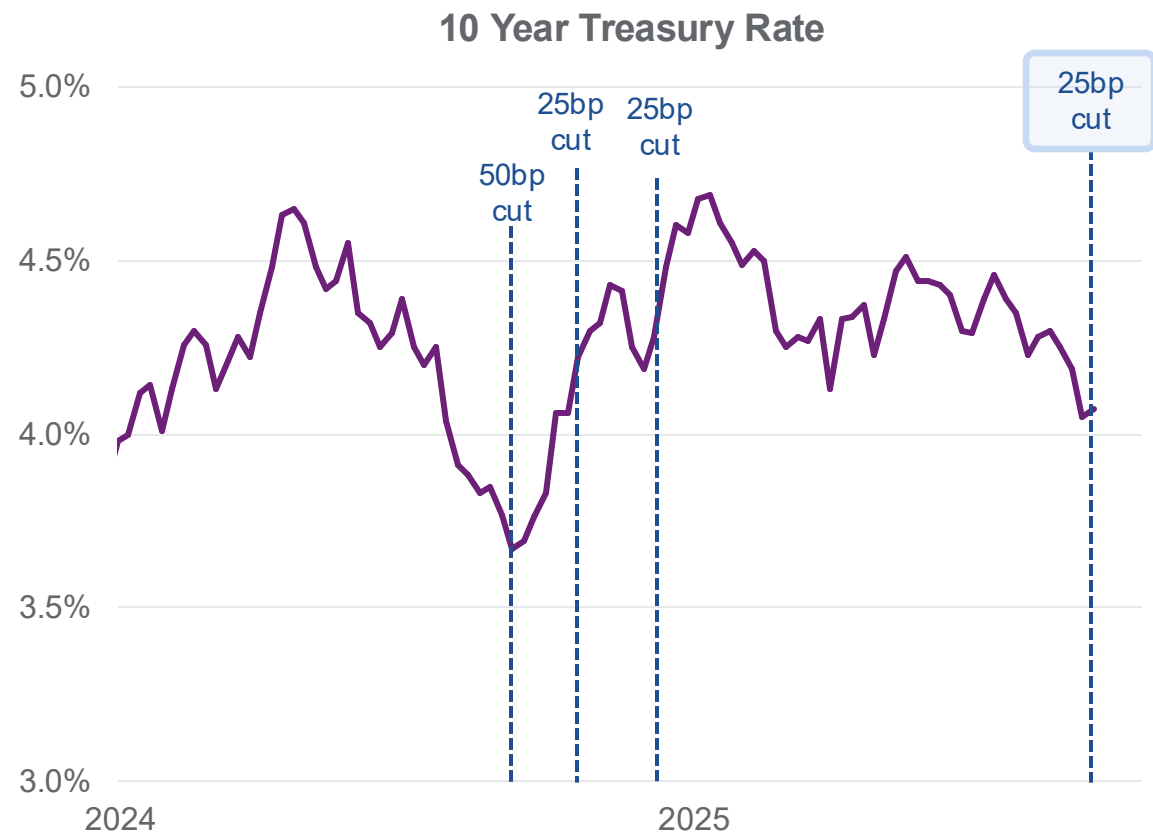
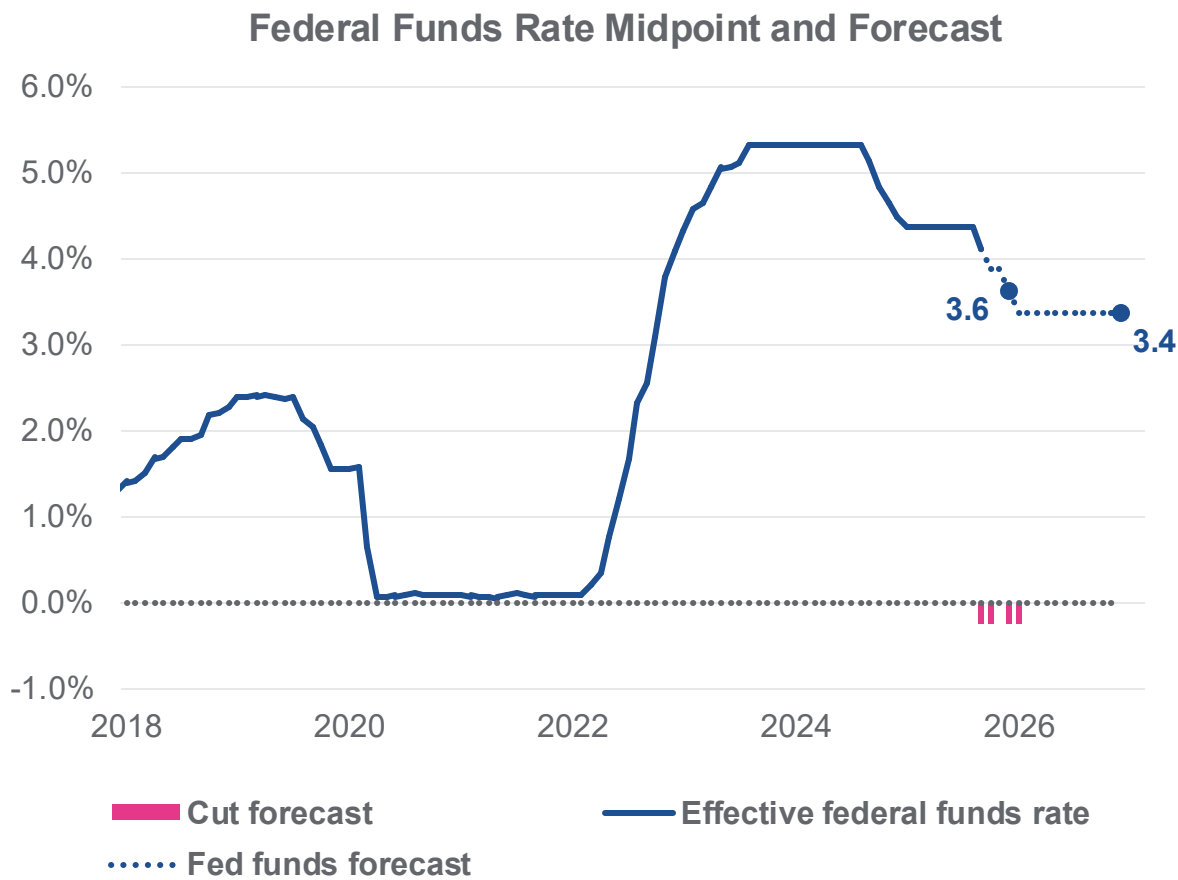


Sources: Federal Reserve – Summary of Economic Projections and Experian Economic Strategy Group



Fed cut 25bps in Sept, penciled in two more cuts in 2025 and one in 2026

— However, even after the latest rate cut, longer term rates remain above year-ago levels

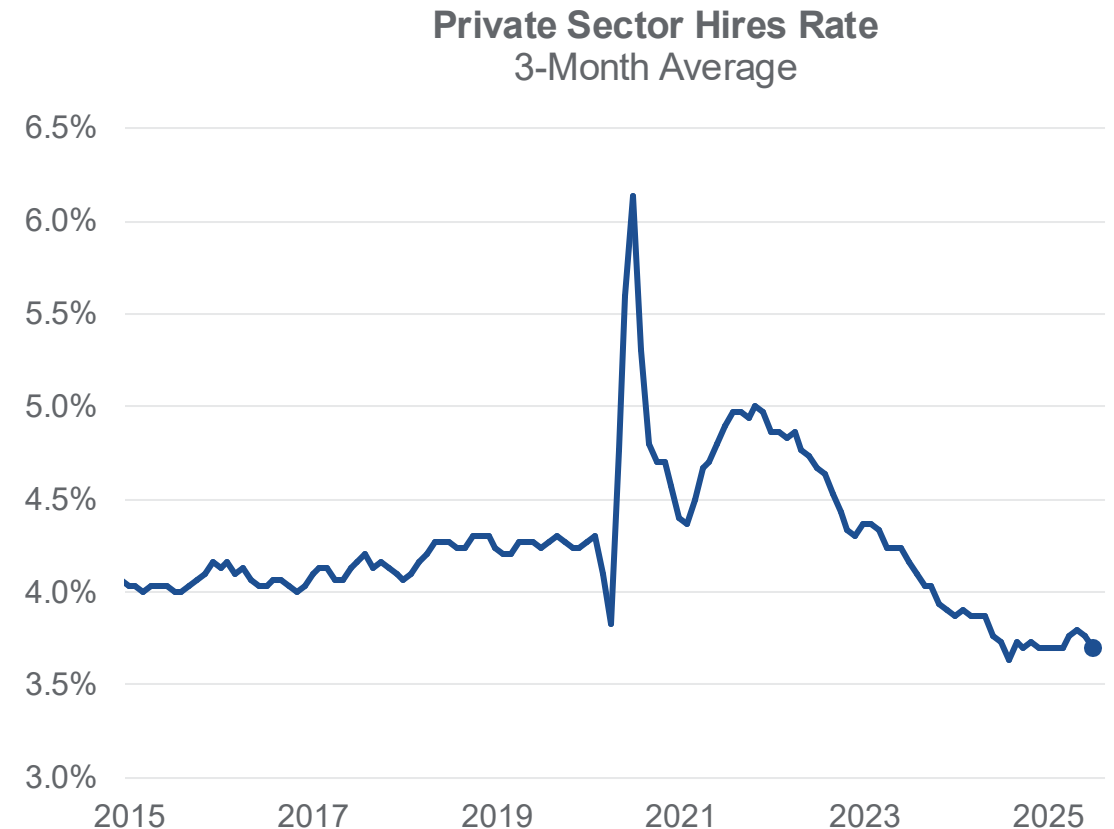
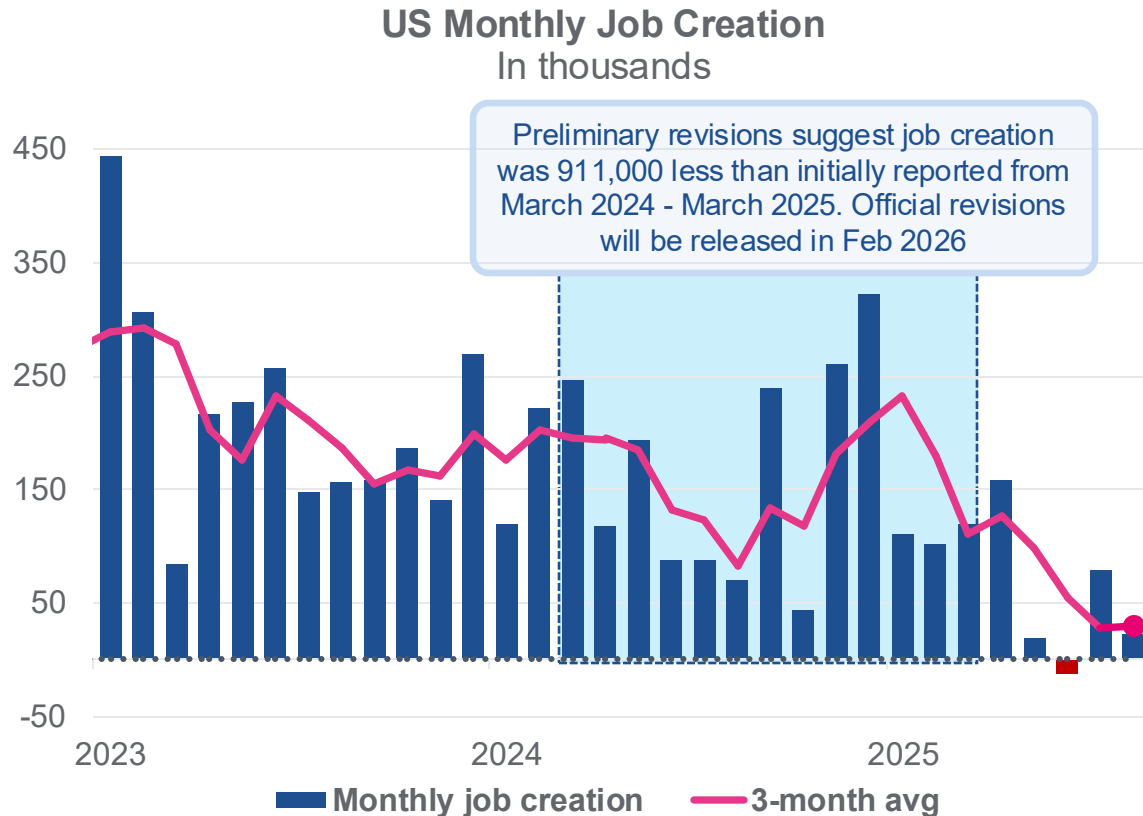


Source: Federal Reserve and Experian Economic Strategy Group



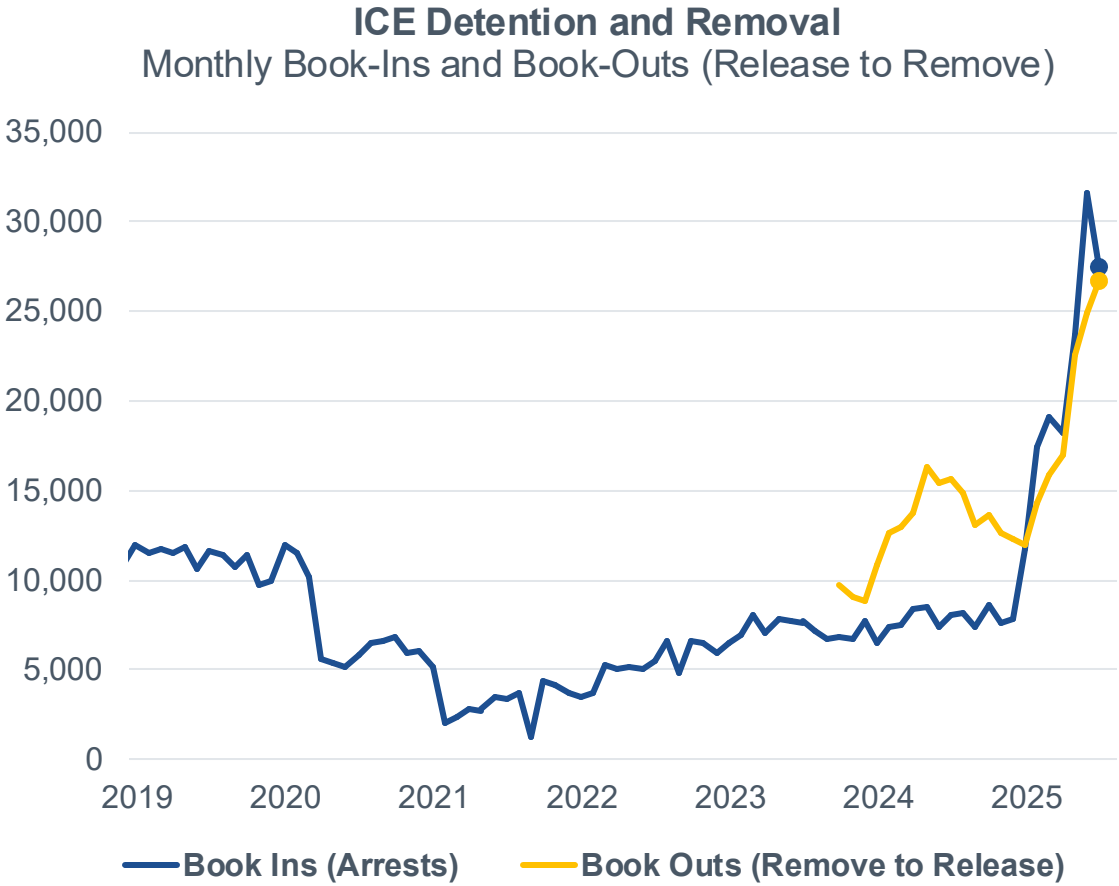
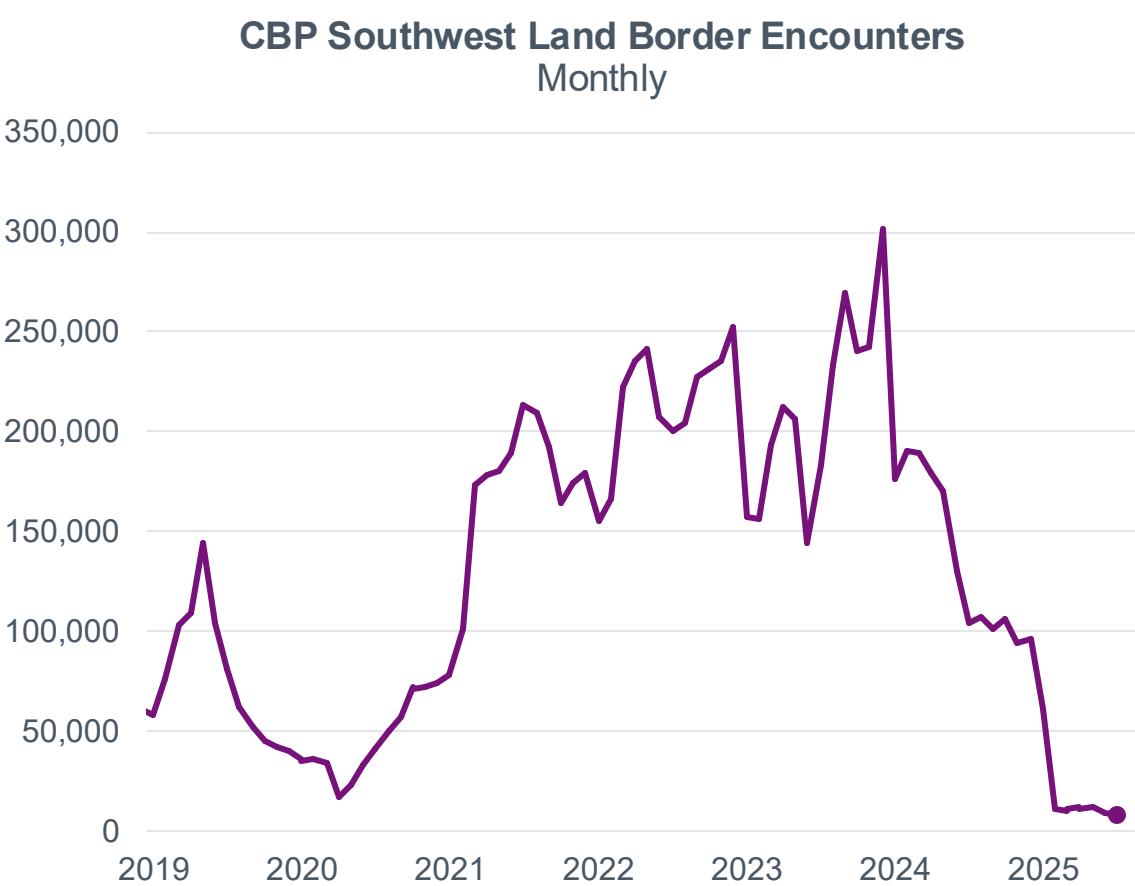
Job creation has slowed considerably

— Two factors likely driving slowdown: less demand from employers and weaker supply from fewer immigrations



Dramatic decline in unauthorized immigrants likely impacting job creation

— Immigration has slowed to a halt at the border and internal removals have risen sharply

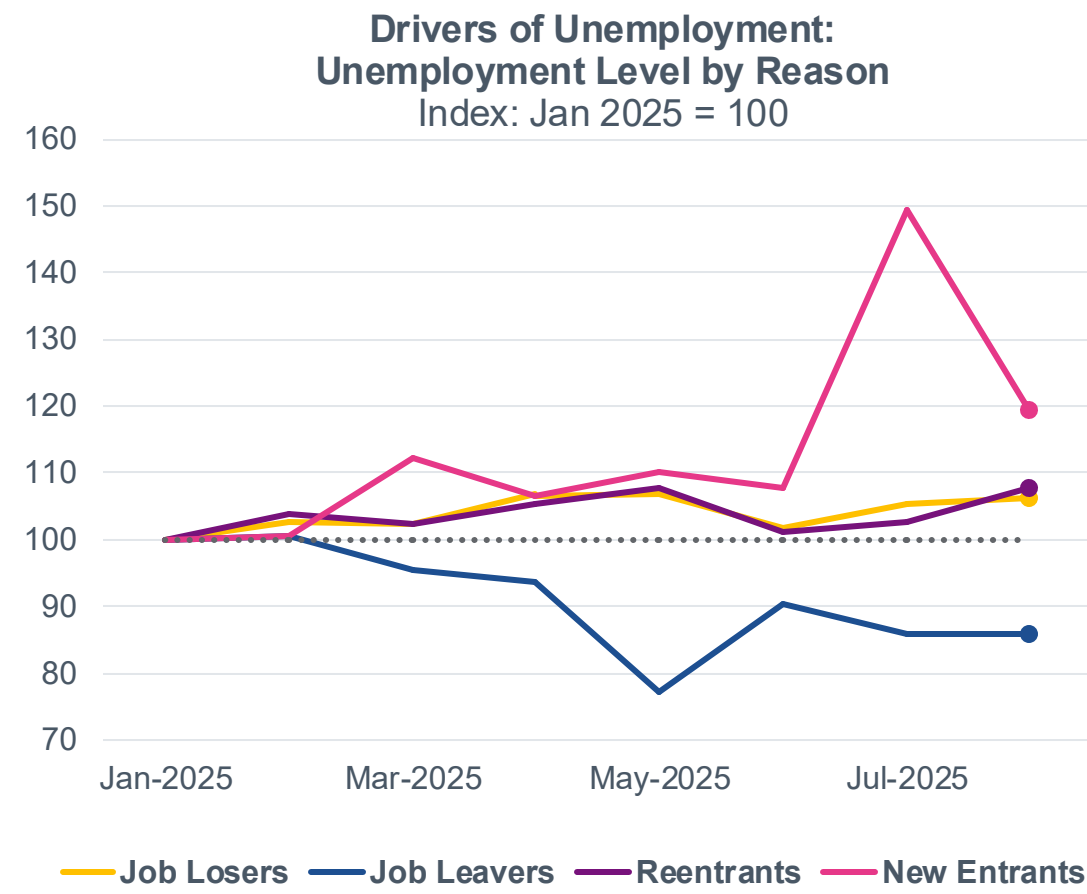
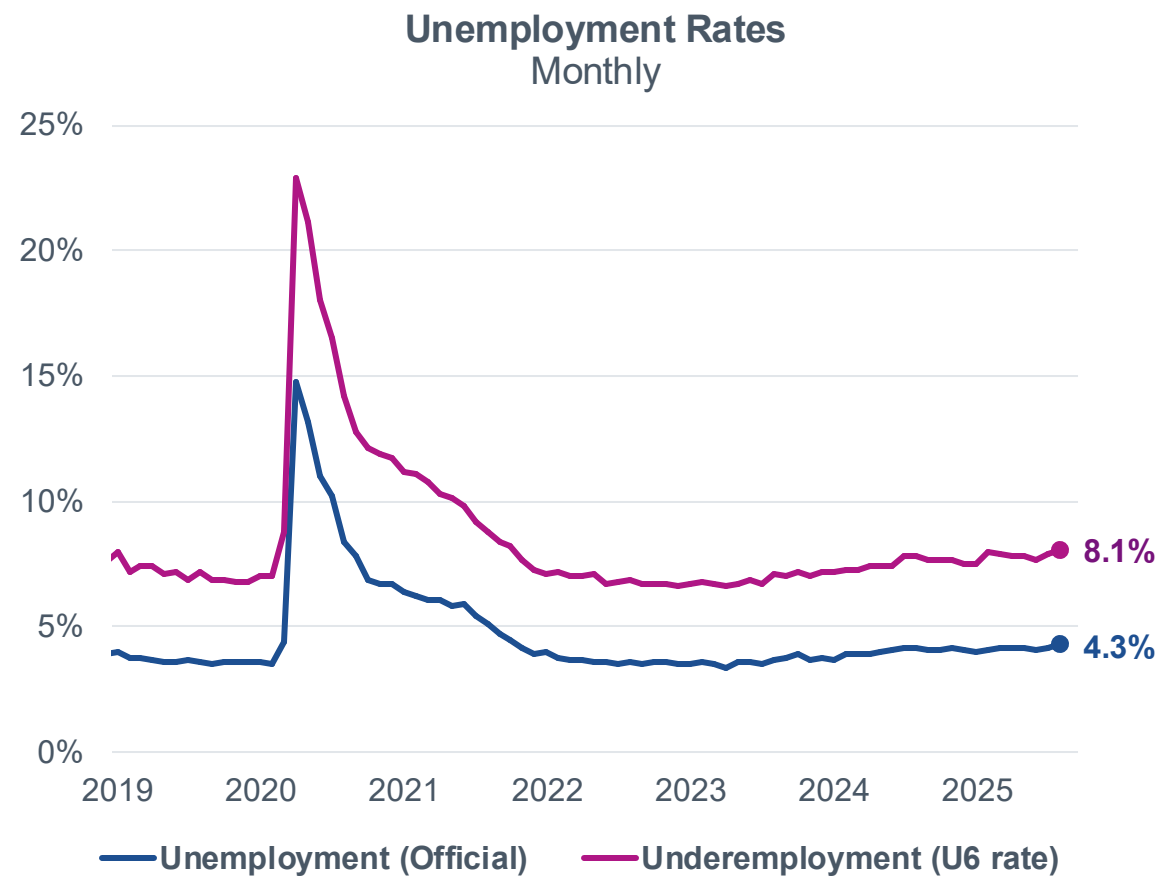


Source: US Immigration and Customs Enforcement, US Customs and Boarder Control, and Experian Economic Strategy Group



Both unemployment and underemployment trending higher

— In 2025, unemployment has been driven higher by new entrants to the labor force, reentrants and job losers

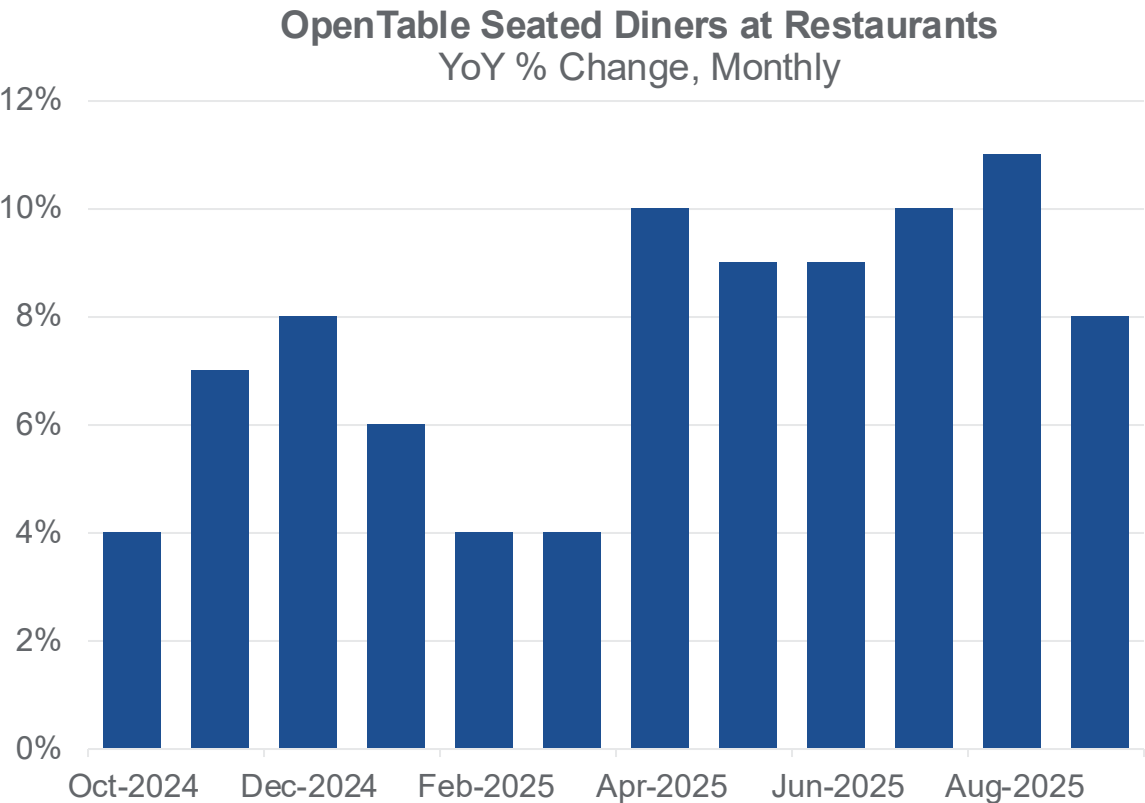
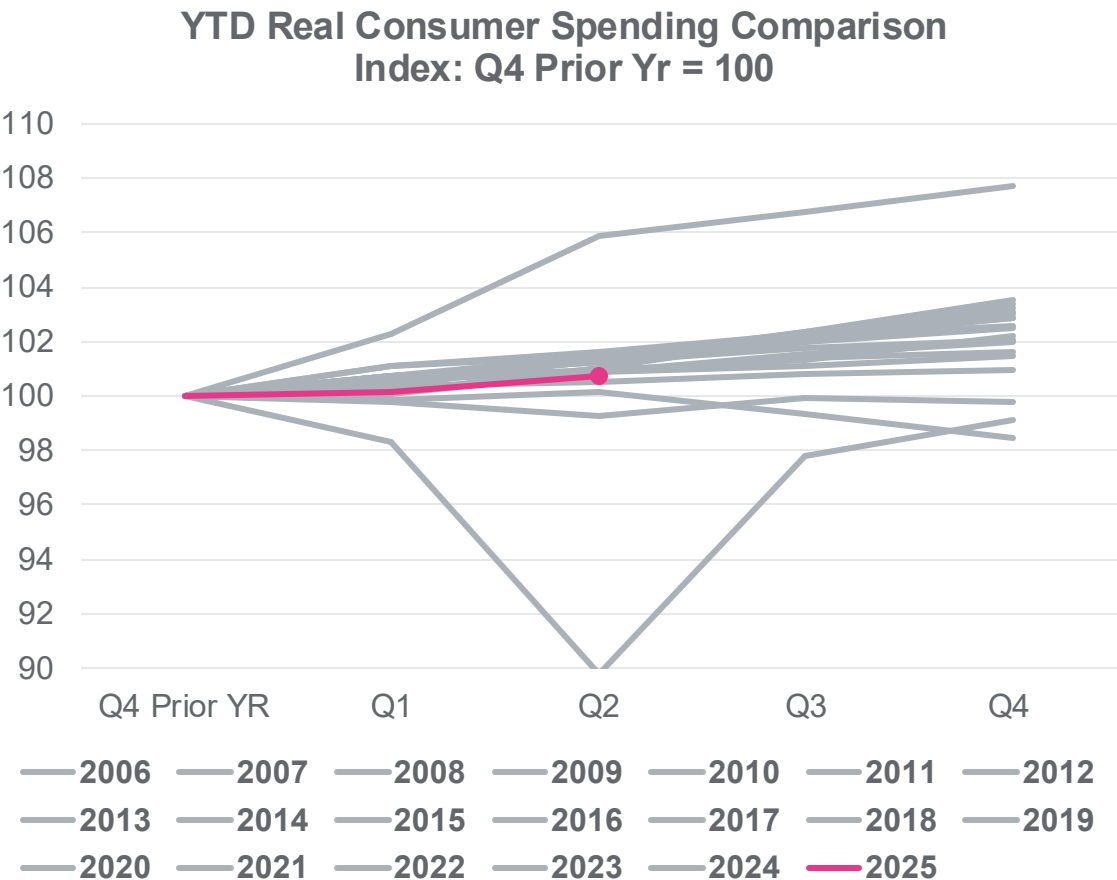


Source: Bureau of Labor Statistics and Experian Economic Strategy Group



Total consumer spending weak through first half of the year

— However, data such as restaurant bookings still suggest consumers are spending on discretionary items



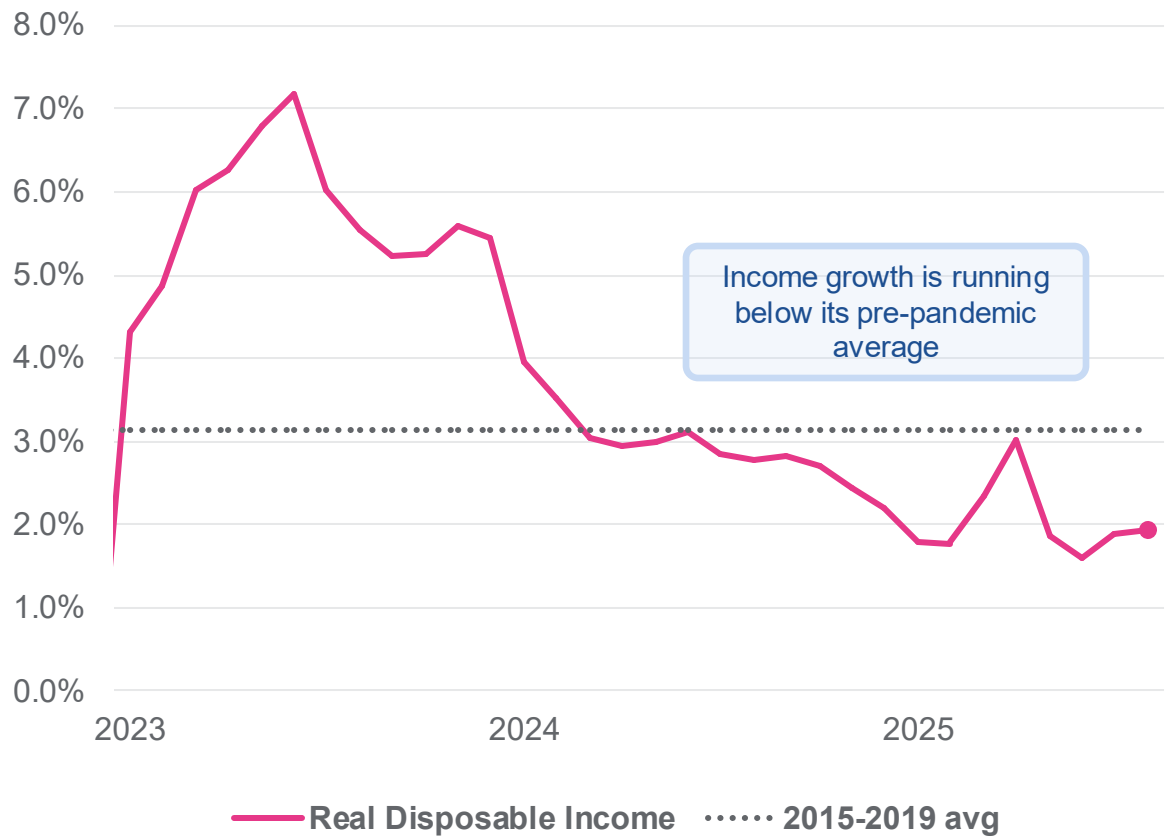
Source: Bureau of Economic Analysis, OpenTable, and Experian Economic Strategy Group



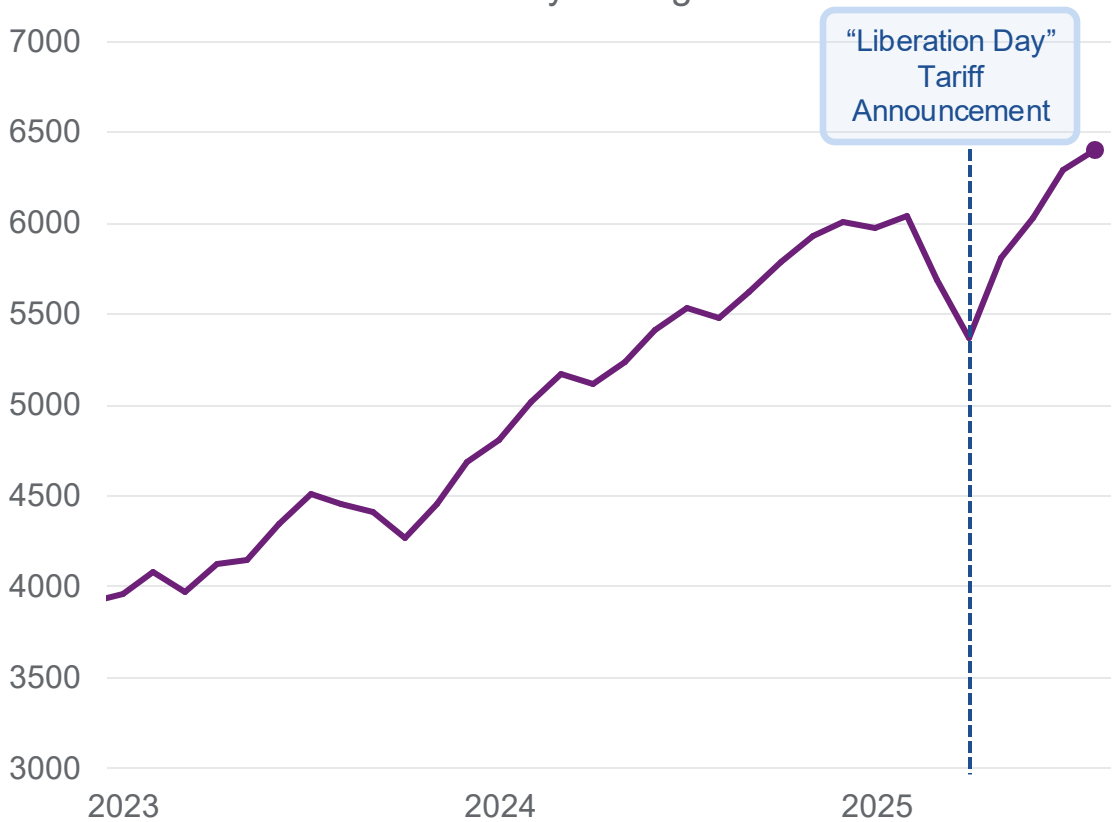
Income growth slowing, but equity markets on the rise

— Higher income households to keep spending, but remain vulnerable to stock market corrections

Real Disposable Income:
YoY % Change



S&P500 Index
Monthly Average



Sources: Bureau of Economic Analysis, S&P Dow Jones Indices LLC, and Experian Economic Strategy Group



Lending Activity Overview

Charts on bank lending standards and credit demand, bank and credit union lending, Experian origination data by product, score and state, delinquency



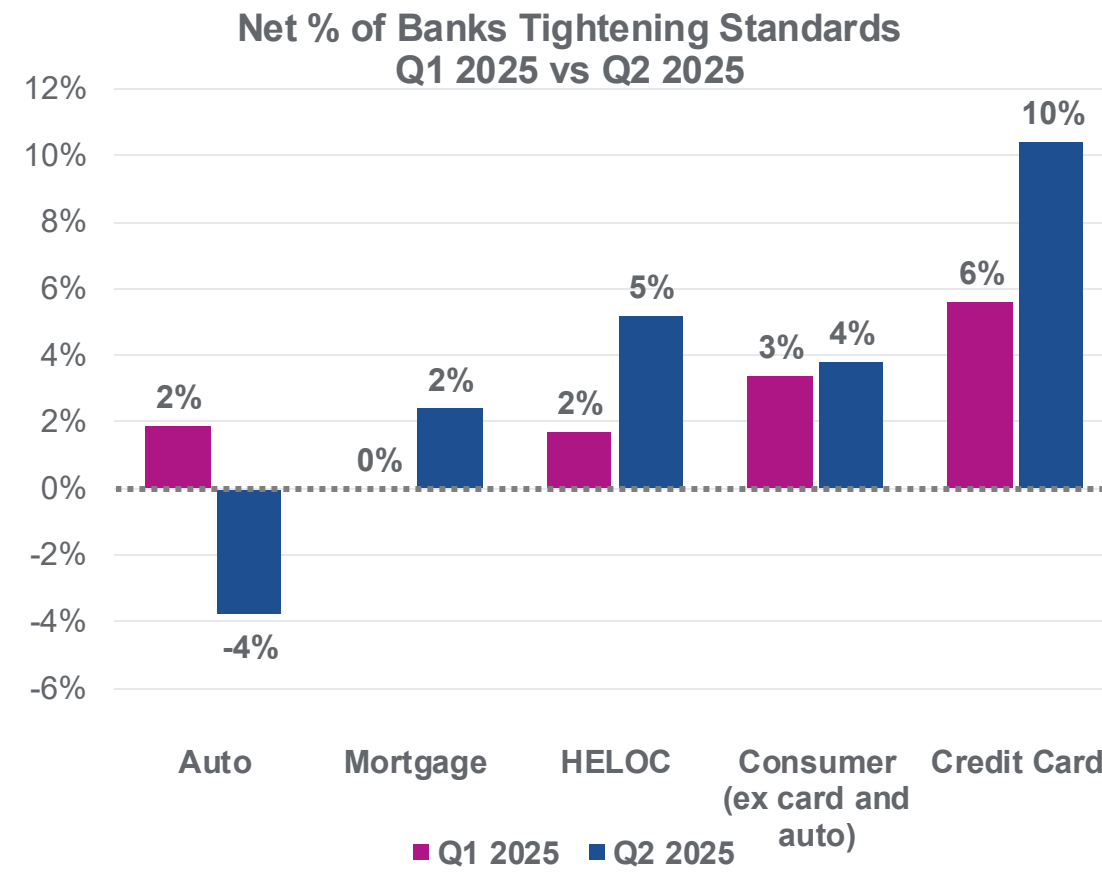
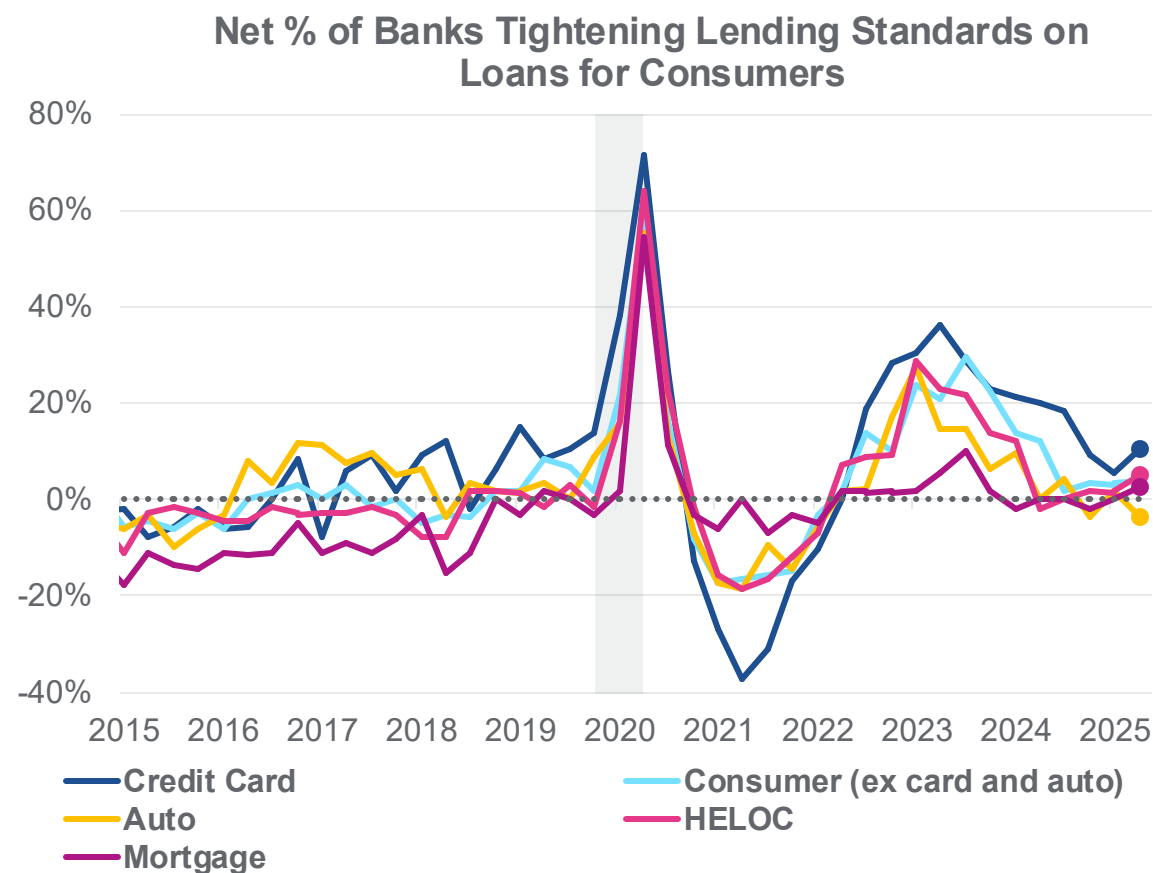
Key Takeaways: Credit growth

- Overall lending activity remains subdued given tight lending standards and elevated interest rates. **However, there are areas of solid growth, especially in the Subprime and Near Prime segments of the market and among fintech lenders. Origination activity remains strong for Gen Z.**
- Credit growth at banks is running below the pre-pandemic average but has improved off the lows of 2024. **The improvement continues to be driven, in part, by lending to non-bank financial institutions.** Year-over-year growth in loans held at credit unions remains well-below its pre-pandemic average, with growth in auto lending continuing to constrain overall activity.
- **The strongest origination activity continues to be in HELOC, unsecured personal loans, and secured credit cards.** Originations for mortgages remains subdued as the housing market continues to face affordability constraints.
- 30+ DPD delinquency for credit card, unsecured personal loans, and HELOC is below year-ago levels as of August. **For mid-stage delinquency (60-89 DPD), Subprime consumers are seeing the most improvement vs 2024, while Near Prime and Prime consumers have seen an increase.** Overall late-stage delinquency (90-180 DPD) continues to be driven higher by student loans.



