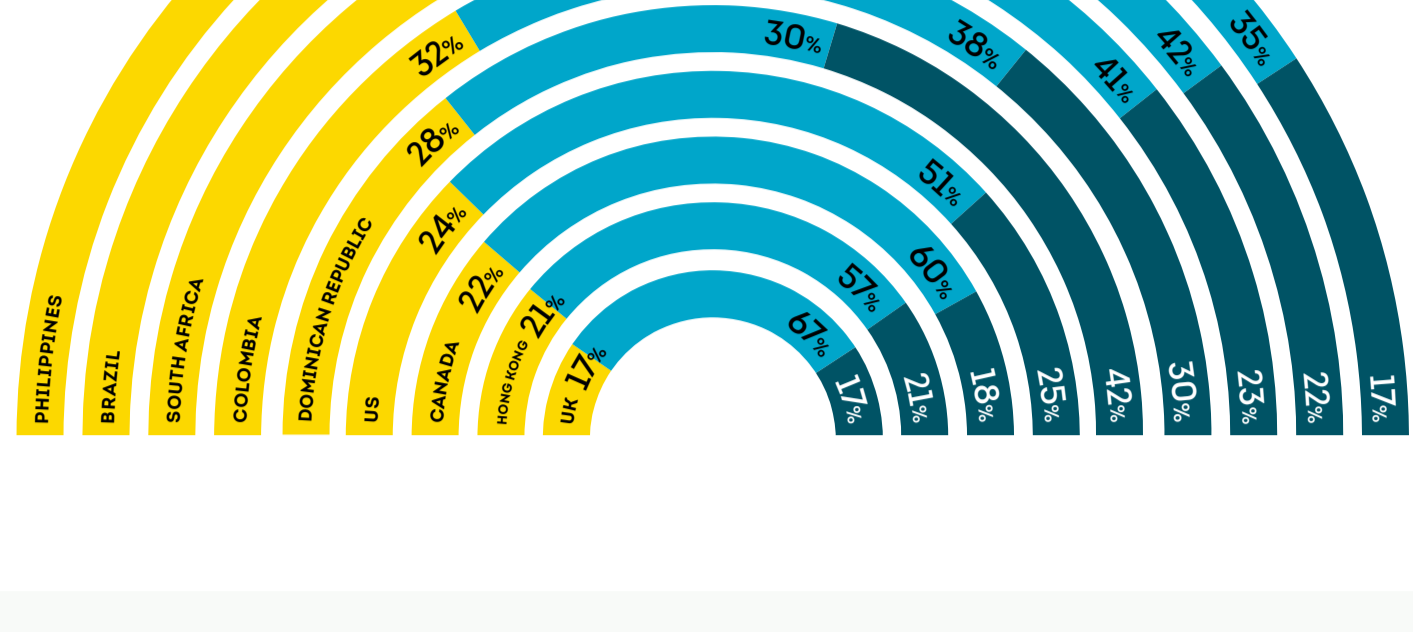


Behaviors and attitudes about household budgets, spending and debt.

Our quarterly survey explores how consumers' personal finances have changed and what changes they expect in the future.

Below is a snapshot of our findings.

