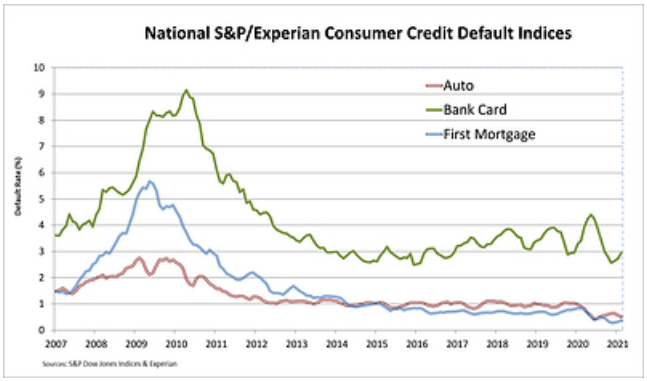
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S&P/Experian Consumer Credit Default Indices Show Second Straight Increase In Composite Rate In February 2021

All Five Major Metropolitan Areas Show Higher Rates

NEW YORK, March 16, 2021 /PRNewswire/ -- S&P Dow Jones Indices and Experian released today data throughFebruary 2021 for the S&P/Experian Consumer Credit Default Indices. The indices represent a comprehensive measure of changes in consumer credit defaults and show that the composite rate was five basis points higher at 0.53%. The bank card default rate rose 21 basis points to 2.93%. The auto loan default rate was down five basis points to 0.51% and the first mortgage default rate was up five basis points to 0.37%.



All five major metropolitan statistical areas ("MSAs") showed higher default rates compared to last month. The rate forNew York increased 34 basis points to 0.83% while Miami rose 21 basis points to 1.16%.Los Angeles was 12 basis points higher at 0.44%. Chicago and Dallas were each up two basis points, to 0.55% and 0.59% respectively.

The table below summarizes the February 2021 results for the S&P/Experian Consumer Credit Default Indices. These data are not seasonally adjusted and are not subject to revision.

National Indices			
Index	**February 2021 Index Level**	**January 2021 Index Level**	**February 2020 Index Level**
Composite	0.53	0.48	1.02
First Mortgage	0.37	0.32	0.84
Bank Card	2.93	2.72	3.41
Auto Loans	0.51	0.56	0.89

Source: S&P/Experian Consumer Credit Default Indices
Data through February 2021

The table below provides the index levels for the five major MSAs tracked by the S&P/Experian Consumer Credit Default Indices.

MSA	**February 2021 Index Level**	**January 2021 Index Level**	**February 2020 Index Level**
New York	0.83	0.49	1.00
Chicago	0.55	0.53	1.21
Dallas	0.59	0.57	1.02
Los Angeles	0.44	0.32	0.80
Miami	1.16	0.95	1.66

Source: S&P/Experian Consumer Credit Default Indices
Data through February 2021

For more information about S&P Dow Jones Indices, please visit www.spdji.com.

ABOUT THE S&P/EXPERIAN CONSUMER CREDIT DEFAULT INDICES

Jointly developed by S&P Dow Jones Indices LLC and Experian, the S&P/Experian Consumer Credit Default Indices are published on the third Tuesday of each month at 9:00 am ET. They are constructed to track the default experience of consumer balances in four key loan categories: auto, bankcard, first mortgage lien and second mortgage lien. The Indices are calculated based on data extracted from Experian's consumer credit database. This database is populated with individual consumer loan and payment data submitted by lenders to Experian every month. Experian's base of data contributors includes leading banks and mortgage companies, and covers approximately $11 trillion in outstanding loans sourced from 11,500 lenders.

For more information, please visit: www.spindices.com/indices/indicators/sp-experian-consumer-credit-default-composite-index.

ABOUT S&P DOW JONES INDICES

S&P Dow Jones Indices is the largest global resource for essential index-based concepts, data and research, and home to iconic financial market indicators, such as the S&P 500® and the Dow Jones Industrial Average®. More assets are invested in products based on our indices than products based on indices from any other provider in the world. Since Charles Dow invented the first index in 1884, S&P DJI has been innovating and developing across the spectrum of asset classes helping to define the way investors measure and trade the markets.

S&P Dow Jones Indices is a division of S&P Global (NYSE: SPGI), which provides essential intelligence for individuals, companies and governments to make decisions with confidence. For more information, visit *www.spdji.com*.

ABOUT EXPERIAN

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We have 17,800 people operating across 45 countries and every day we're investing in new technologies, talented people and innovation to help all our clients maximize every opportunity. We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.

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