Outside of Auto, lending standards tightened throughout Q2

— Largest increase in tightening seen in credit cards

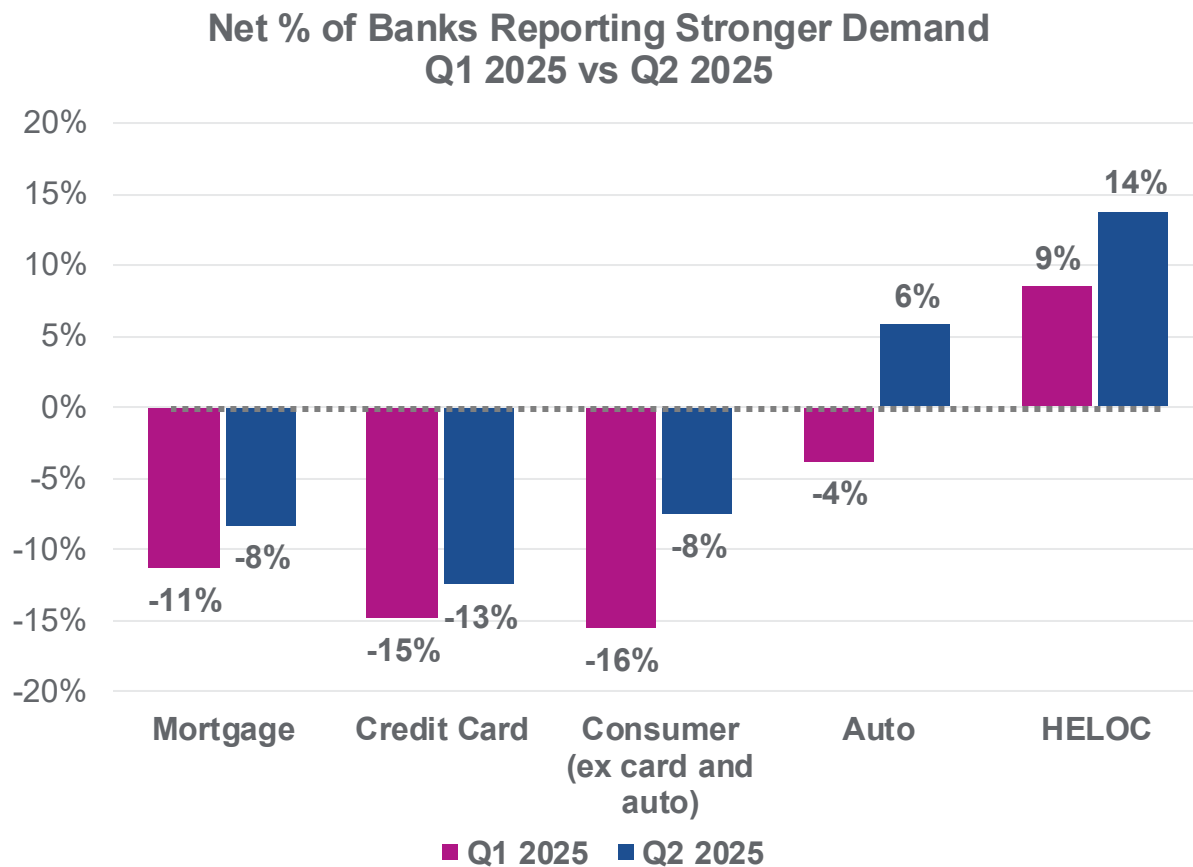
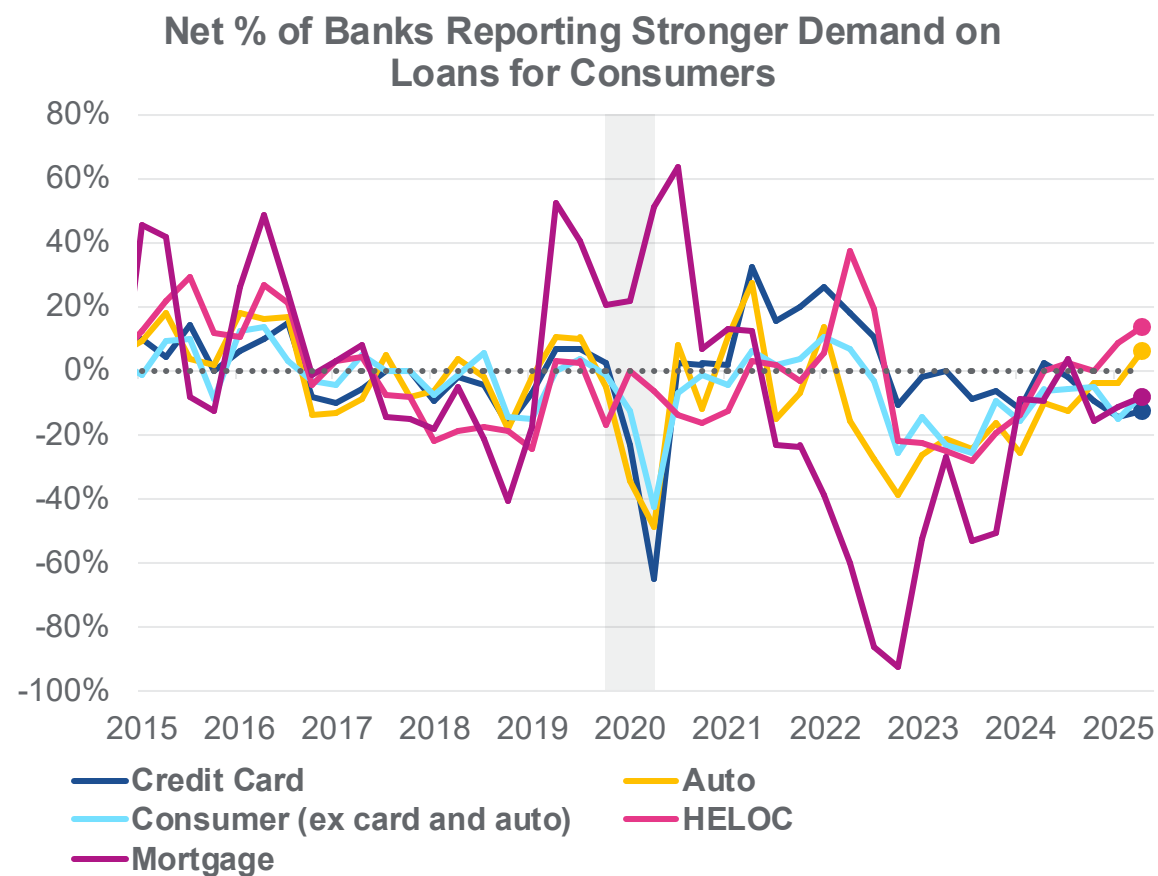


Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group



Banks reporting an increase in demand for auto loans and HELOCs

— While demand remained broadly soft, there was improvement across products



Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group



Anecdotes on lending activity around the country

Conditions and outlook remain mixed across the districts

““

Activity in the broad finance sector continued to pick up after a prolonged slump. Still, small-to- medium-sized banks in the District reported weakening loan demand and shrinking deposits. Banking contacts reported that credit standards had eased for all loan types, including business loans, consumer loans, and both commercial and residential mortgages.” — New York

““

Banking contacts reported an uptick in activity, including deposits and loan originations. They also noted a slight rise in nonperforming loans. Likewise, a large service firm noted an acceleration in nonpayment activity that started among low-income consumers and has now spread to other income tiers.” — Philadelphia

““

Overall loan quality remained sound for District banks, though modest deterioration was noted and was broad-based across lending categories. The outlook for loan quality by most respondents, including the expected impact of tariffs, was unchanged for the next six months. However, some respondents expect tariffs to cause mild deterioration in credit quality due to higher input costs affecting businesses’ margins and leading to higher costs for consumers.” — Kansas City

““

Bankers reported declining general business activity; however, their outlook was mildly optimistic. Respondents expect growth in loan demand and business activity six months from now, with a minor deterioration in loan performance.”

— Dallas

““

Loan growth across the District increased modestly even as several bankers reported tightened lending standards. Delinquency and charge-off levels remained low by historical standards, and capital ratios were stable.” — Atlanta

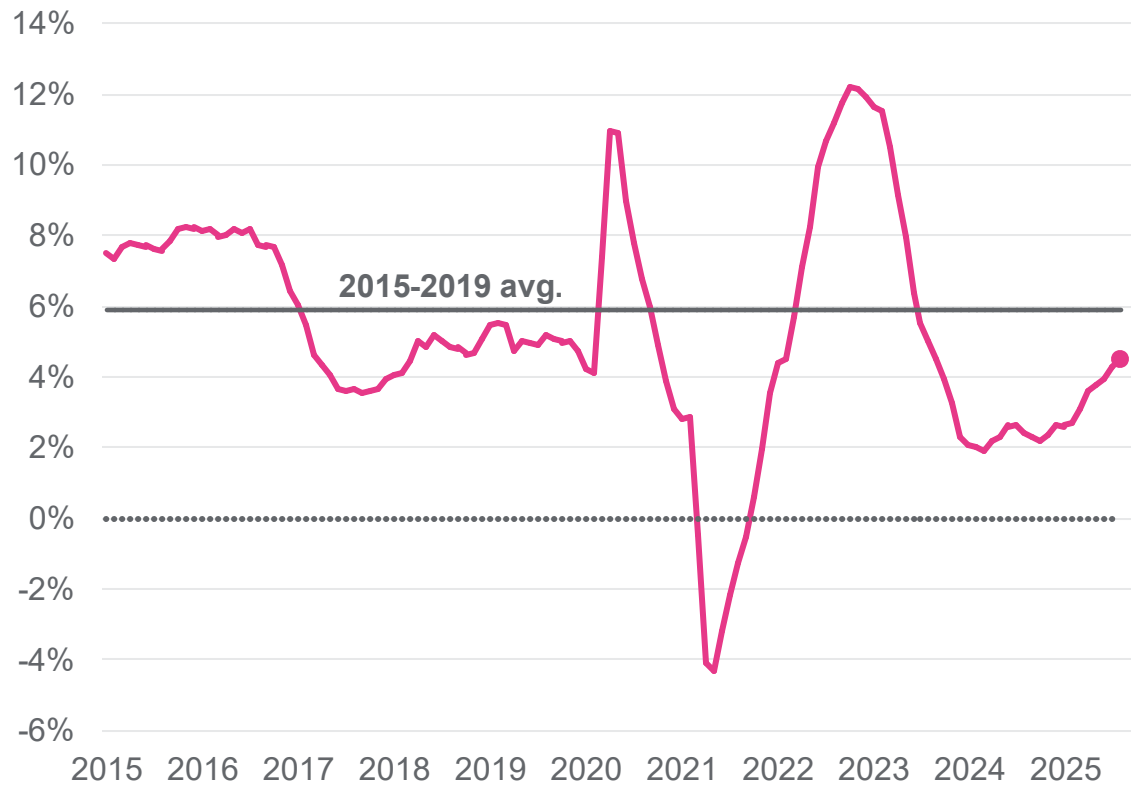
Source: Federal Reserve August 2025 Beige Book and Experian Economic Strategy Group



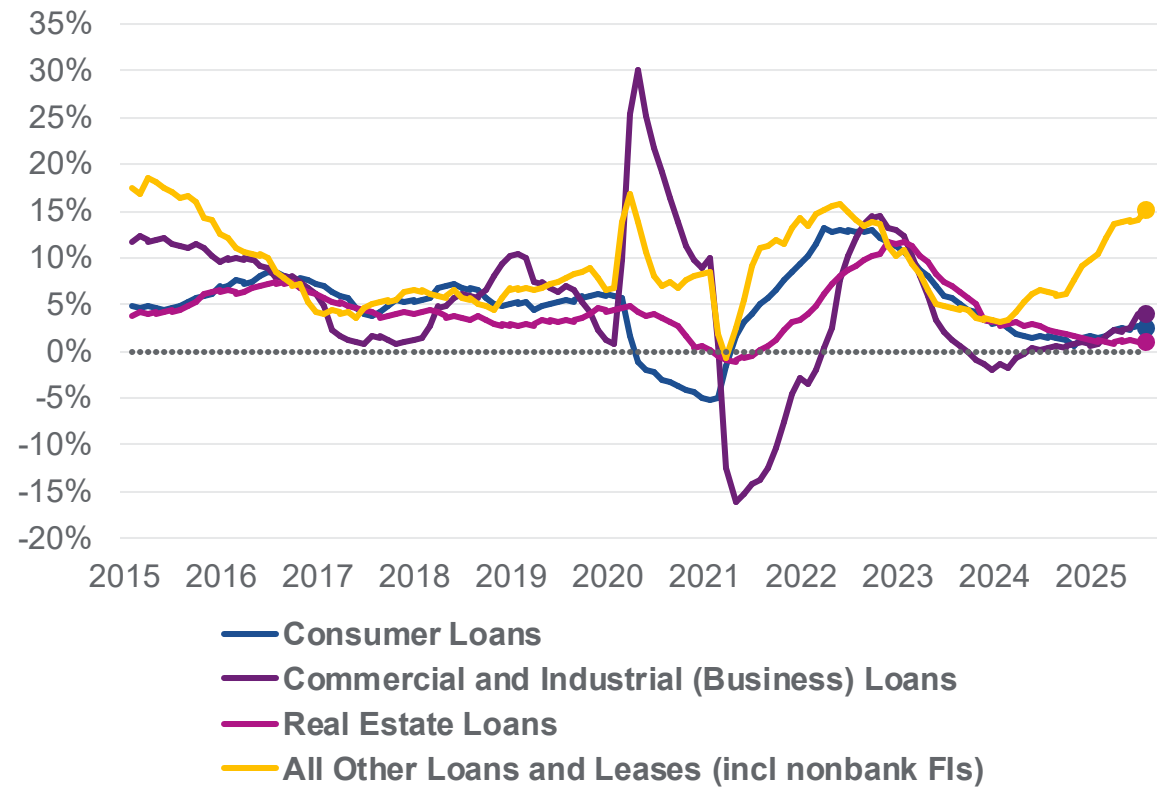
Loan growth picking up at banks but still below pre-pandemic levels

— Rise in lending to nonbank financial institutions continues to be a key driver

Total Loans and Leases Held at Commercial Banks, Monthly: YoY % Change



Select Loans Types Held at Commercial Banks: Monthly: YoY % Change

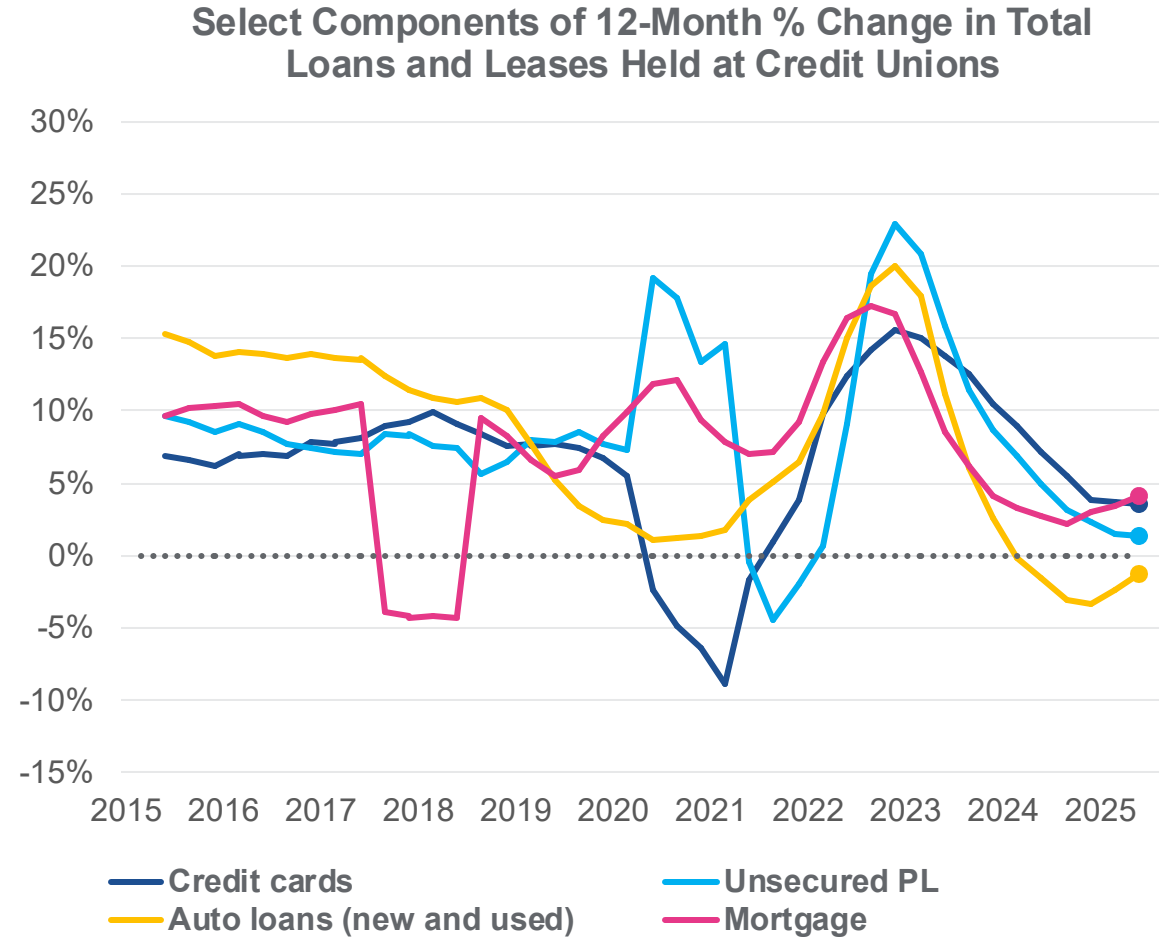
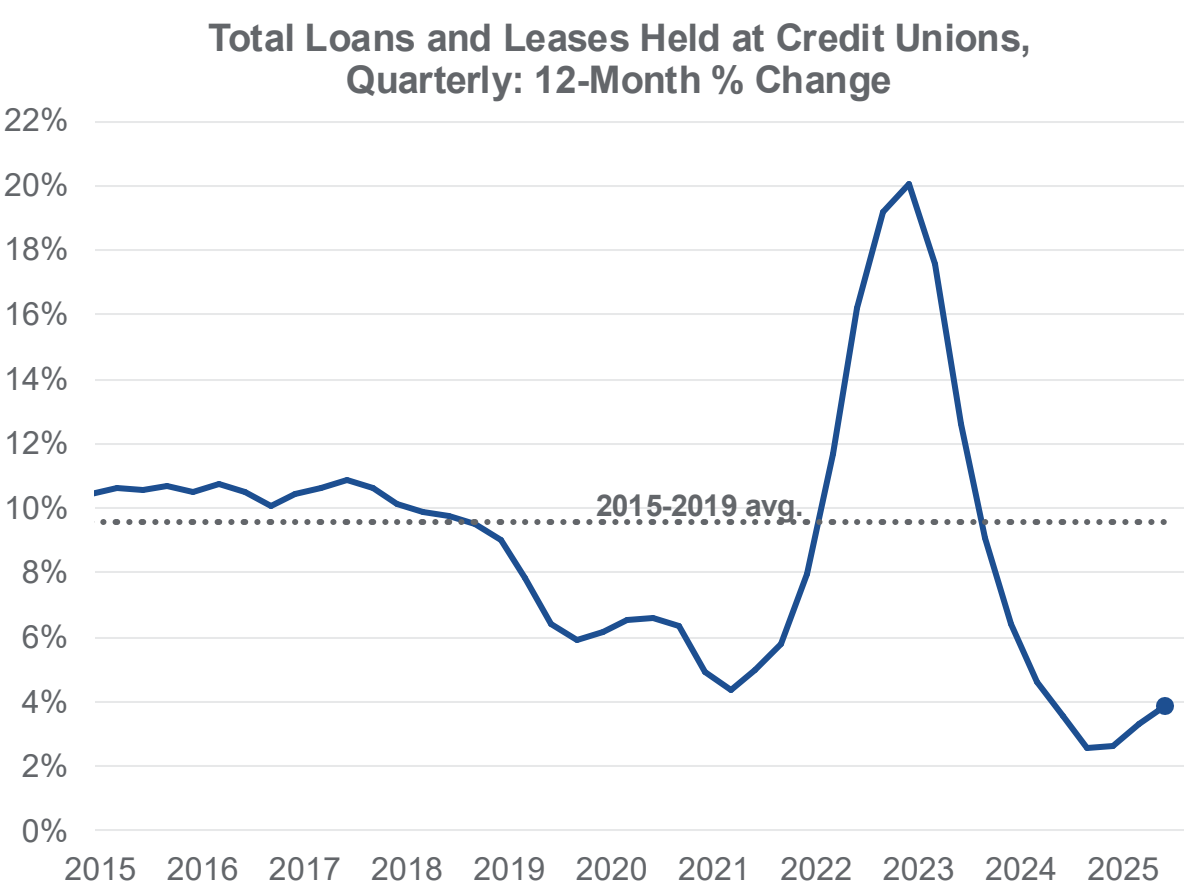


Source: Federal Reserve H.8 and Experian Economic Strategy Group



Credit union lending growth improving slightly

— Auto lending still a drag on growth

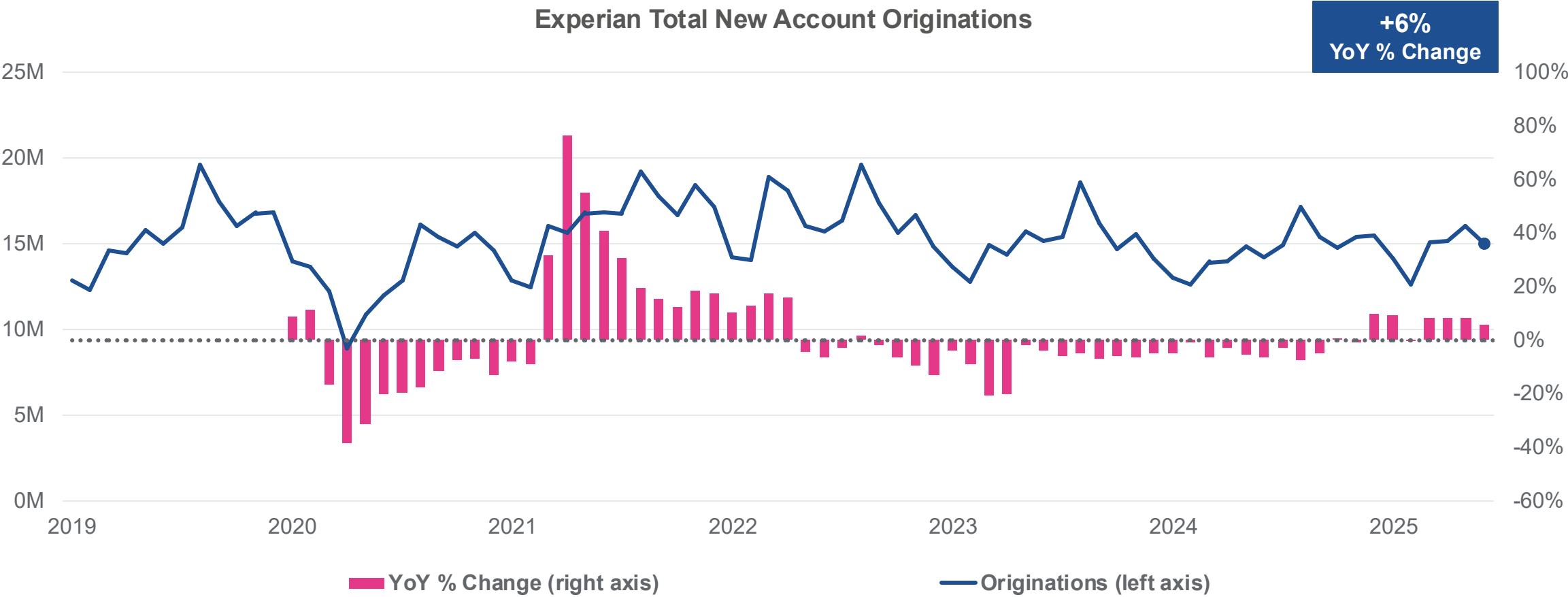


Source: National Credit Union Administration and Experian Economic Strategy Group



Origination growth remains subdued

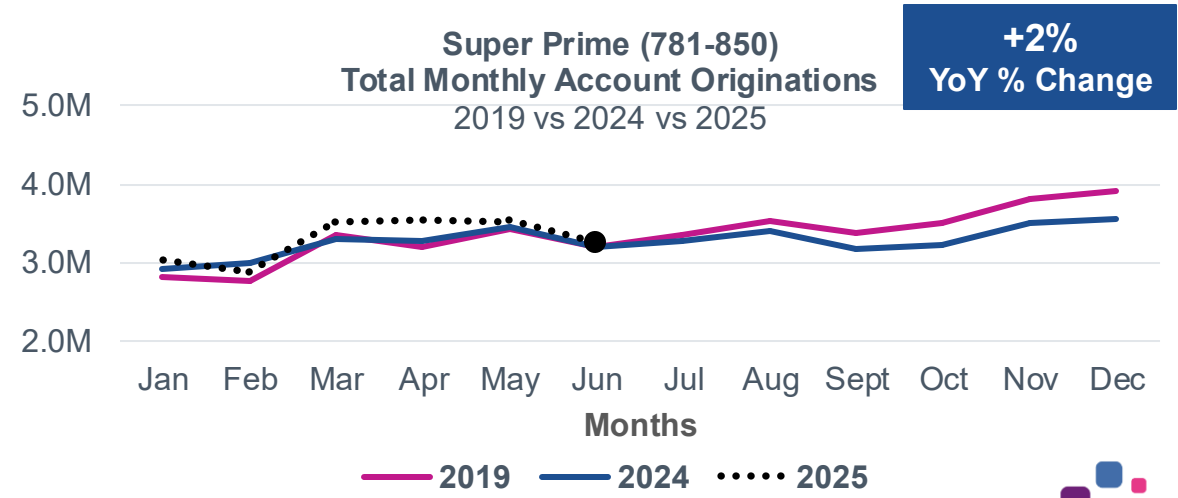
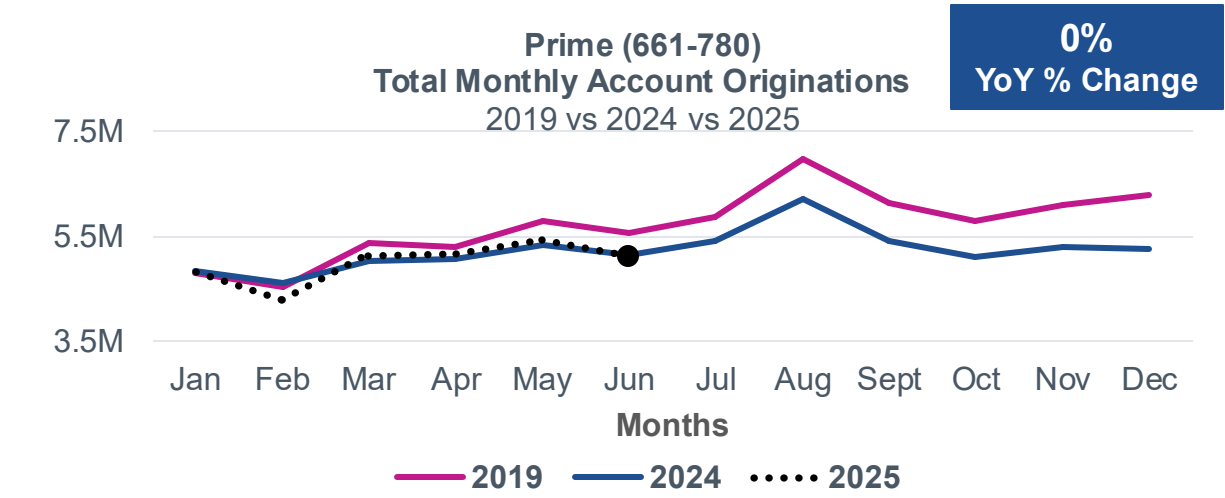
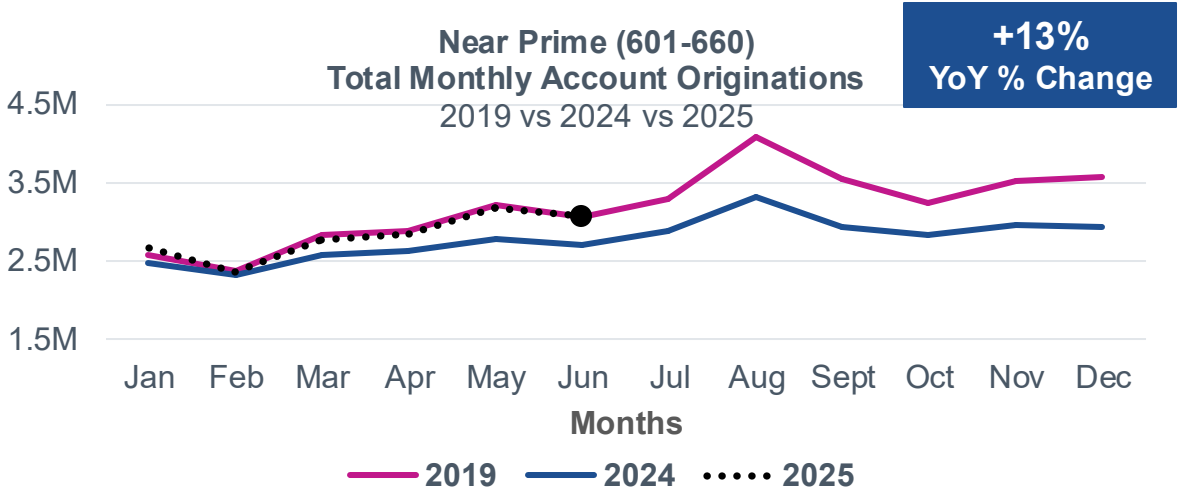
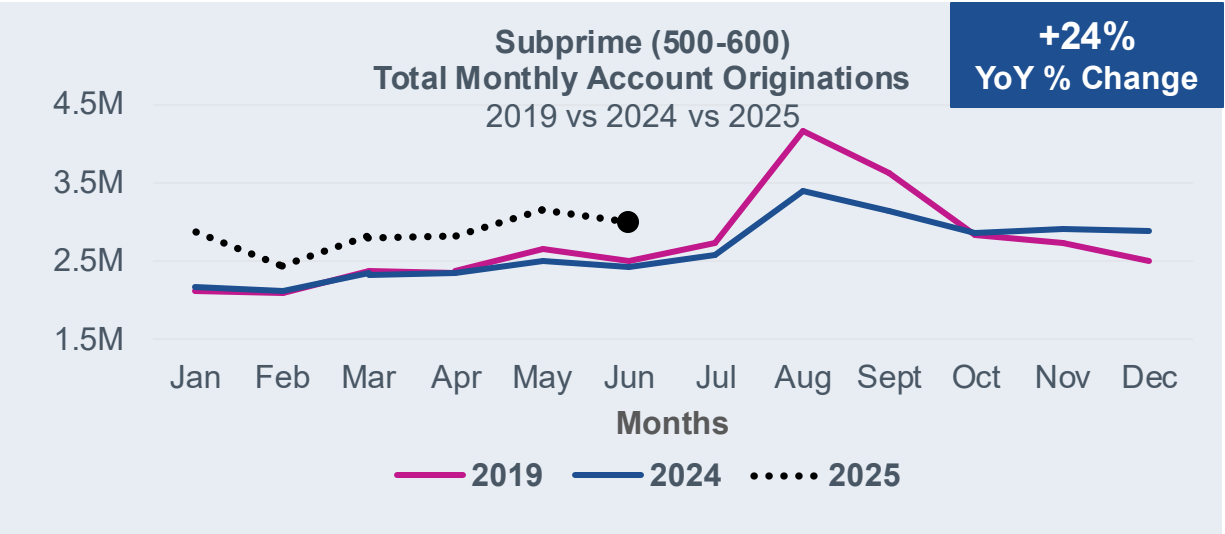
— Account origination activity has picked up since 2024



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



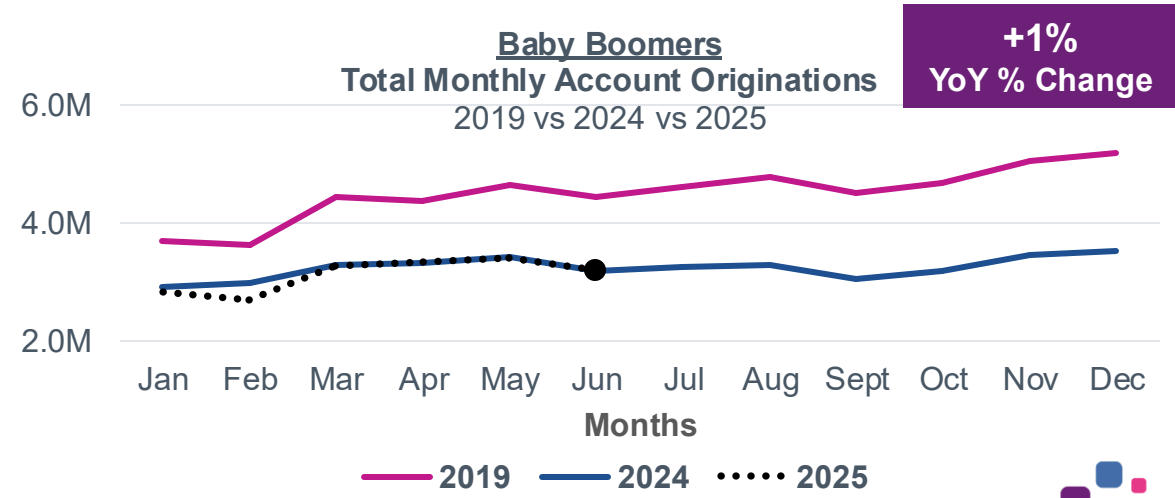
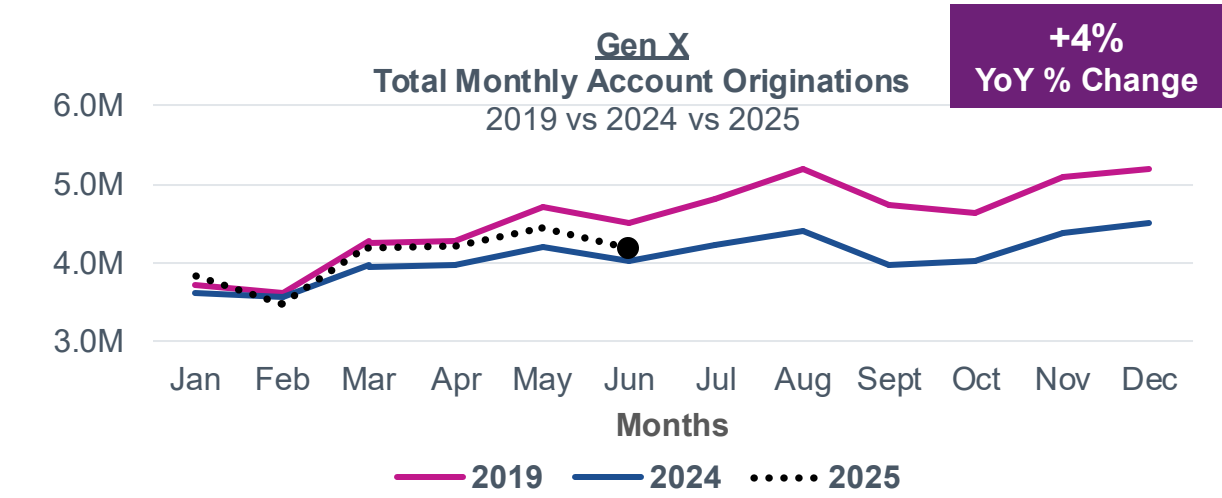
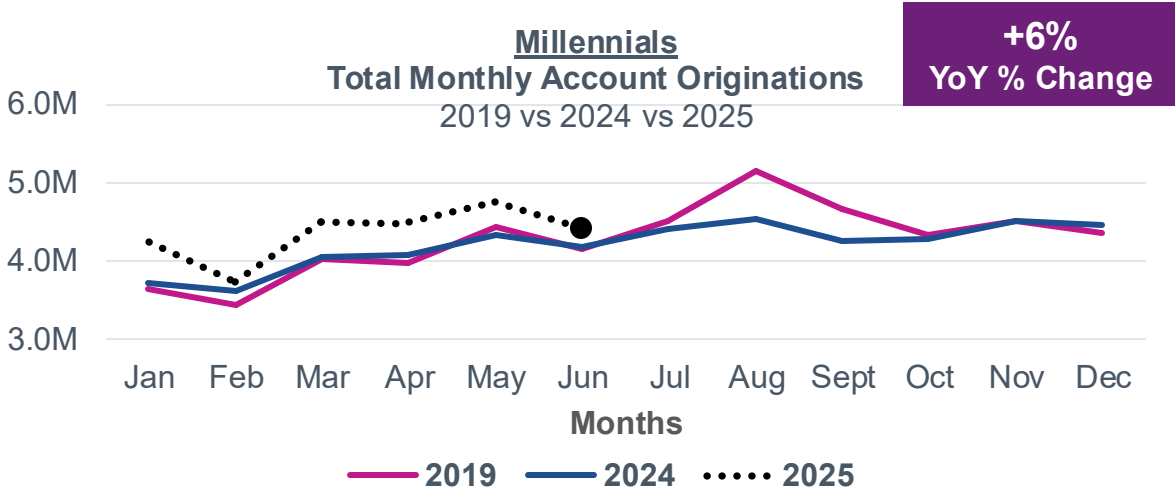
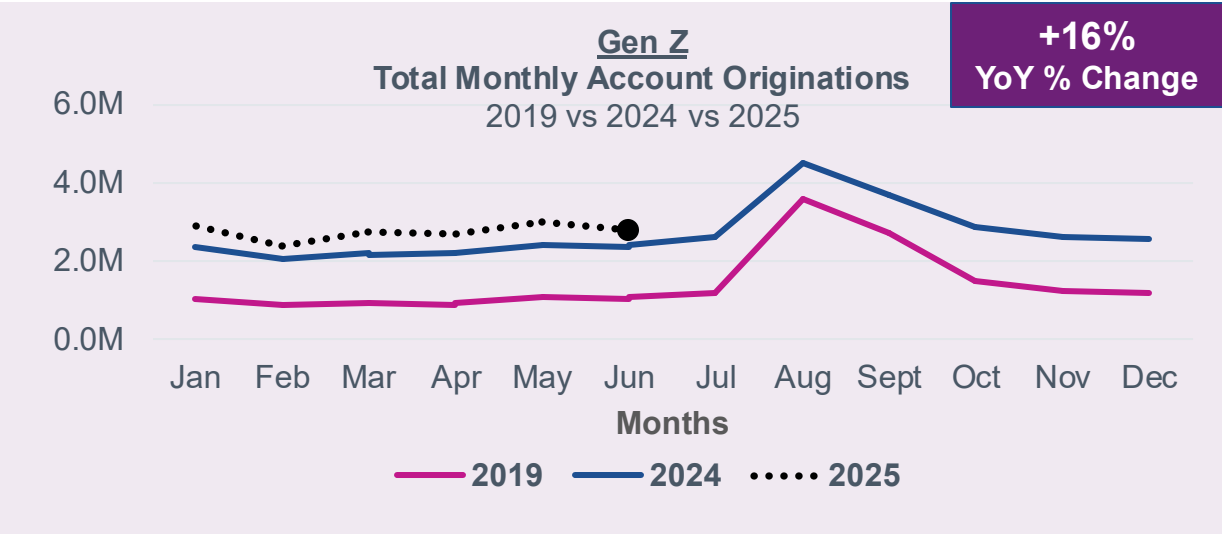
Overall origination growth fueled by Subprime and Near Prime market



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



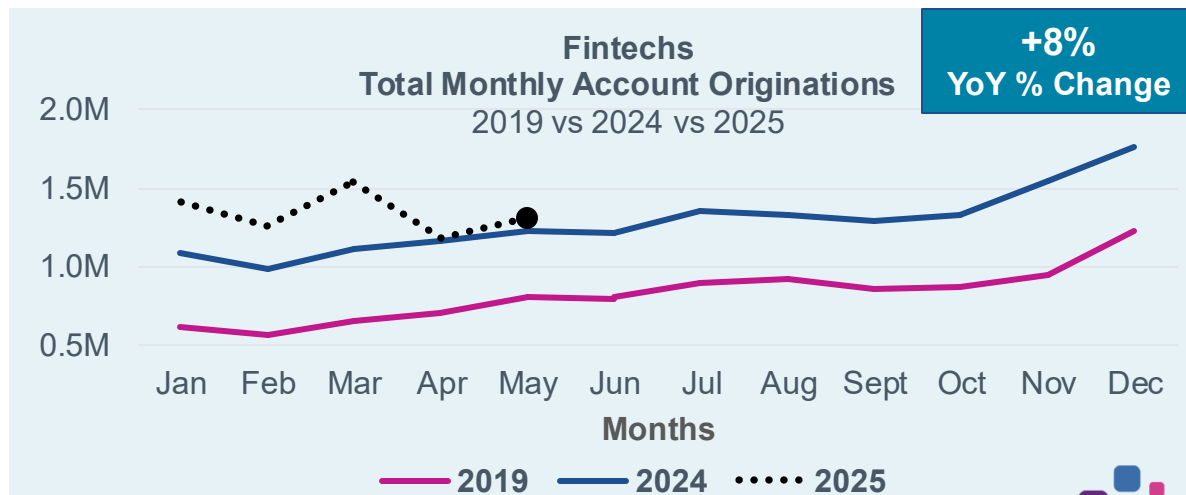
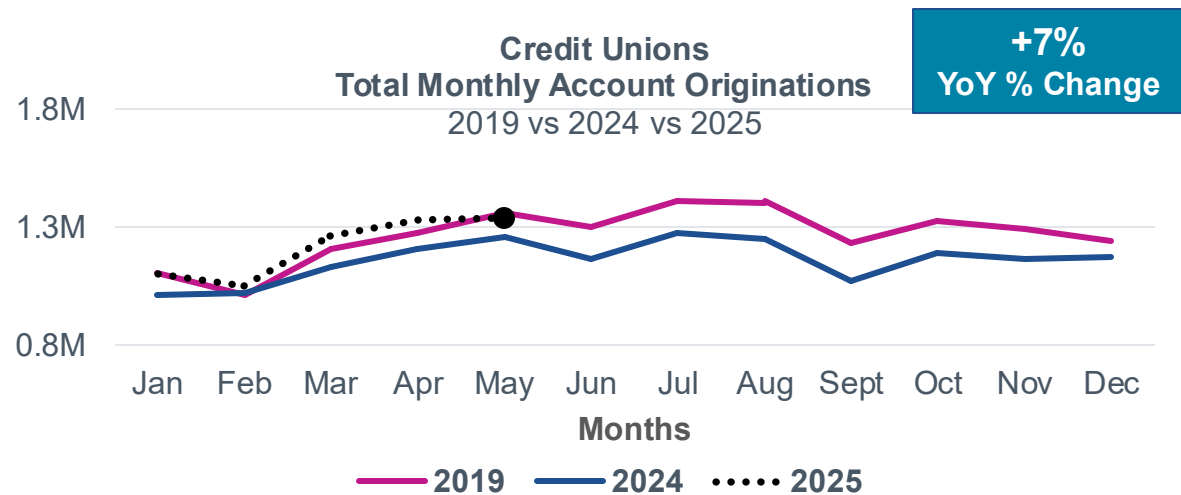
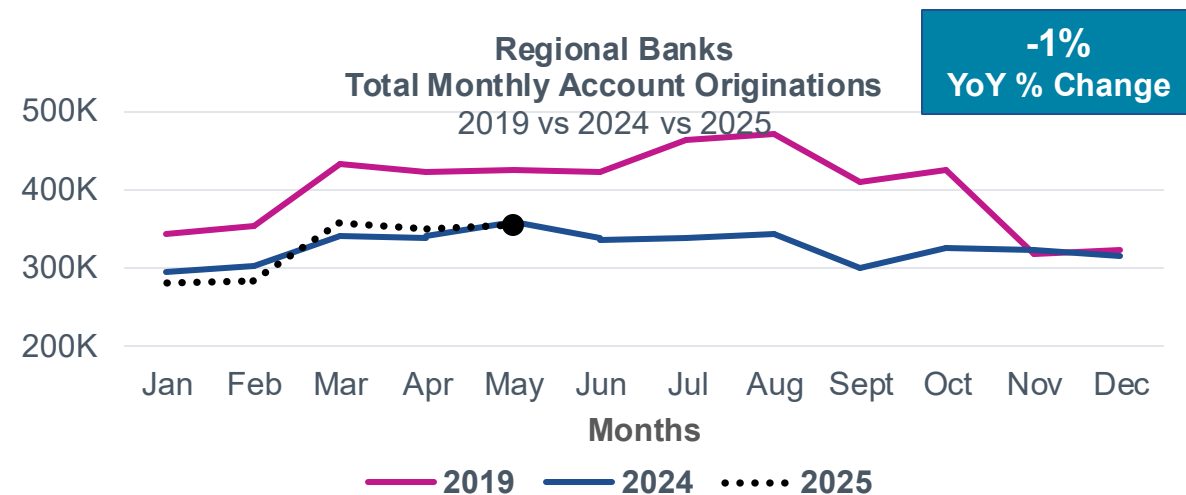
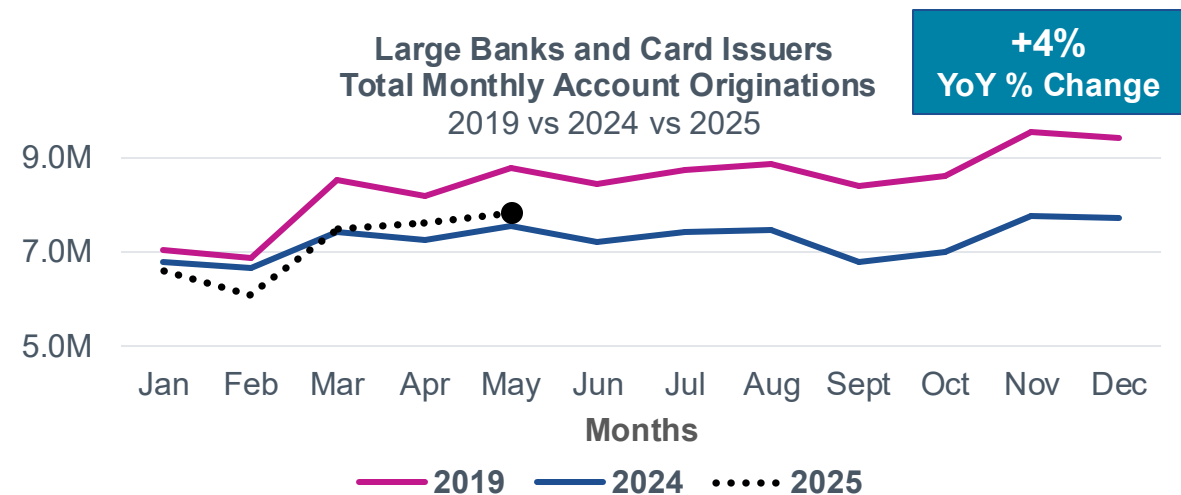
Gen Z and Millennials driving total originations



