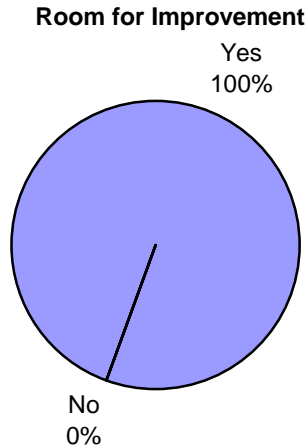


Room for Improvement

All of the participating lenders indicated that they felt that there was room for improvement in their pricing process, Figure 54.

Figure 54: Room for Improvement with Existing Pricing Process

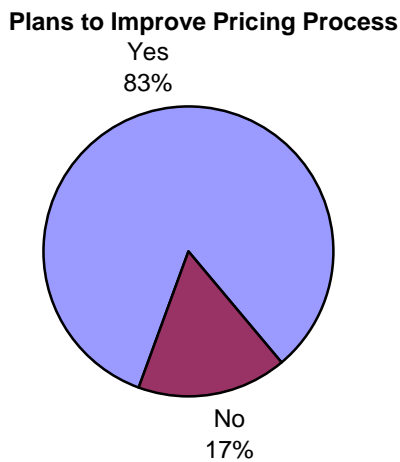


Source: Unsecured Personal Lending Pricing Practices Survey Conducted by BenchMark Consulting International

Plans to Improve Pricing Process

While all of the lenders indicated that they felt there was room for improvement in their pricing process, one lender had no current plans to make any specific improvements, Figure 55.

Figure 55: Plans to Improve Pricing Process



Source: Unsecured Personal Lending Pricing Practices Survey Conducted by BenchMark Consulting International