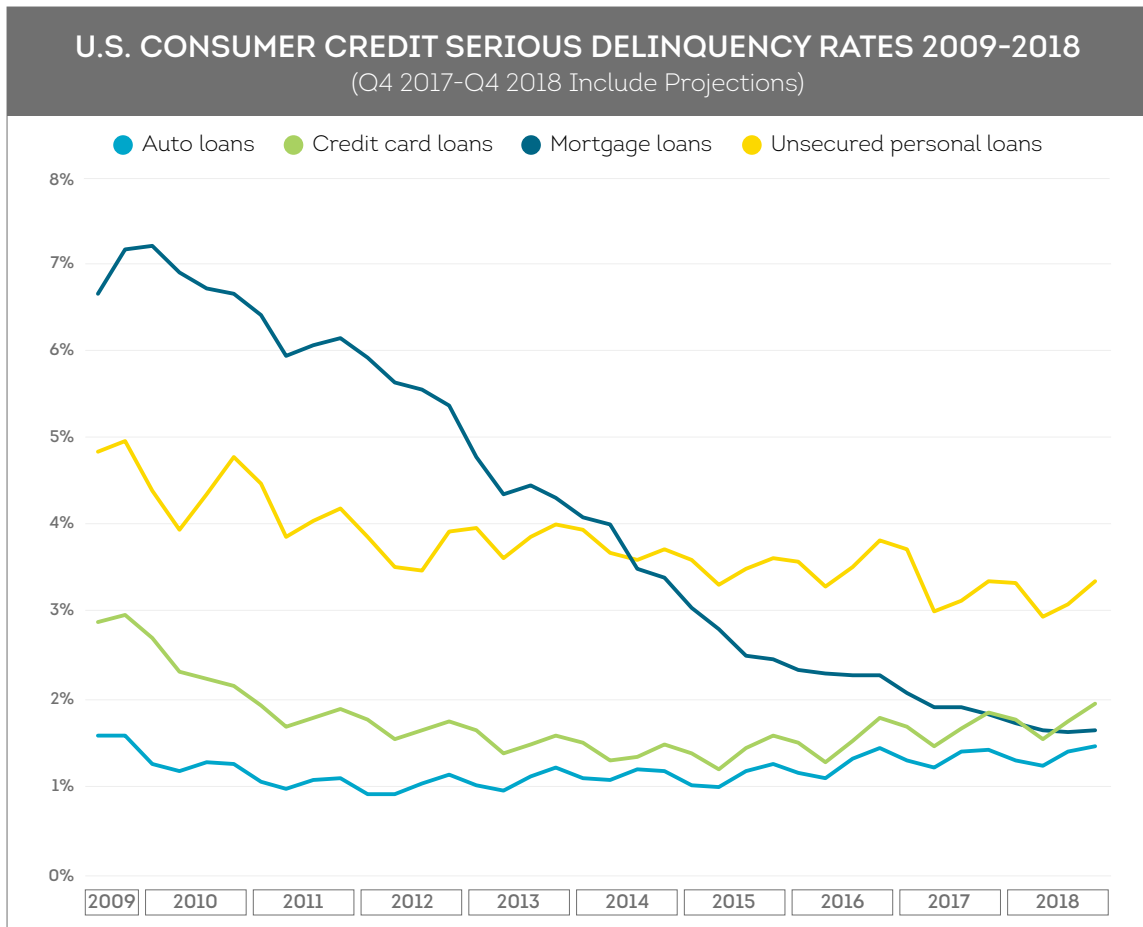


2018 TransUnion Consumer Credit Forecast

In spite of rising interest rates, the U.S. consumer credit market is poised to perform well in 2018, with well-managed delinquencies and continued wide access to credit across all products. TransUnion's (NYSE: TRU) 2018 consumer credit forecast found that expected increases to GDP, personal income, total employment and the Housing Price Index, among other factors, will outweigh potential negatives such as increasing prime interest rates and slowing vehicle sales.



PROJECTED SERIOUS DELINQUENCY RATES			
Credit Product	Q4 2018	Q4 2017	Projected Annual Percentage Change
Auto Loan (60+ DPD)	1.46%	1.43%	2%
Credit Card (90+ DPD)	1.96%	1.86%	5%
Mortgage Loan (60+ DPD)	1.65%	1.83%	-10%
Unsecured Personal Loan (60+ DPD)	3.36%	3.37%	-0.4%

For more detailed information about the forecast, please visit transunioninsights.com/IIR.