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Fintechs leading overall origination growth over last year

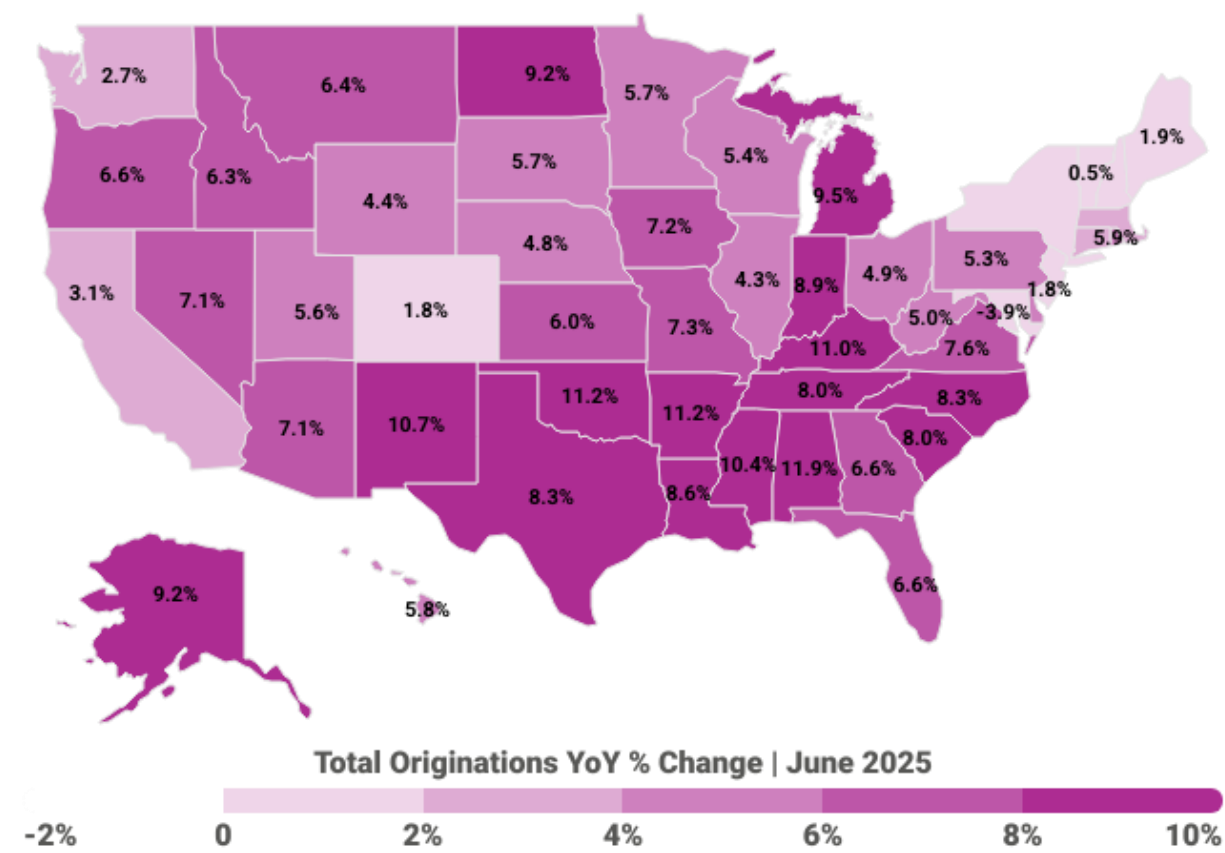


Sources: Experian Sandbox - Credit Trends Dashboard (data through May 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Highest origination growth in the southeast

— DC posted the lowest year-on-year growth through June



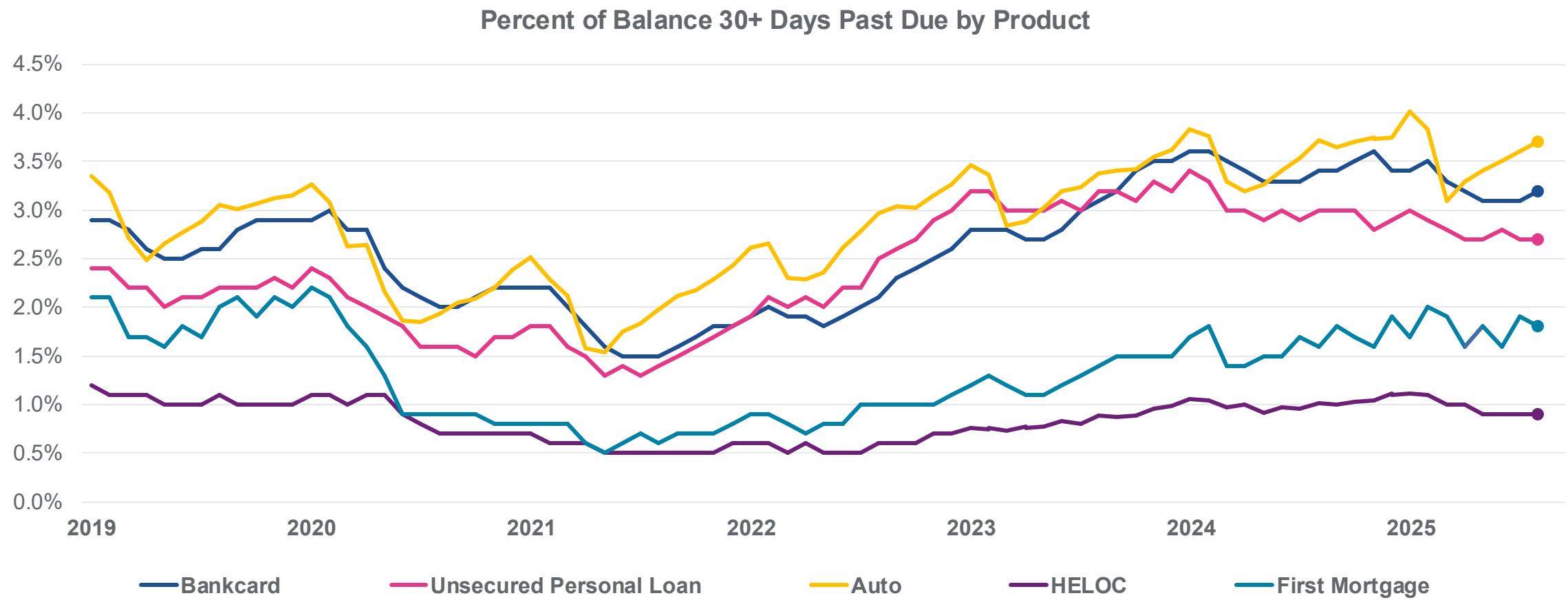
State	YoY % Change
Highest	
Alabama	+11.9%
Oklahoma	+11.2%
Arkansas	+11.2%
Lowest	
D.C.	-3.9%
Maryland	+0.2%
New Hampshire	+0.2%

Sources: Experian Sandbox - Credit Trends Dashboard (data through May 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Overall delinquency (30+DPD) trending sideways for most products

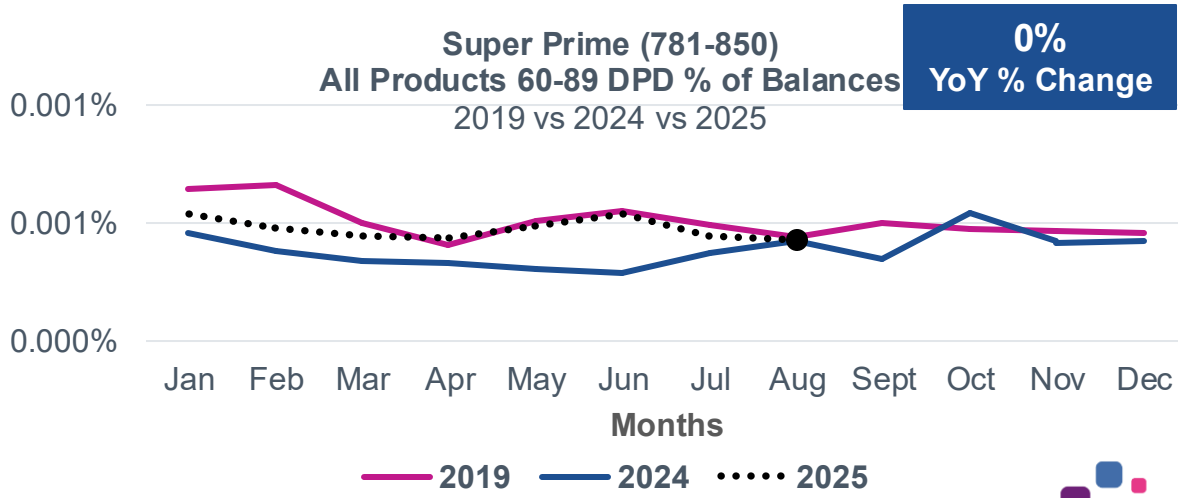
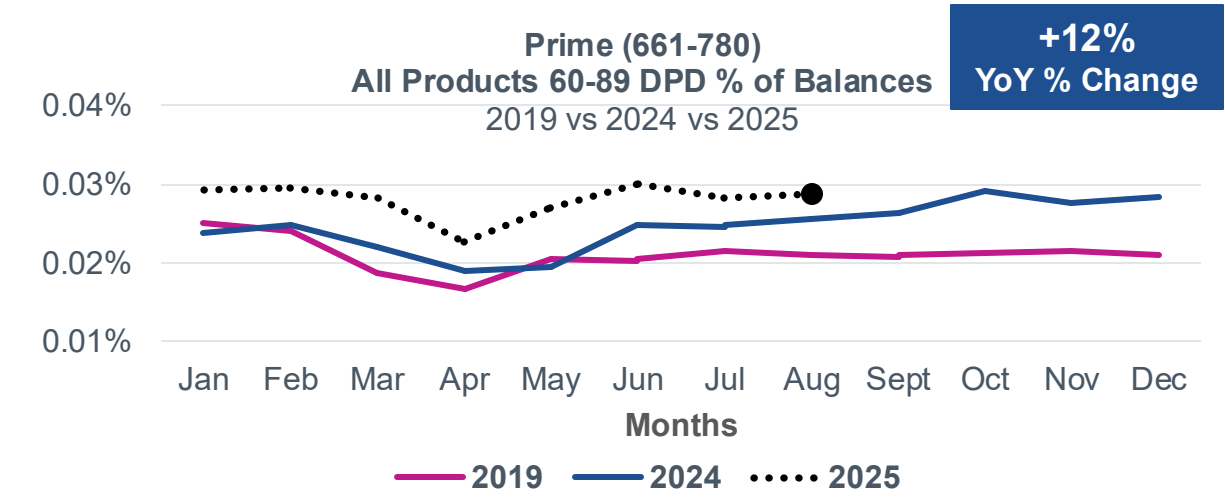
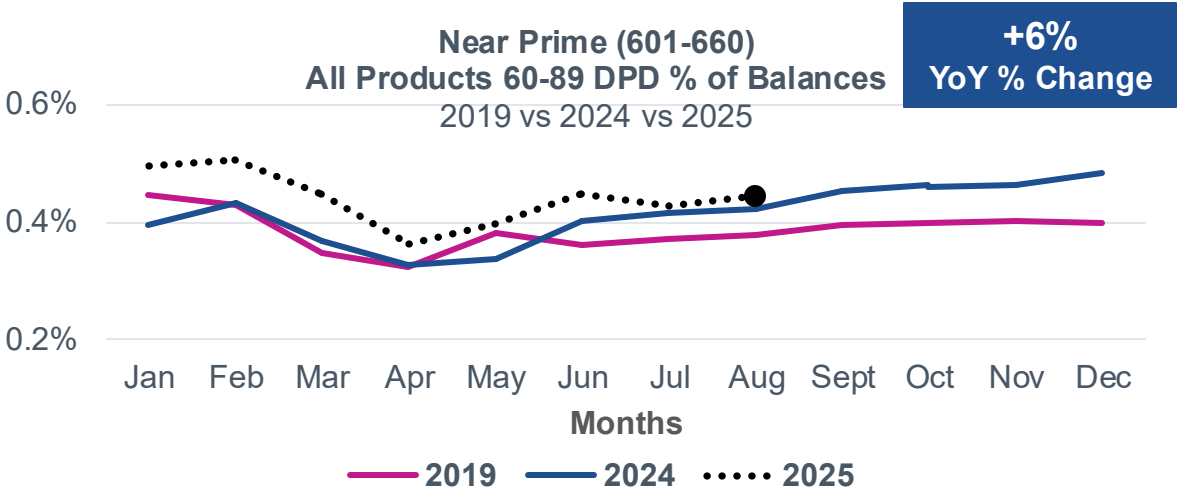
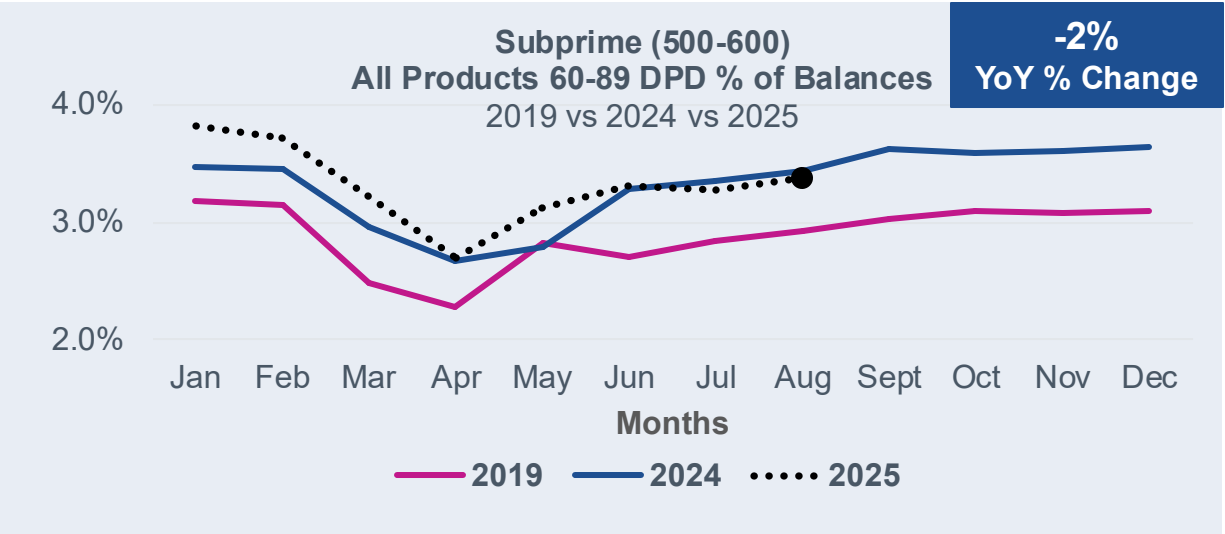
— Credit card, UPL, HELOC below year-ago levels, Auto flat, and mortgage up



Sources: Experian Ascend Market Insights Dashboard (data through August 2025), and Experian Economic Strategy Group



Subprime has seen mid-stage delinquency ease vs last year

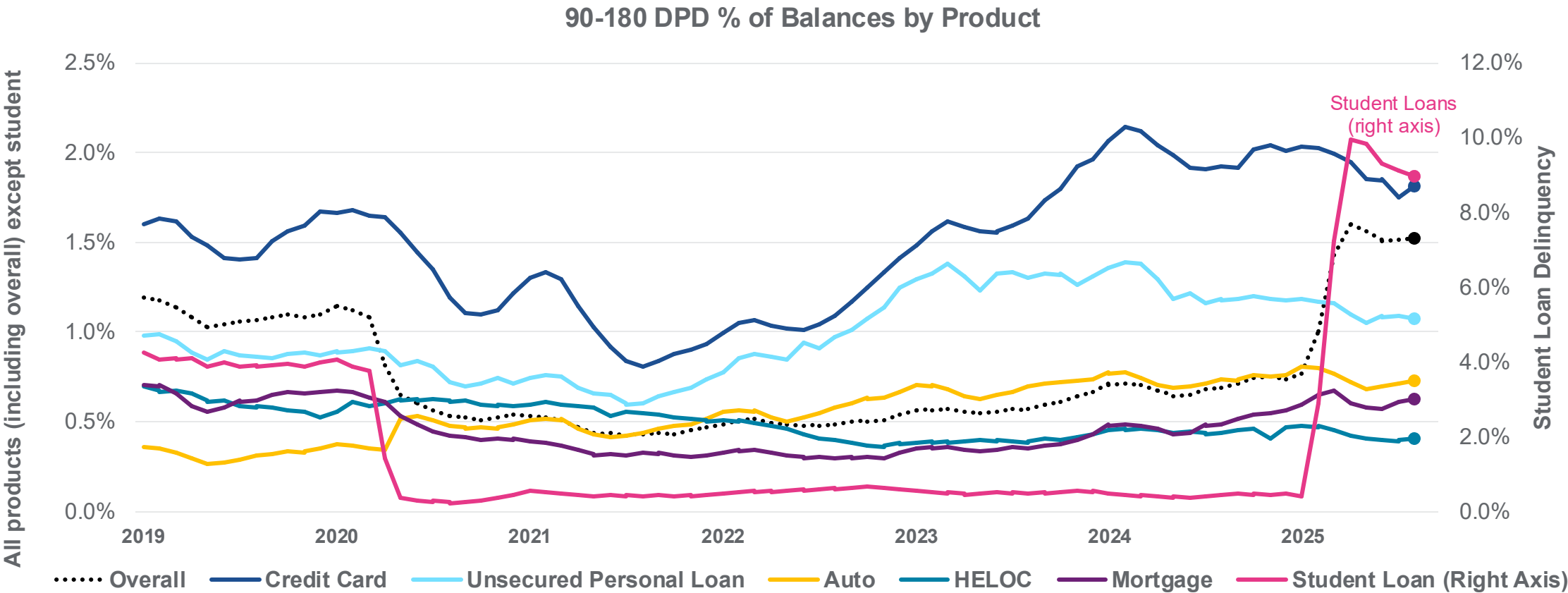


Sources: Experian Sandbox - Credit Trends Dashboard (data through August 2025) and Experian Economic Strategy Group



Late-stage delinquency (90-180 DPD) driven higher by student loans

— Bankcard, UPL, HELOC, Auto below year-ago levels, mortgage up



Sources: Experian Sandbox - Credit Trends Dashboard (data through August 2025) and Experian Economic Strategy Group

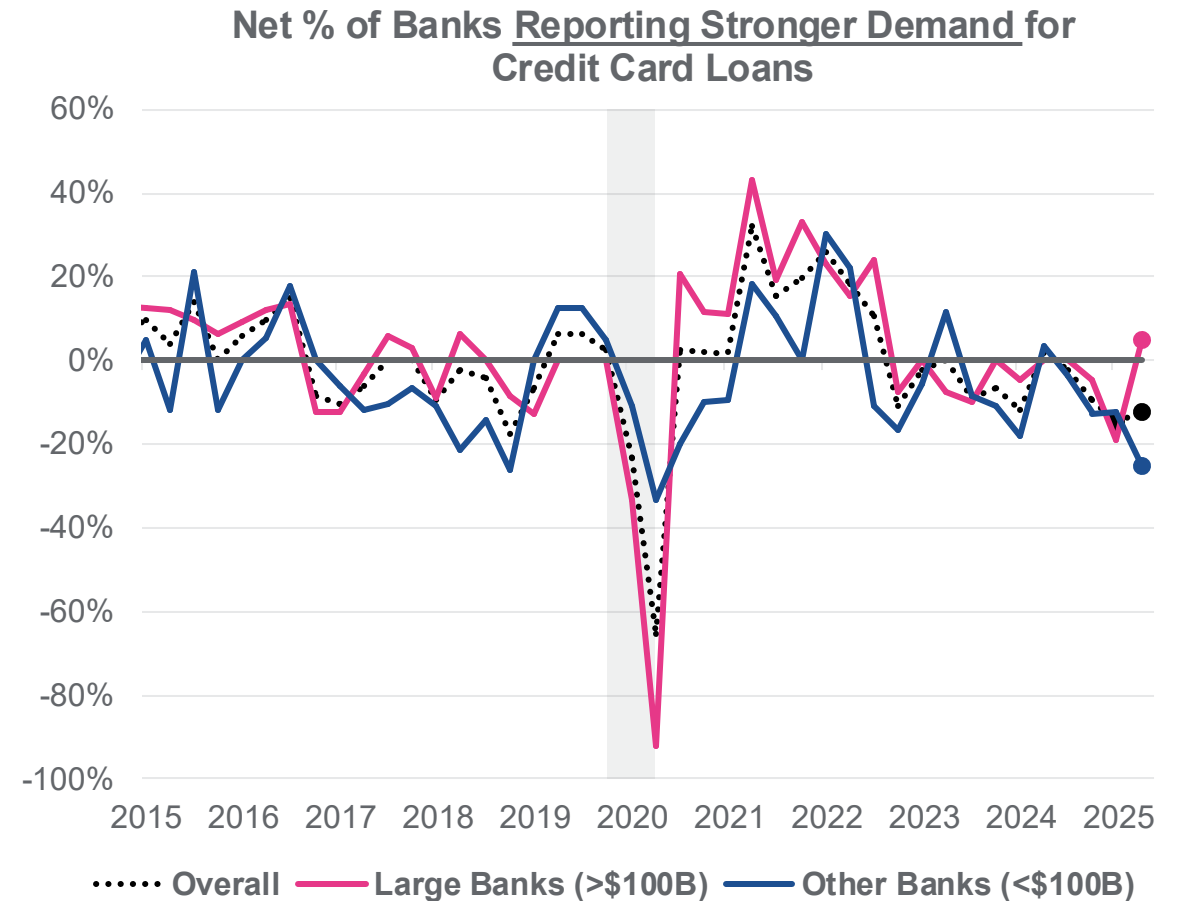
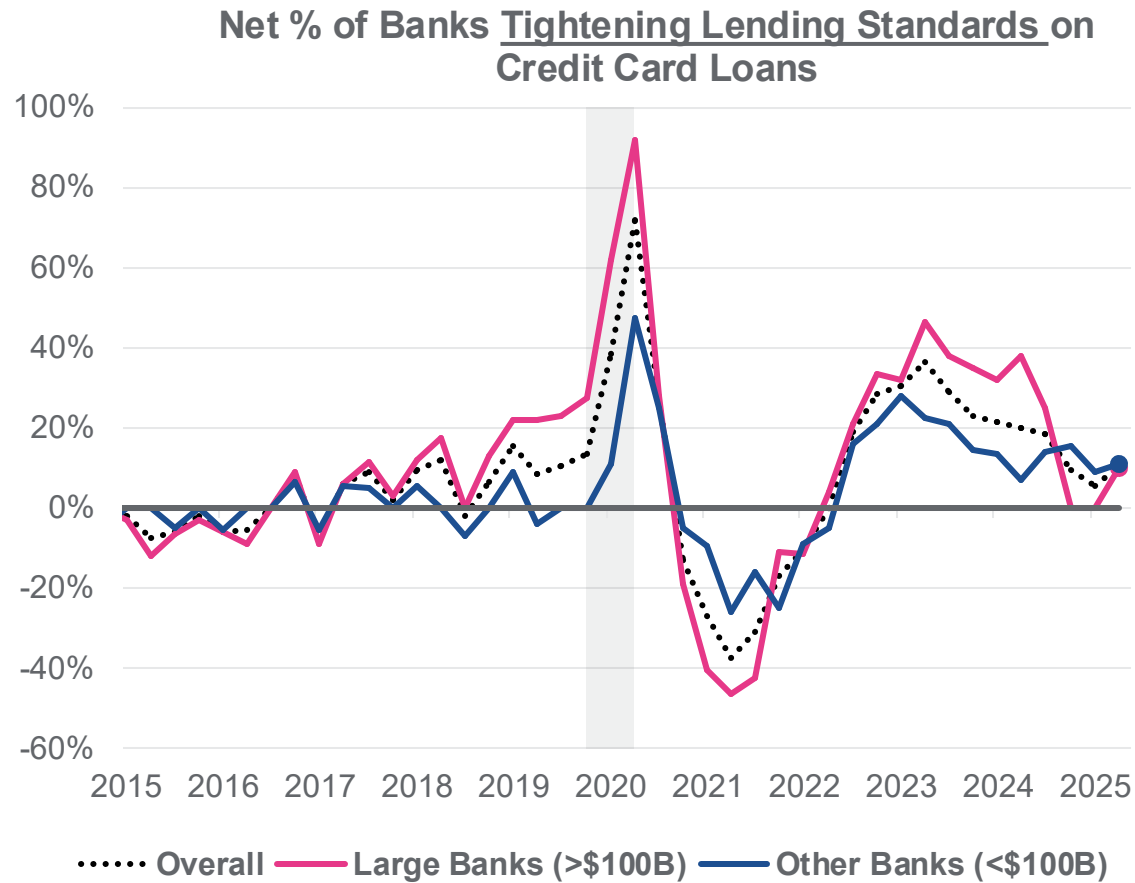




Credit Cards

Tightening increased for credit cards in Q2

— However, reported credit card demand at large banks increased for first time in nearly three years

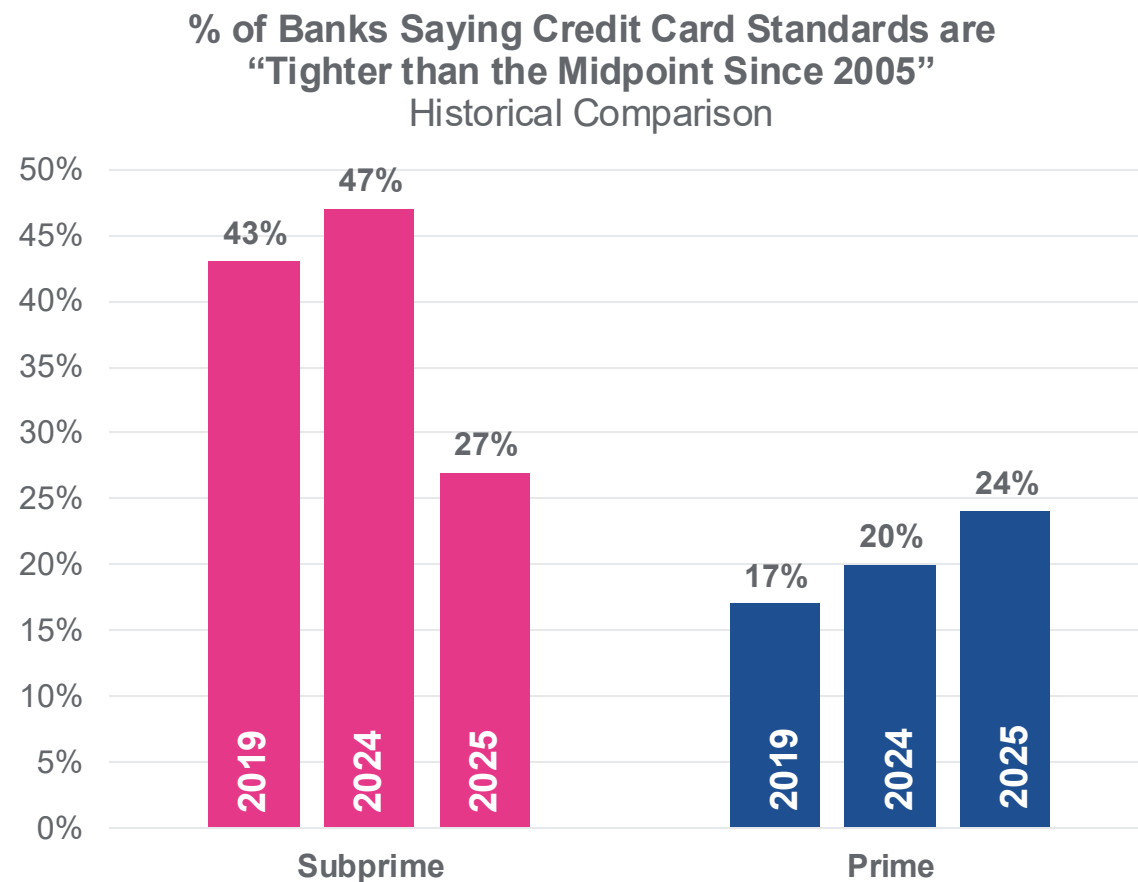
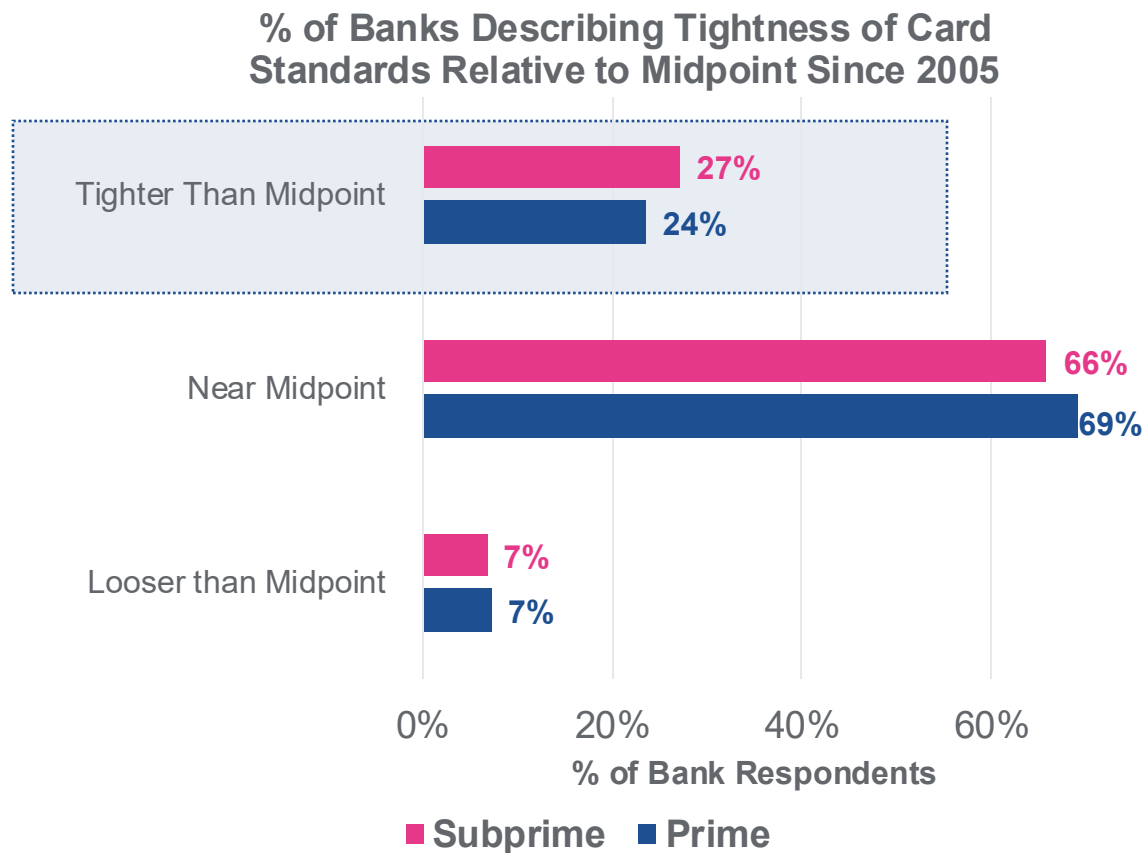


Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group



Overall level of tightness has increased for Prime, eased for Subprime

— Fewer banks reporting tighter conditions for Subprime which is reflected in pickup in Subprime originations

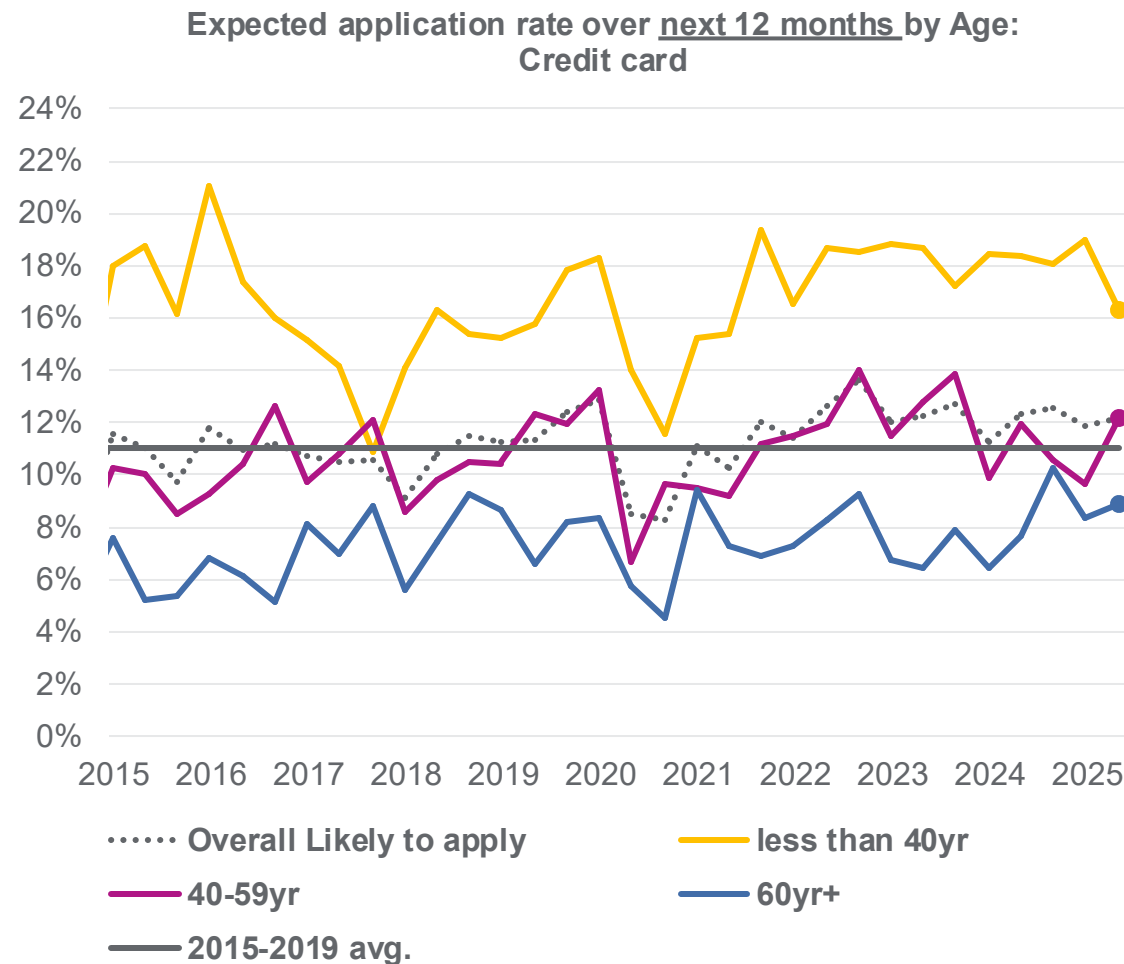
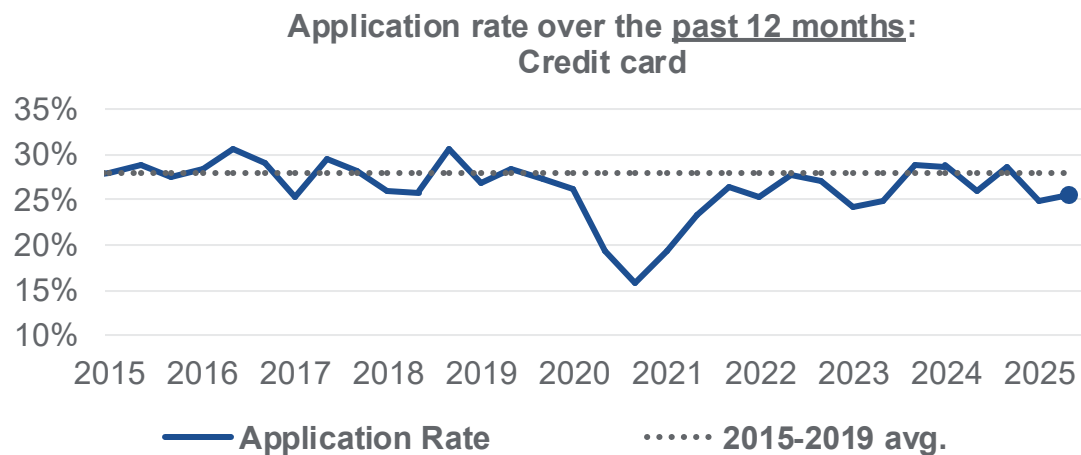
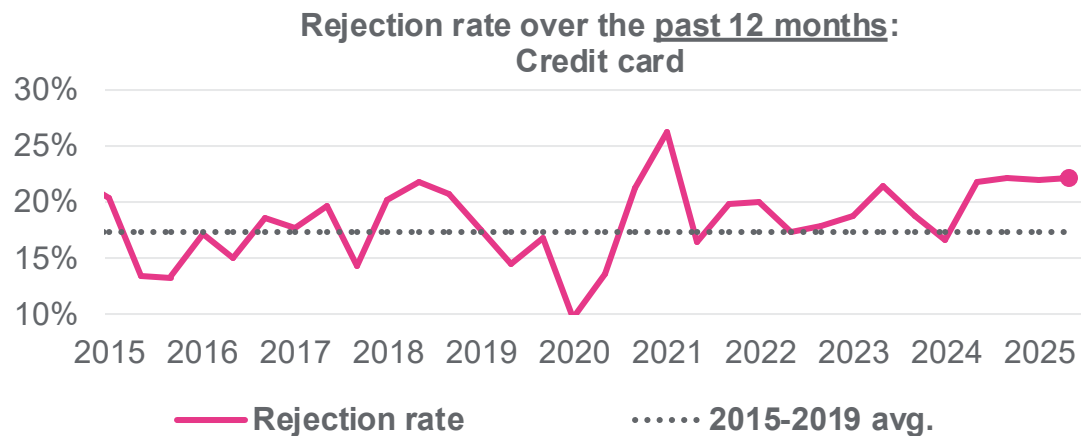


Source: Federal Reserve Senior Loan Officer Opinion Survey on Bank Lending Practices and Experian Economic Strategy Group



Credit card rejection rates highest in four years

— Expected card application rate slowed for younger borrowers but remains elevated above other age groups



Sources: New York Federal Reserve and Experian Economic Strategy Group

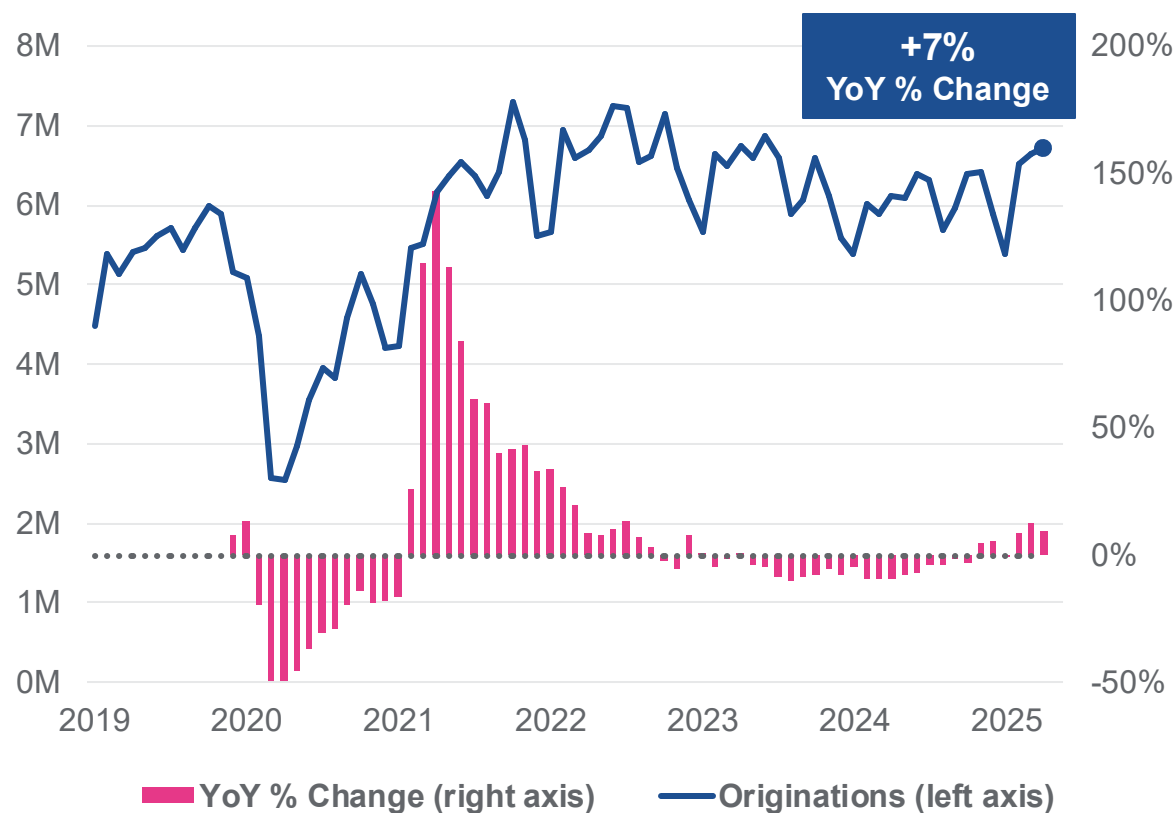




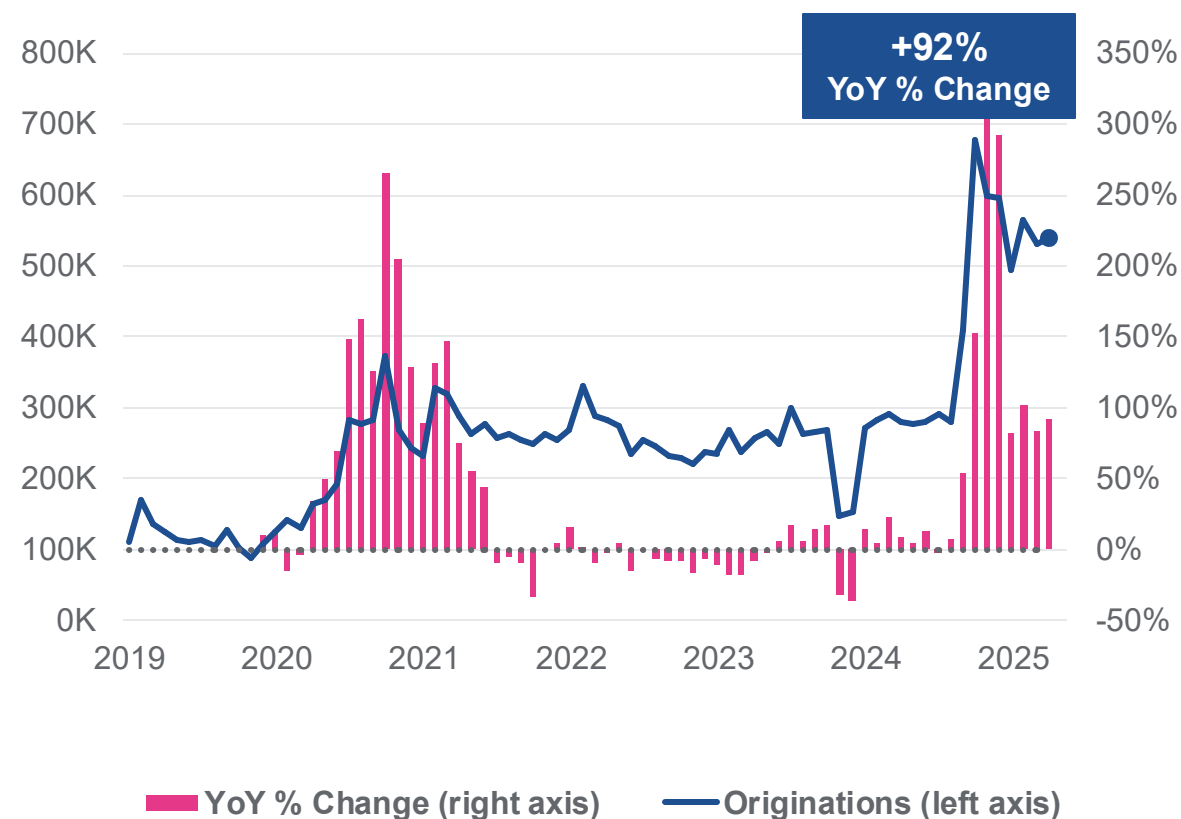
Card originations still growing but largest pickup seen in secured card