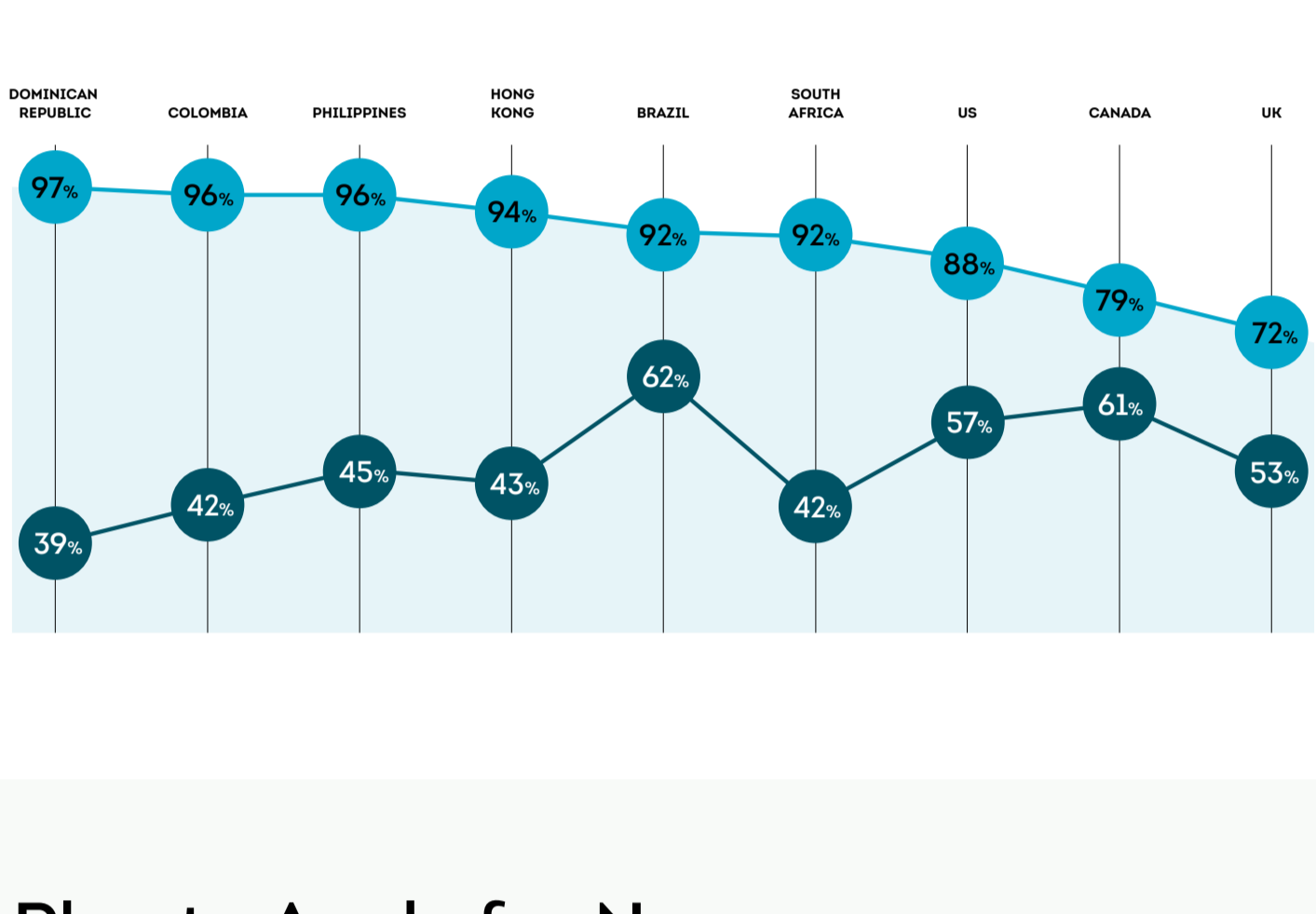
How Said Income Changed in Last Three Months



