



FICO[®] Score 9 based on Equifax Data

Odds Charts

February 2015



FICO® Score 9 based on Equifax Data formerly called FICO® Risk Score, Classic, v9, will be referenced as “FICO® Score 9” throughout this document.

How to Read FICO® Score Odds Charts

» Users Required to Read the Following

FICO provides odds charts to its clients to demonstrate that the FICO® Score rank-orders risk for a variety of industries, applications, and performance outcomes. They may also be used as evidence of general performance expectations and to compare portfolio performance to general industry performance. This document and any accompanying odds charts constitute the confidential and proprietary information of FICO and, unless otherwise authorized by FICO, may only be used by a client of FICO who has signed an applicable FICO® Score end user agreement with the consumer reporting agency(ies) (CRA) and/or FICO, and then only to the extent necessary for the client to support its use of the FICO® Score on its own portfolio(s). This document and any accompanying odds charts may not be distributed to or used by any other entity and may not be used by a client for any other purpose, including, without limitation, to reverse engineer the FICO® Score, to calibrate or align other scores to the FICO® Score, or for model development purposes.

If you need authorization to use the odds charts, please contact scoresupport@fico.com with your request.

How to read FICO® Score odds charts

EVALUATING PERFORMANCE BY REPORT:

The left side of the odds chart measures performance by **consumer report**. Negative performance measures the consumer's worst performance on any trade line in the base category during the performance period.

EVALUATING PERFORMANCE BY TRADE LINE:

The right side of the odds chart measures performance by **trade line**. Negative performance here measures the consumer's performance on each trade line in the base category during the performance period.

Base Category defines the population of interest.

Negative Performance defines the specific negative behavior evaluated during the performance period. **NOTE:** The definitions used for the FICO® Score are cumulative. For example, the negative performance columns on the 90+/Any Derog chart includes all consumers/trades on the charge off/major derog chart, as well as those consumers/trades with a 90+ day delinquency during the performance period.

Industry/Type identifies the consumer reporting agency's classifications included in the base category.

Application defines how the scores are intended to be used.

BASE CATEGORY: All Industries Existing Accounts
NEGATIVE PERFORMANCE: 90+/Any Derog
INDUSTRY/TYPE: All Industries/All Types
APPLICATION: Customer Management

Odds Chart

Evaluating Performance by Report

Score Range	BASE CATEGORY			NEGATIVE PERFORMANCE			Report Odds (Value to 1)
	# of Consumer Reports	Cumulative %	# of Consumer Reports	Cumulative %	% Negative to Base (Reports)		
<500	5,564	1.5	2,416	10.1	49.4	1.3	
500-519	3,354	2.4	1,130	14.8	33.7	2.0	
520-539	5,503	3.9	1,277	20.1	23.2	3.3	
540-559	6,781	5.7	1,471	26.3	21.7	3.6	
*	*	*	*	*	*	*	
*	*	*	*	*	*	*	
*	*	*	*	*	*	*	
800-819	23,596	84.8	113	99.4	0.5	208.6	
820-839	23,200	91.1	69	99.7	0.3	335.2	
840+	33,032	100.0	80	100.0	0.2	412.9	
Total	370,808	100.0	23,974	100.0	6.5	14.5	

Evaluating Performance by Trade Line

Score Range	BASE CATEGORY			NEGATIVE PERFORMANCE			Trade Odds (Value to 1)
	# of Trades	Cumulative %	# of Trades	Cumulative %	% Negative to Base (Trades)		
<500	7,925	1.3	3,301	8.8	41.7	1.4	
500-519	4,683	2.1	1,378	12.5	29.4	2.4	
520-539	7,271	3.3	1,816	17.3	25.0	3.0	
540-559	11,263	5.1	2,128	23.0	18.9	4.3	
*	*	*	*	*	*	*	
*	*	*	*	*	*	*	
*	*	*	*	*	*	*	
800-819	33,584	86.8	169	99.4	0.5	197.3	
820-839	36,431	92.8	105	99.7	0.3	346.5	
840+	43,683	100.0	104	100.0	0.2	418.3	
Total	604,818	100.0	37,529	100.0	6.1	15.0	

Cumulative percentage of consumer reports up to and including those in the given score range, relative to the total number of consumer reports in the base category.