— Secured credit card originations are a small but growing part of ecosystem

Unsecured Credit Card Account Originations



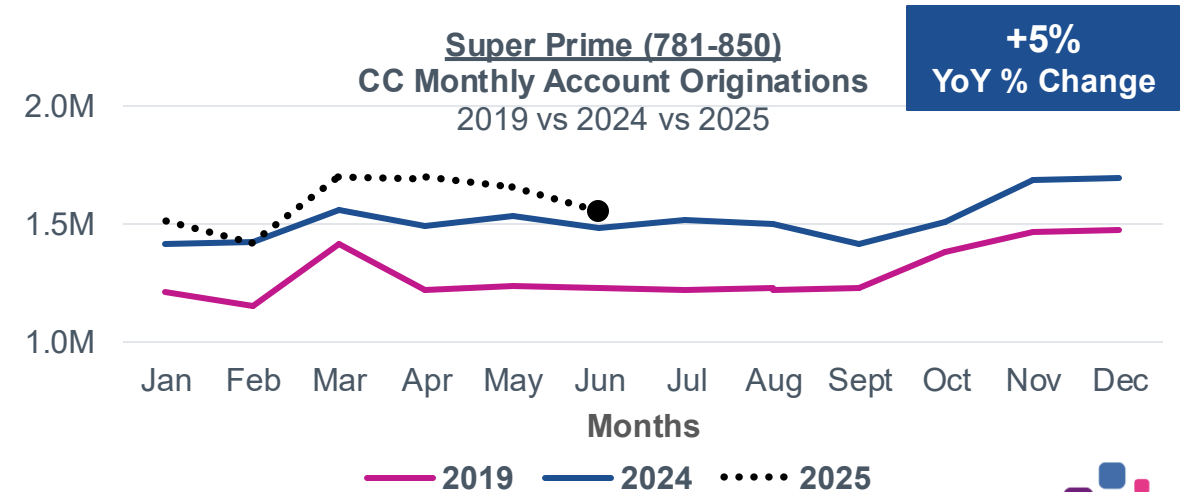
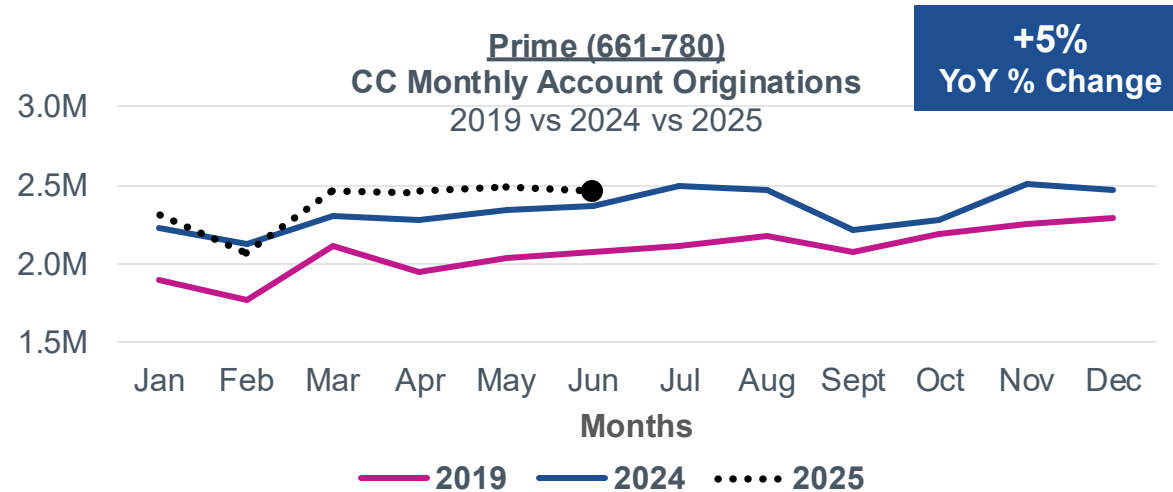
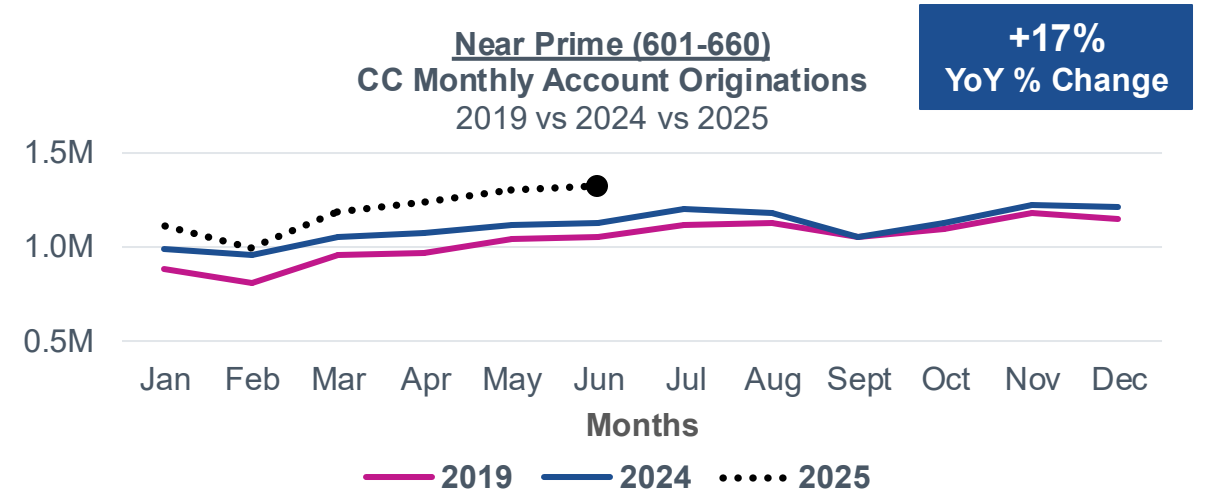
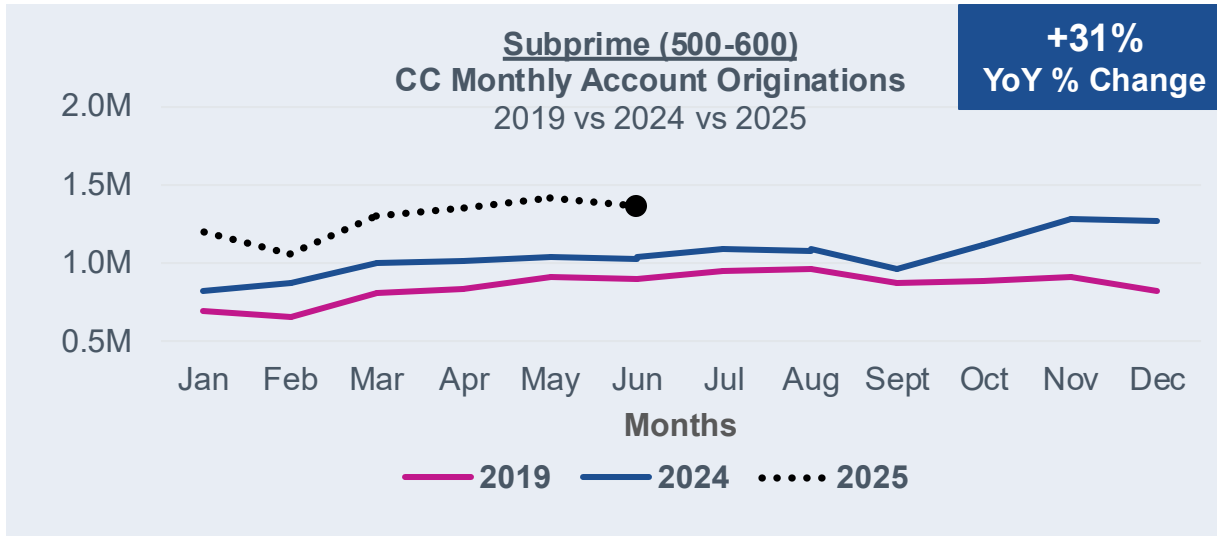
Secured Credit Card Account Originations



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



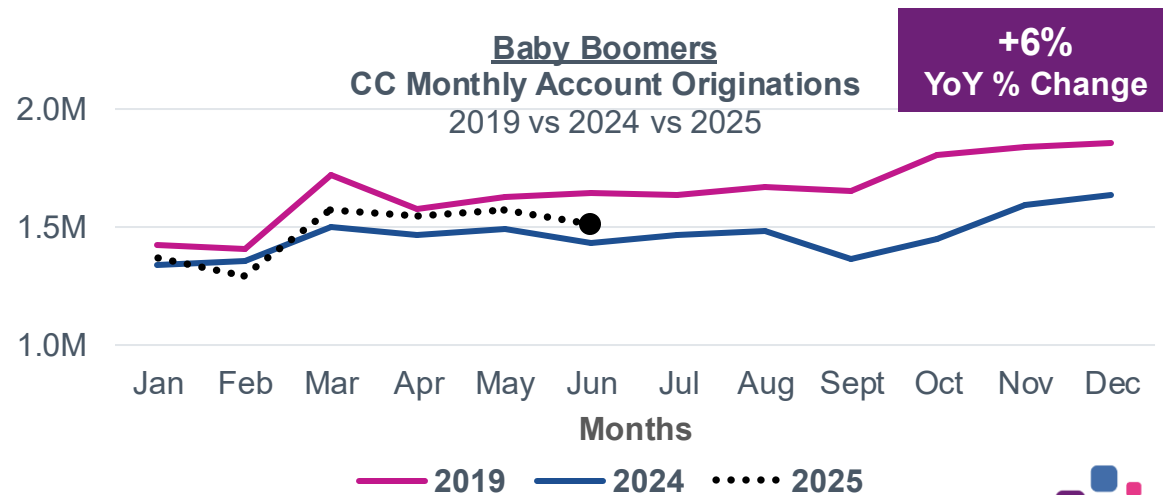
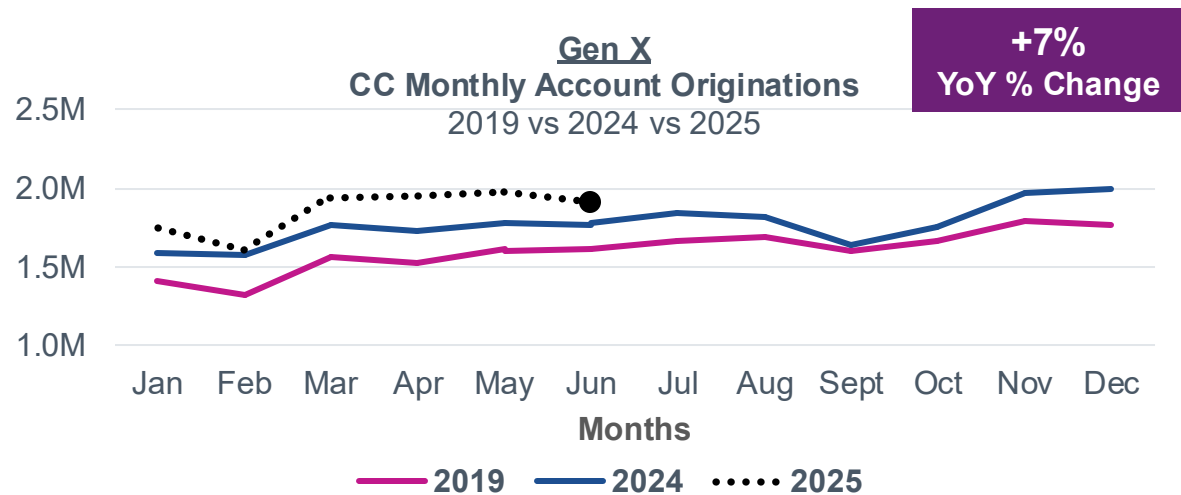
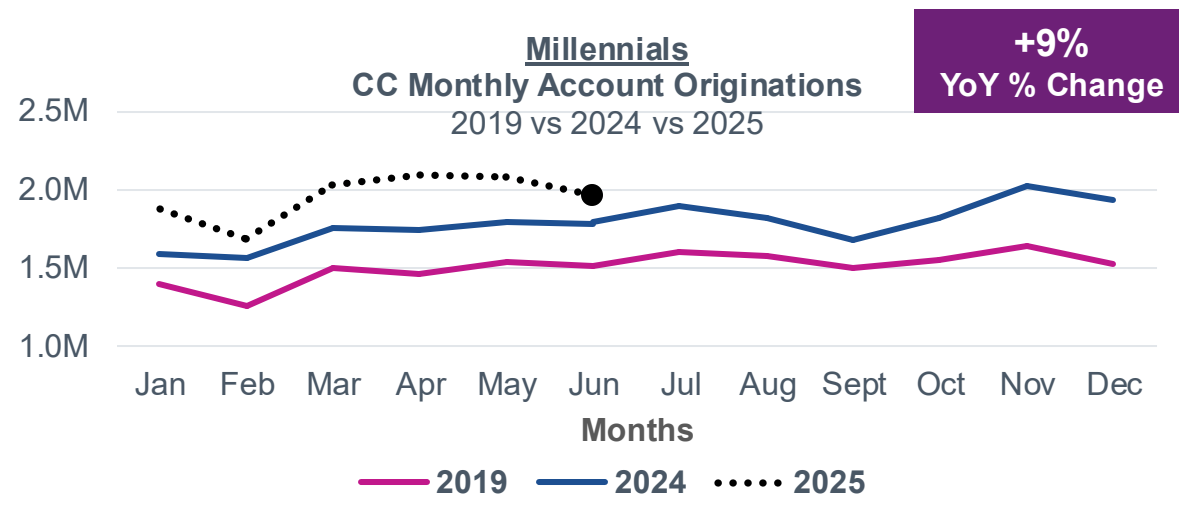
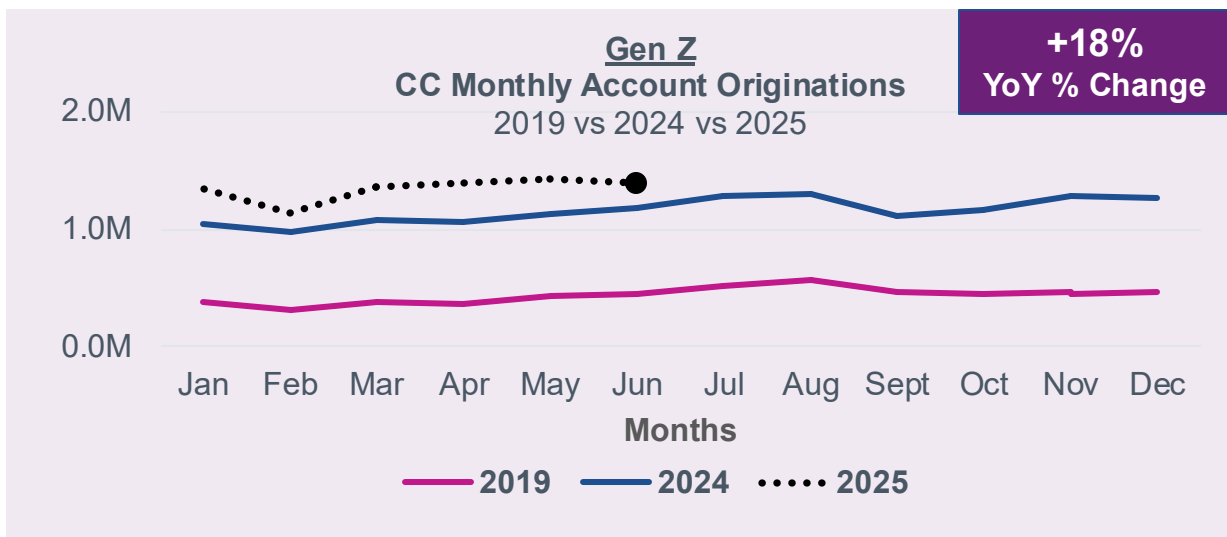
Subprime and Near Prime leading card origination growth



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



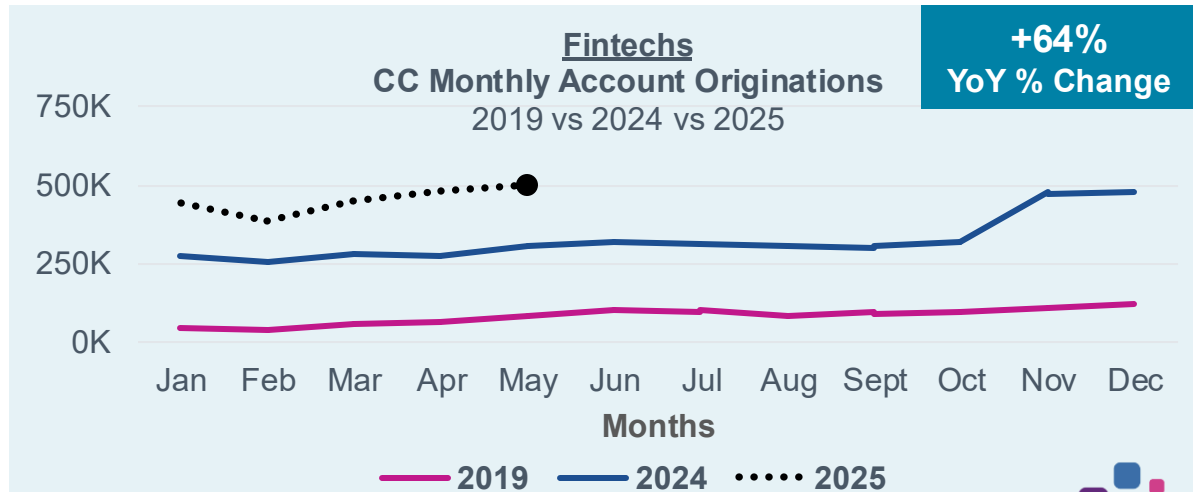
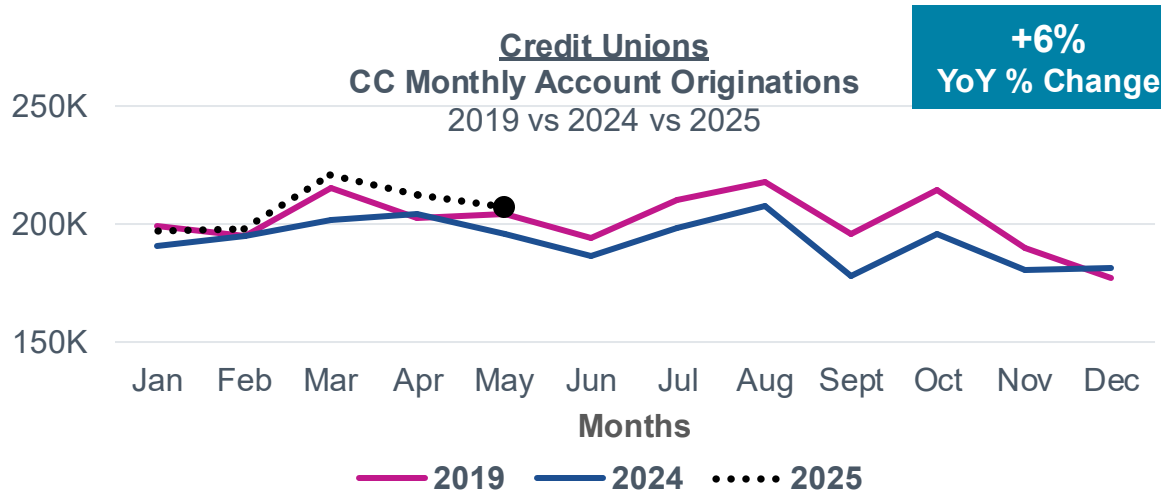
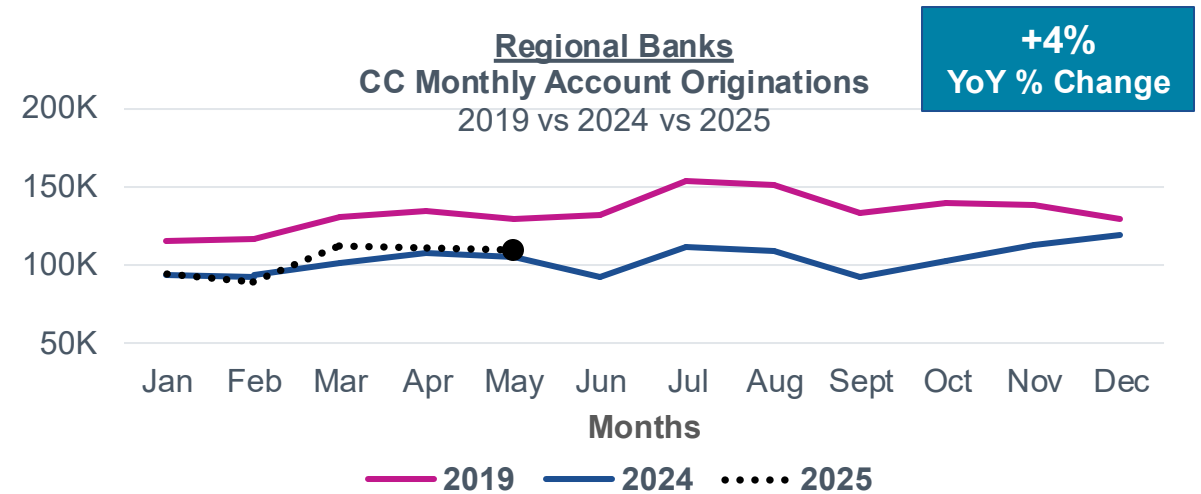
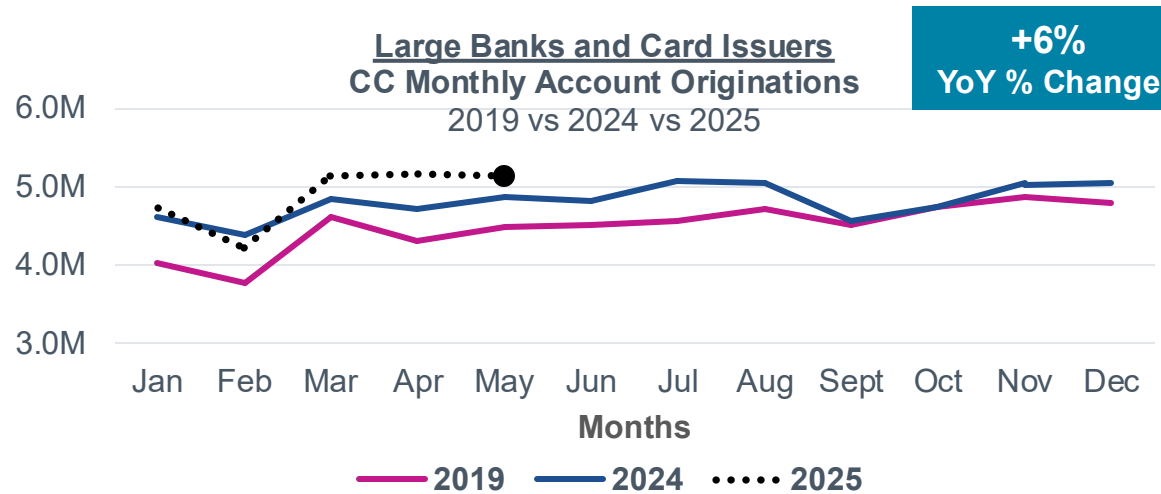
Card originations continue to grow among Gen Z



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Fintechs continue to gain share in the card market



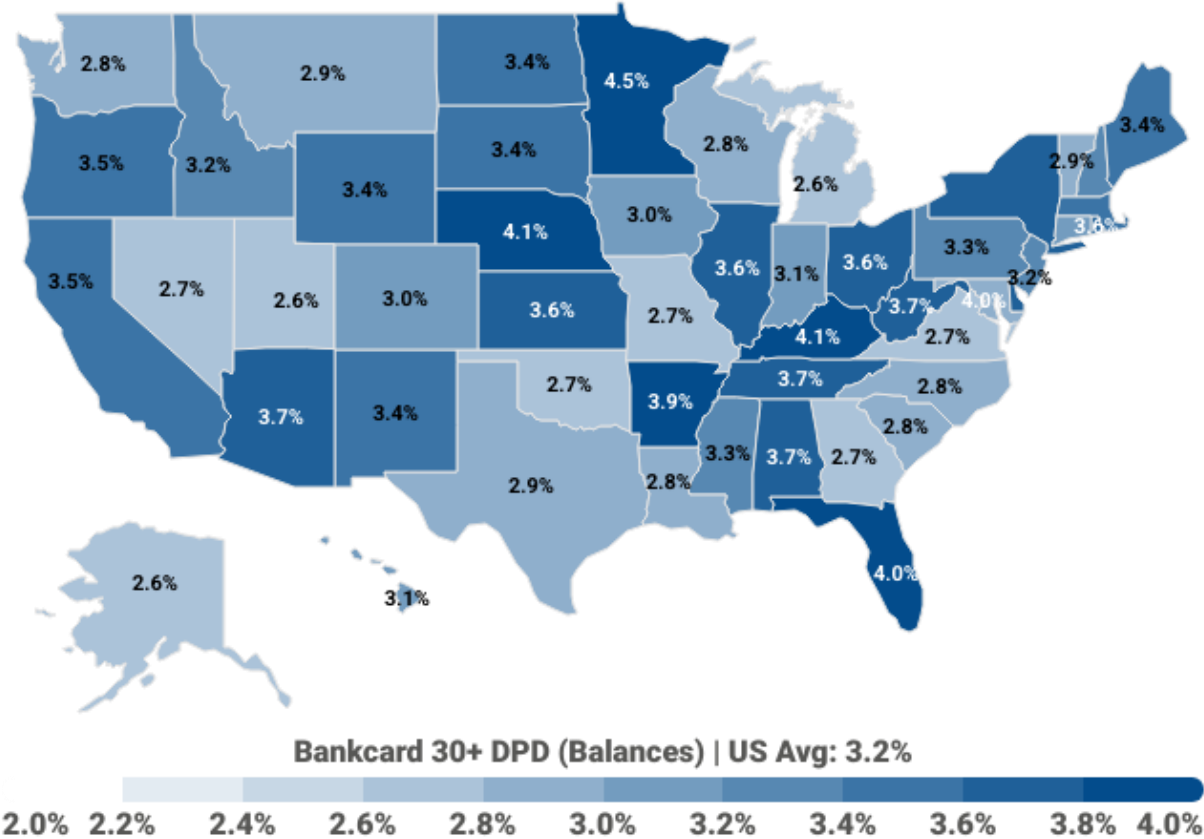
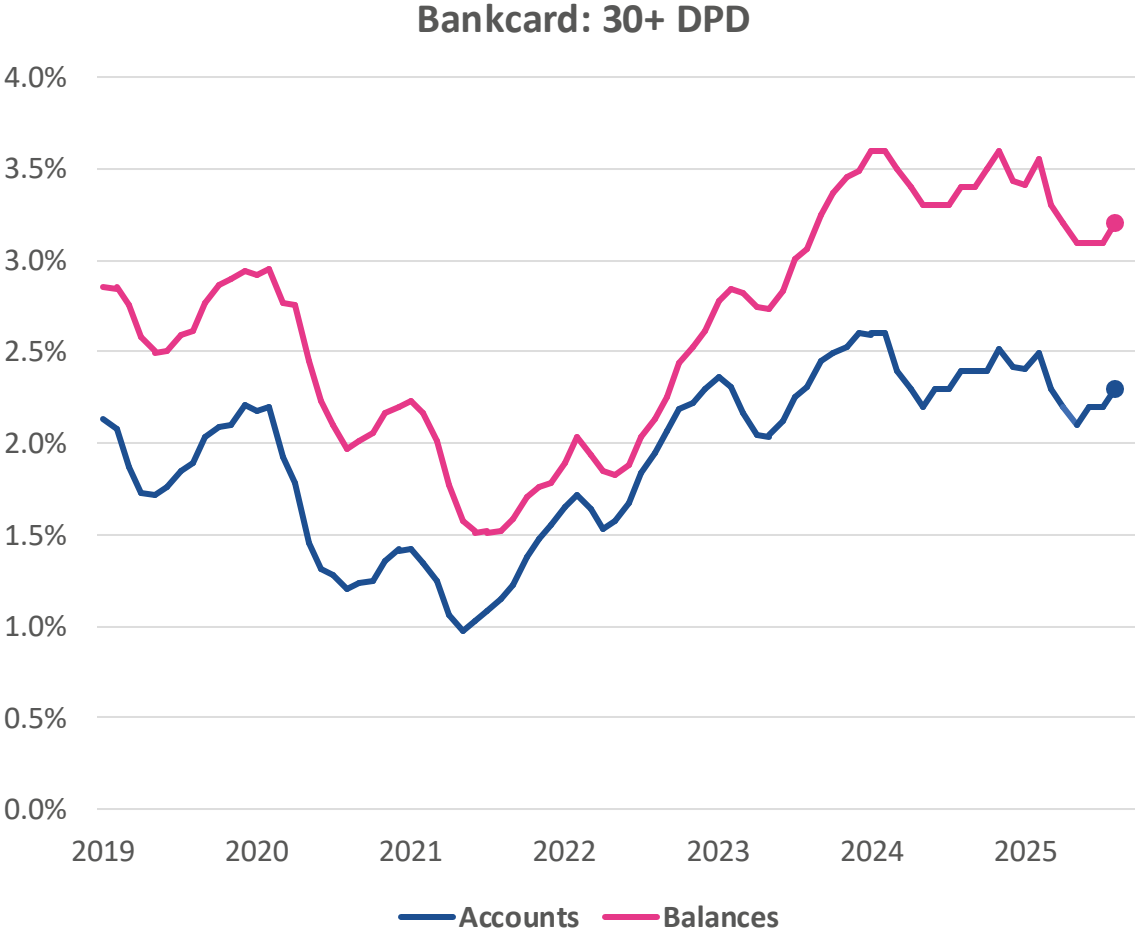
Sources: Experian Sandbox - Credit Trends Dashboard (data through May 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group





Credit card delinquency ticking higher but still below year-ago levels

— Highest card delinquency in Mississippi, Nevada and Louisiana



Sources: Experian Ascend Market Insights Dashboard (data through August 2025), and Experian Economic Strategy Group





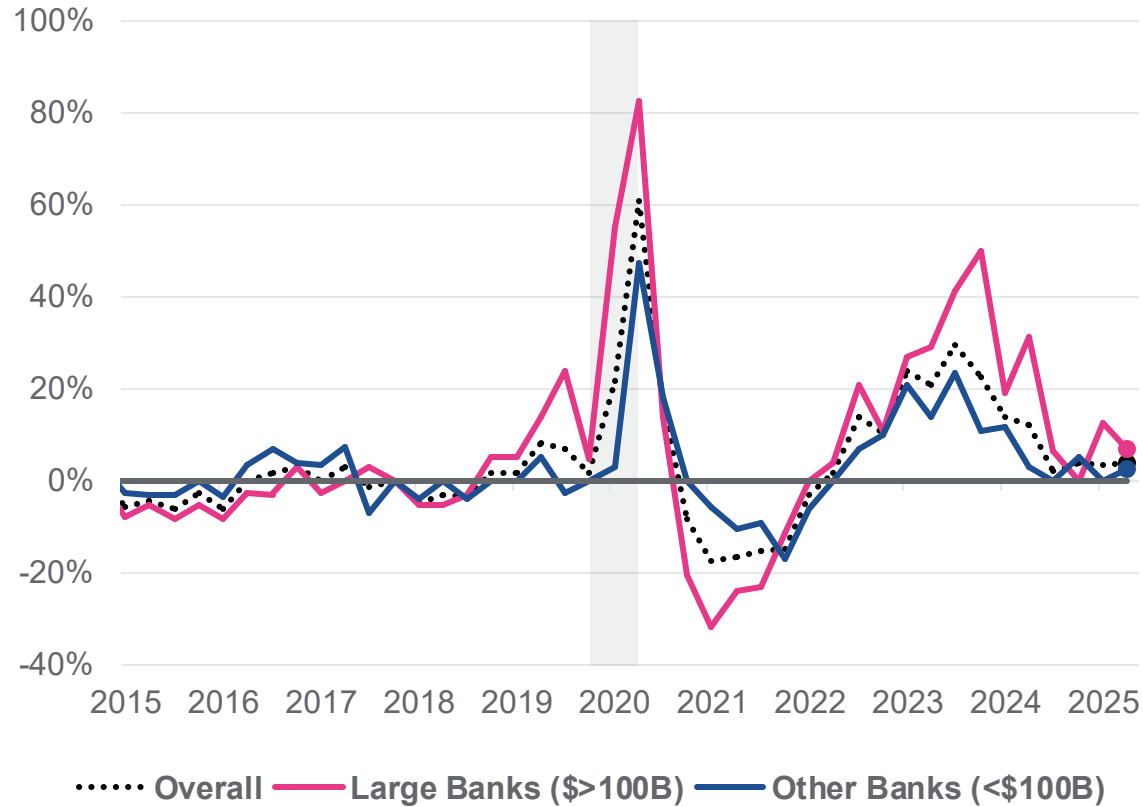
Unsecured Personal Loans



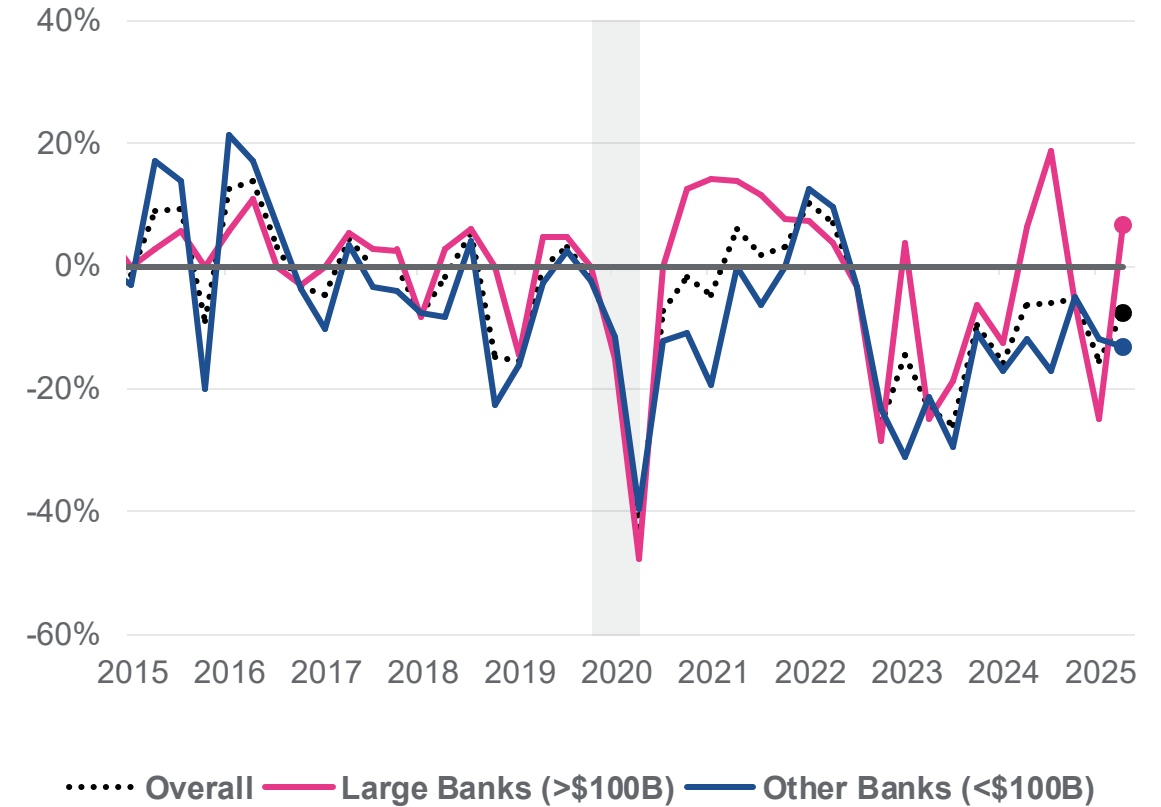
Tightening for personal loans remained relatively flat through Q2

— Demand at large banks picked up after falling in Q1

Net % of Banks Tightening Lending Standards on Consumer Loans Other than Credit Card and Auto



Net % of Banks Reporting Stronger Demand for Consumer Loans other than CC and Auto



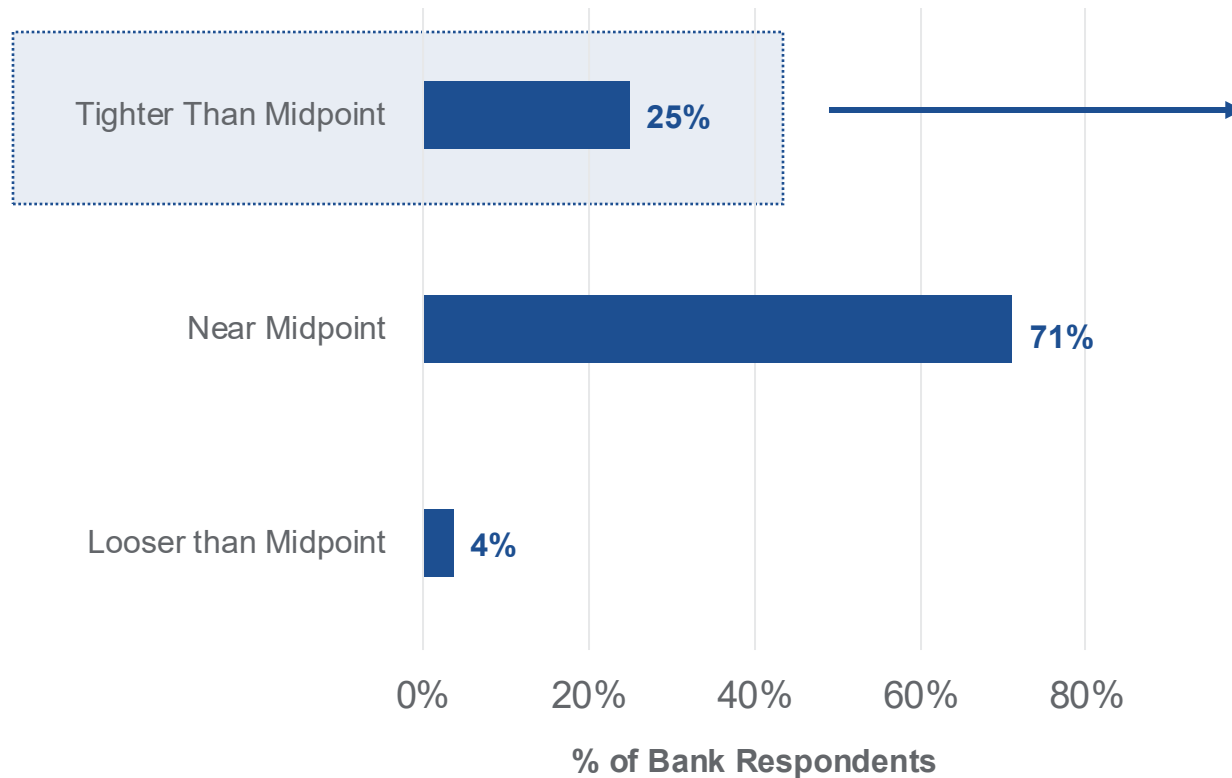
Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group



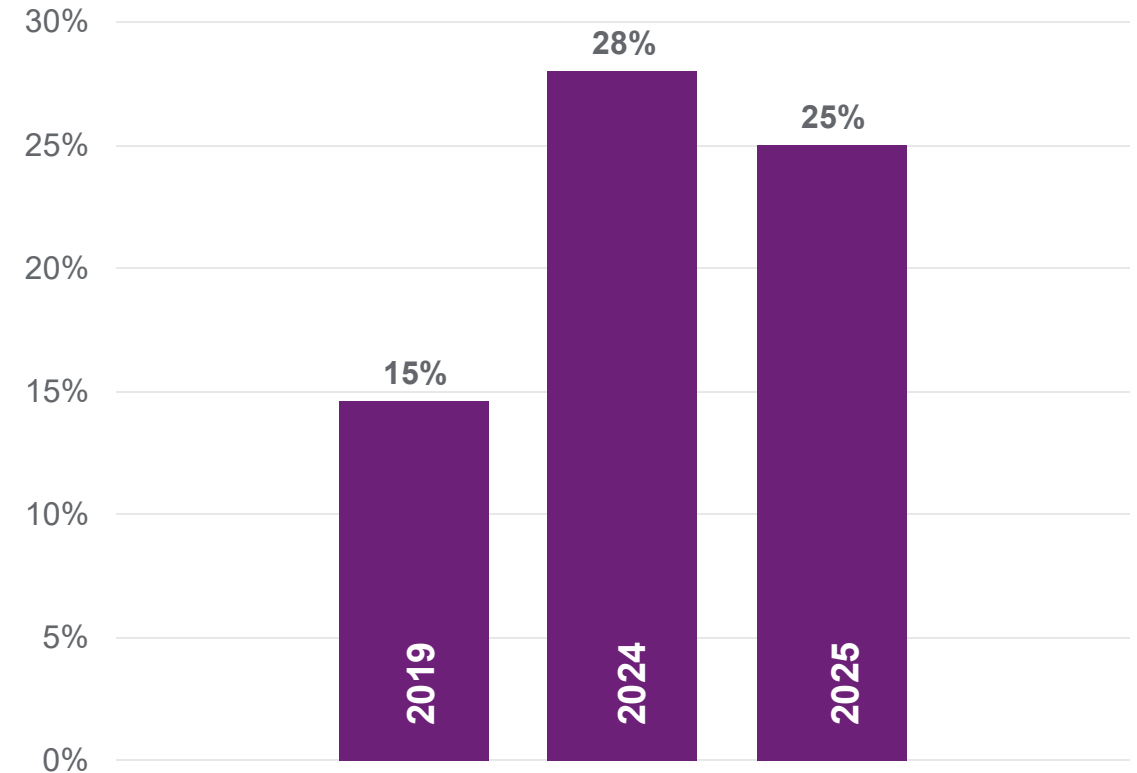
25% of banks view standards for unsecured personal loans as tighter than midpoint of last 20 years

— Conditions remain tight but have improved modestly over past year

% of Banks Describing Tightness of Consumer Loan Standards Relative to Midpoint Since 2005



% of Banks Saying Standards for Consumer Loans are “Tighter than the Midpoint Since 2005”