Expected Household Income Change in Next 12 Months

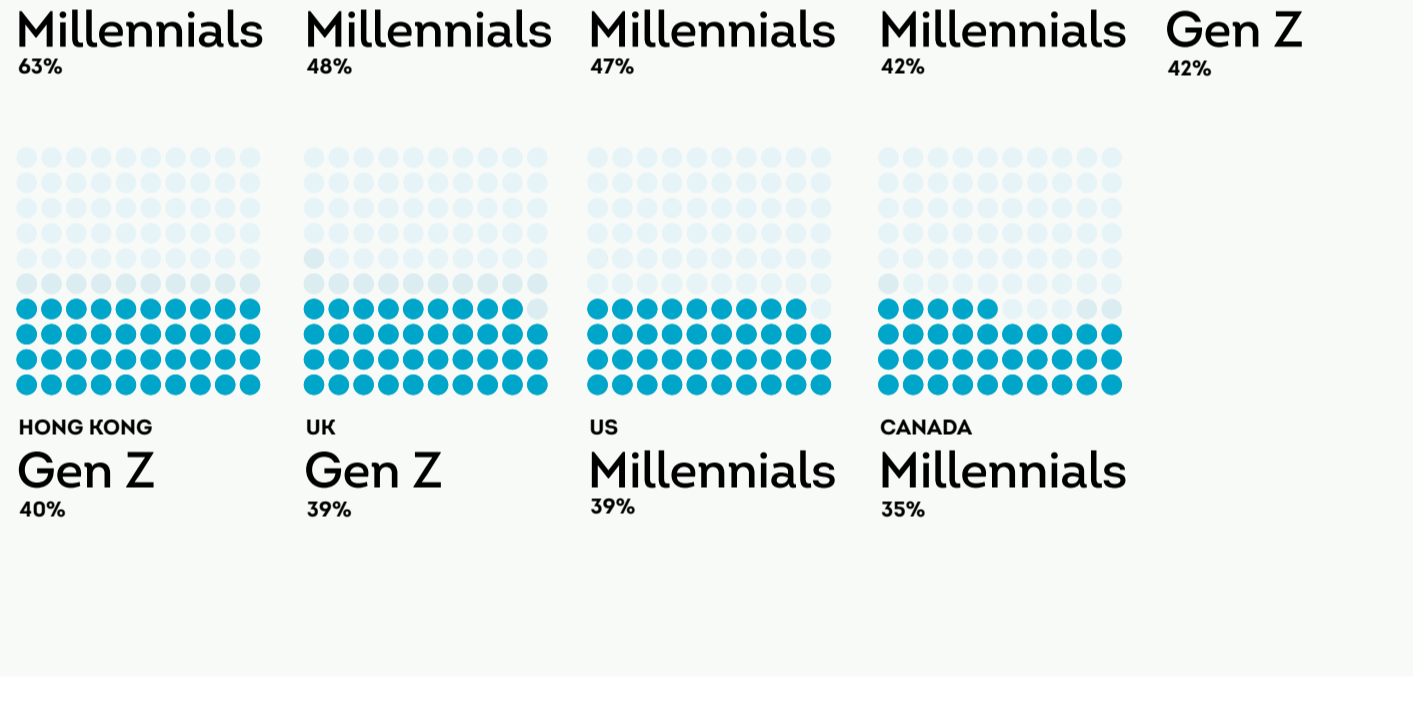


Believe Access to Credit is Important vs. Believe Have Sufficient Access



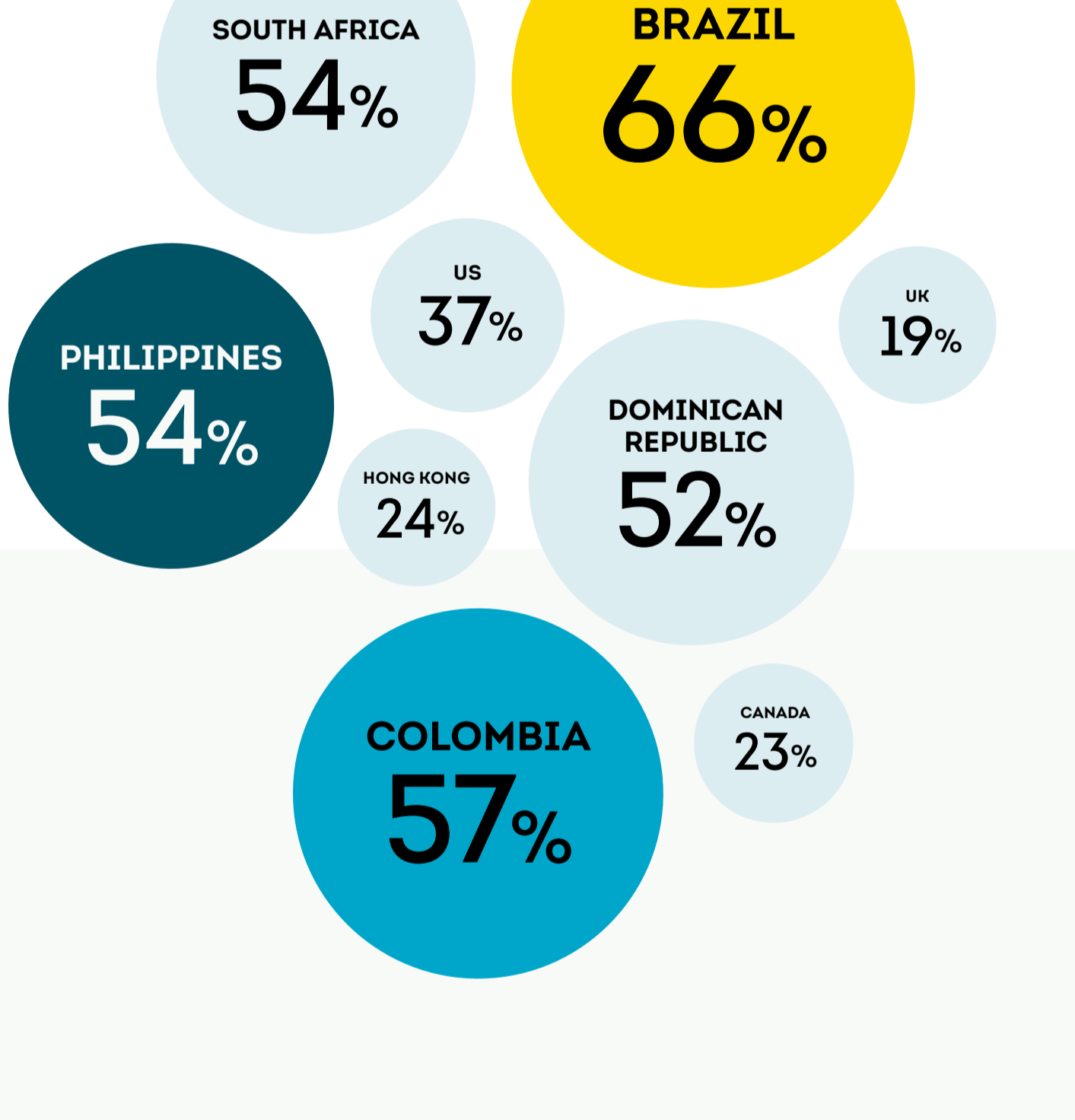
Plan to Apply for New Credit or Refinance Within the Next Year