Cumulative percentage of "negative" consumer reports in the base category, up to and including those in the given score range, relative to the total number of "negative" consumer reports.

Ratio of base category consumer reports NOT exhibiting "negative" performance to those base category consumer reports that do exhibit "negative" performance. NOTE: This ratio is calculated by subtracting the number of negative consumer reports from the total consumer reports in each score range, then dividing the result by the number of negative consumer reports in the score range.

Cumulative percentage of trade lines in the base category, up to and including those in the given score range, relative to the total number of trade lines in the base category.

Cumulative percentage of "negative" trades in the base category, up to and including those in the given score range, relative to the total number of "negative" trades in the base category.

Ratio of base category trades NOT exhibiting "negative" performance to those trades that do exhibit "negative" performance. NOTE: This ratio is calculated by subtracting the number of negative trades from the total trades in each score range, then dividing the result by the number of negative trades in the score range.

Number of consumer reports from the defined base category in each score range based on a sample of 1 million total consumer reports in the credit reporting agency database. NOTE: "Consumer reports" is the same as "records" on previous odds charts, but includes only those consumers with activity on any base category trade line(s) during the performance period.

Number of consumer reports in each score range with at least one trade line in the base category demonstrating the defined negative performance during the performance period.

Percentage of "negative" consumer reports in the base category to all consumer reports in the base category within the given score range.

Number of trade lines from the defined base category in each score range—based on the trade lines on the reports of the same sample of 1 million total consumers.

Number of base category trade lines in each score range demonstrating the defined negative performance during the performance period.

Percentage of base category "negative" trade lines to all trade lines in the base category within the given score range.



NOTE: The numbers on the odds charts have been rounded. The percent negative to base and odds figures may not be calculable directly from these rounded numbers.

» What Are Odds Charts?

FICO® Score odds charts display the performance for consumers represented in the national development sample. The number of consumers represented on each odds chart is relative to 1 million consumers. For example, if a particular industry chart indicates a total of ~300,000 consumers, then roughly 30% of the national sample has at least one trade line in the base category in question. The charts reflect the combined experience of many lenders in the aggregate, and do not provide a precise prediction of the actual odds that a given lender will experience.

The charts are designed to demonstrate that the scores rank-order risk for a variety of industries, applications and performance outcomes. They may also be used as evidence of *general performance expectations*, and to compare portfolio performance to general industry performance.

» How Do I Select the Best Odds Chart to Use?

Each set of odds charts is specific to a scoring model, an industry and an application.¹ The industry and the application are both identified in the base category at the top of the odds chart. The application refers to your intended use of the scores, that is, for new credit acquisition or for customer management. You should choose the industry that best reflects your portfolio.

The odds charts for customer management include all consumers with trade lines in the base category opened prior to the observation date, as long as they have measurable performance in the performance period. The odds charts for acquisitions include only consumers with “new” trade lines—trade lines opened within 6 months following the observation date—with measurable performance during the performance period. (For example, the auto finance loan chart for acquisitions includes only consumers with at least one auto finance trade opened within the 6 months following the observation date.) Keep in mind that the charts do not include consumers who applied for credit during this 6-month period, but were not approved. For select industries, the odds charts for credit acquisition and customer management may be further segmented by derogatory (nonprime) behavior. The nonprime odds charts represent any consumer with at least one trade line in the base category and any major derogatory reference. The derogatory reference need not fall within the base category and may occur at any time on the consumer’s credit history.

Within each set of charts are four² pages with different negative performance categories:

- **60 days delinquent or worse, including any other derogatory credit information**
- **90 days delinquent or worse, including any other derogatory credit information**
- **Charge-off or any derogatory credit information, such as repossession or foreclosure**
- **Bankruptcy**

The negative performance categories are cumulative. For example, the 90+/any derog chart includes all consumers from the charge-off/major derog chart as well as those with a 90-day delinquent trade line. You should choose among the four negative performance categories based on the negative behavior of interest. For each of these negative performance categories, performance on trade lines in the base category is measured over the 18–24 months following the scoring date.

