

FICO® Score 9 based on Experian Data

Odds Charts

February 2015



FICO® Score 9 based on Experian 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 Deroq 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.

Application defines how the scores are intended to be used.

Odds Chart

BASE CATEGORY: All Industries
 NEGATIVE PERFORMANCE: 90+ /Any Deroq
 APPLICATION: Acquisitions

Evaluating Performance by Report

Evaluating Performance by Trade Line

Score Range	BASE CATEGORY		NEGATIVE PERFORMANCE			Report Odds (Value to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE			Trade Odds (Value to 1)
	# of Consumer Reports	Cumulative %	# of Consumer Reports	Cumulative %	% Negative to Base (Reports)		# of Trades	Cumulative %	# of Trades	Cumulative %	% Negative to Base (Trades)	
<500	5,564	1.5	2,416	10.1	43.4	1.3	7,925	1.3	3,301	8.8	41.7	1.4
500-519	3,354	2.4	1,130	14.8	33.7	2.0	4,683	2.1	1,378	12.5	29.4	2.4
520-539	5,503	3.9	1,277	20.1	23.2	3.3	7,271	3.3	1,816	17.3	25.0	3.0
540-559	6,781	5.7	1,471	26.3	21.7	3.6	11,263	5.1	2,128	23.0	18.9	4.3
*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	*	*	*
760-779	23,596	84.8	113	99.4	0.5	208.6	33,584	86.8	169	99.4	0.5	197.3
780-799	23,200	91.1	69	99.7	0.3	335.2	36,431	92.8	105	99.7	0.3	346.5
800+	33,032	100.0	80	100.0	0.2	412.9	43,683	100.0	104	100.0	0.2	418.3
Total	370,808	100.0	23,974	100.0	6.5	14.5	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.

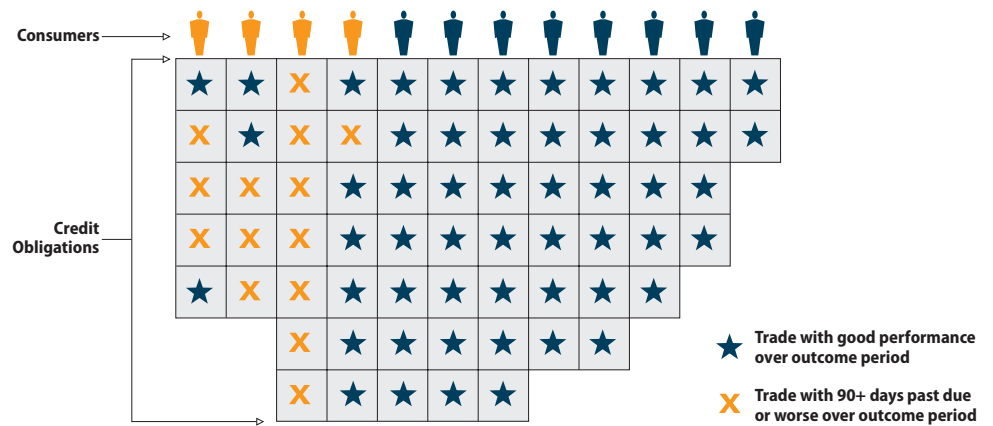
» Can I Use Odds Charts in Selecting Score Cutoffs, Designing Strategies or Forecasting?