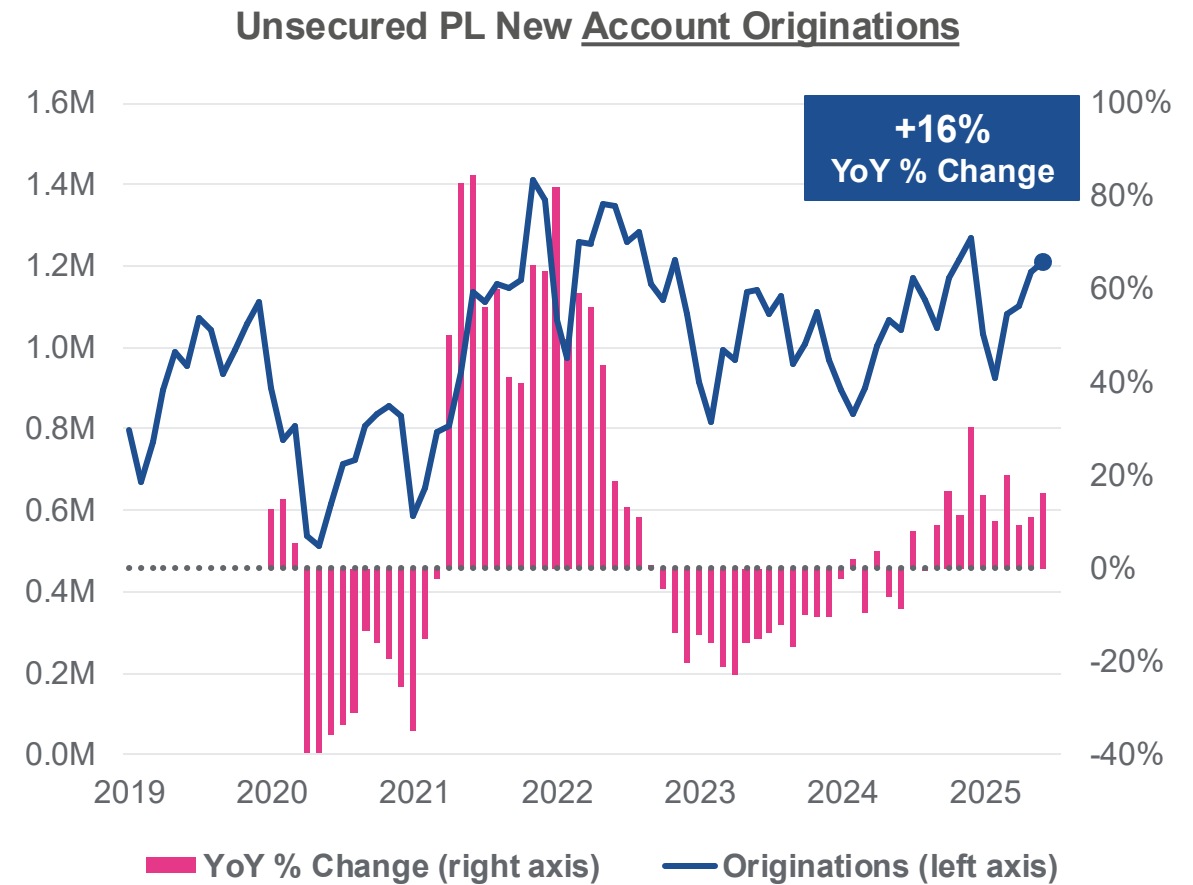
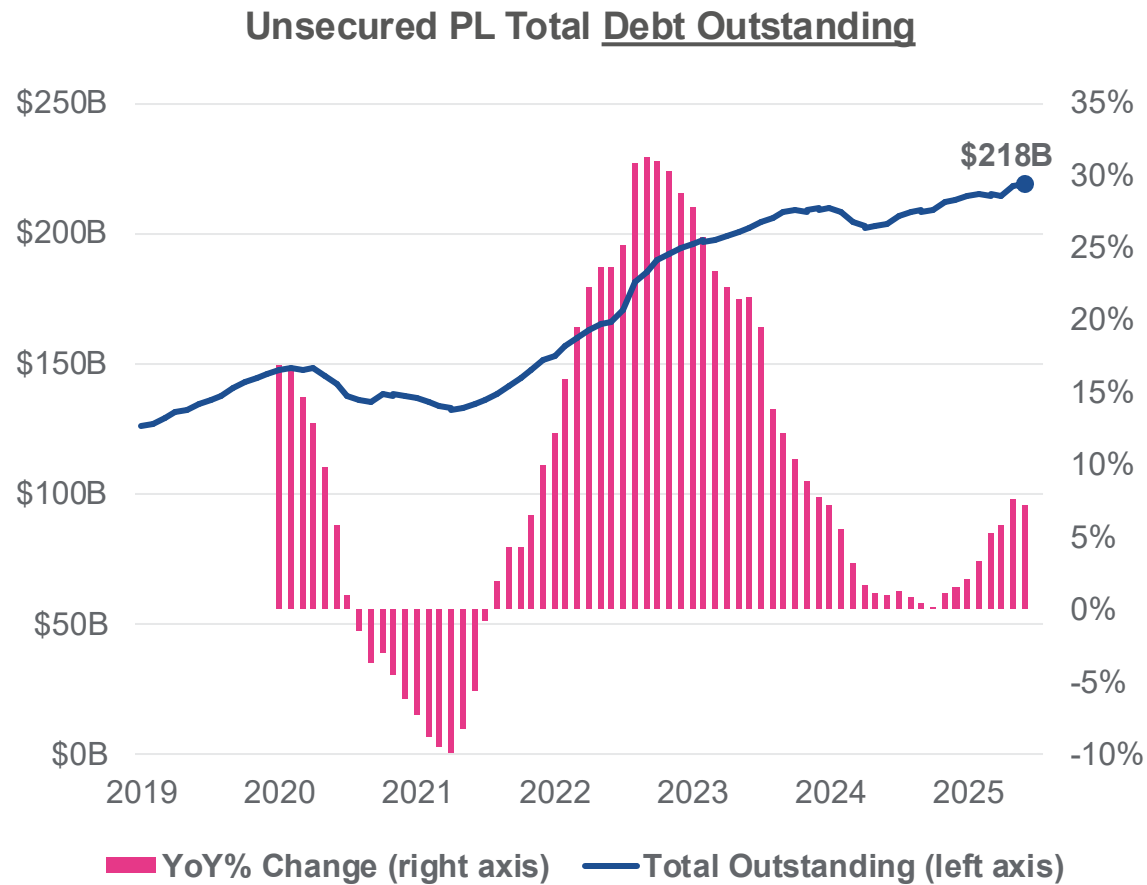


Source: Federal Reserve Senior Loan Officer Opinion Survey on Bank Lending Practices and Experian Economic Strategy Group



Growth in unsecured personal loan debt continues to climb

— New account originations up YoY since the end of 2024



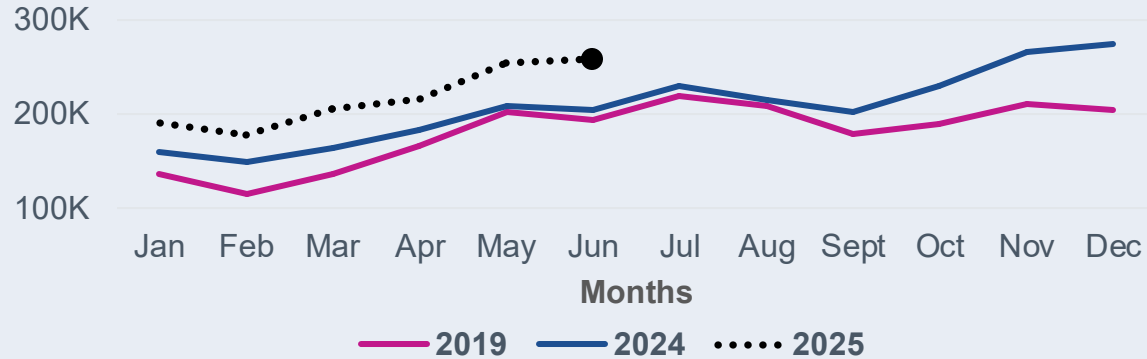
Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Solid growth across score segments

Subprime (500-600)
UPL Monthly Account Originations
2019 vs 2024 vs 2025

+27%
YoY % Change



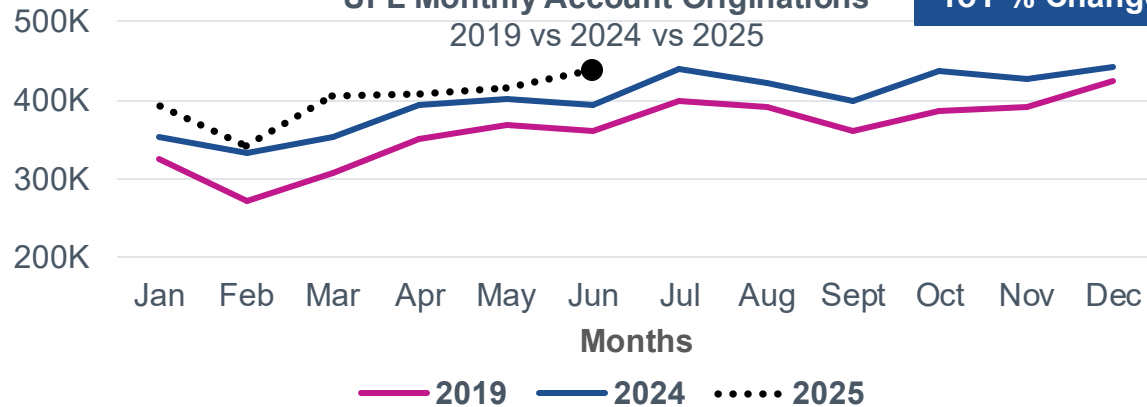
Near Prime (601-660)
UPL Monthly Account Originations
2019 vs 2024 vs 2025

+20%
YoY % Change



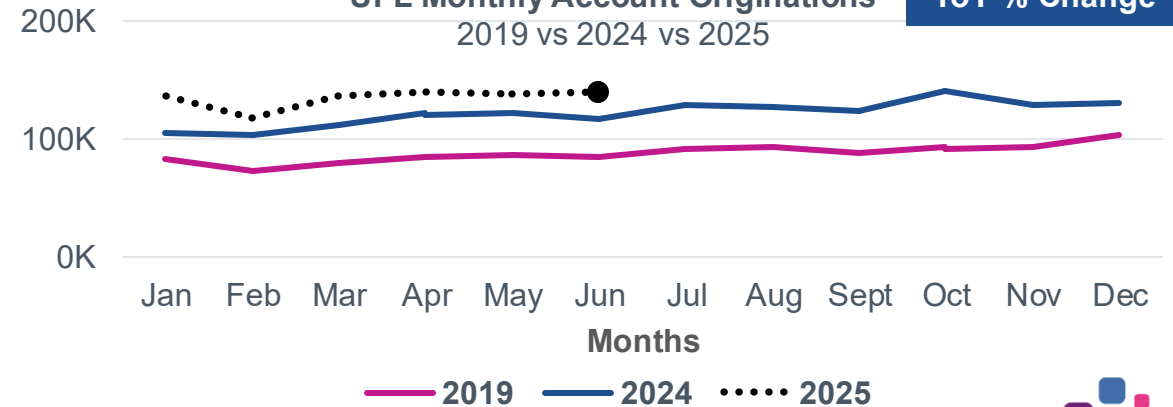
Prime (661-780)
UPL Monthly Account Originations
2019 vs 2024 vs 2025

+11%
YoY % Change



Super Prime (781-850)
UPL Monthly Account Originations
2019 vs 2024 vs 2025

+20%
YoY % Change

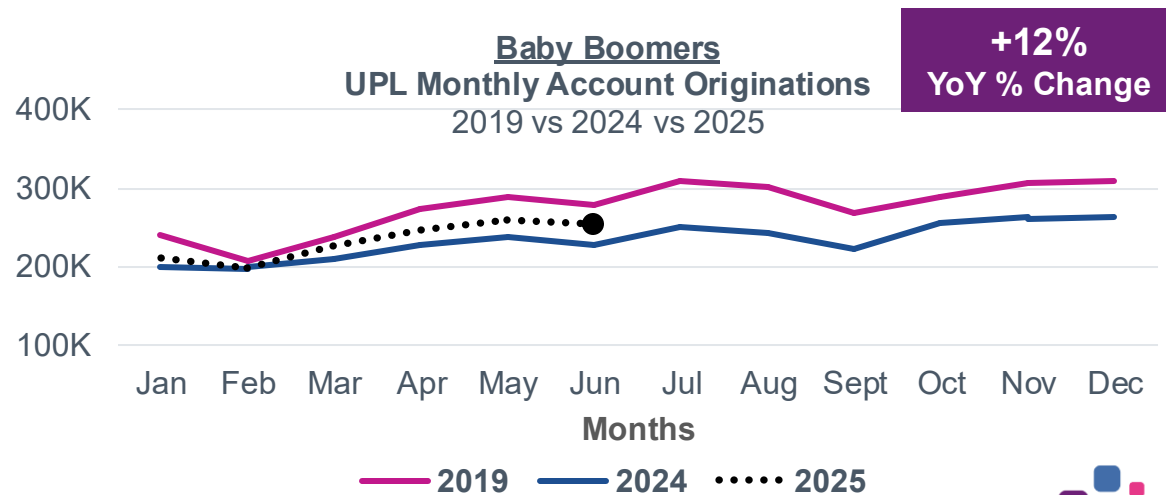
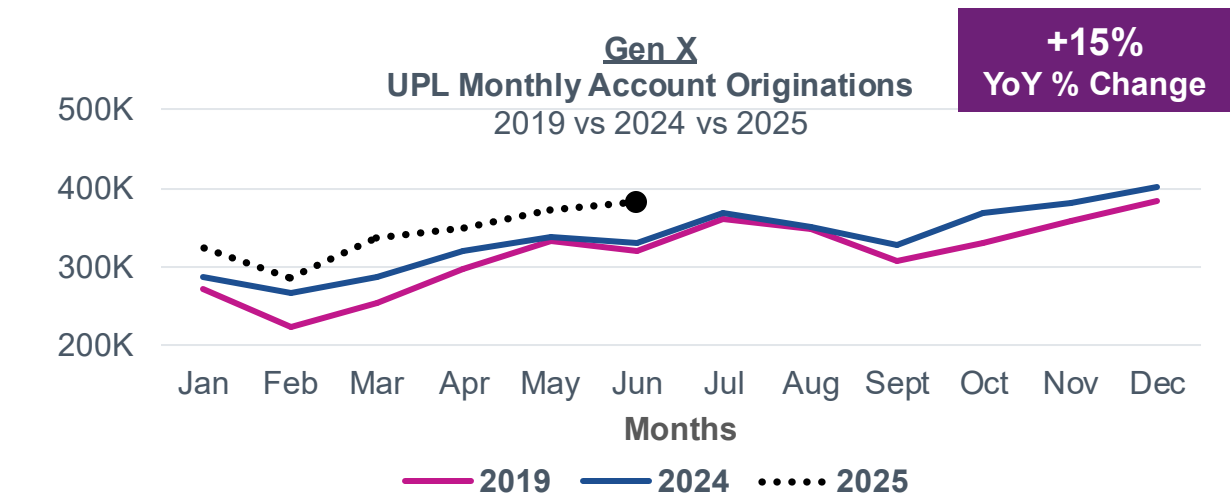
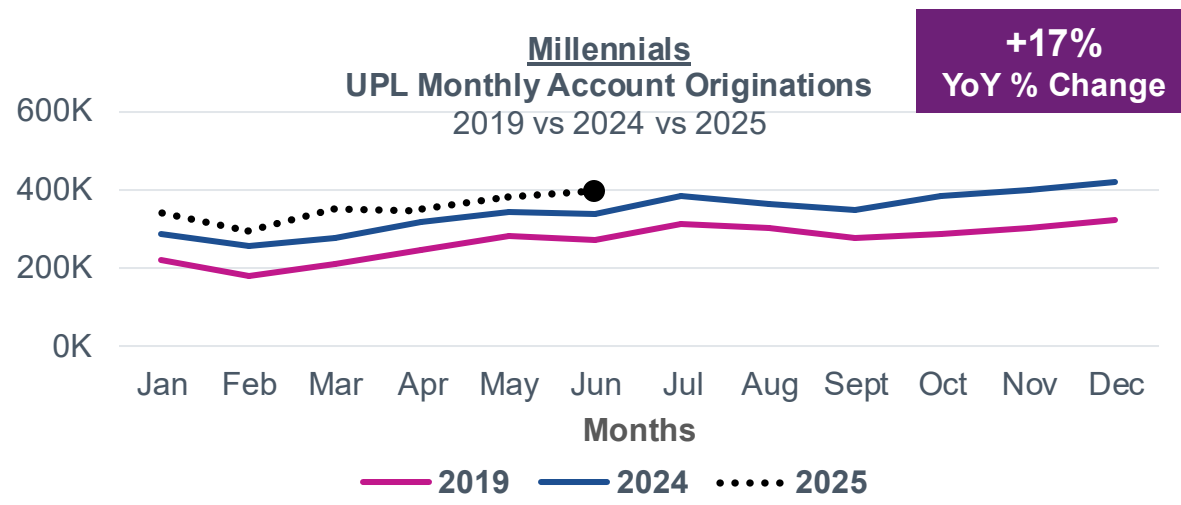
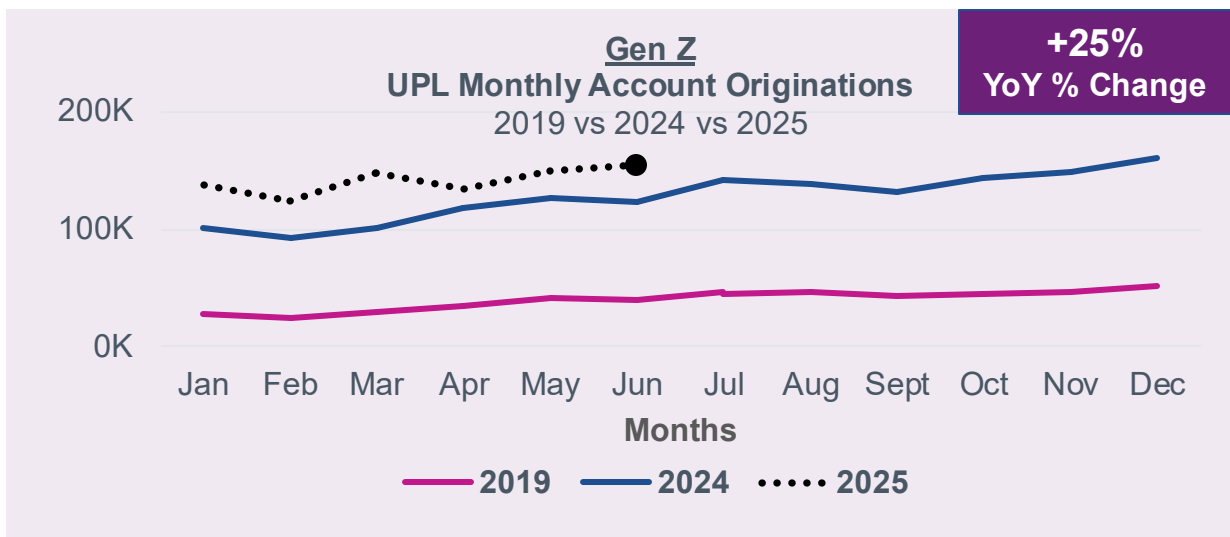


Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group





Gen Z and Millennials lead unsecured personal loan growth



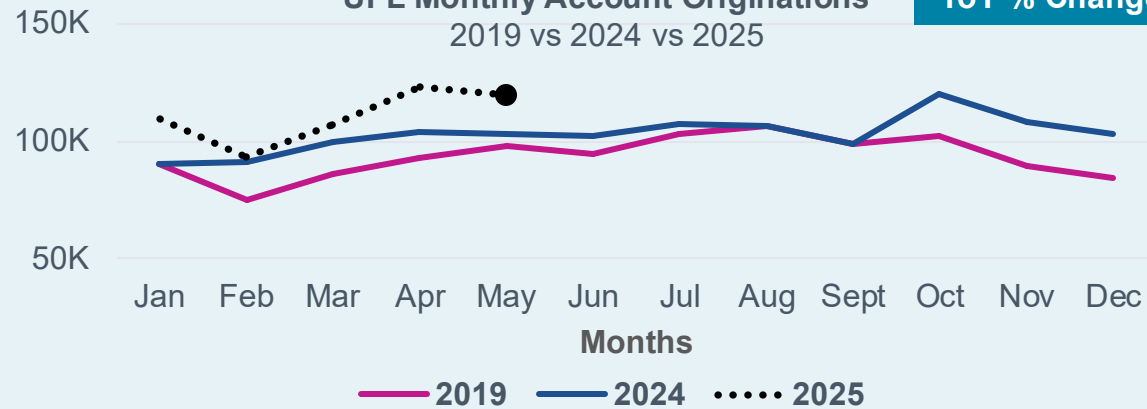
Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Large banks increasing pace of unsecured personal loan lending

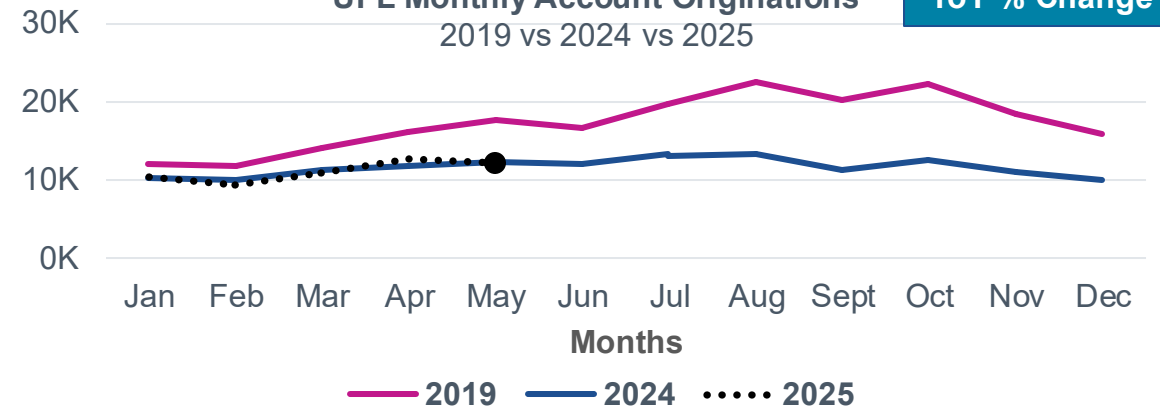
Large Banks and Card Issuers
UPL Monthly Account Originations
2019 vs 2024 vs 2025

+16%
YoY % Change



Regional Banks
UPL Monthly Account Originations
2019 vs 2024 vs 2025

-2%
YoY % Change



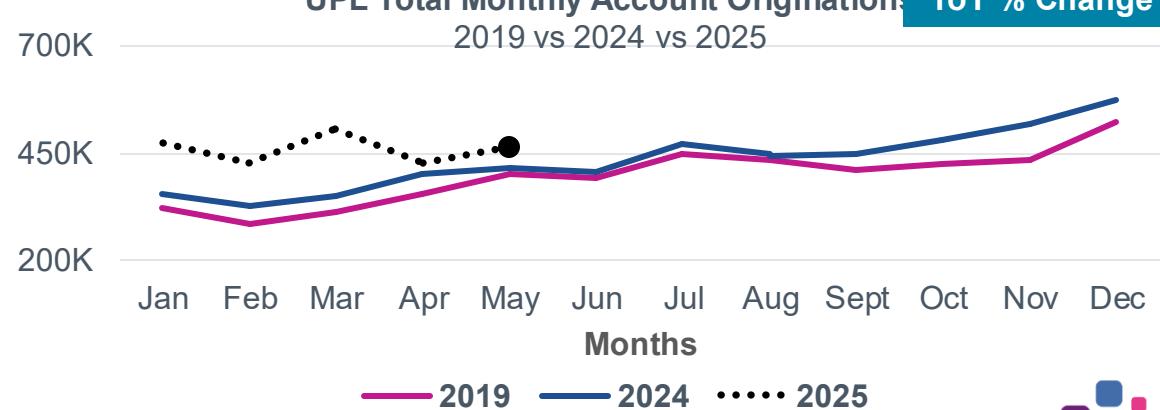
Credit Unions
UPL Monthly Account Originations
2019 vs 2024 vs 2025

+0%
YoY % Change



Fintechs
UPL Total Monthly Account Originations
2019 vs 2024 vs 2025

+12%
YoY % Change



Sources: Experian Sandbox - Credit Trends Dashboard (data through May 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group

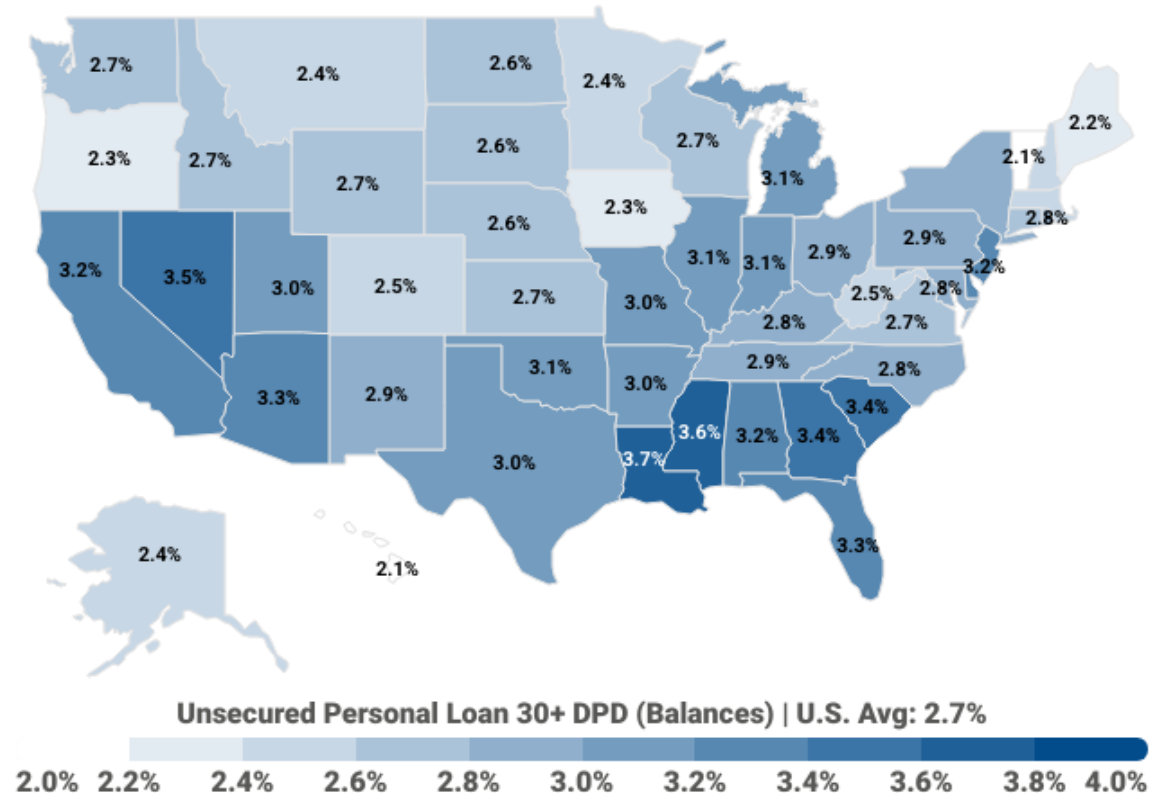
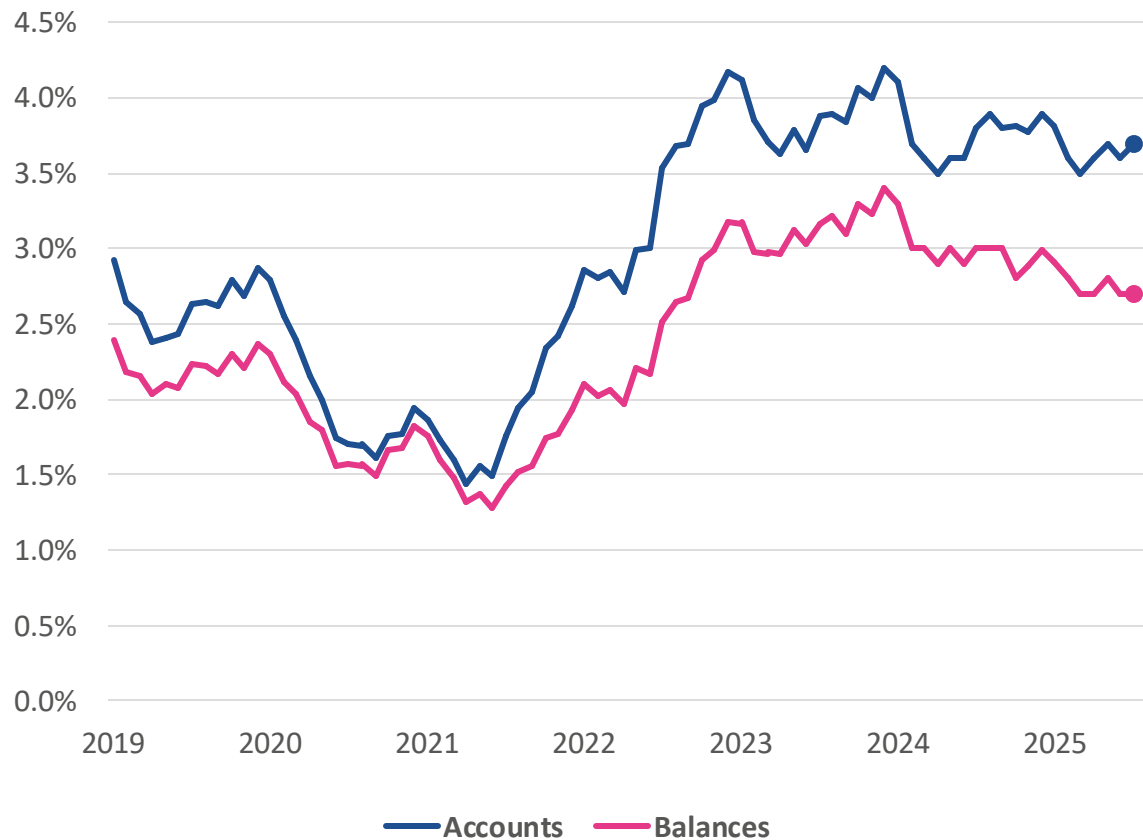




Unsecured personal loan delinquency balances are on the decline

— Higher unsecured PL delinquency rates concentrated in the southern U.S.

Unsecured Personal Loan: 30+ DPD



Sources: Experian Ascend Market Insights Dashboard (data through August 2025) and Experian Economic Strategy Group

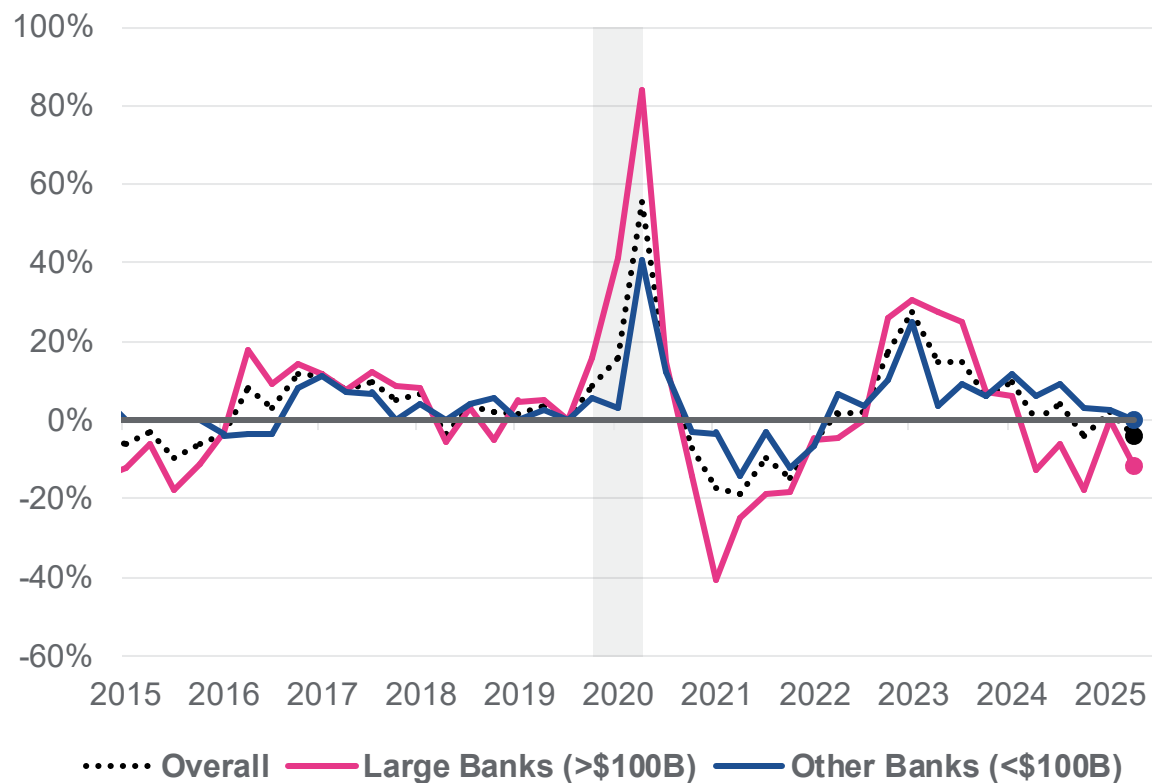




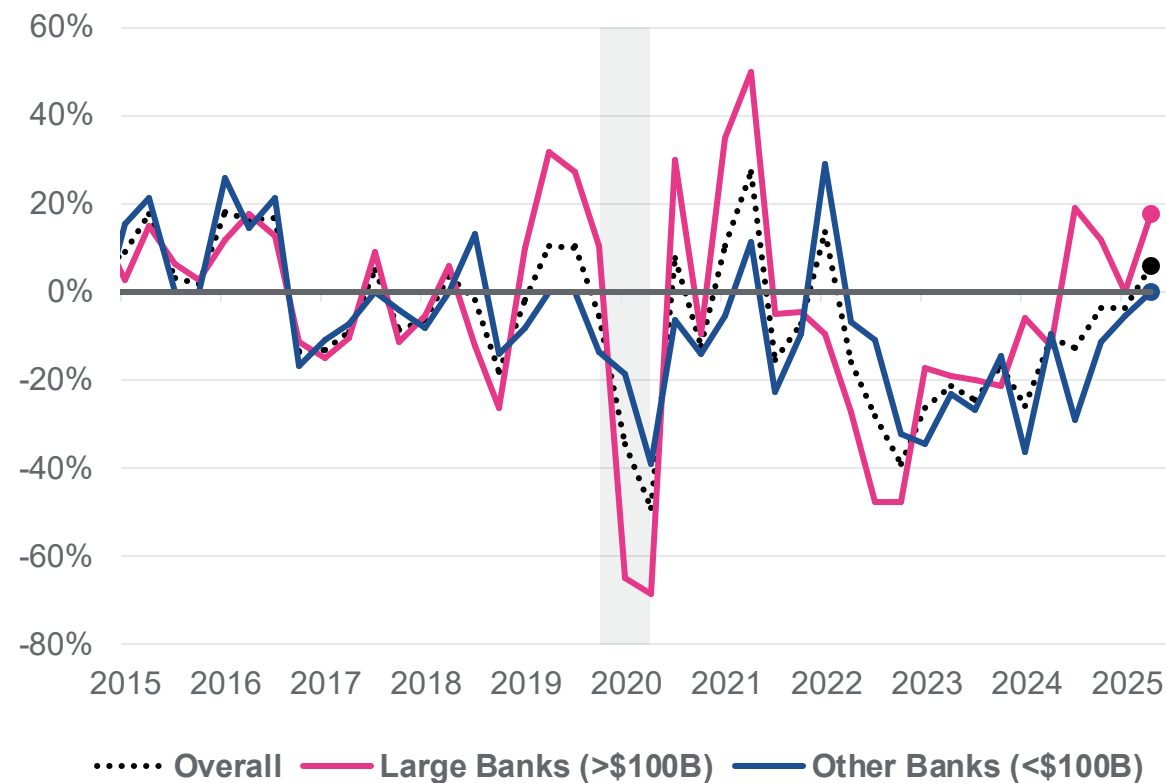
Standards for autos began to loosen in Q2

— Demand began to tick up in Q2, especially across large banks

Net % of Banks Tightening Lending Standards on Auto Loans



Net % of Banks Reporting Stronger Demand for Auto Loans

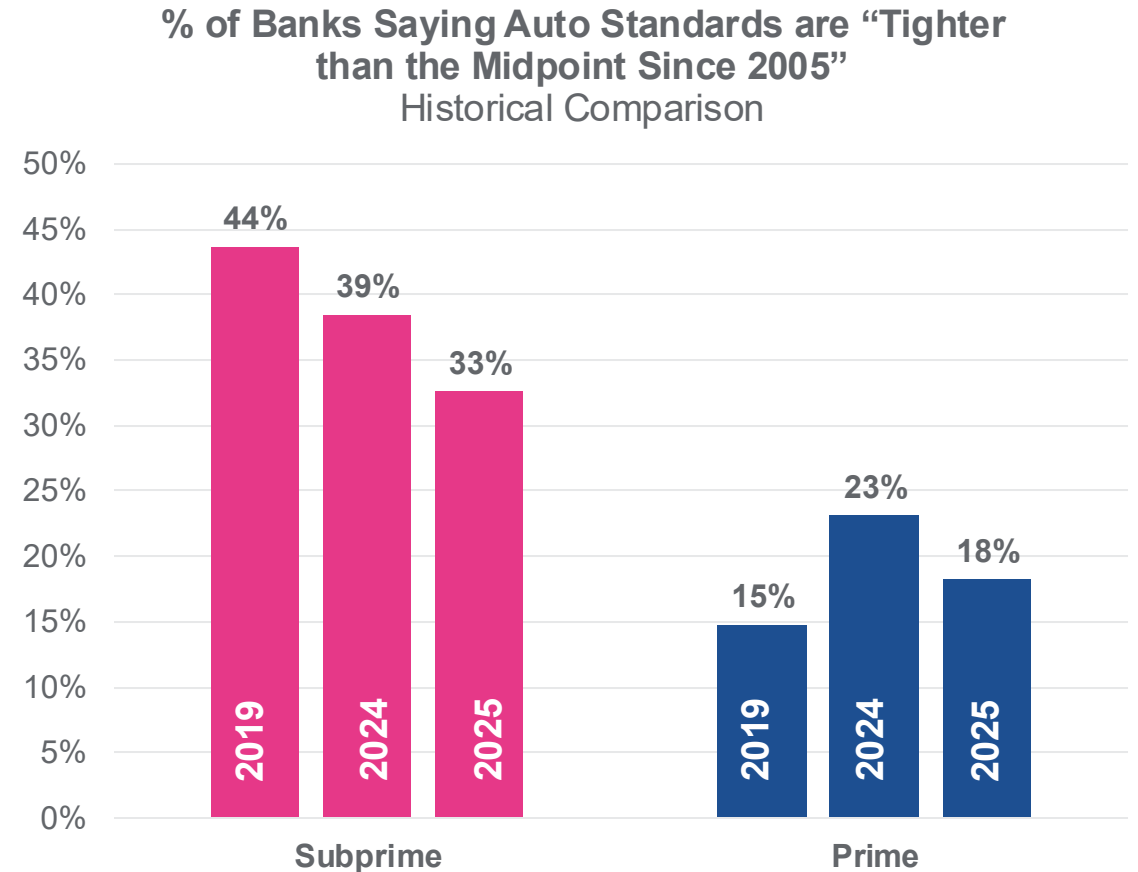
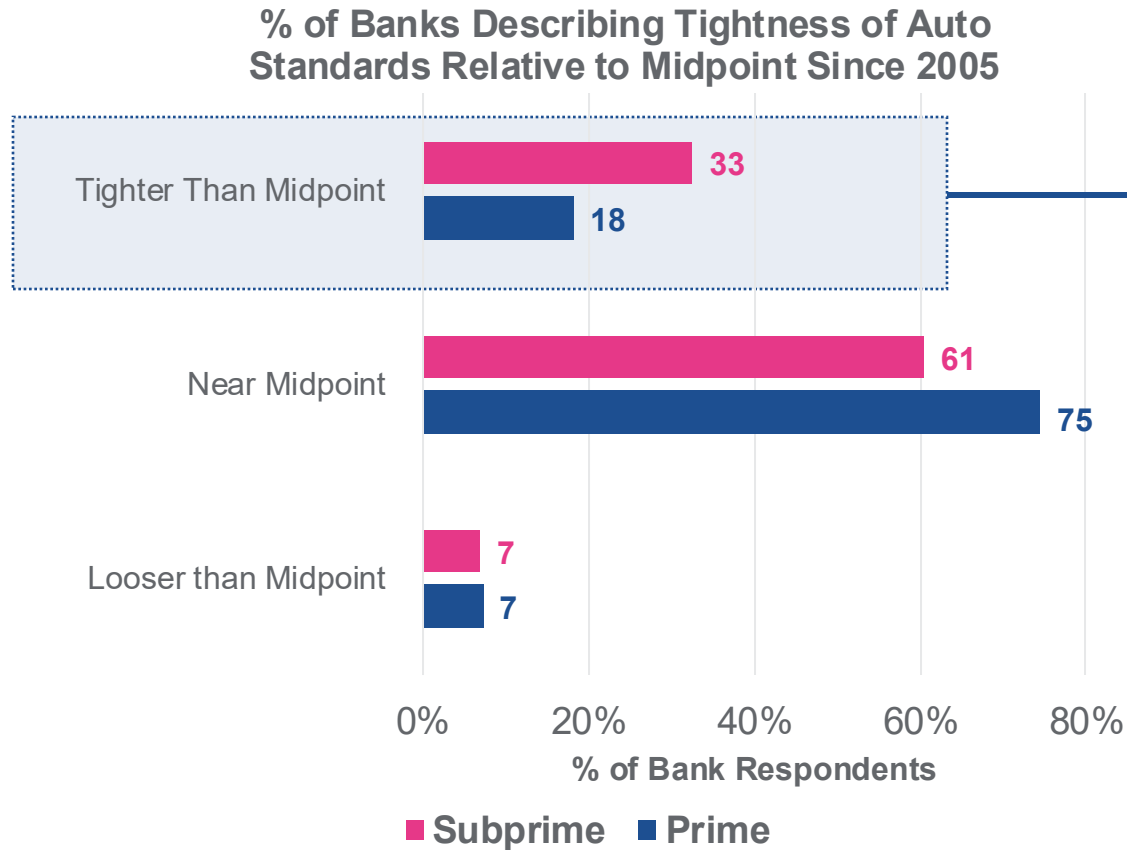


Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group



One-third of banks view auto loan standards as tighter than midpoint of last 20 years for subprime borrowers

— Conditions have eased in relation to the 20-year midpoint especially for Subprime



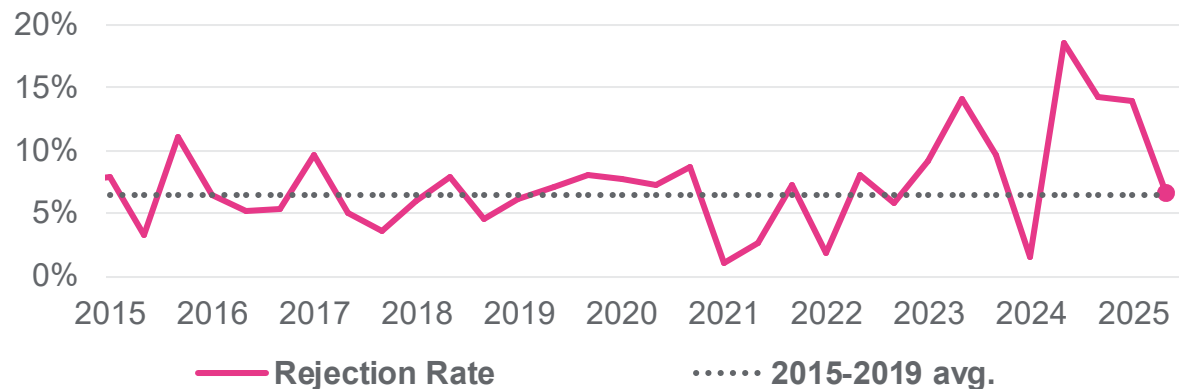
Source: Federal Reserve Senior Loan Officer Opinion Survey on Bank Lending Practices and Experian Economic Strategy Group



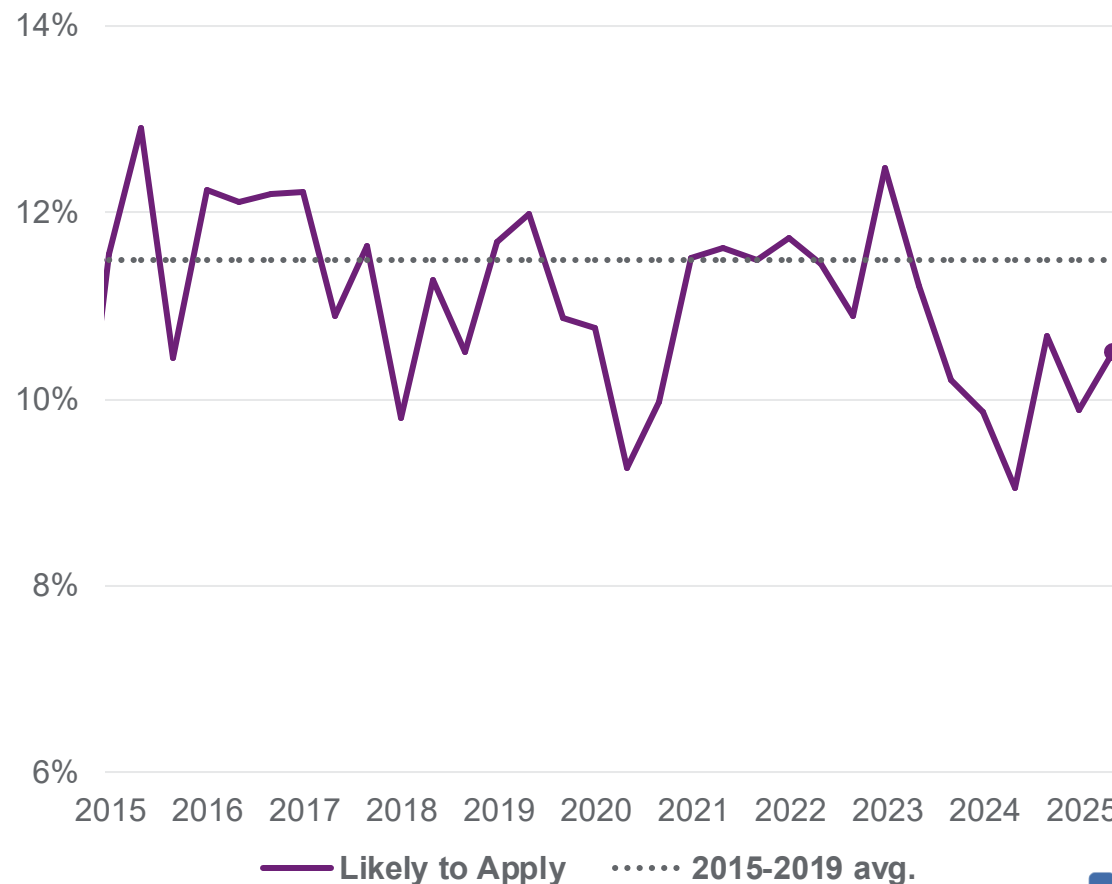
Auto loan rejection rates are back to pre-pandemic levels