¹ Odds charts are produced with each redevelopment and otherwise as data are made available.

² All four charts may not be provided when insufficient information is available to generate a statistically reliable chart.

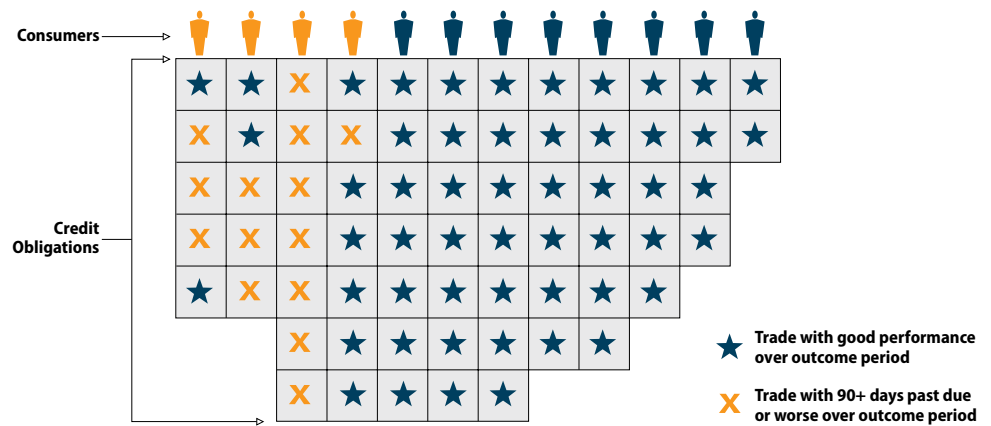
» Can I Use Odds Charts in Selecting Score Cutoffs, Designing Strategies or Forecasting?

Odds charts do not provide a precise prediction of the actual odds that a given lender will experience. Actual performance odds and score distributions vary by lender due to differences in market position relative to product offerings, competition, targeted population segments, marketing and customer management strategies, and economic factors.

FICO recommends that lenders perform ongoing tracking and evaluation of their portfolios to gain insights into performance expectations on each given portfolio. Once actual performance expectations are understood by score range, actual score distributions on applicants, prospects, or customers may be evaluated in connection with these performance expectations for each score range to select score cutoffs and design strategies.

» What Are Trade Odds?

Trade Odds demonstrate the ratio of trade lines in the base category not exhibiting negative performance to those exhibiting negative performance. The illustration below provides an example of how this concept works.



IN THIS EXAMPLE, there are only 12 consumers, and each consumer has two to seven trade lines. Each consumer's trade lines are shown in the boxes below that consumer. The four consumers on the left have some negative information on their credit file, as indicated by the "X". Evaluating performance for this population **by report** involves counting the number of consumers with any negative information and those without any negative information. In other words, evaluating the worst case scenario. Here, the **report odds** would be 2.0 (eight consumers with no negative performance divided by four consumers with negative performance). Evaluating performance for this population **by trade** involves counting the number of trade lines with negative performance and those with good payment performance. The **trade odds** here are 3.9 (54 trade lines with good performance divided by 14 trade lines with negative performance).

» How Will Trade Odds Compare to Report Odds?

Trade odds may be higher or lower than report odds depending on the relative number of good performing trade lines and poor performing trade lines. For example, if consumers with negative performance tend to have only a few trade lines in the base category, and the consumers with no negative performance tend to have multiple trade lines in the base category, then trade odds will be higher than report odds. On the other hand, if consumers as a group tend to have more negative performing trades in the base category than good performing trades, then trade odds will be lower than report odds.

In addition, the difference between trade odds and report odds will be greater in some industries than in others. In industries where consumers tend to have only one or two trade lines in the base category (such as real estate or auto finance), trade odds will look very similar to report odds. In those industries where consumers tend to have multiple trade lines (such as bankcard), the difference will be greater.