Top generation planning to apply for credit in each country/region.



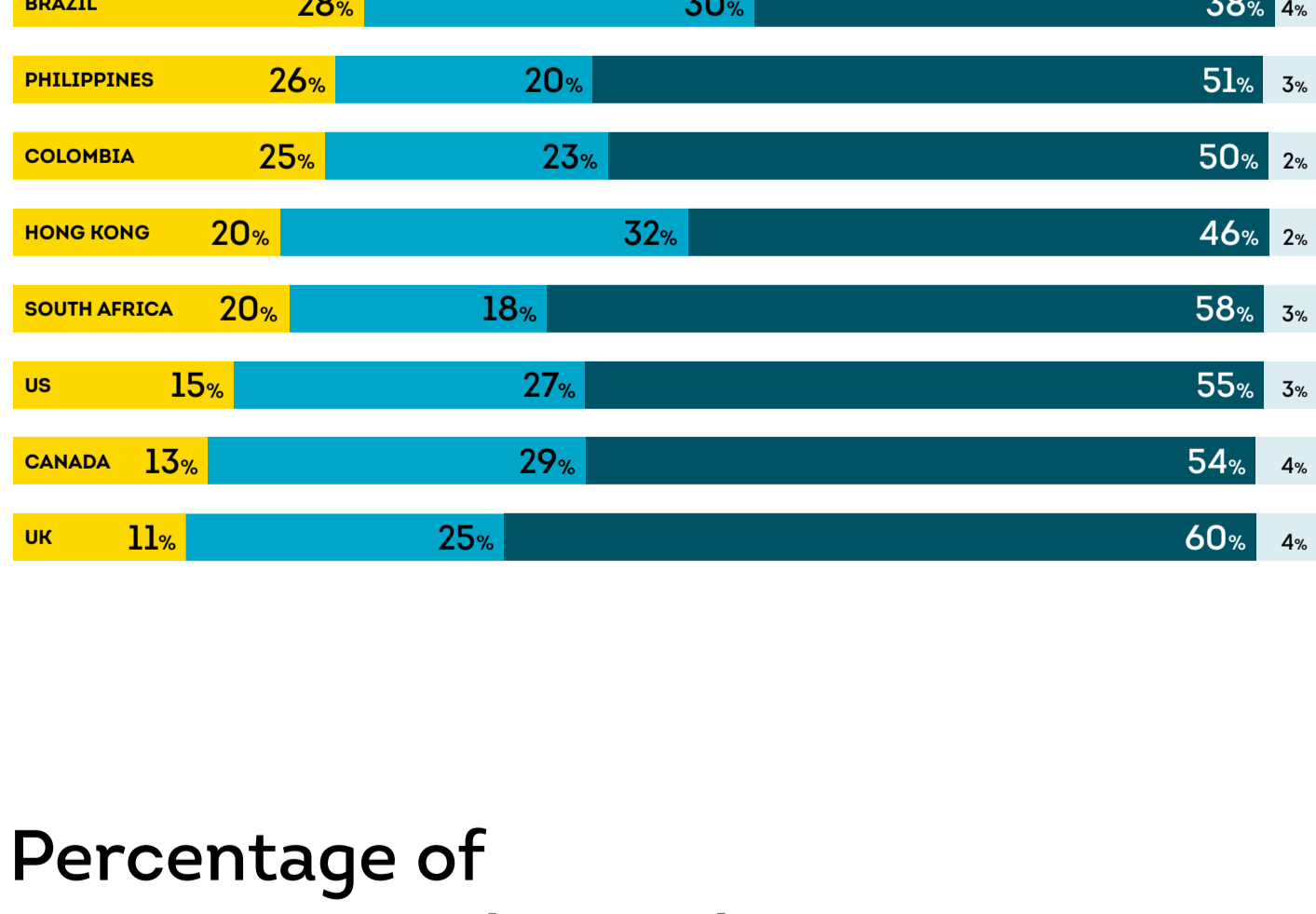
Believe Credit Score Would Increase if Businesses Leveraged Information Not on a Standard Credit Report

Examples provided were rental payments, gym membership payments, short-term (payday) loan history and buy now, pay later loans.