— Consumers' perceived probability of application getting rejected remain elevated and expected application rate remains low

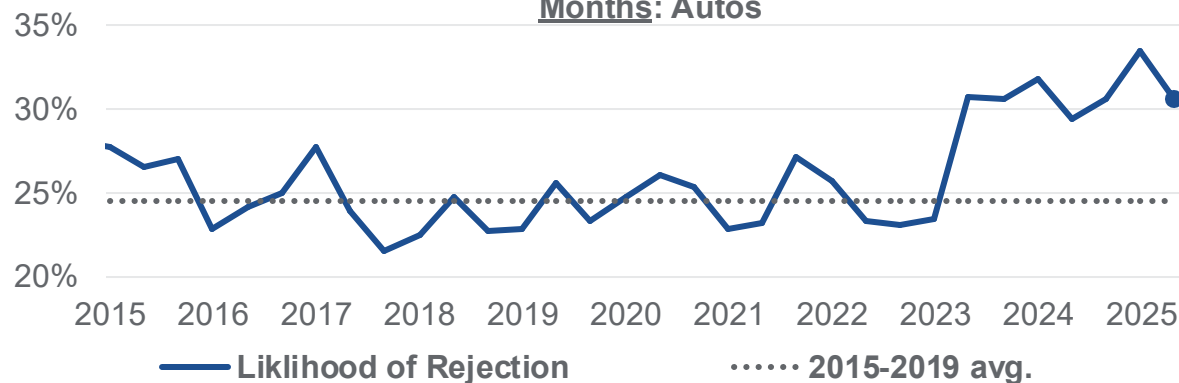
Rejection Rate Over the Past 12 Months: Autos



Expected Application Rate Over Next 12 Months: Autos



Perceived Likelihood Application Will Be Rejected over Next 12 Months: Autos



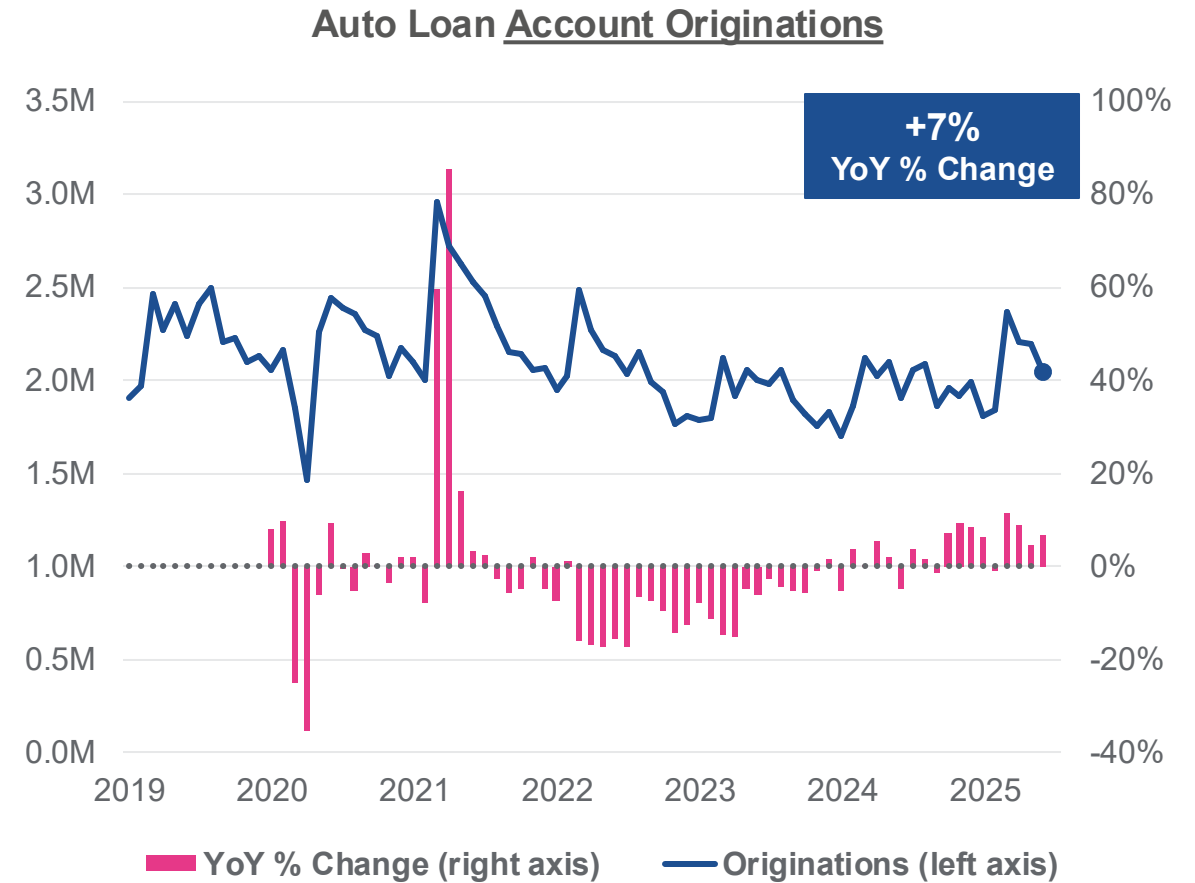
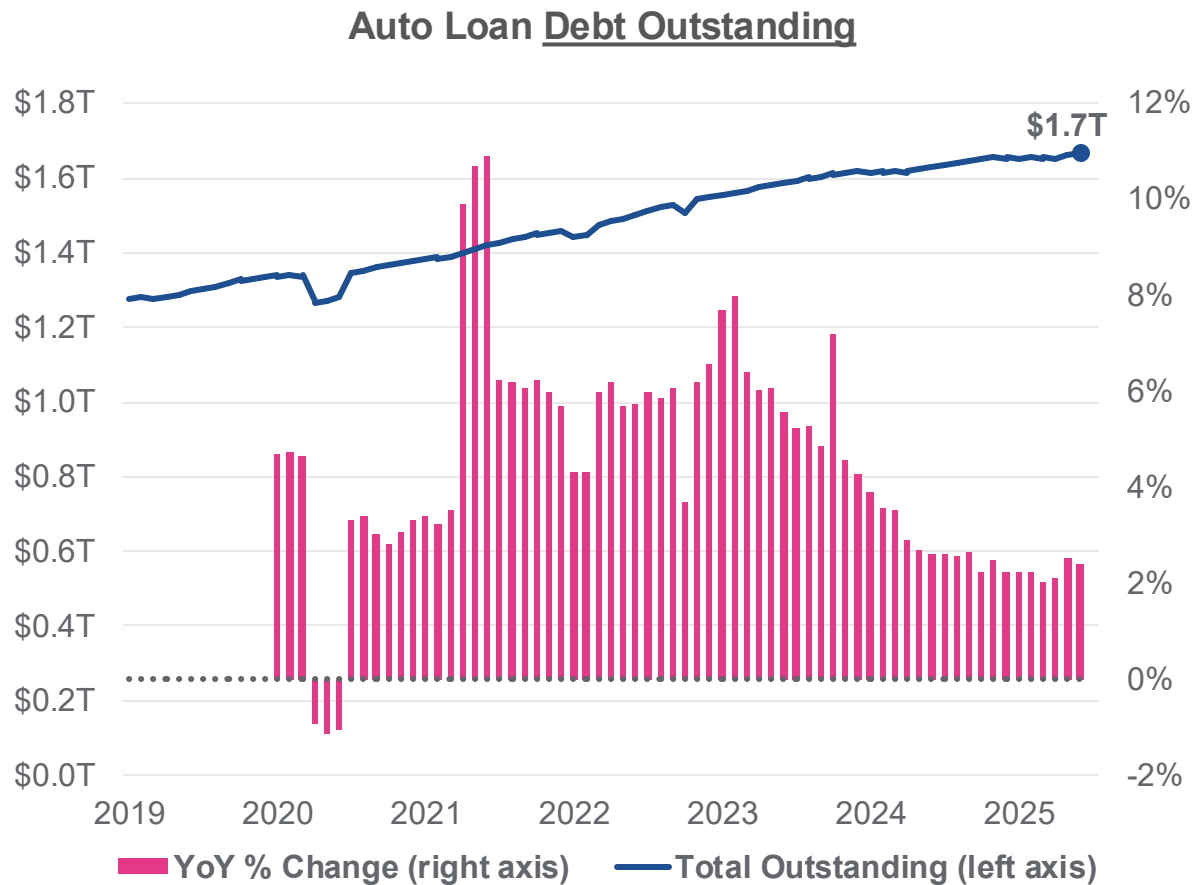
Sources: New York Federal Reserve and Experian Economic Strategy Group





Growth in outstanding auto loan debt has slowed

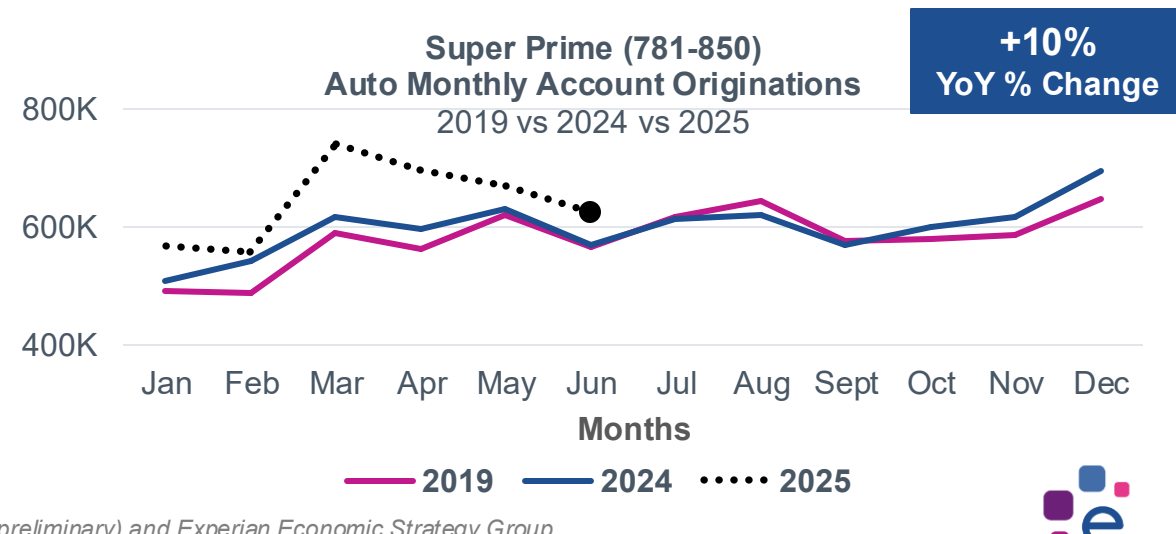
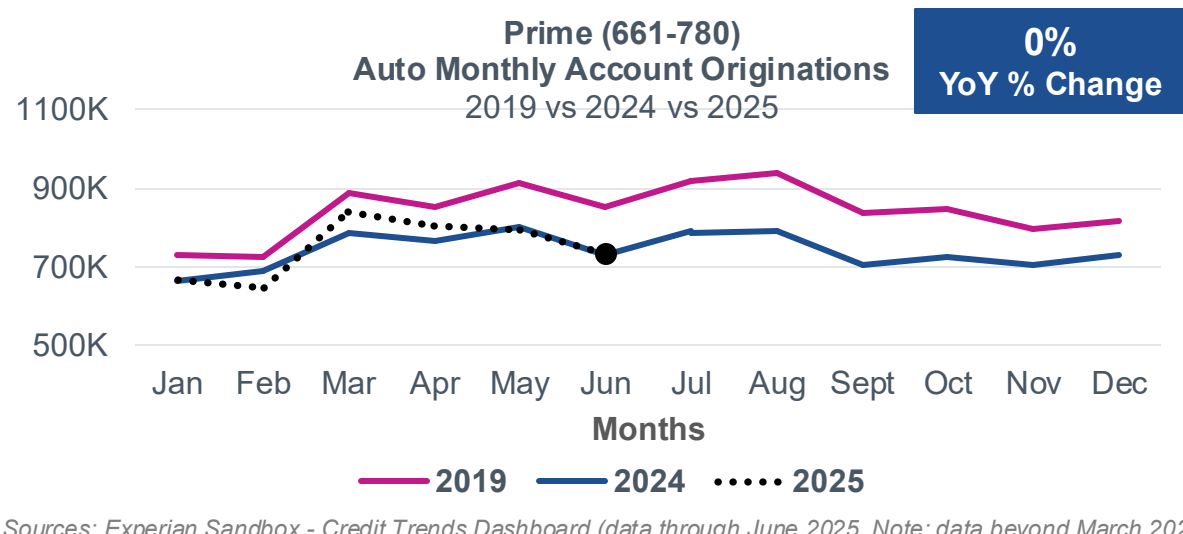
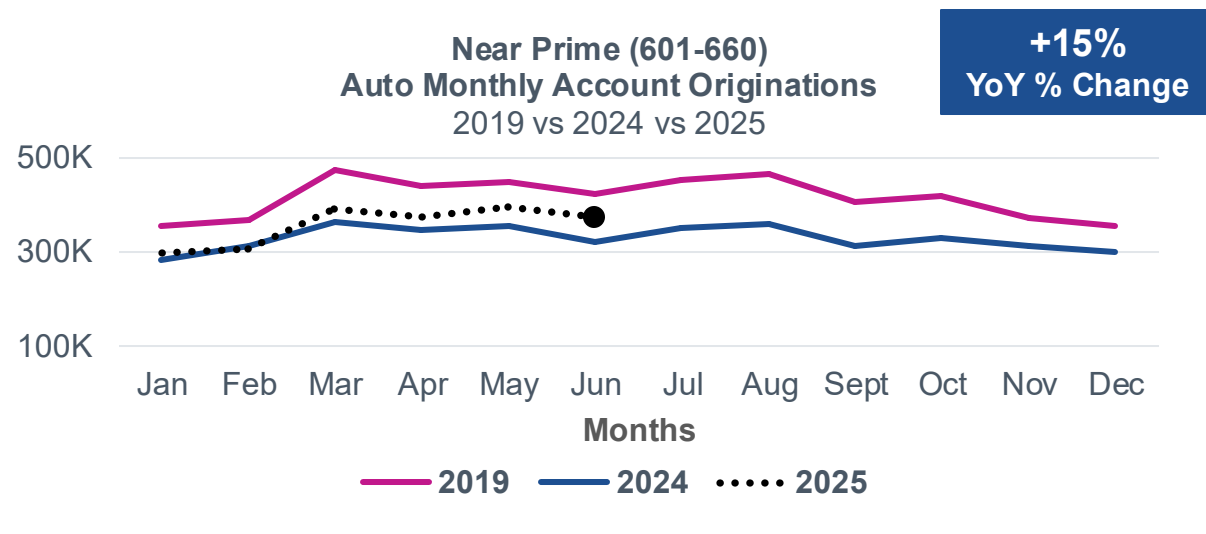
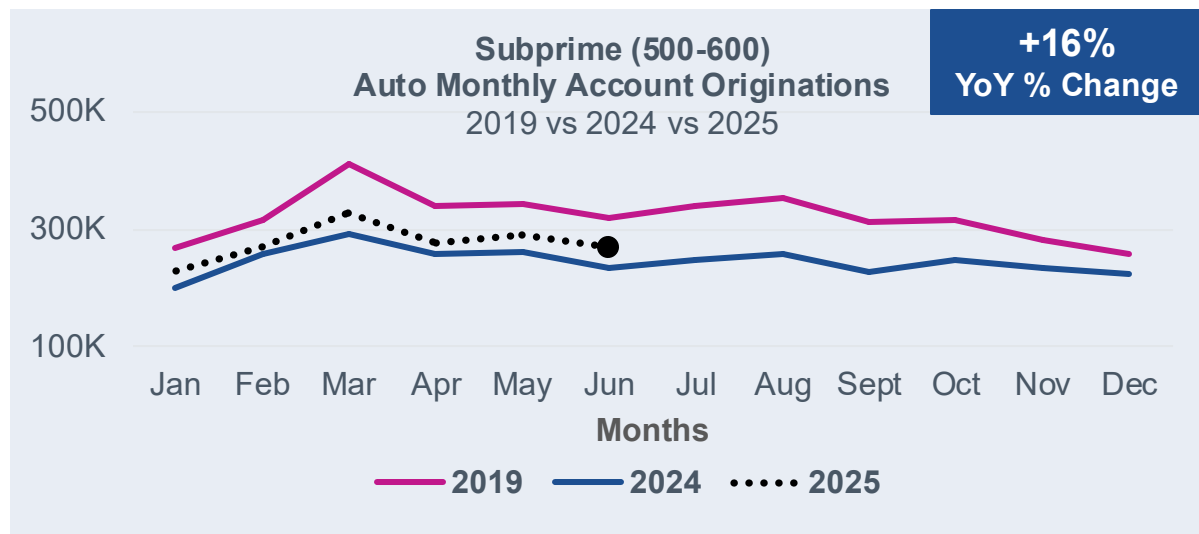
— New account originations up YoY since March



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



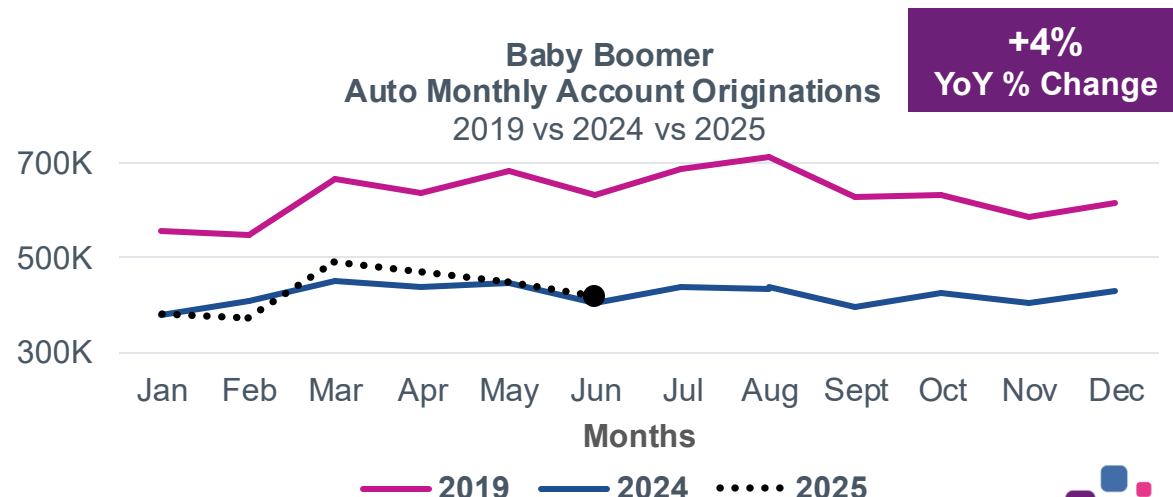
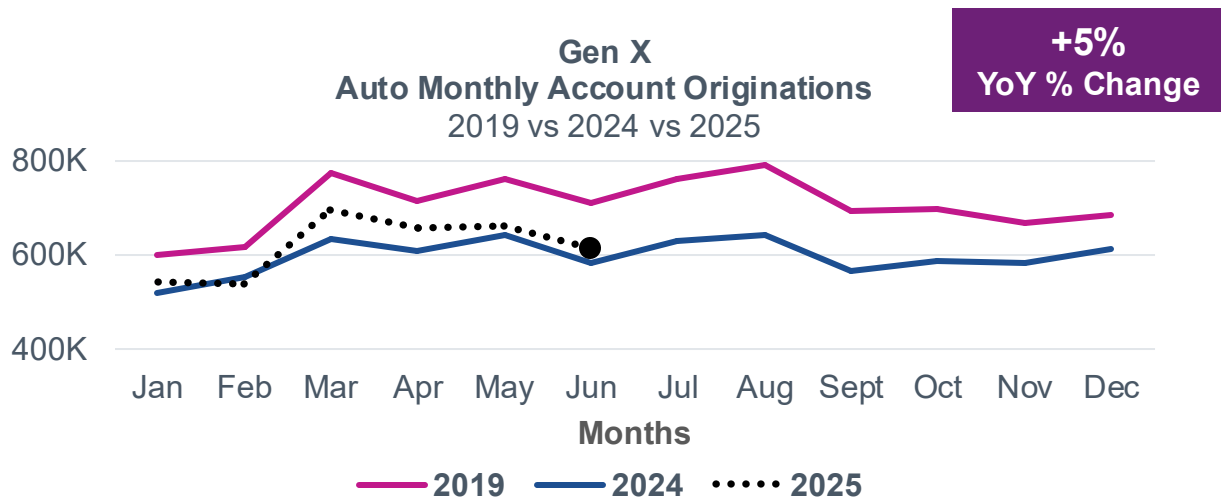
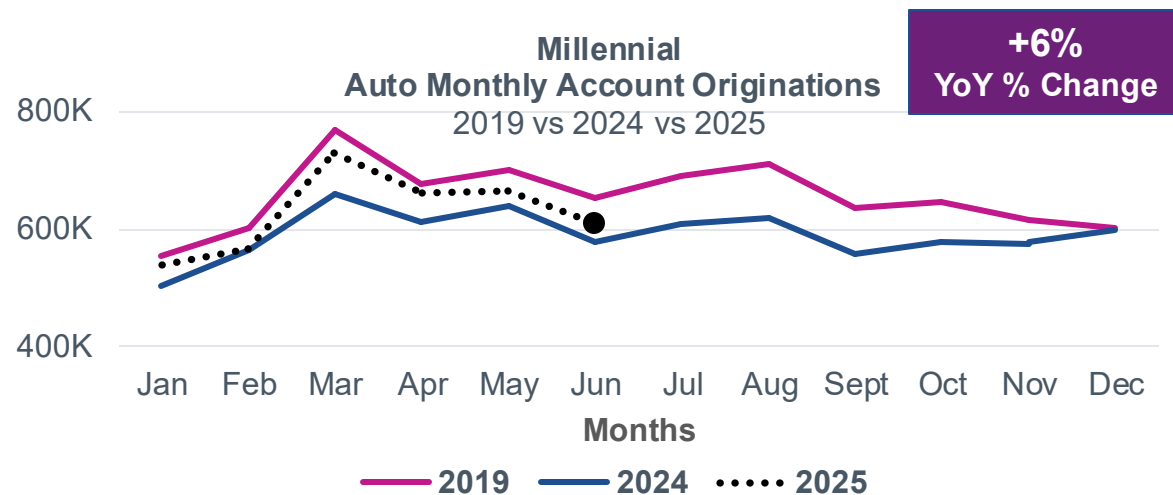
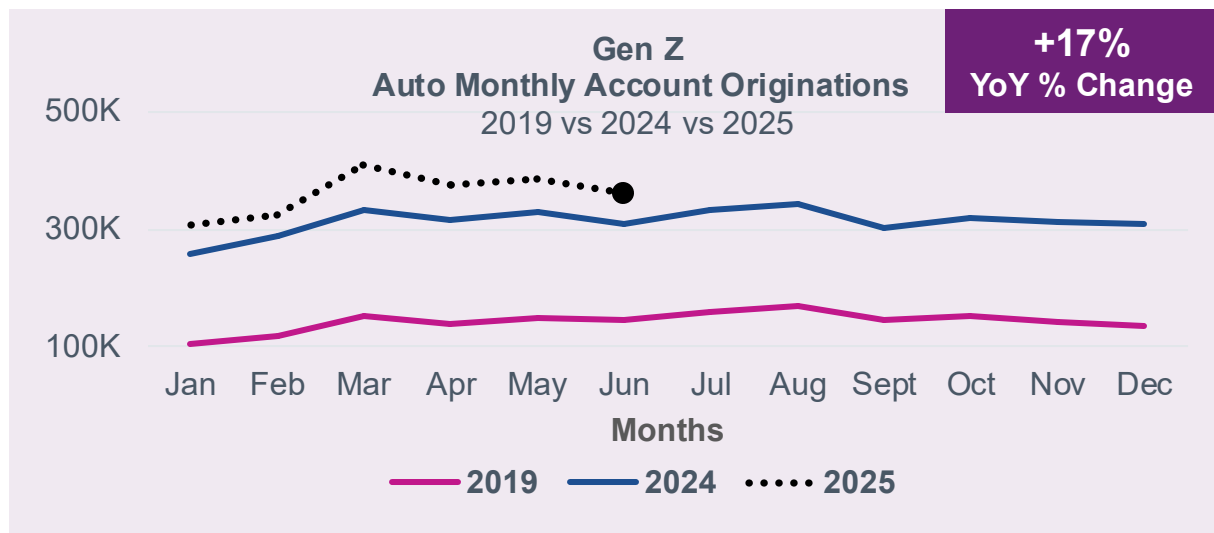
Subprime and Near Prime lead auto loan origination growth



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



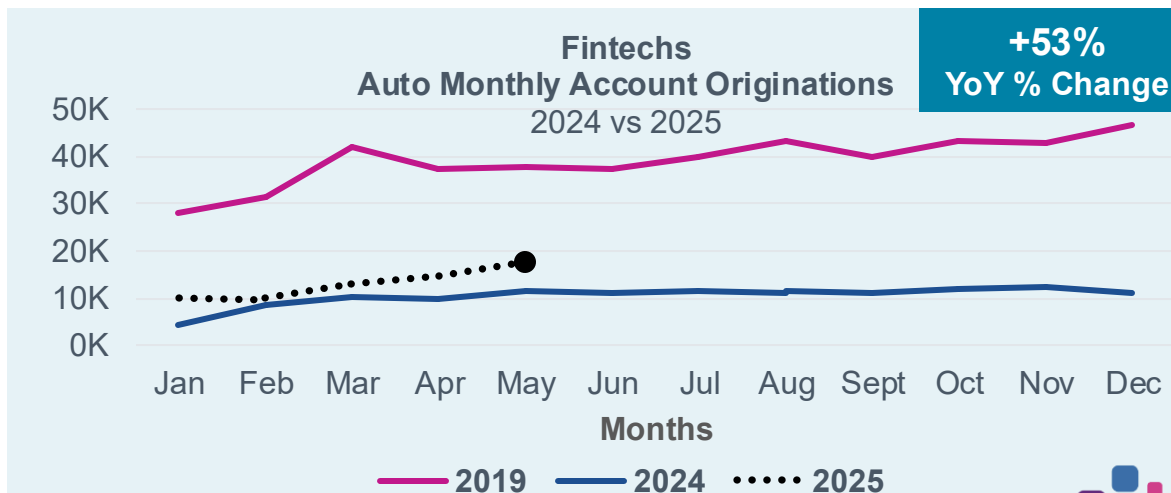
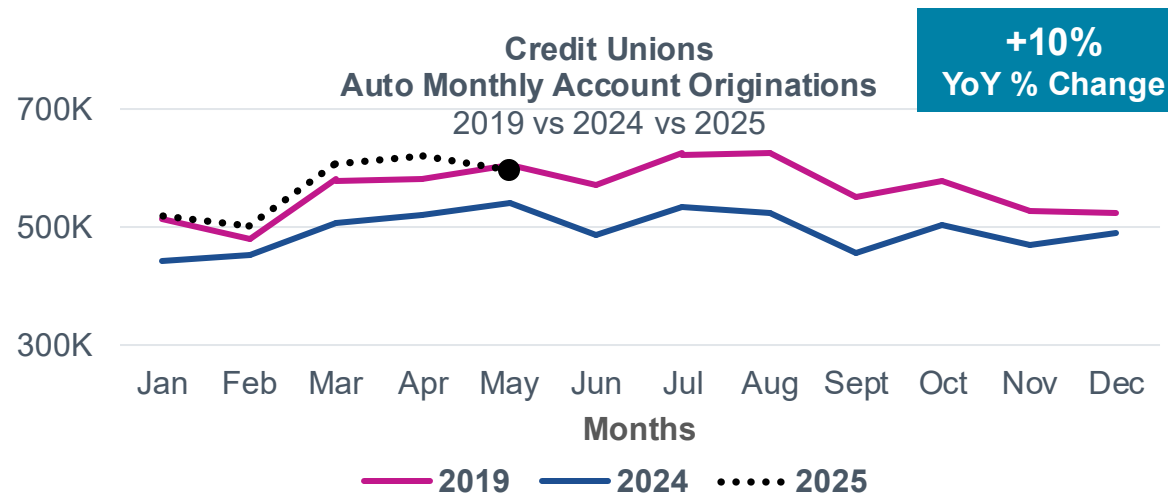
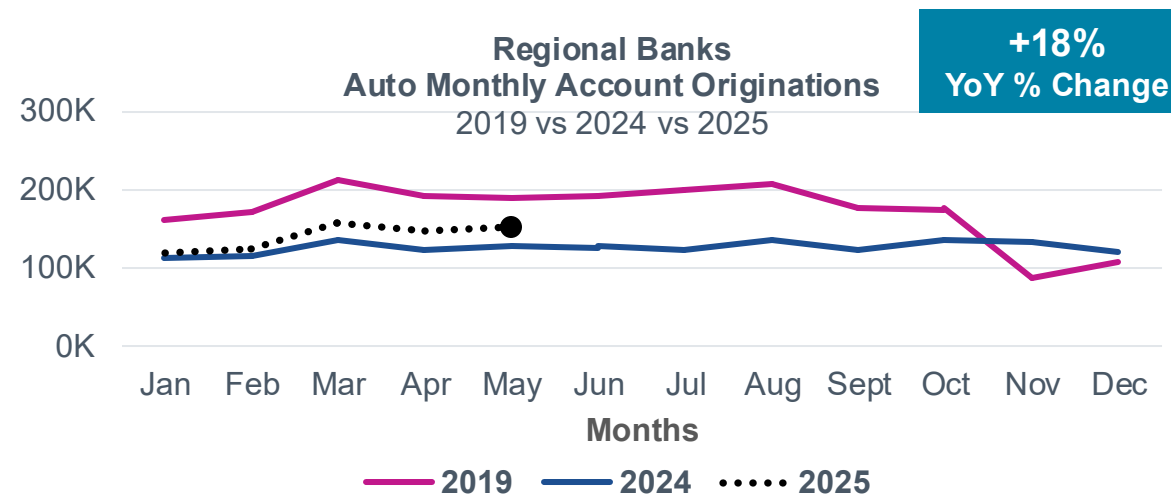
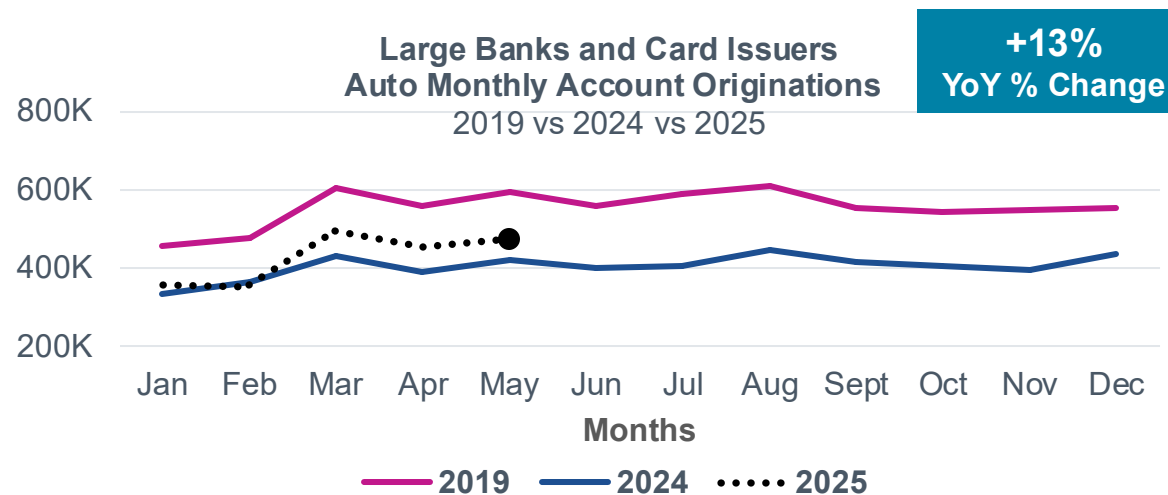
Auto loan origination growth highest for Gen Z



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Fintechs are a small share of auto market, but growth has picked up



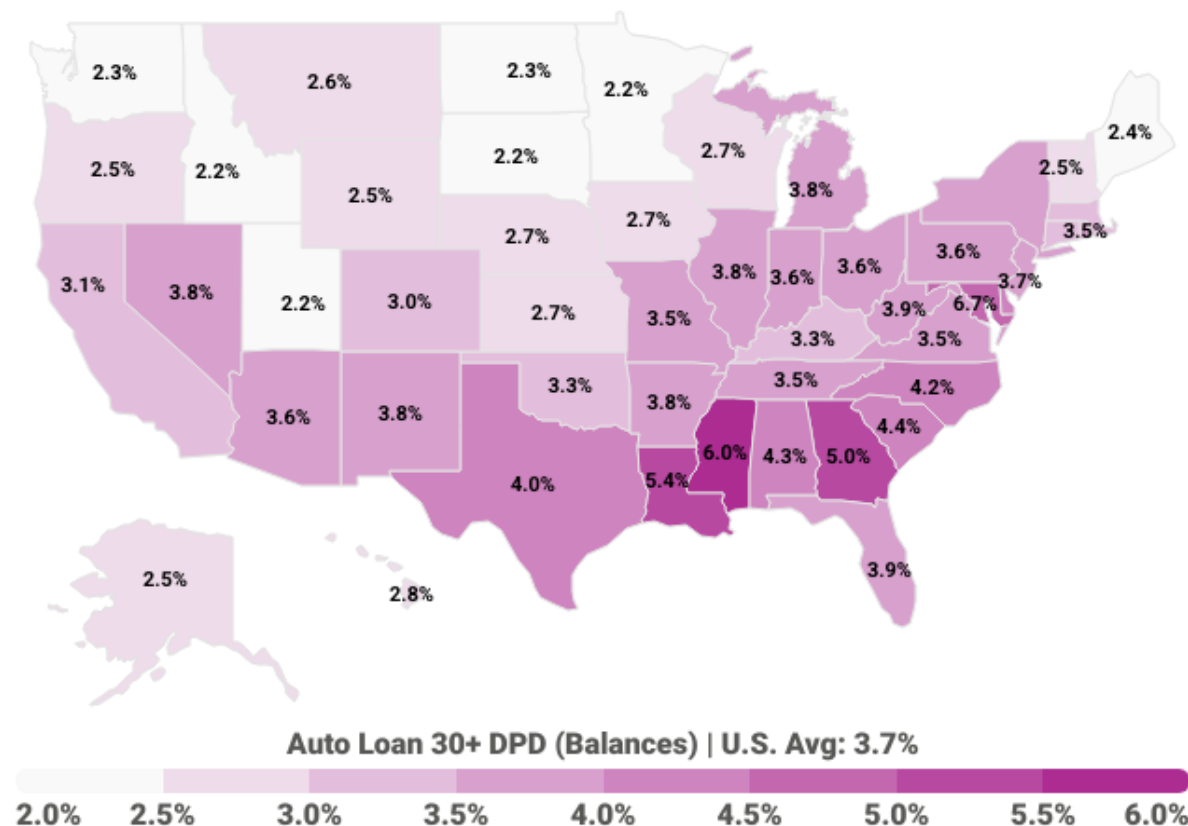
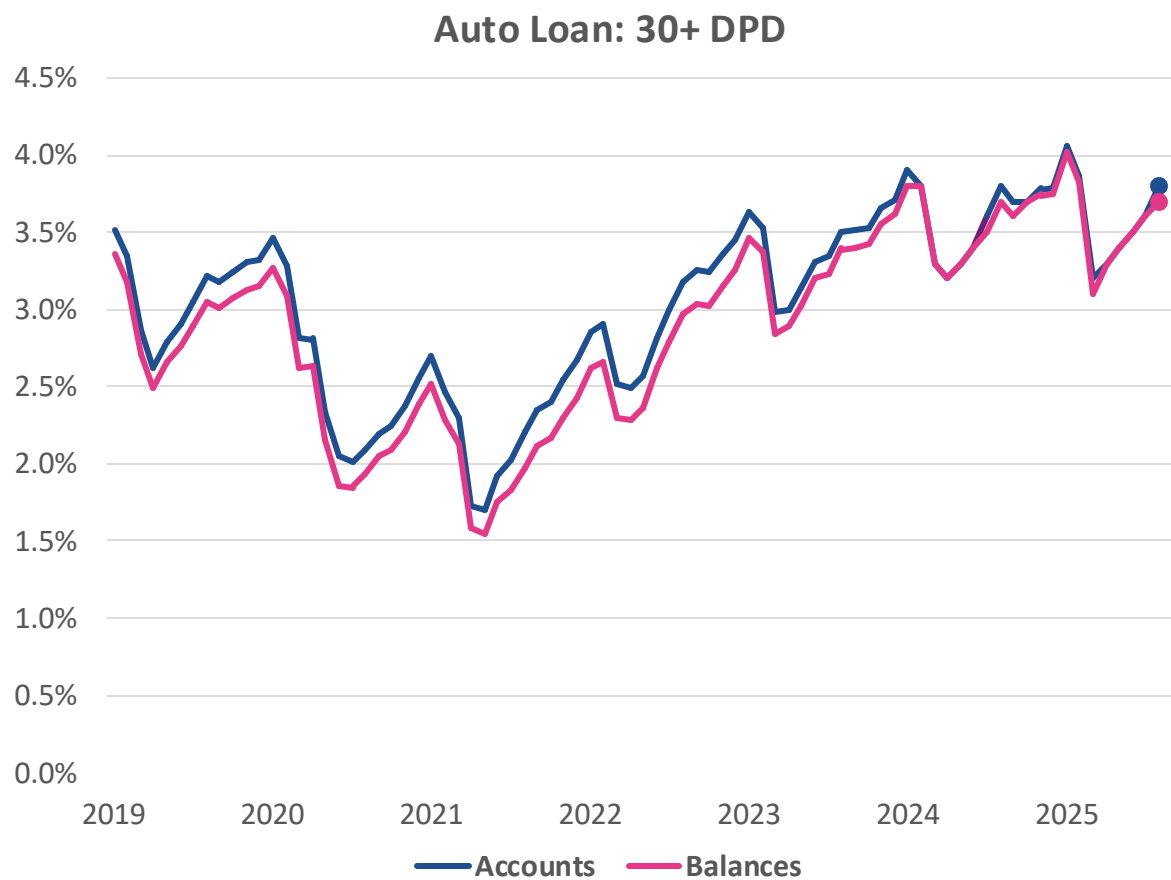
Sources: Experian Sandbox - Credit Trends Dashboard (data through May 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group





Auto loan delinquency climbed over past quarter, but flat over the year

— Auto loan delinquency remains highest in the Southeast



Sources: Experian Ascend Market Insights Dashboard (data through August 2025) and Experian Economic Strategy Group

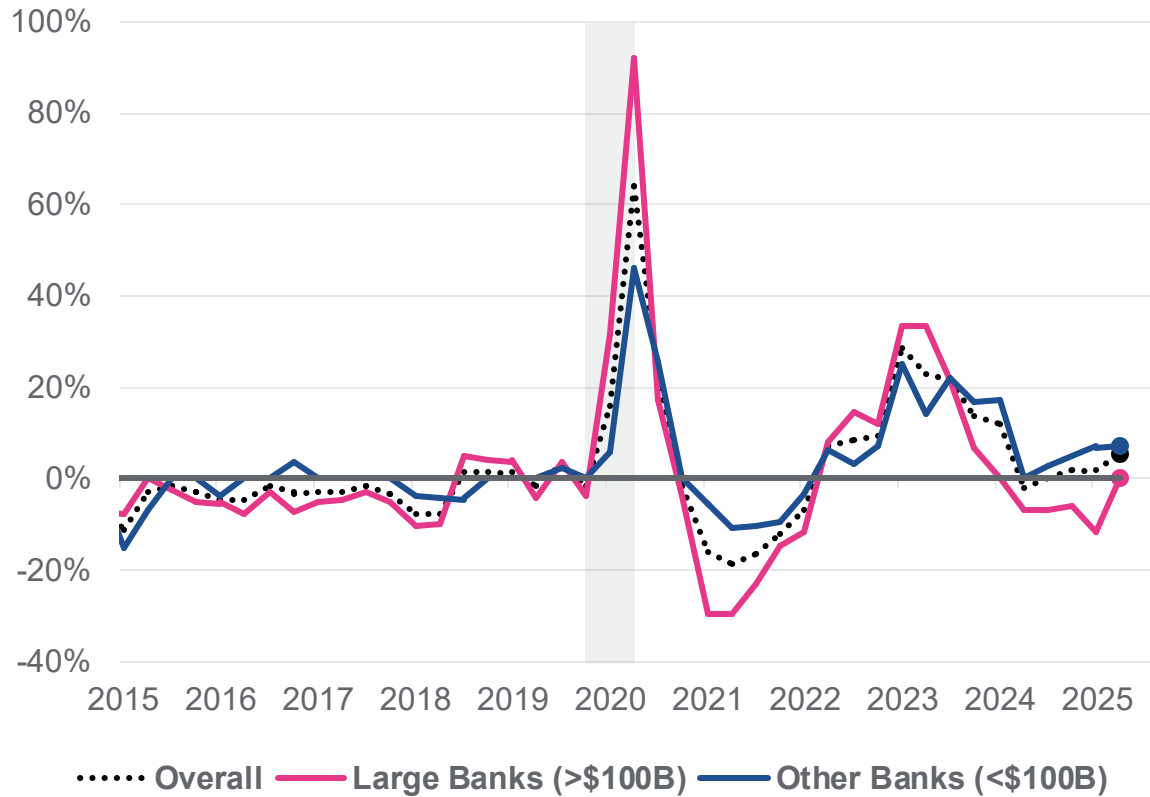




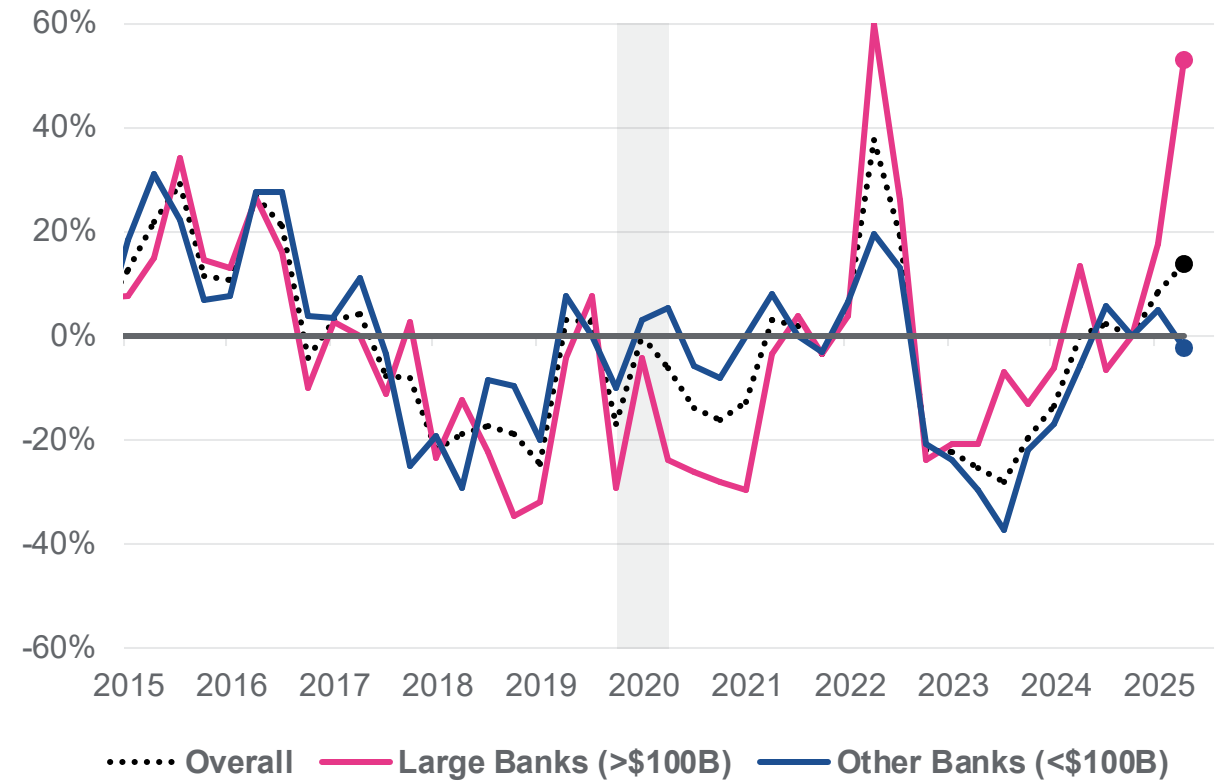
HELOC standards tightened modestly in Q2