While neither measure of odds on the odds charts will provide a precise prediction of actual odds for a given lender's portfolio, lenders will now have two choices as to what to use as a starting point. Those lenders who are granting credit to consumers with some prior delinquency, and who care more about the odds of a consumer becoming a poor payer on a given trade, may prefer to use trade odds as their starting point. FICO expects that for these lenders, trade odds may be closer to the actual odds on a given portfolio. Conversely, more conservative lenders who care more about the odds of a consumer becoming a poor payer on any trade in the base category of interest, may prefer to use report odds as their starting point.

If you need help in selecting the odds chart that will best serve your needs, or for more information on using odds charts, contact the FICO® Score Support Helpline at scoresupport@fico.com, or your CRA representative.



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FICO® Score 9

Odds Chart

BASE CATEGORY: Personal Finance Installment Loans
 NEGATIVE PERFORMANCE: 60+/Any Derog
 APPLICATION: Acquisitions

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (REPORTS)	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (TRADES)	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<460	432	2.3	153	6.2	35.4	1.8	717	2.3	183	6.0	25.5	2.9
460-479	412	4.5	141	11.9	34.2	1.9	711	4.6	167	11.4	23.5	3.3
480-499	644	8.0	209	20.3	32.5	2.1	1,166	8.4	253	19.7	21.7	3.6
500-519	926	13.0	245	30.2	26.5	2.8	1,708	13.9	304	29.6	17.8	4.6
520-539	1,234	19.6	287	41.9	23.3	3.3	2,460	21.8	362	41.4	14.7	5.8
540-559	1,555	28.0	315	54.6	20.3	3.9	3,026	31.6	395	54.3	13.1	6.7
560-579	1,925	38.3	322	67.6	16.7	5.0	3,715	43.6	420	68.0	11.3	7.8
580-599	2,020	49.2	266	78.4	13.2	6.6	3,758	55.7	342	79.2	9.1	10.0
600-619	2,015	60.0	194	86.2	9.6	9.4	3,572	67.2	232	86.8	6.5	14.4
620-639	1,775	69.6	134	91.6	7.5	12.2	2,887	76.5	167	92.2	5.8	16.3
640-659	1,508	77.7	88	95.2	5.8	16.1	2,252	83.8	107	95.7	4.8	20.0
660-679	1,193	84.1	61	97.7	5.1	18.6	1,622	89.0	69	98.0	4.3	22.5
680-699	830	88.6	27	98.7	3.3	29.7	1,042	92.4	29	98.9	2.8	34.9
700-719	559	91.6	16	99.4	2.9	33.9	675	94.6	17	99.5	2.5	38.7
720-739	390	93.7	7	99.7	1.8	54.7	445	96.0	8	99.7	1.8	54.6
740-759	301	95.3	3	99.8	1.0	99.3	323	97.1	3	99.8	0.9	106.7
760+	873	100.0	5	100.0	0.6	173.6	911	100.0	5	100.0	0.5	181.2
Total	18,592	100.0	2,473	100.0	13.3	6.5	30,990	100.0	3,063	100.0	9.9	9.1

This chart represents the performance of loans in the base category which were opened within 6 months following the observation date.



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: October 2014

FICO® Score 9

Odds Chart

BASE CATEGORY: Personal Finance Installment Loans
 NEGATIVE PERFORMANCE: 90+/Any Derog
 APPLICATION: Acquisitions