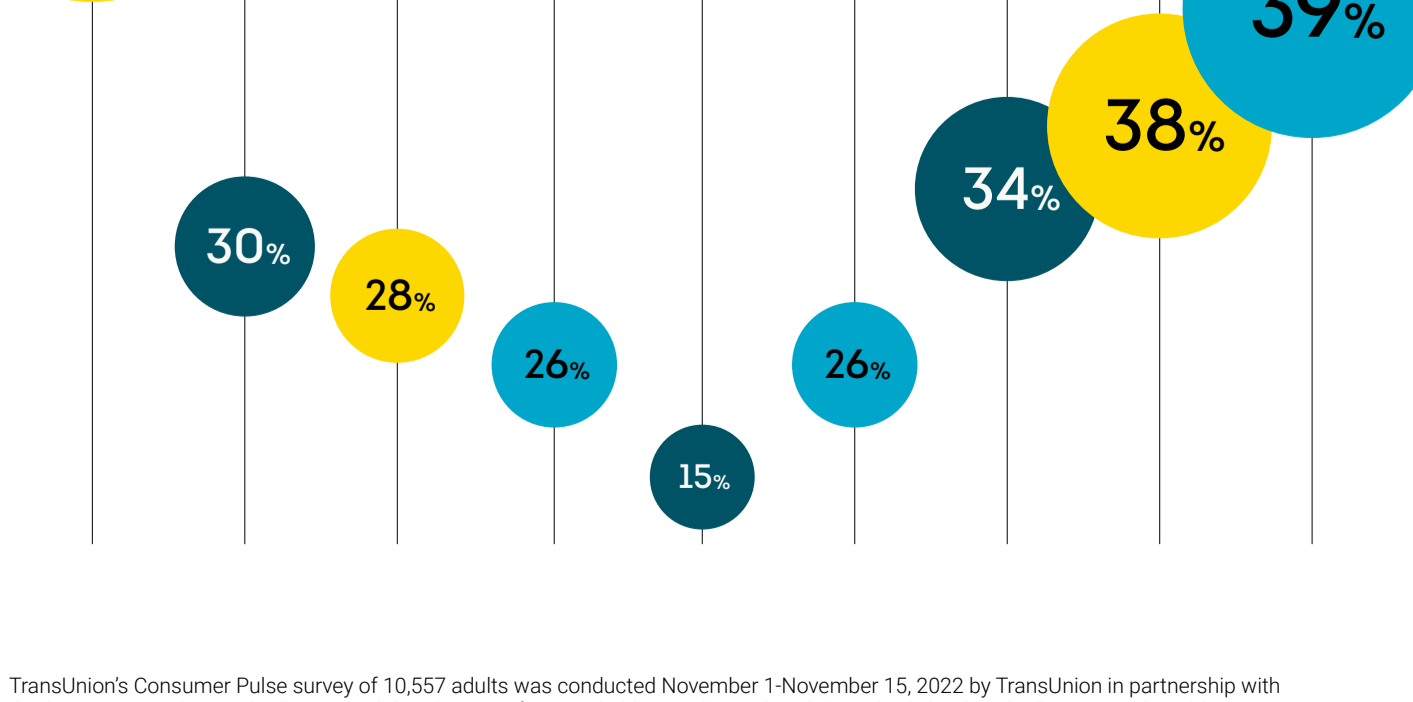


Expected Change in Discretionary Spending Over Next Three Months

The survey used dining out in restaurants, entertainment and travel as examples of discretionary spending.



Percentage of Consumers Who Said Majority of Transactions Made Online



TransUnion's Consumer Pulse survey of 10,557 adults was conducted November 1-November 15, 2022 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Colombia, the Dominican Republic, Hong Kong, the Philippines, South Africa, the UK and the US were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. Survey questions were administered in Chinese (Hong Kong), English, French (Canada), Portuguese (Brazil) and Spanish (Colombia and the Dominican Republic). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined as follows: Gen Z, born 1995-2004; Millennials, born 1980-1994; Gen X, born 1965-1979; and Baby Boomers, born 1944-1964. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