— Demand jumped up across large banks

Net % of Banks Tightening Lending Standards on Home Equity Lines of Credit



Net % of Banks Reporting Stronger Demand for Home Equity Lines of Credit



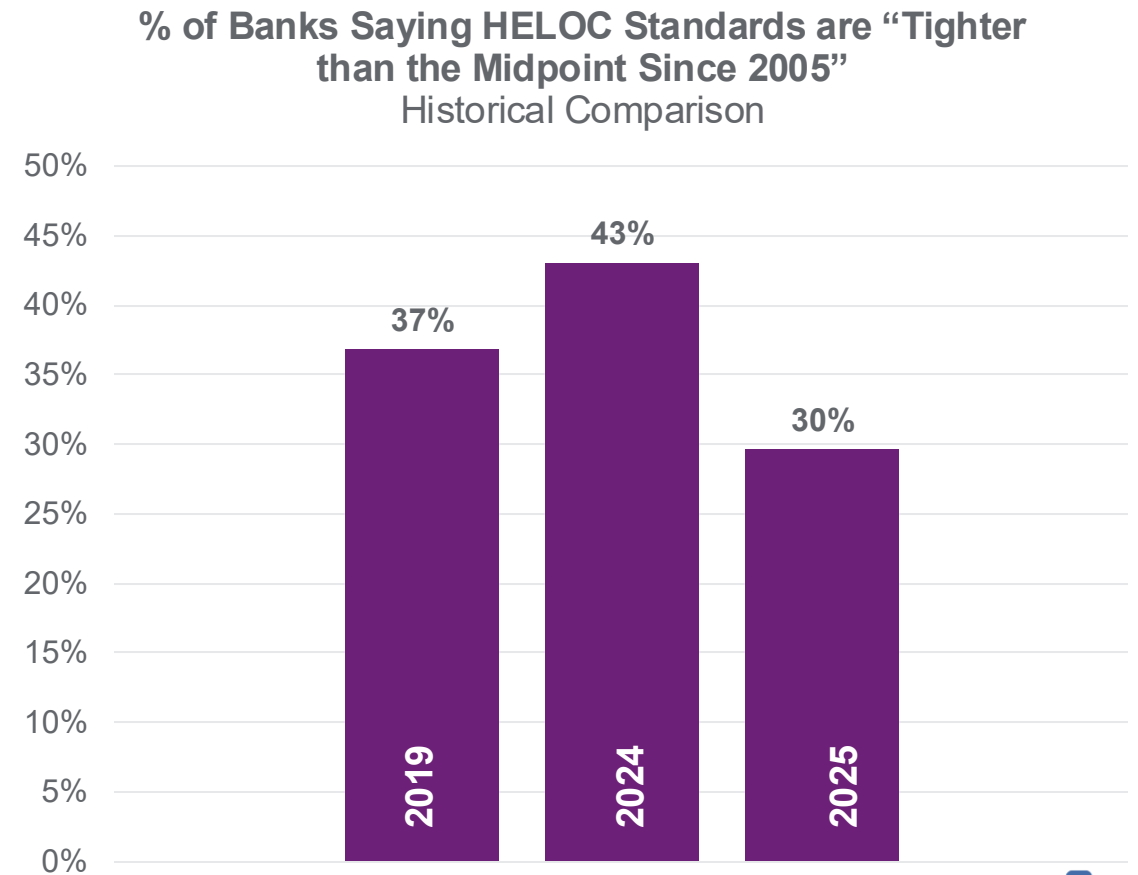
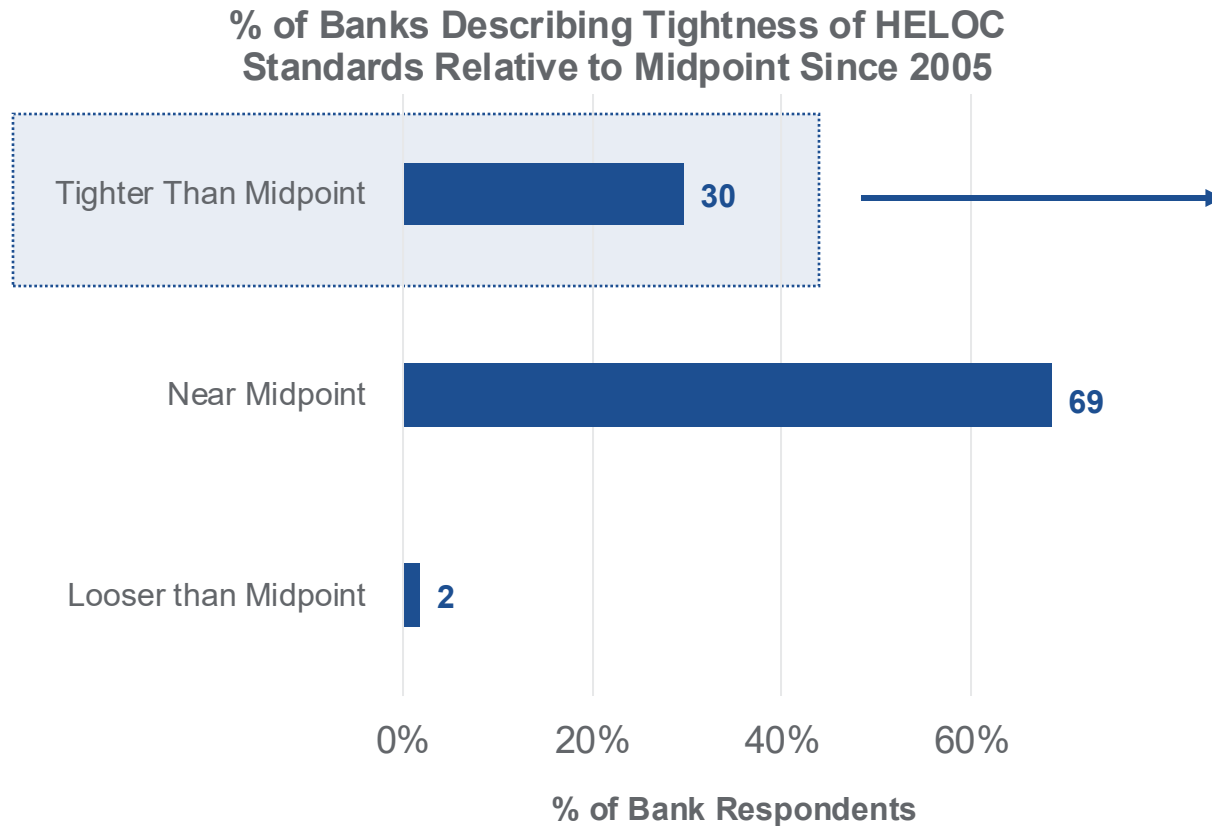
Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group





30% of banks view HELOC standards as tighter than midpoint of last 20 years

— Conditions have eased over past year in relation to the 20-year midpoint but remain tight



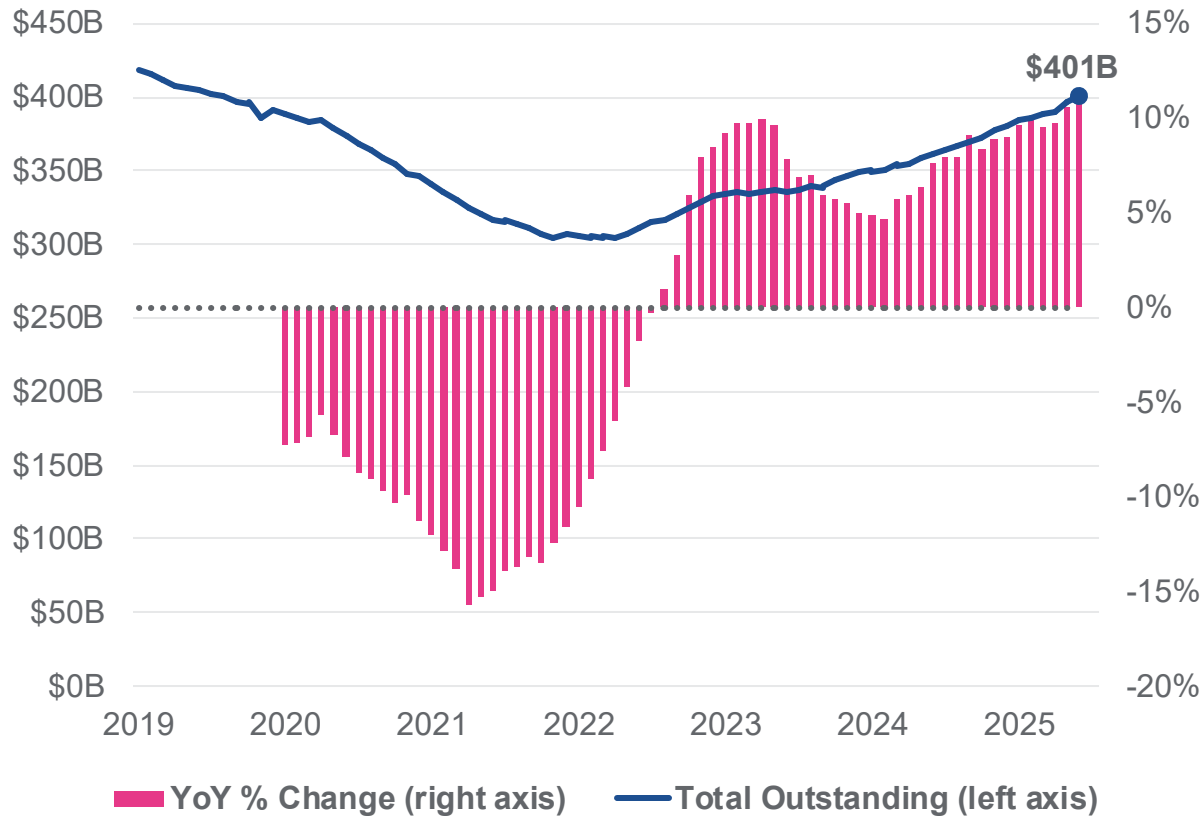
Source: Federal Reserve Senior Loan Officer Opinion Survey on Bank Lending Practices and Experian Economic Strategy Group



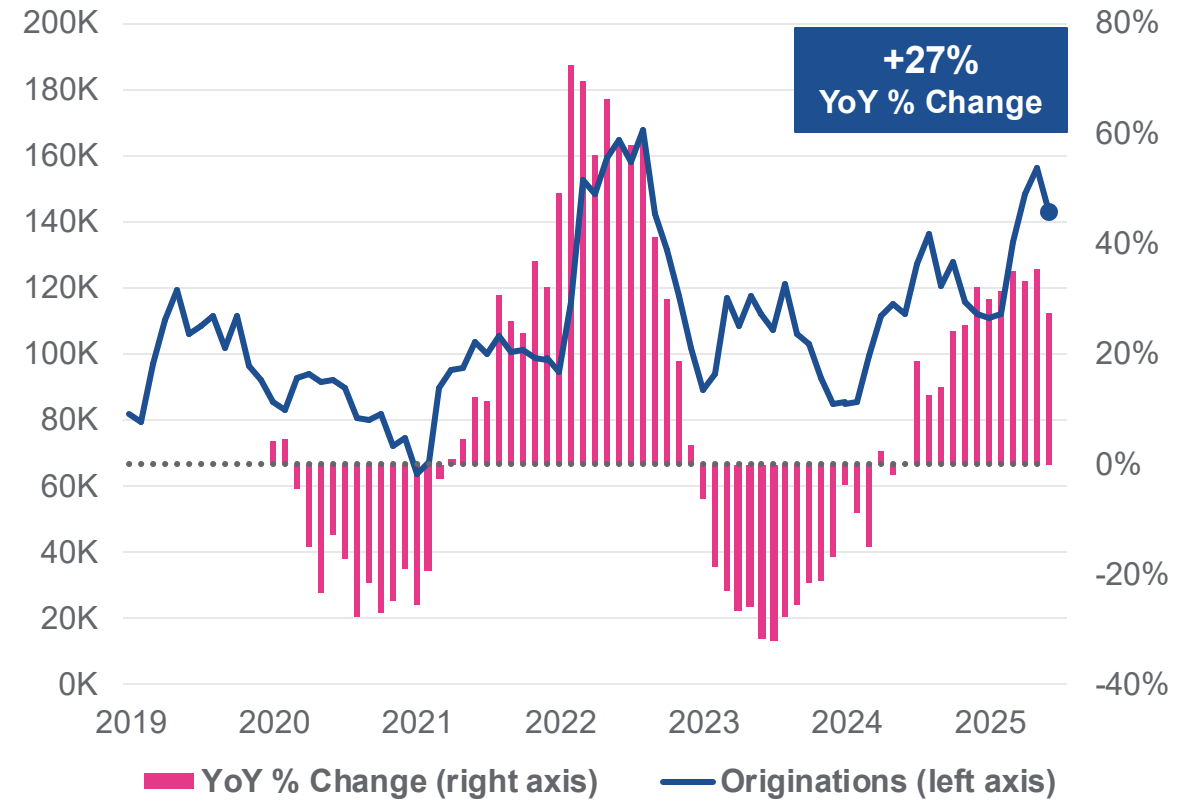
HELOC debt outstanding continues to climb

— Originations up YoY since June 2024

HELOC Debt Outstanding



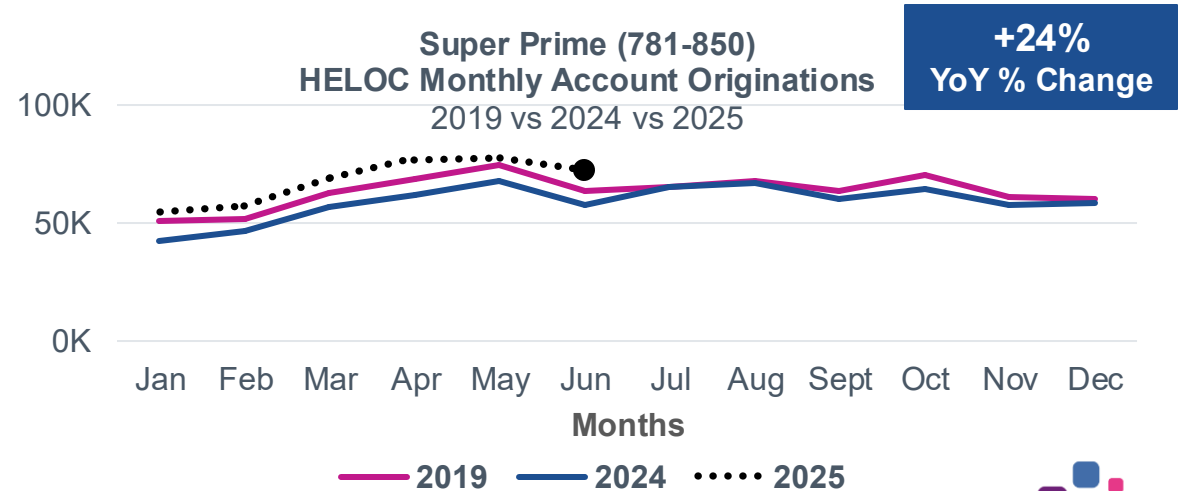
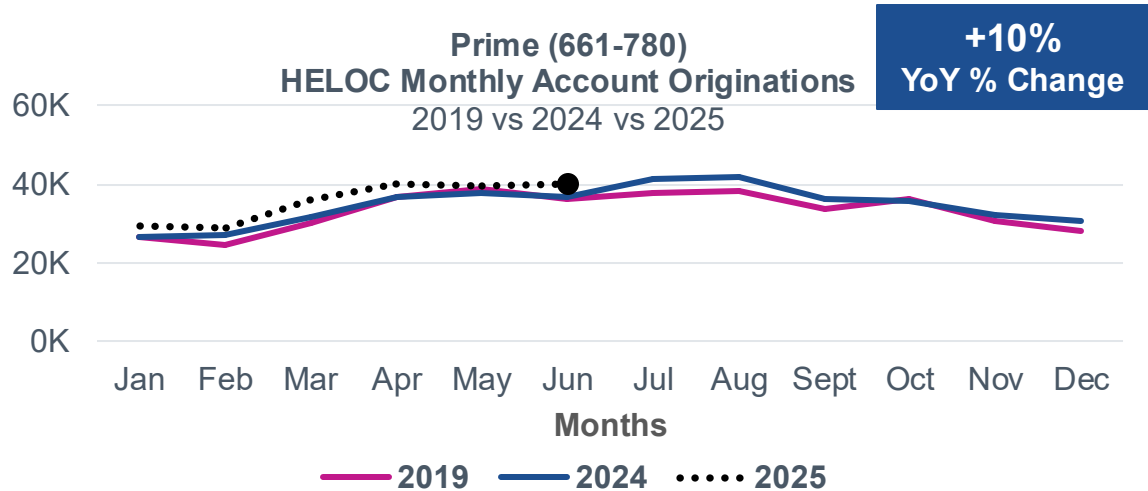
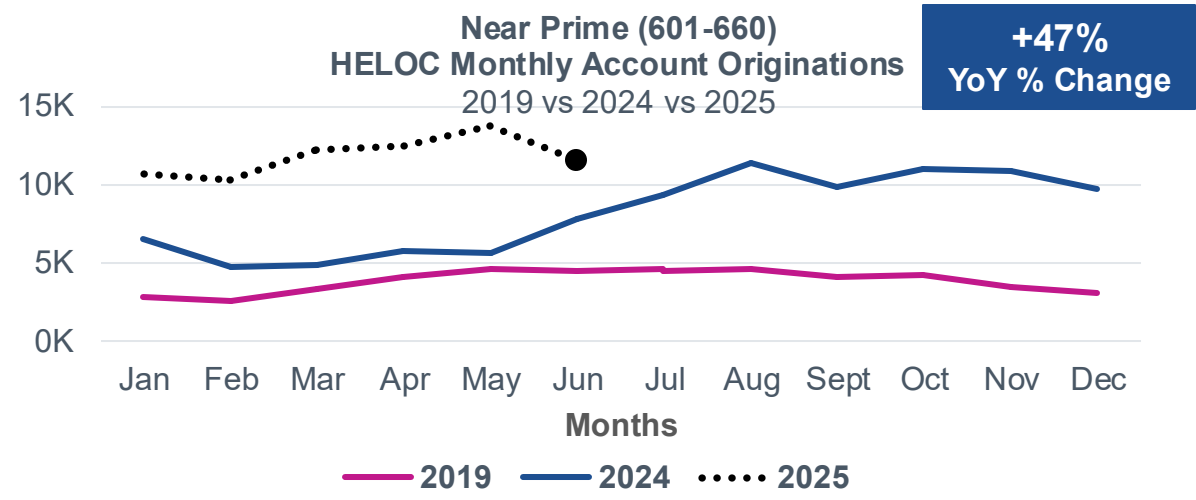
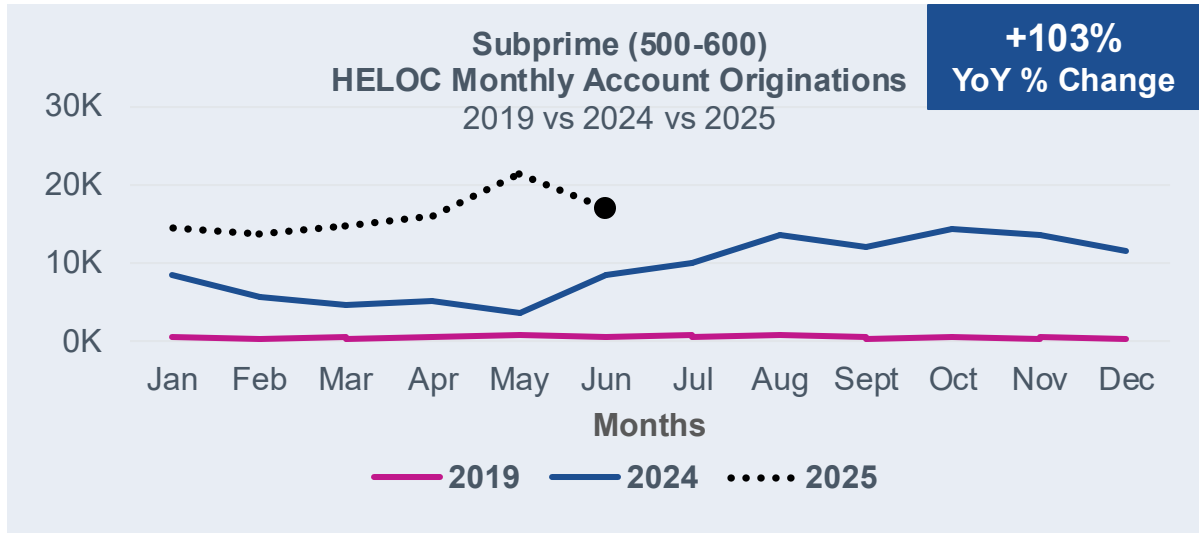
HELOC New Account Originations



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



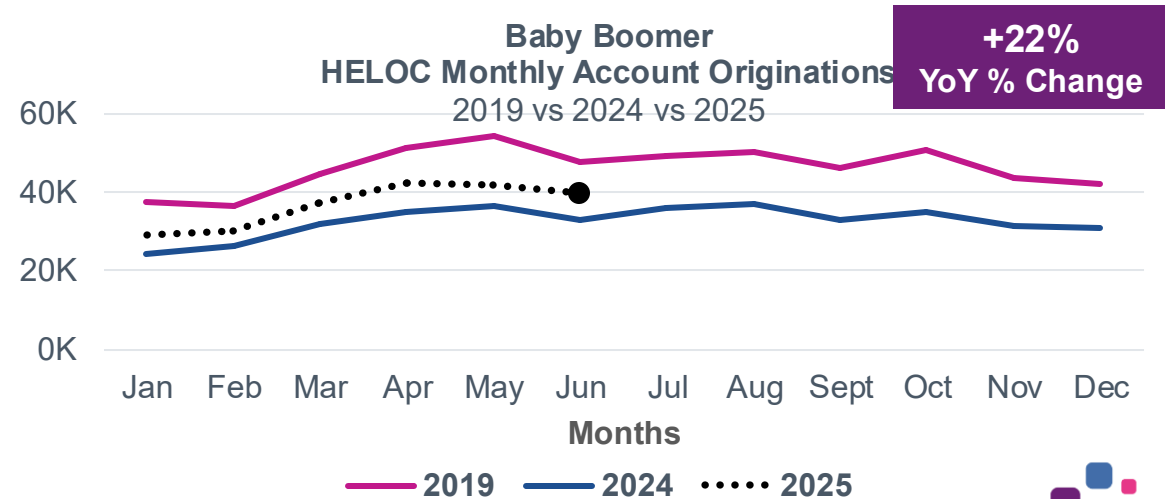
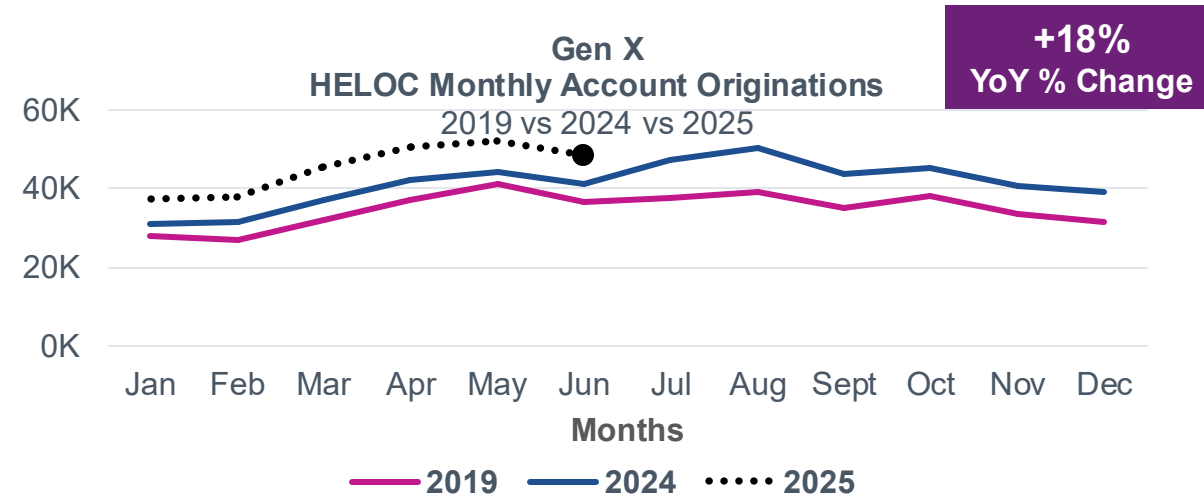
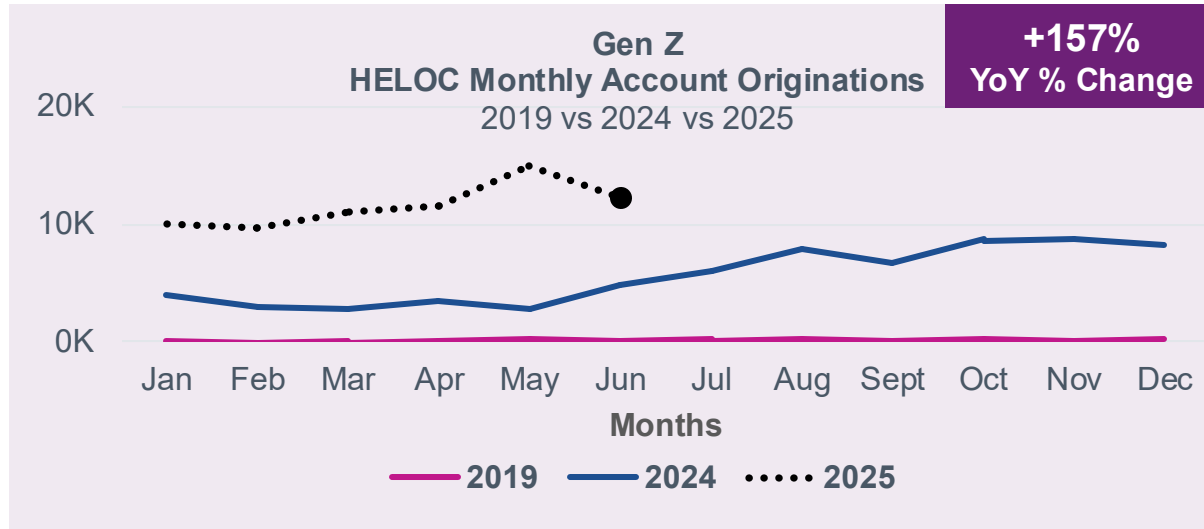
Subprime borrowers lead HELOC origination growth



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



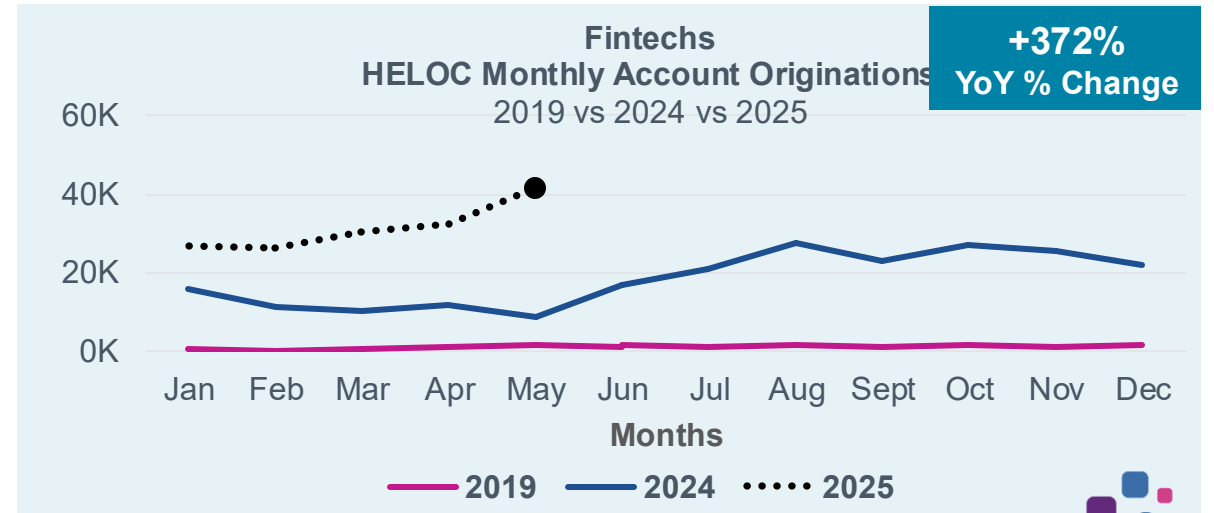
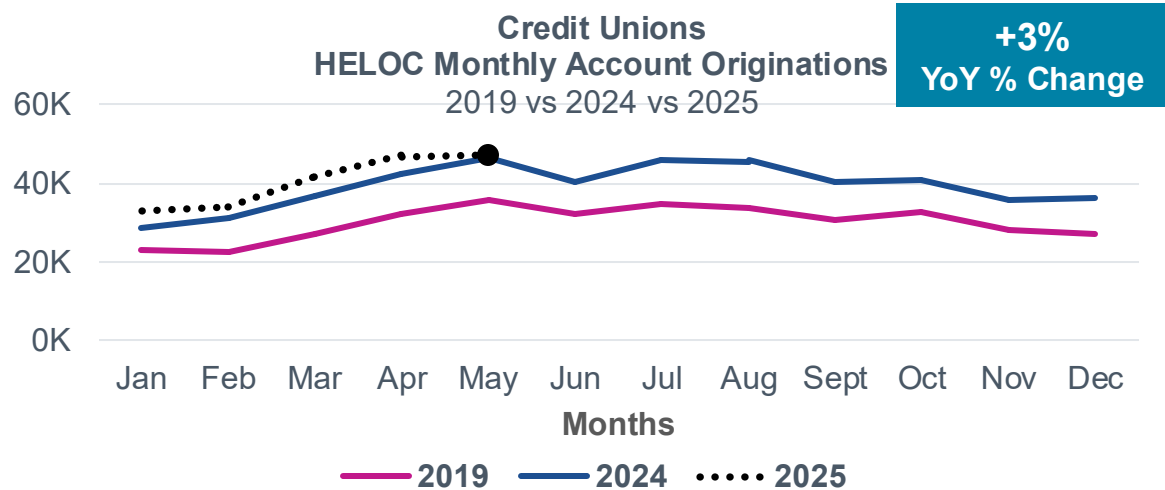
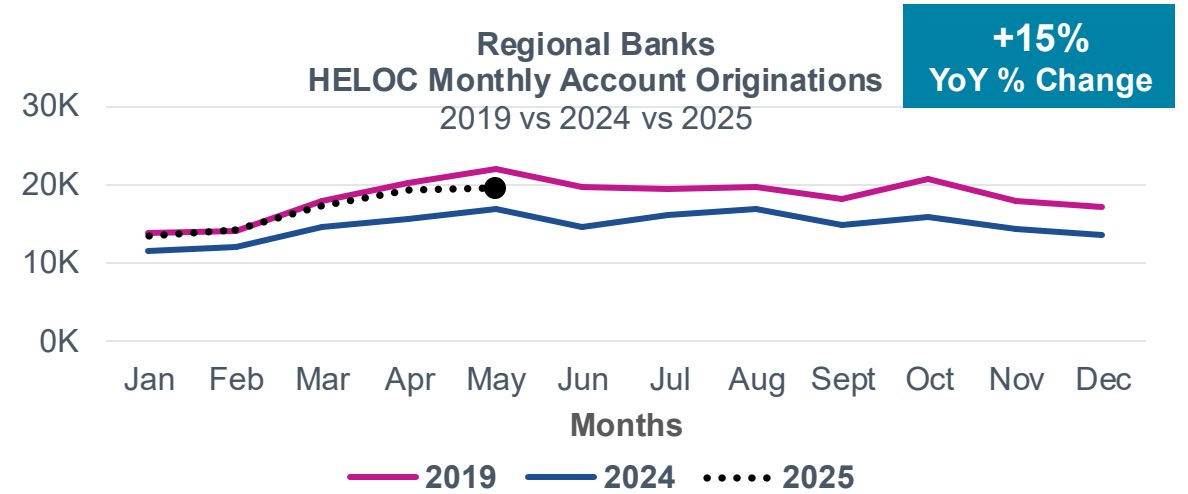
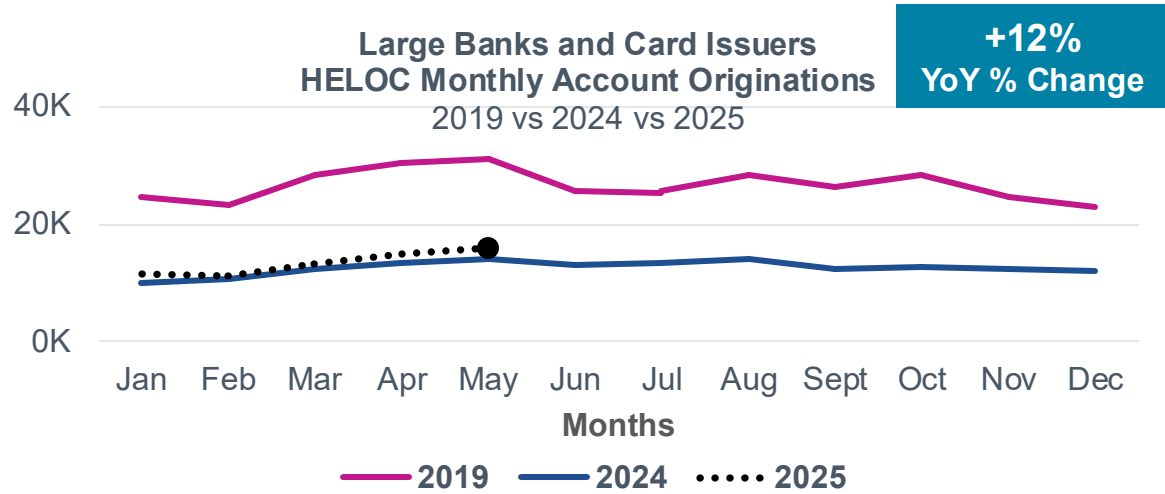
HELOC originations growing fastest for Gen Z borrowers



Sources: Experian Sandbox - Credit Trends Dashboard (data through June 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



Fintechs ramping up HELOC lending

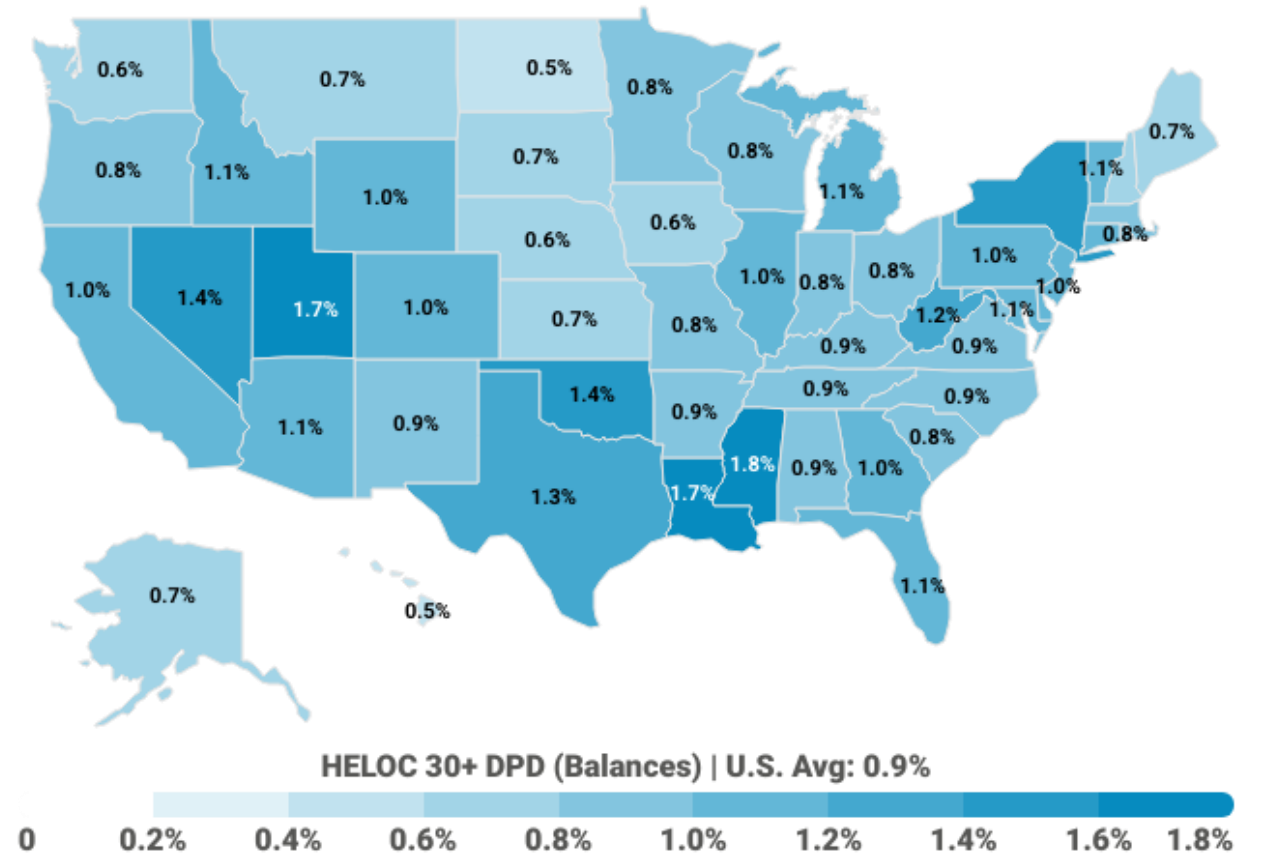
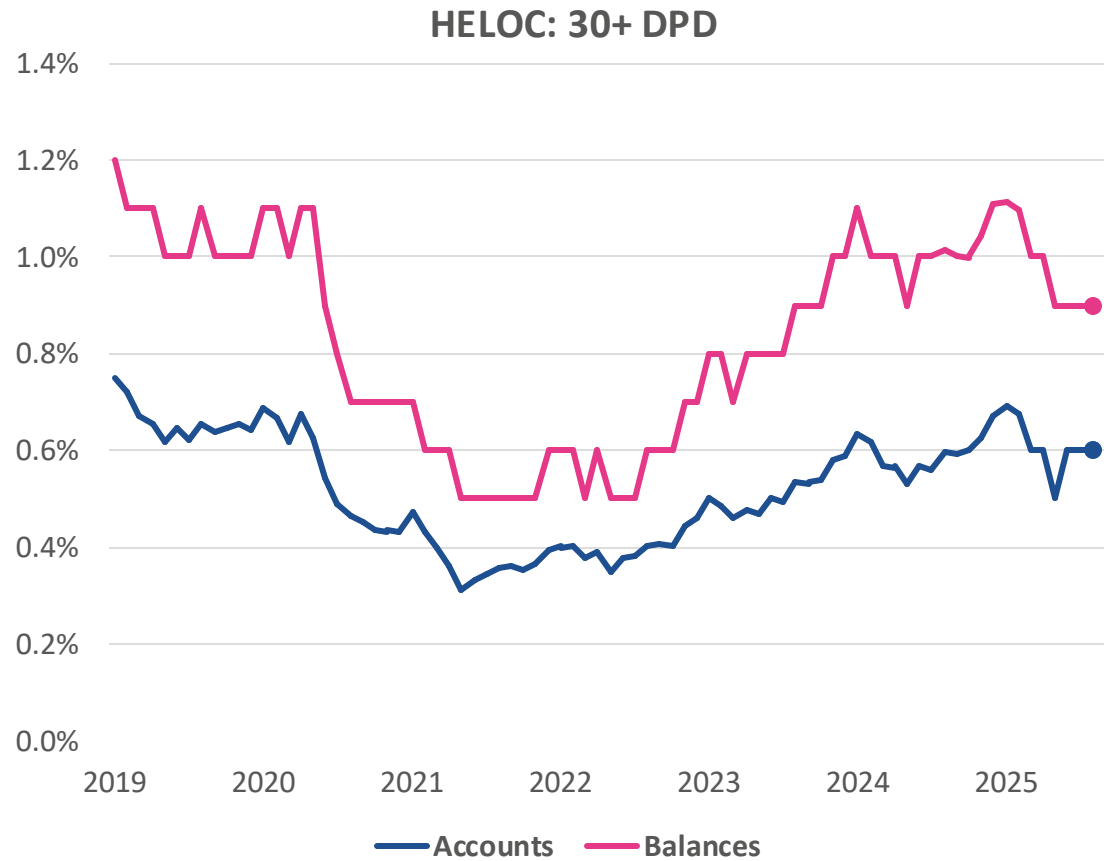


Sources: Experian Sandbox - Credit Trends Dashboard (data through May 2025. Note: data beyond March 2025 is preliminary) and Experian Economic Strategy Group



HELOC delinquency flat over past quarter

— Lowest HELOC delinquency in North Dakota and Hawaii in August



Sources: Experian Ascend Market Insights Dashboard (data through August 2025), and Experian Economic Strategy Group



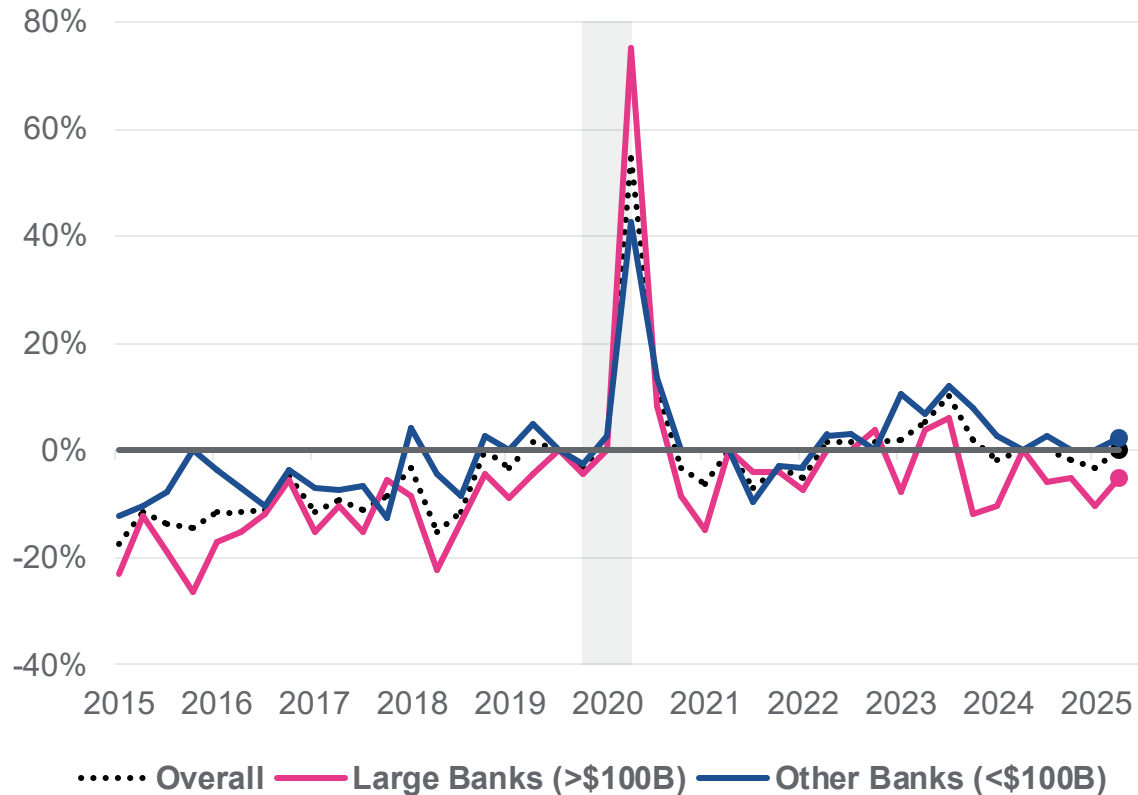


Mortgage

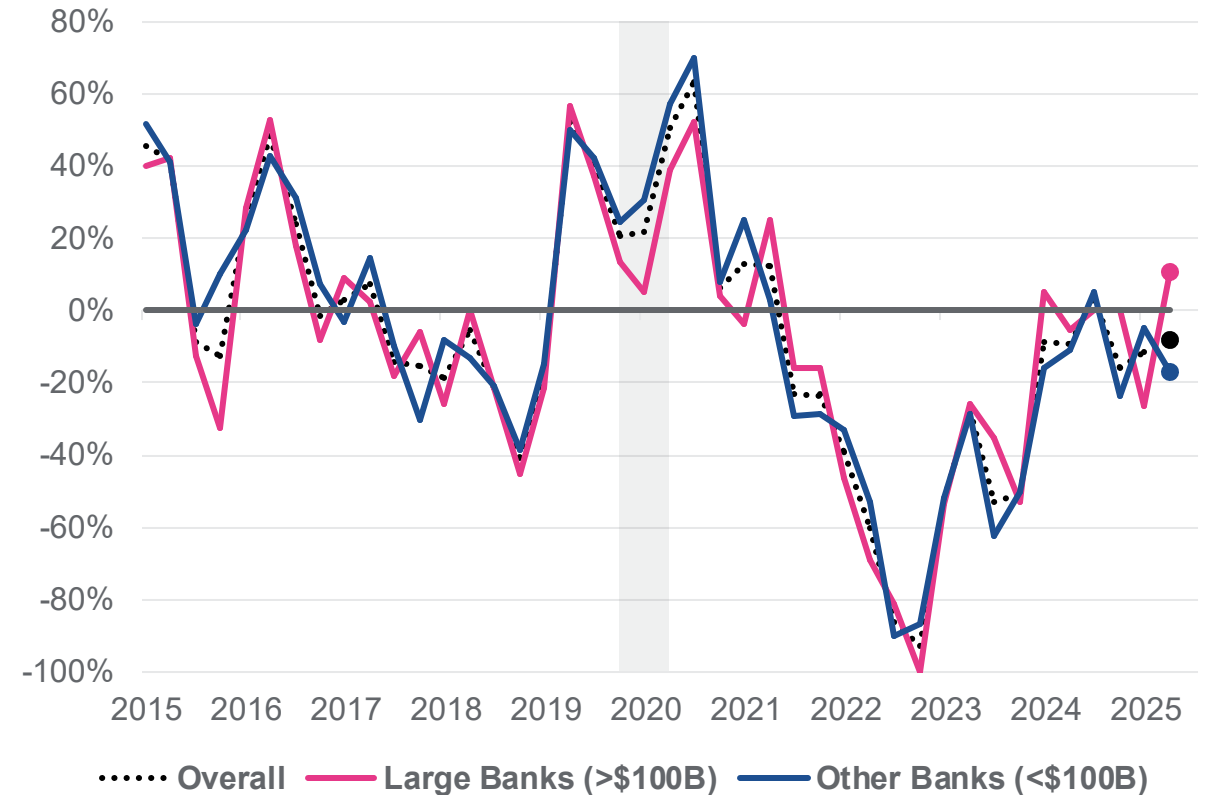
Standards for Mortgages generally remained level throughout Q2