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (REPORTS)	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (TRADES)	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<460	432	2.3	135	6.2	31.3	2.2	717	2.3	158	5.9	22.0	3.5
460-479	412	4.5	126	12.1	30.6	2.3	711	4.6	148	11.5	20.8	3.8
480-499	644	8.0	187	20.7	29.0	2.4	1,166	8.4	223	19.8	19.1	4.2
500-519	926	13.0	221	30.9	23.9	3.2	1,708	13.9	273	30.0	16.0	5.3
520-539	1,234	19.6	244	42.2	19.8	4.1	2,460	21.8	304	41.4	12.4	7.1
540-559	1,555	28.0	277	55.0	17.8	4.6	3,026	31.6	347	54.4	11.5	7.7
560-579	1,925	38.3	279	67.9	14.5	5.9	3,715	43.6	368	68.2	9.9	9.1
580-599	2,020	49.2	240	79.0	11.9	7.4	3,758	55.7	307	79.6	8.2	11.2
600-619	2,015	60.0	165	86.7	8.2	11.2	3,572	67.2	201	87.2	5.6	16.8
620-639	1,775	69.6	111	91.8	6.3	15.0	2,887	76.5	139	92.4	4.8	19.8
640-659	1,508	77.7	76	95.3	5.0	18.8	2,252	83.8	92	95.8	4.1	23.5
660-679	1,193	84.1	53	97.8	4.4	21.5	1,622	89.0	61	98.1	3.8	25.6
680-699	830	88.6	23	98.8	2.8	35.1	1,042	92.4	25	99.0	2.4	40.7
700-719	559	91.6	13	99.4	2.3	42.0	675	94.6	13	99.5	1.9	50.9
720-739	390	93.7	5	99.7	1.3	77.0	445	96.0	6	99.7	1.3	73.2
740-759	301	95.3	3	99.8	1.0	99.3	323	97.1	3	99.9	0.9	106.7
760+	873	100.0	4	100.0	0.5	217.3	911	100.0	4	100.0	0.4	226.8
Total	18,592	100.0	2,162	100.0	11.6	7.6	30,990	100.0	2,672	100.0	8.6	10.6

This chart represents the performance of loans in the base category which were opened within 6 months following the observation date.



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: October 2014

FICO® Score 9

Odds Chart

BASE CATEGORY: Personal Finance Installment Loans
 NEGATIVE PERFORMANCE: Charge-Off/Major Derog
 APPLICATION: Acquisitions

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (REPORTS)	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (TRADES)	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<460	432	2.3	110	6.7	25.5	2.9	717	2.3	128	6.3	17.9	4.6
460-479	412	4.5	102	13.0	24.8	3.0	711	4.6	118	12.1	16.6	5.0
480-499	644	8.0	141	21.6	21.9	3.6	1,166	8.4	168	20.4	14.4	5.9
500-519	926	13.0	171	32.0	18.5	4.4	1,708	13.9	216	31.0	12.6	6.9
520-539	1,234	19.6	182	43.2	14.7	5.8	2,460	21.8	231	42.4	9.4	9.6
540-559	1,555	28.0	215	56.3	13.8	6.2	3,026	31.6	265	55.5	8.8	10.4
560-579	1,925	38.3	220	69.8	11.4	7.8	3,715	43.6	288	69.7	7.8	11.9
580-599	2,020	49.2	175	80.5	8.7	10.5	3,758	55.7	230	81.0	6.1	15.3
600-619	2,015	60.0	117	87.6	5.8	16.2	3,572	67.2	144	88.1	4.0	23.8
620-639	1,775	69.6	79	92.5	4.5	21.5	2,887	76.5	99	93.0	3.4	28.2
640-659	1,508	77.7	51	95.6	3.4	28.6	2,252	83.8	63	96.1	2.8	34.7
660-679	1,193	84.1	40	98.0	3.4	28.8	1,622	89.0	45	98.3	2.8	35.0
680-699	830	88.6	16	99.0	1.9	50.9	1,042	92.4	17	99.1	1.6	60.3
700-719	559	91.6	8	99.5	1.4	68.9	675	94.6	9	99.6	1.3	74.0
720-739	390	93.7	3	99.7	0.8	129.0	445	96.0	4	99.8	0.9	110.3
740-759	301	95.3	2	99.8	0.7	149.5	323	97.1	2	99.9	0.6	160.5
760+	873	100.0	3	100.0	0.3	290.0	911	100.0	3	100.0	0.3	302.7
Total	18,592	100.0	1,635	100.0	8.8	10.4	30,990	100.0	2,030	100.0	6.6	14.3

This chart represents the performance of loans in the base category which were opened within 6 months following the observation date.



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: October 2014

FICO® Score 9

Odds Chart

BASE CATEGORY: Personal Finance Installment Loans

NEGATIVE PERFORMANCE: 60+/Any Derog

APPLICATION: Customer Management

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (REPORTS)	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (TRADES)	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	783	2.1	542	9.2	69.2	0.4	1,003	2.1	688	9.7	68.6	0.5
450-459	309	2.9	186	12.3	60.2	0.7	415	3.0	234	12.9	56.4	0.8
460-469	413	3.9	216	15.9	52.3	0.9	559	4.2	278	16.8	49.7	1.0
470-479	492	5.2	243	20.0	49.4	1.0	635	5.5	298	21.0	46.9	1.1
480-489	597	6.8	276	24.7	46.2	1.2	808	7.2	340	25.8	42.1	1.4
490-499	660	8.5	286	29.5	43.3	1.3	864	9.0	342	30.6	39.6	1.5
500-509	791	10.6	305	34.7	38.6	1.6	1,104	11.3	395	36.1	35.8	1.8
510-519	930	13.1	332	40.3	35.7	1.8	1,253	13.9	413	41.9	33.0	2.0
520-529	1,030	15.8	330	45.9	32.0	2.1	1,415	16.9	415	47.8	29.3	2.4
530-539	1,153	18.8	334	51.5	29.0	2.5	1,609	20.3	414	53.6	25.7	2.9
540-549	1,244	22.1	305	56.6	24.5	3.1	1,684	23.8	371	58.8	22.0	3.5
550-559	1,329	25.5	298	61.7	22.4	3.5	1,785	27.6	357	63.8	20.0	4.0
560-569	1,490	29.4	288	66.5	19.3	4.2	1,978	31.7	337	68.5	17.0	4.9
570-579	1,662	33.8	296	71.5	17.8	4.6	2,187	36.3	349	73.4	16.0	5.3
580-589	1,641	38.1	239	75.6	14.6	5.9	2,155	40.8	280	77.4	13.0	6.7
590-599	1,718	42.6	238	79.6	13.9	6.2	2,231	45.5	272	81.2	12.2	7.2
600-609	1,740	47.2	195	82.9	11.2	7.9	2,247	50.2	223	84.3	9.9	9.1
610-619	1,734	51.7	177	85.9	10.2	8.8	2,222	54.9	200	87.1	9.0	10.1
620-629	1,722	56.3	152	88.4	8.8	10.3	2,160	59.4	173	89.5	8.0	11.5
630-639	1,677	60.7	136	90.7	8.1	11.3	2,066	63.8	149	91.6	7.2	12.9
640-649	1,638	65.0	115	92.7	7.0	13.2	2,004	68.0	134	93.5	6.7	14.0
650-659	1,537	69.0	90	94.2	5.9	16.1	1,855	71.9	98	94.9	5.3	17.9
660-669	1,498	72.9	71	95.4	4.7	20.1	1,773	75.6	75	95.9	4.2	22.6
670-679	1,394	76.6	58	96.4	4.2	23.0	1,620	79.0	63	96.8	3.9	24.7
680-689	1,207	79.8	49	97.2	4.1	23.6	1,387	81.9	53	97.6	3.8	25.2
690-699	1,101	82.6	41	97.9	3.7	25.9	1,259	84.6	44	98.2	3.5	27.6
700-709	927	85.1	30	98.4	3.2	29.9	1,042	86.7	31	98.6	3.0	32.6
710-719	776	87.1	23	98.8	3.0	32.7	880	88.6	25	99.0	2.8	34.2
720-729	677	88.9	15	99.0	2.2	44.1	745	90.2	15	99.2	2.0	48.7
730-739	542	90.3	11	99.2	2.0	48.3	590	91.4	11	99.3	1.9	52.6
740-749	499	91.6	8	99.4	1.6	61.4	546	92.5	8	99.5	1.5	67.3
750+	3,193	100.0	38	100.0	1.2	83.0	3,551	100.0	39	100.0	1.1	90.1
Total	38,104	100.0	5,923	100.0	15.5	5.4	47,632	100.0	7,124	100.0	15.0	5.7

This chart represents the performance of loans in the base category which were opened prior to the observation date.