— Net % of large banks reporting stronger loan demand increased

**Net % of Banks Tightening Lending Standards on
GSE-Eligible Mortgage Loans**



**Net % of Banks Reporting Stronger Demand for
GSE-Eligible Mortgage Loans**



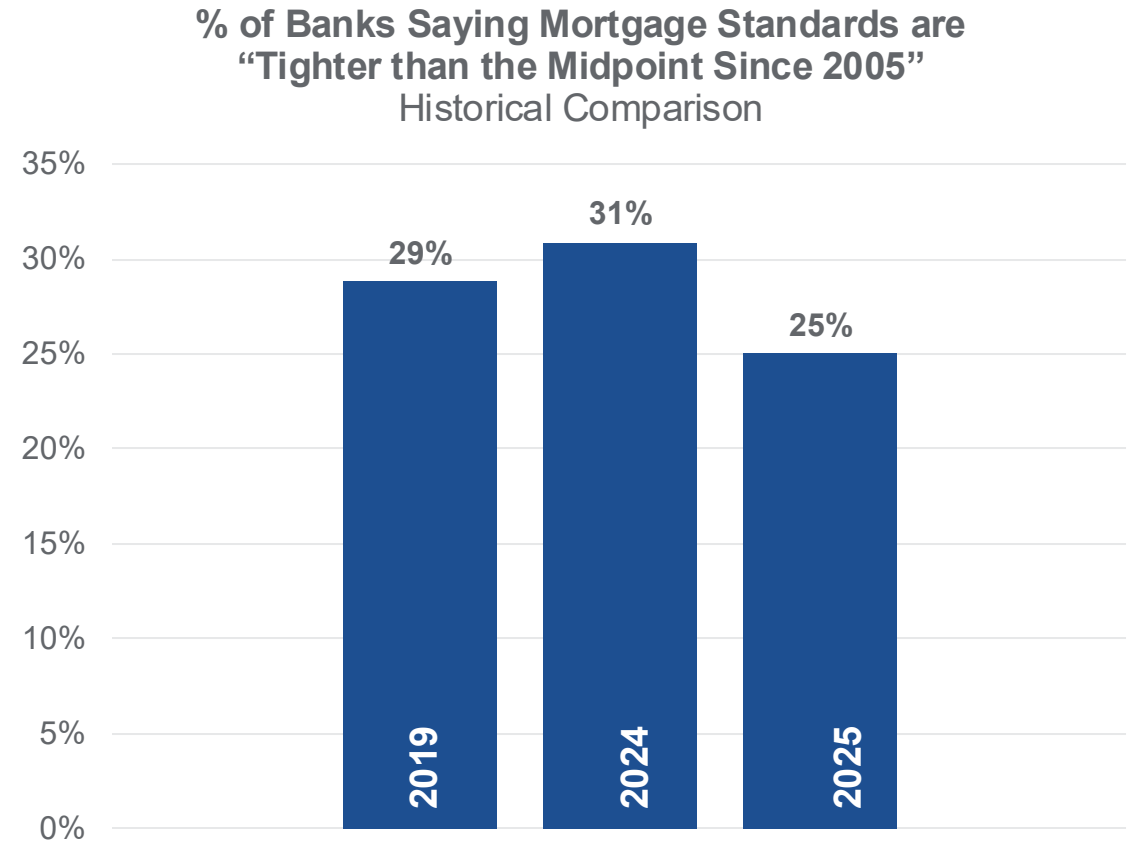
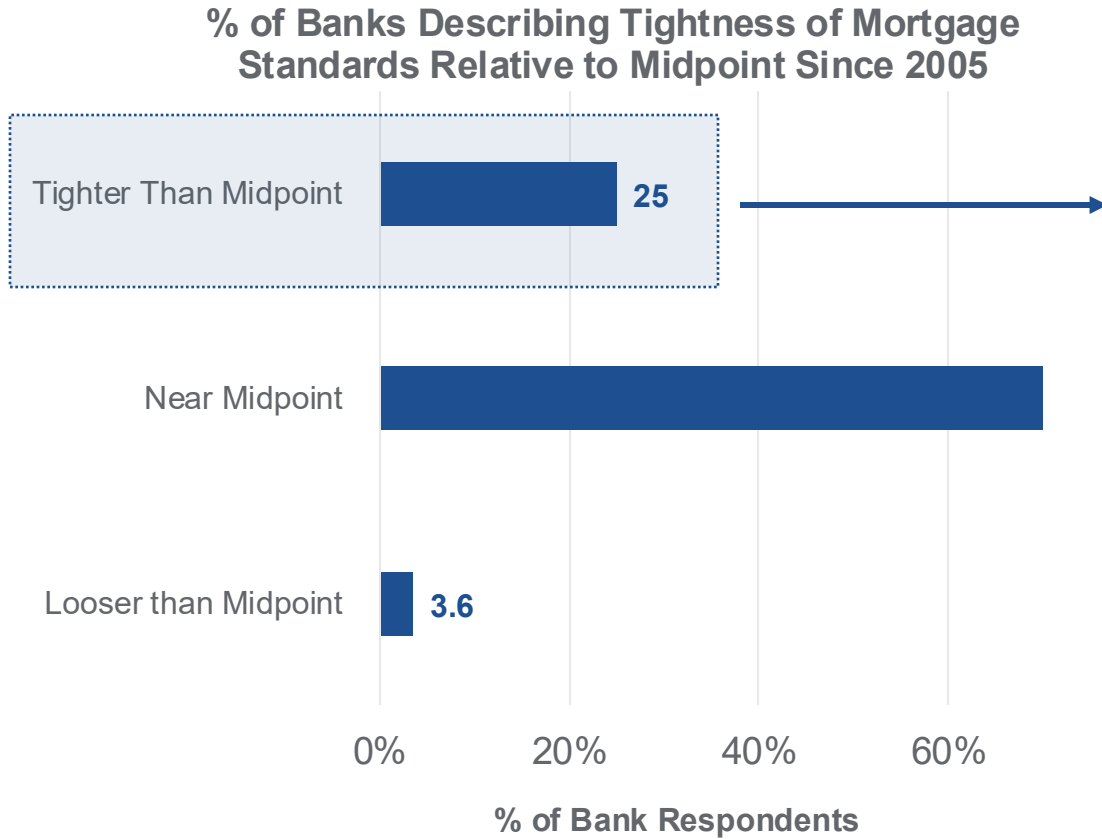
Sources: Federal Reserve Senior Loan Officer Survey and Experian Economic Strategy Group





25% of banks view standards for mortgage loans as tighter than midpoint of last 20 years

— Conditions remain tight but have been improving since mid-2024

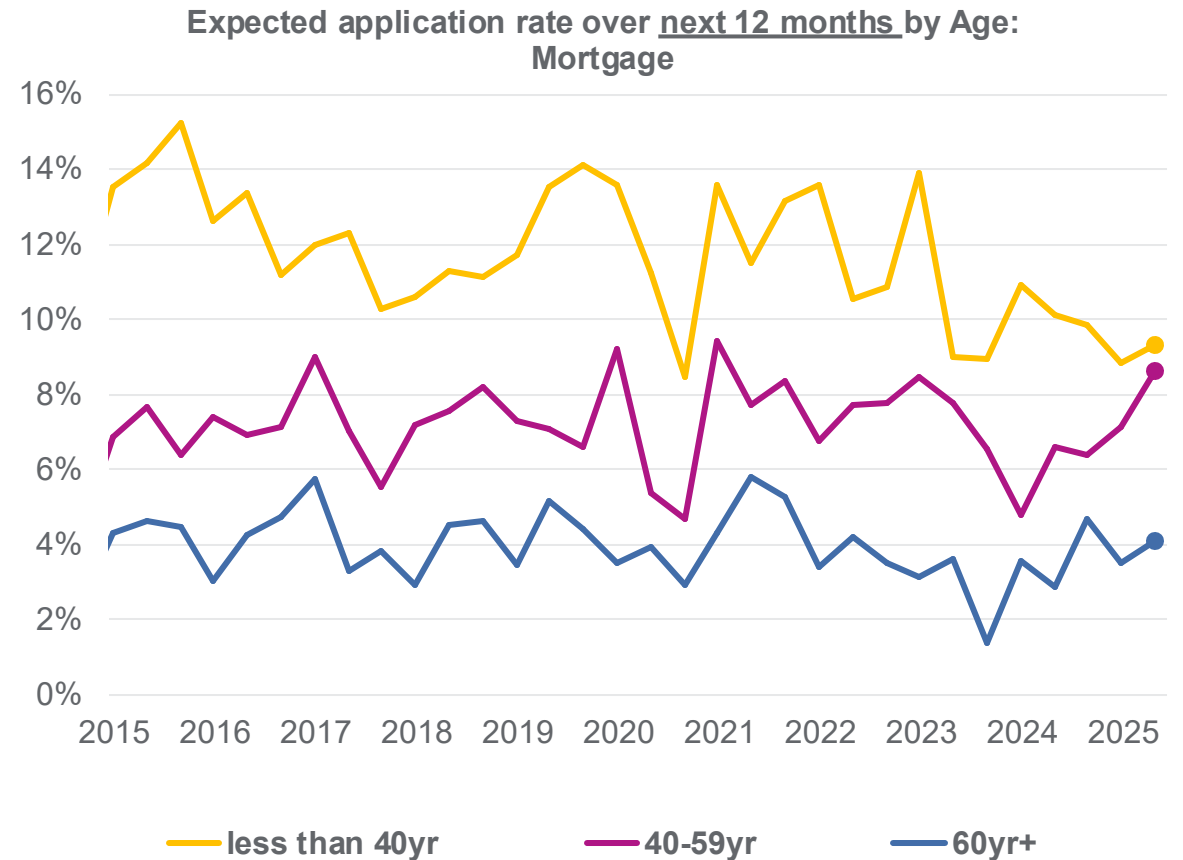
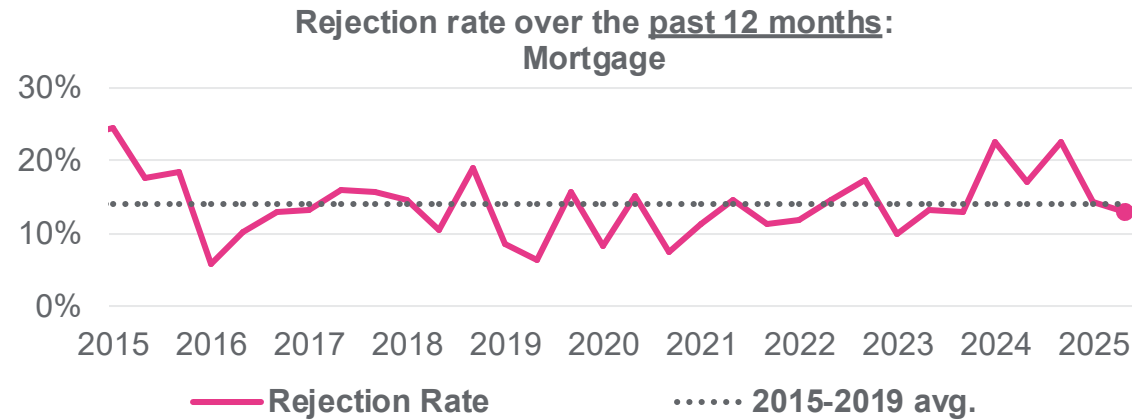


Source: Federal Reserve Senior Loan Officer Opinion Survey on Bank Lending Practices and Experian Economic Strategy Group



Mortgage loan rejection rates are back to pre-pandemic level

— Expected application rate for mortgage increased across age groups this quarter

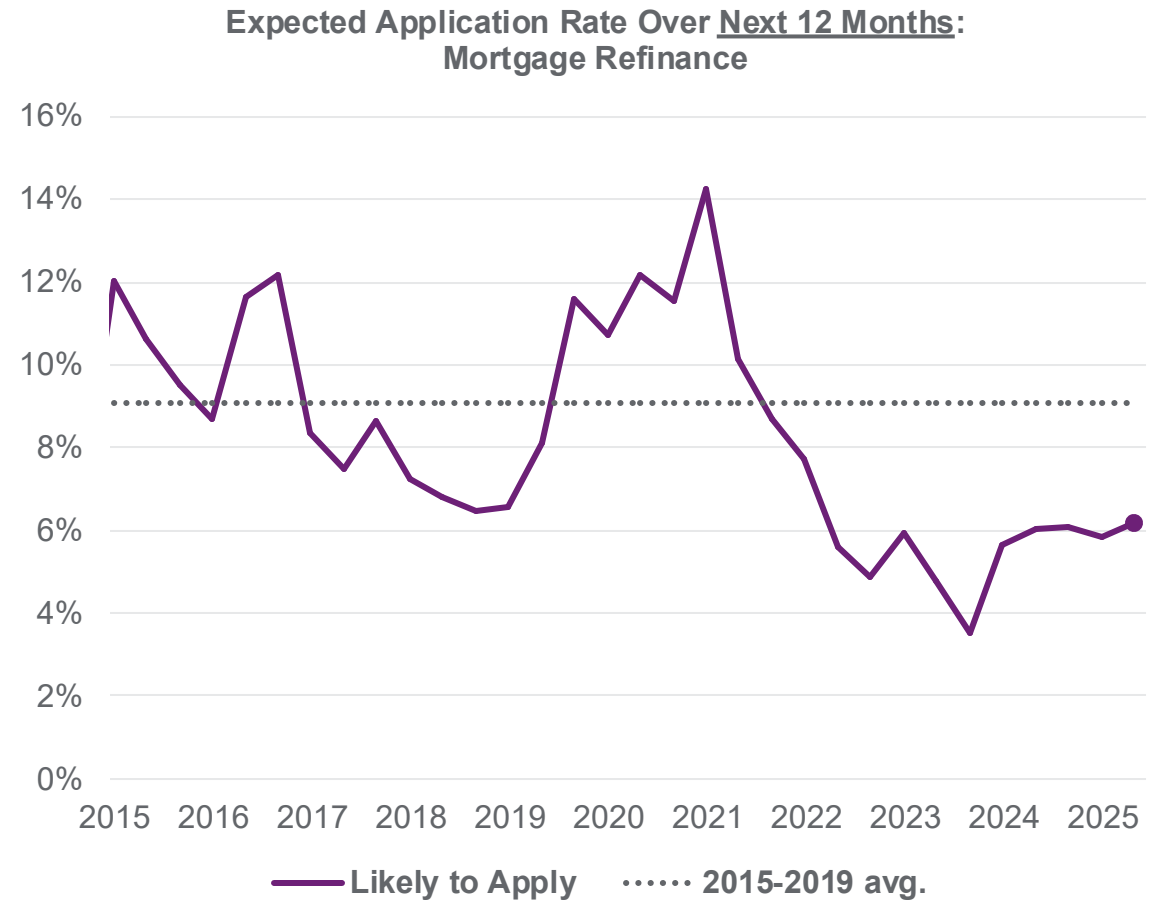
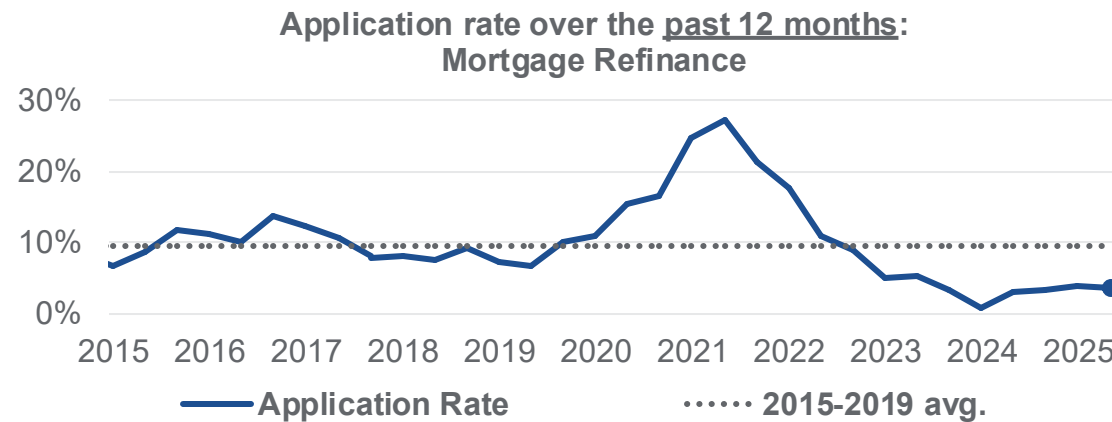
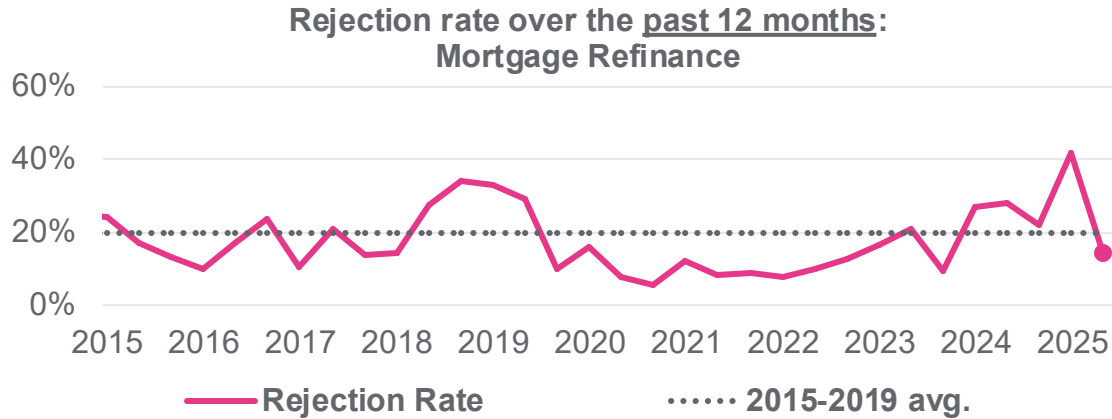


Sources: New York Federal Reserve and Experian Economic Strategy Group



Rejection rate for mortgage refi declined below pre-pandemic level

—Application and expected application rates for mortgage refi remain low

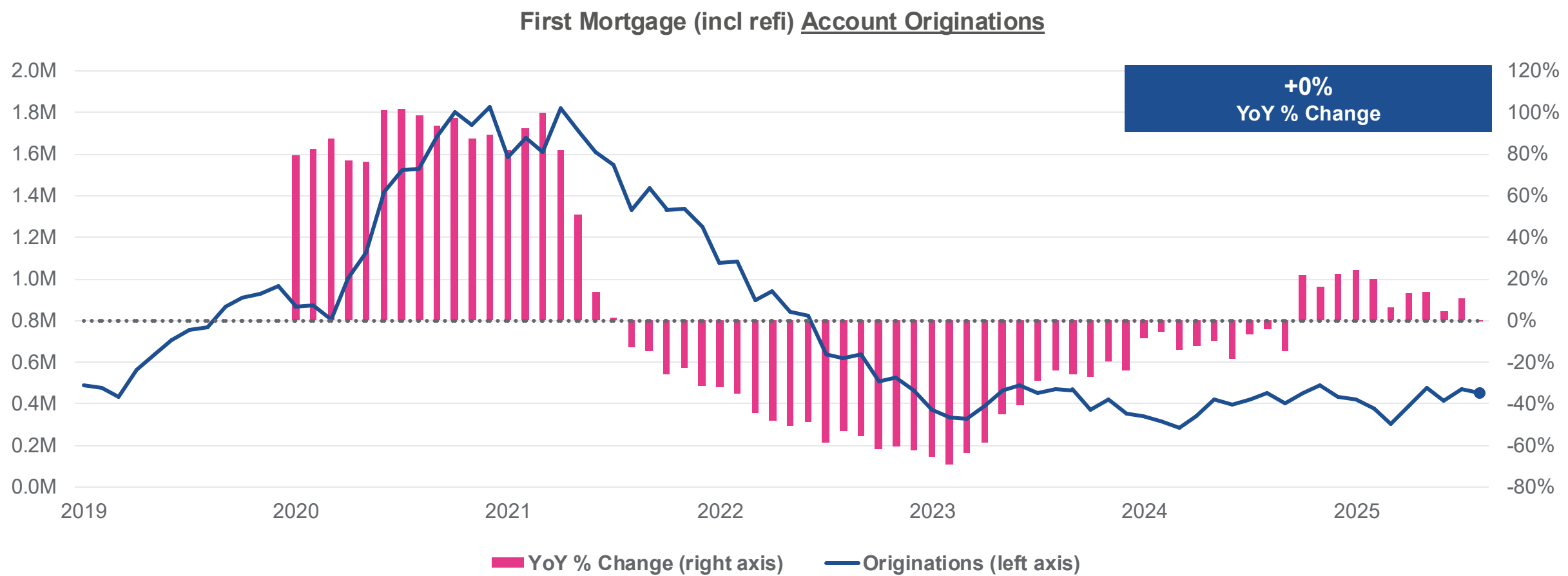


Sources: New York Federal Reserve and Experian Economic Strategy Group



Mortgage origination growth slowed in August

— Affordability constraints continue to impact mortgage market

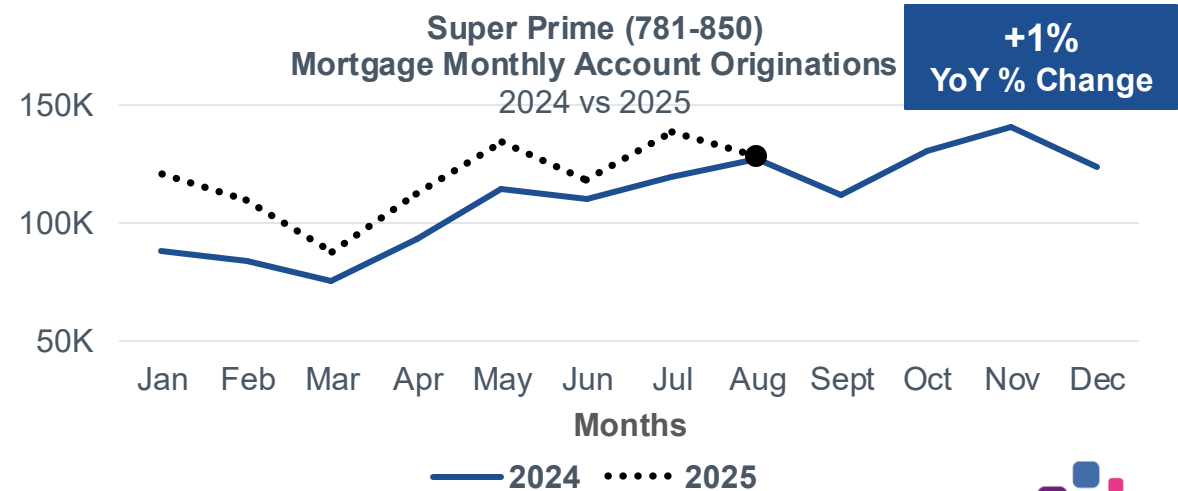
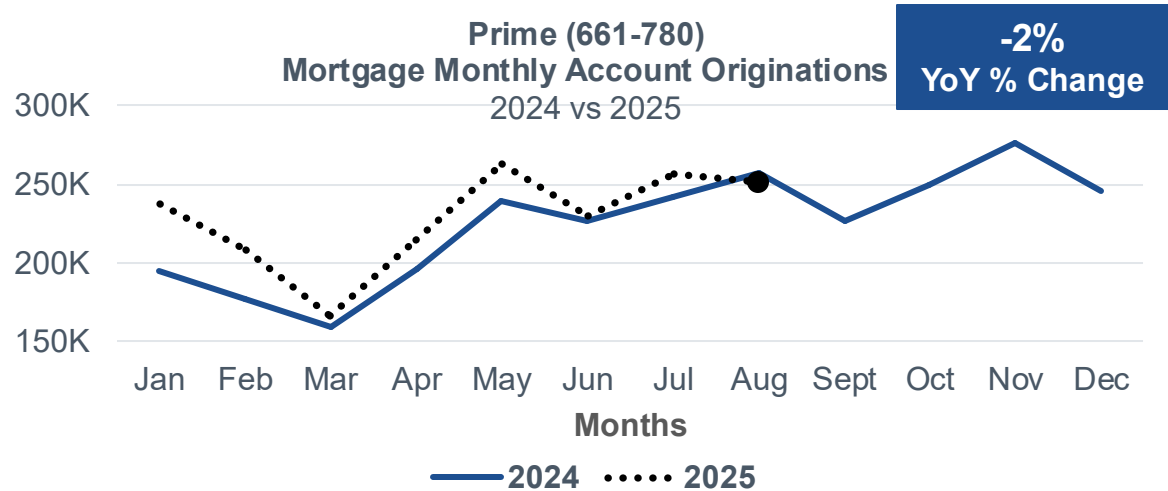
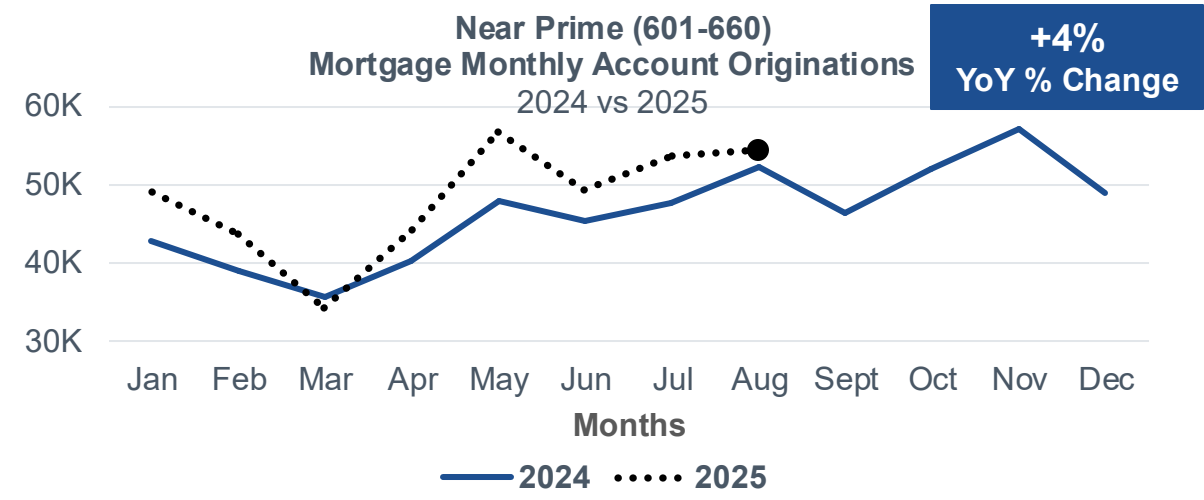
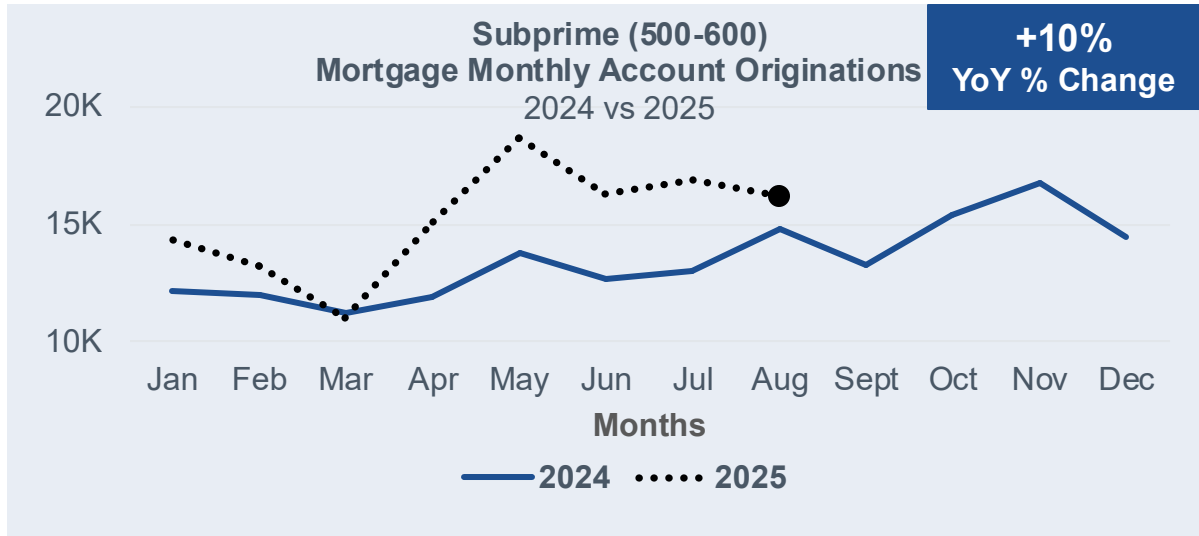


Sources: Experian Ascend Market Insights Dashboard (data through August 2025) and Experian Economic Strategy Group





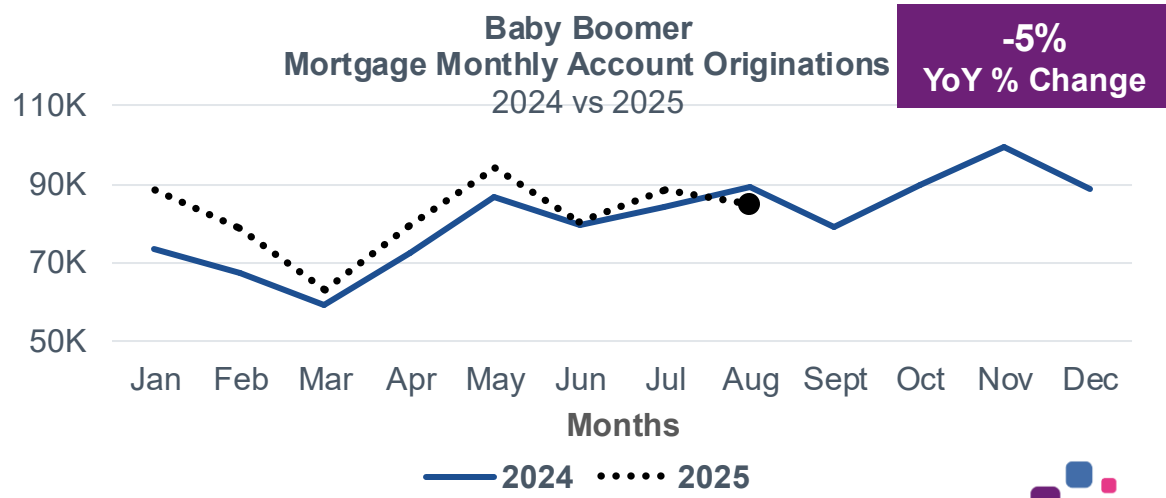
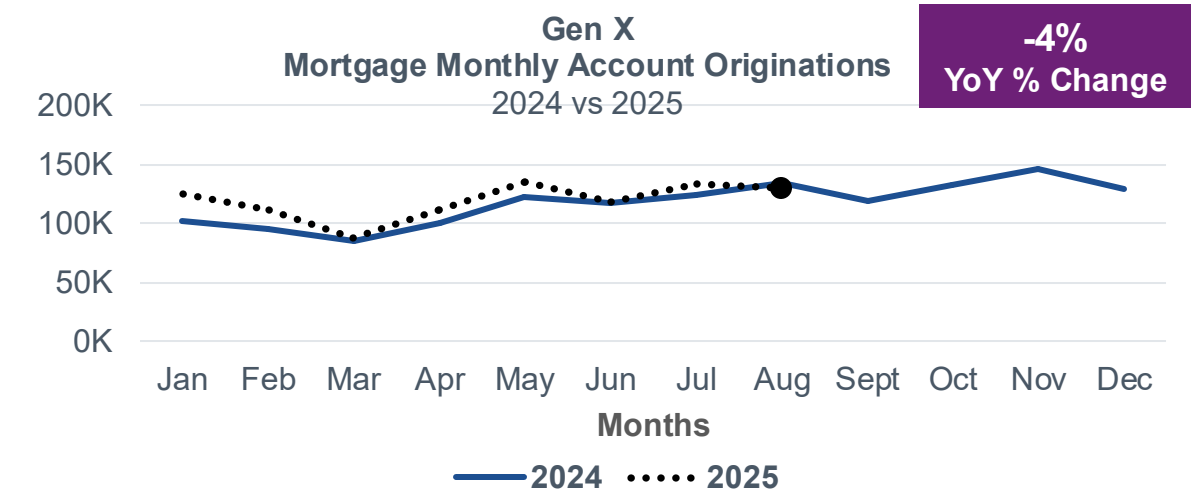
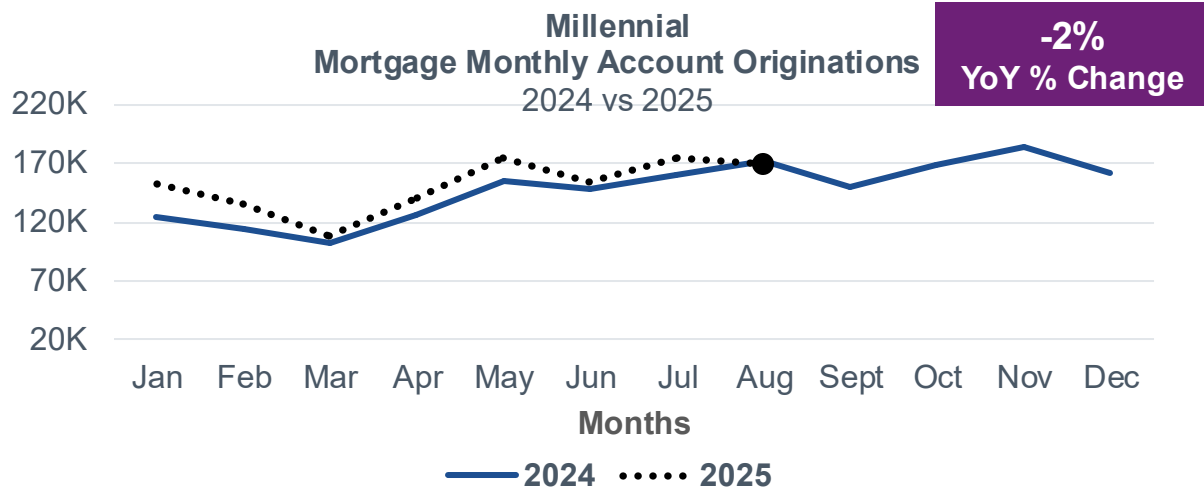
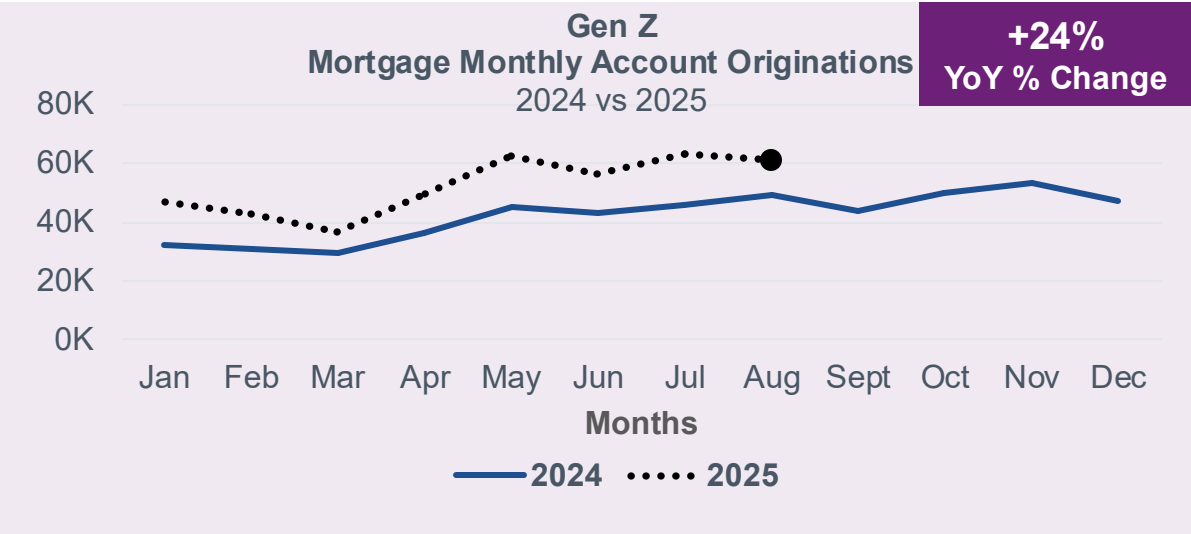
Modest mortgage origination growth across some score segments



Sources: Experian Ascend Market Insights Dashboard (data through August 2025) and Experian Economic Strategy Group



Gen Z leading mortgage origination growth

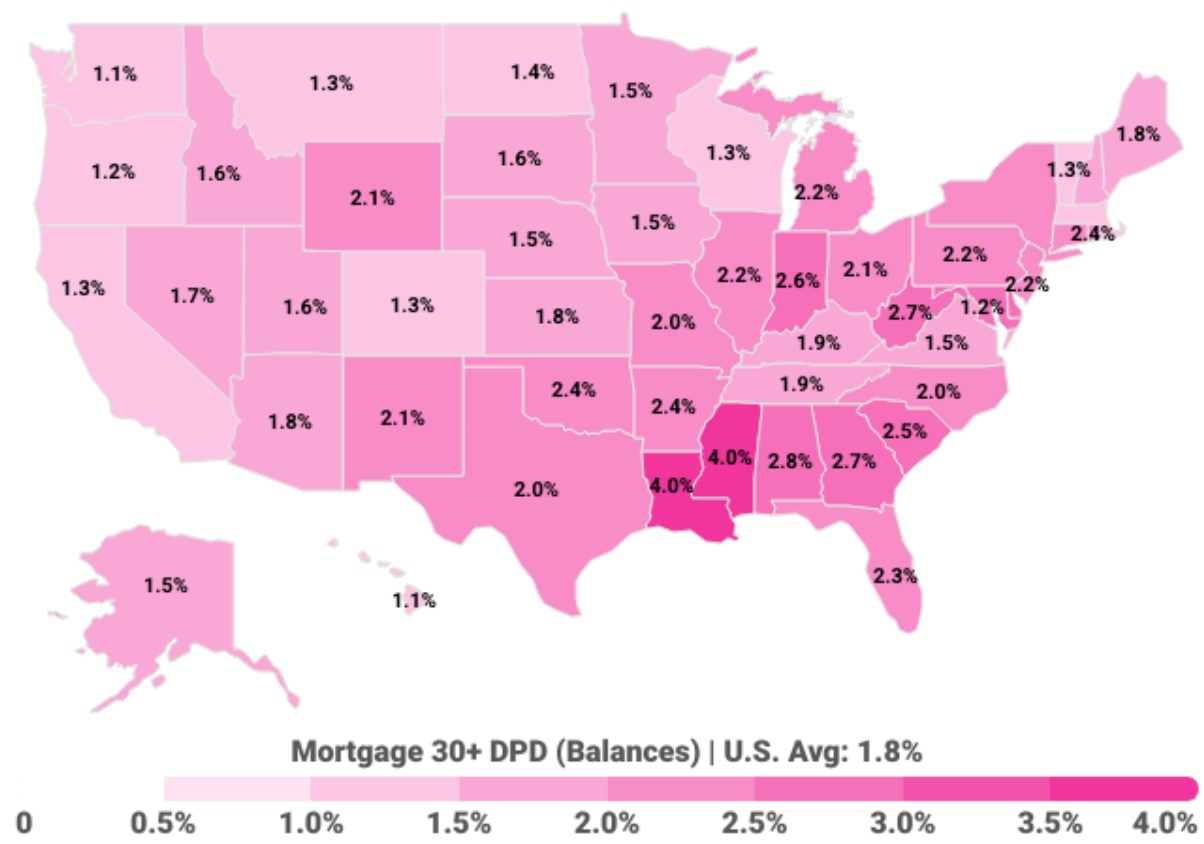
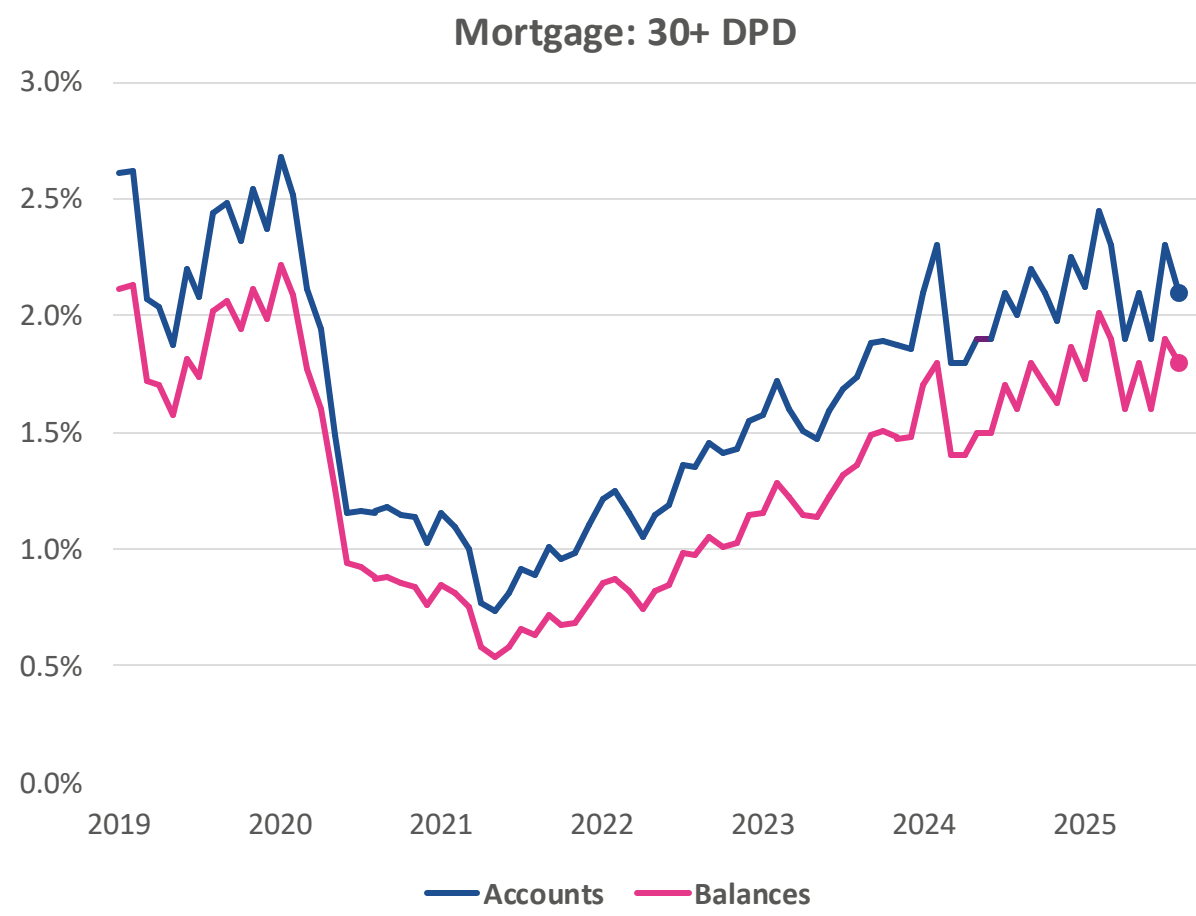


Sources: Experian Ascend Market Insights Dashboard (data through August 2025) and Experian Economic Strategy Group



Growth in mortgage delinquency has stabilized

— Mortgage delinquency remains highest in the southeast



Sources: Experian Ascend Market Insights Dashboard (data through August 2025) and Experian Economic Strategy Group





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