Observation Date: October 2011
Performance Date: October 2013



Publication Date: October 2014

FICO® Score 9

Odds Chart

BASE CATEGORY: Personal Finance Installment Loans

NEGATIVE PERFORMANCE: 90+/Any Derog

APPLICATION: Customer Management

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (REPORTS)	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (TRADES)	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	783	2.1	507	9.9	64.8	0.5	1,003	2.1	642	10.5	64.0	0.6
450-459	309	2.9	168	13.2	54.4	0.8	415	3.0	211	13.9	50.8	1.0
460-469	413	3.9	198	17.1	47.9	1.1	559	4.2	250	18.0	44.7	1.2
470-479	492	5.2	214	21.3	43.5	1.3	635	5.5	262	22.3	41.3	1.4
480-489	597	6.8	243	26.0	40.7	1.5	808	7.2	299	27.2	37.0	1.7
490-499	660	8.5	249	30.9	37.7	1.7	864	9.0	298	32.1	34.5	1.9
500-509	791	10.6	270	36.2	34.1	1.9	1,104	11.3	346	37.7	31.3	2.2
510-519	930	13.1	285	41.8	30.6	2.3	1,253	13.9	352	43.5	28.1	2.6
520-529	1,030	15.8	276	47.2	26.8	2.7	1,415	16.9	346	49.1	24.5	3.1
530-539	1,153	18.8	286	52.8	24.8	3.0	1,609	20.3	353	54.9	21.9	3.6
540-549	1,244	22.1	263	58.0	21.1	3.7	1,684	23.8	313	60.0	18.6	4.4
550-559	1,329	25.5	254	62.9	19.1	4.2	1,785	27.6	303	65.0	17.0	4.9
560-569	1,490	29.4	244	67.7	16.4	5.1	1,978	31.7	284	69.6	14.4	6.0
570-579	1,662	33.8	254	72.7	15.3	5.5	2,187	36.3	298	74.5	13.6	6.3
580-589	1,641	38.1	199	76.6	12.1	7.2	2,155	40.8	229	78.2	10.6	8.4
590-599	1,718	42.6	200	80.5	11.6	7.6	2,231	45.5	229	82.0	10.3	8.7
600-609	1,740	47.2	160	83.6	9.2	9.9	2,247	50.2	181	84.9	8.1	11.4
610-619	1,734	51.7	141	86.4	8.1	11.3	2,222	54.9	158	87.5	7.1	13.1
620-629	1,722	56.3	126	88.9	7.3	12.7	2,160	59.4	146	89.9	6.8	13.8
630-639	1,677	60.7	112	91.0	6.7	14.0	2,066	63.8	123	91.9	6.0	15.8
640-649	1,638	65.0	97	92.9	5.9	15.9	2,004	68.0	113	93.7	5.6	16.7
650-659	1,537	69.0	76	94.4	4.9	19.2	1,855	71.9	83	95.1	4.5	21.3
660-669	1,498	72.9	57	95.6	3.8	25.3	1,773	75.6	61	96.1	3.4	28.1
670-679	1,394	76.6	48	96.5	3.4	28.0	1,620	79.0	52	96.9	3.2	30.2
680-689	1,207	79.8	41	97.3	3.4	28.4	1,387	81.9	44	97.7	3.2	30.5
690-699	1,101	82.6	33	97.9	3.0	32.4	1,259	84.6	36	98.3	2.9	34.0
700-709	927	85.1	25	98.4	2.7	36.1	1,042	86.7	25	98.7	2.4	40.7
710-719	776	87.1	19	98.8	2.4	39.8	880	88.6	20	99.0	2.3	43.0
720-729	677	88.9	13	99.1	1.9	51.1	745	90.2	13	99.2	1.7	56.3
730-739	542	90.3	9	99.2	1.7	59.2	590	91.4	9	99.3	1.5	64.6
740-749	499	91.6	6	99.4	1.2	82.2	546	92.5	7	99.5	1.3	77.0
750+	3,193	100.0	33	100.0	1.0	95.8	3,551	100.0	33	100.0	0.9	106.6
Total	38,104	100.0	5,106	100.0	13.4	6.5	47,632	100.0	6,119	100.0	12.8	6.8

This chart represents the performance of loans in the base category which were opened prior to the observation date.



Observation Date: October 2011
Performance Date: October 2013



Publication Date: October 2014

FICO® Score 9

Odds Chart

BASE CATEGORY: Personal Finance Installment Loans
 NEGATIVE PERFORMANCE: Charge-Off/Major Derog
 APPLICATION: Customer Management

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (REPORTS)	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		% NEGATIVE TO BASE (TRADES)	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	783	2.1	402	11.2	51.3	0.9	1,003	2.1	508	11.8	50.6	1.0
450-459	309	2.9	130	14.8	42.1	1.4	415	3.0	165	15.6	39.8	1.5
460-469	413	3.9	146	18.9	35.4	1.8	559	4.2	185	19.9	33.1	2.0
470-479	492	5.2	157	23.3	31.9	2.1	635	5.5	194	24.4	30.6	2.3
480-489	597	6.8	175	28.1	29.3	2.4	808	7.2	218	29.4	27.0	2.7
490-499	660	8.5	169	32.9	25.6	2.9	864	9.0	200	34.1	23.1	3.3
500-509	791	10.6	201	38.5	25.4	2.9	1,104	11.3	250	39.9	22.6	3.4
510-519	930	13.1	198	44.0	21.3	3.7	1,253	13.9	247	45.6	19.7	4.1
520-529	1,030	15.8	188	49.2	18.3	4.5	1,415	16.9	234	51.0	16.5	5.0
530-539	1,153	18.8	202	54.8	17.5	4.7	1,609	20.3	245	56.7	15.2	5.6
540-549	1,244	22.1	175	59.7	14.1	6.1	1,684	23.8	209	61.6	12.4	7.1
550-559	1,329	25.5	174	64.6	13.1	6.6	1,785	27.6	207	66.4	11.6	7.6
560-569	1,490	29.4	172	69.4	11.5	7.7	1,978	31.7	200	71.0	10.1	8.9
570-579	1,662	33.8	169	74.1	10.2	8.8	2,187	36.3	207	75.8	9.5	9.6
580-589	1,641	38.1	139	78.0	8.5	10.8	2,155	40.8	158	79.5	7.3	12.6
590-599	1,718	42.6	128	81.5	7.5	12.4	2,231	45.5	150	82.9	6.7	13.9
600-609	1,740	47.2	101	84.3	5.8	16.2	2,247	50.2	117	85.6	5.2	18.2
610-619	1,734	51.7	99	87.1	5.7	16.5	2,222	54.9	110	88.2	5.0	19.2
620-629	1,722	56.3	81	89.4	4.7	20.3	2,160	59.4	93	90.4	4.3	22.2
630-639	1,677	60.7	73	91.4	4.4	22.0	2,066	63.8	81	92.2	3.9	24.5
640-649	1,638	65.0	64	93.2	3.9	24.6	2,004	68.0	77	94.0	3.8	25.0
650-659	1,537	69.0	46	94.5	3.0	32.4	1,855	71.9	50	95.2	2.7	36.1
660-669	1,498	72.9	41	95.6	2.7	35.5	1,773	75.6	42	96.2	2.4	41.2
670-679	1,394	76.6	33	96.5	2.4	41.2	1,620	79.0	36	97.0	2.2	44.0
680-689	1,207	79.8	28	97.3	2.3	42.1	1,387	81.9	30	97.7	2.2	45.2
690-699	1,101	82.6	21	97.9	1.9	51.4	1,259	84.6	22	98.2	1.7	56.2
700-709	927	85.1	17	98.4	1.8	53.5	1,042	86.7	17	98.6	1.6	60.3
710-719	776	87.1	13	98.7	1.7	58.7	880	88.6	14	98.9	1.6	61.9
720-729	677	88.9	10	99.0	1.5	66.7	745	90.2	10	99.1	1.3	73.5
730-739	542	90.3	7	99.2	1.3	76.4	590	91.4	7	99.3	1.2	83.3
740-749	499	91.6	4	99.3	0.8	123.8	546	92.5	4	99.4	0.7	135.5
750+	3,193	100.0	25	100.0	0.8	126.7	3,551	100.0	26	100.0	0.7	135.6
Total	38,104	100.0	3,588	100.0	9.4	9.6	47,632	100.0	4,313	100.0	9.1	10.0

This chart represents the performance of loans in the base category which were opened prior to the observation date.



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: October 2014