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: All Industries
 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 %		
<500	5,767	1.9	2,529	11.6	43.9	1.3	7,242	1.7	2,925	10.6	40.4	1.5
500-519	3,647	3.1	1,333	17.8	36.6	1.7	4,792	2.8	1,600	16.4	33.4	2.0
520-539	4,815	4.7	1,624	25.2	33.7	2.0	6,607	4.3	1,975	23.5	29.9	2.3
540-559	6,182	6.8	1,804	33.5	29.2	2.4	8,743	6.4	2,232	31.6	25.5	2.9
560-579	7,652	9.3	1,965	42.6	25.7	2.9	10,991	8.9	2,461	40.5	22.4	3.5
580-599	9,248	12.4	2,086	52.2	22.6	3.4	13,786	12.1	2,676	50.2	19.4	4.2
600-619	10,536	15.9	1,909	61.0	18.1	4.5	16,146	15.9	2,554	59.5	15.8	5.3
620-639	12,577	20.1	1,870	69.6	14.9	5.7	19,275	20.3	2,455	68.4	12.7	6.9
640-659	15,263	25.1	1,642	77.1	10.8	8.3	23,328	25.8	2,216	76.4	9.5	9.5
660-679	17,562	31.0	1,375	83.4	7.8	11.8	26,799	32.0	1,846	83.1	6.9	13.5
680-699	19,715	37.5	1,140	88.7	5.8	16.3	29,456	38.8	1,511	88.5	5.1	18.5
700-719	20,323	44.3	796	92.3	3.9	24.5	30,071	45.8	1,041	92.3	3.5	27.9
720-739	21,035	51.2	583	95.0	2.8	35.1	30,802	53.0	763	95.1	2.5	39.4
740-759	21,164	58.3	386	96.8	1.8	53.8	30,442	60.0	509	96.9	1.7	58.8
760-779	23,034	65.9	273	98.1	1.2	83.4	32,705	67.6	346	98.2	1.1	93.5
780-799	25,051	74.2	192	98.9	0.8	129.5	34,896	75.7	238	99.0	0.7	145.6
800+	77,554	100.0	231	100.0	0.3	334.7	104,400	100.0	270	100.0	0.3	385.7
Total	301,125	100.0	21,738	100.0	7.2	12.9	430,481	100.0	27,618	100.0	6.4	14.6

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 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 %		
<500	5,767	1.9	2,143	12.0	37.2	1.7	7,242	1.7	2,463	10.8	34.0	1.9
500-519	3,647	3.1	1,132	18.4	31.0	2.2	4,792	2.8	1,347	16.8	28.1	2.6
520-539	4,815	4.7	1,384	26.2	28.7	2.5	6,607	4.3	1,652	24.0	25.0	3.0
540-559	6,182	6.8	1,520	34.7	24.6	3.1	8,743	6.4	1,874	32.3	21.4	3.7
560-579	7,652	9.3	1,661	44.0	21.7	3.6	10,991	8.9	2,075	41.4	18.9	4.3
580-599	9,248	12.4	1,737	53.8	18.8	4.3	13,786	12.1	2,227	51.2	16.2	5.2
600-619	10,536	15.9	1,592	62.7	15.1	5.6	16,146	15.9	2,129	60.6	13.2	6.6
620-639	12,577	20.1	1,529	71.3	12.2	7.2	19,275	20.3	2,019	69.5	10.5	8.5
640-659	15,263	25.1	1,310	78.6	8.6	10.7	23,328	25.8	1,793	77.3	7.7	12.0
660-679	17,562	31.0	1,094	84.8	6.2	15.1	26,799	32.0	1,502	84.0	5.6	16.8
680-699	19,715	37.5	902	89.8	4.6	20.9	29,456	38.8	1,218	89.3	4.1	23.2
700-719	20,323	44.3	610	93.3	3.0	32.3	30,071	45.8	818	92.9	2.7	35.8
720-739	21,035	51.2	445	95.8	2.1	46.3	30,802	53.0	604	95.6	2.0	50.0
740-759	21,164	58.3	284	97.3	1.3	73.5	30,442	60.0	390	97.3	1.3	77.1
760-779	23,034	65.9	192	98.4	0.8	119.0	32,705	67.6	259	98.4	0.8	125.3
780-799	25,051	74.2	126	99.1	0.5	197.8	34,896	75.7	166	99.2	0.5	209.2
800+	77,554	100.0	155	100.0	0.2	499.3	104,400	100.0	191	100.0	0.2	545.6
Total	301,125	100.0	17,816	100.0	5.9	15.9	430,481	100.0	22,727	100.0	5.3	17.9

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 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 %		
<500	5,767	1.9	1,871	13.3	32.4	2.1	7,242	1.7	2,142	12.0	29.6	2.4
500-519	3,647	3.1	968	20.2	26.5	2.8	4,792	2.8	1,149	18.5	24.0	3.2
520-539	4,815	4.7	1,176	28.6	24.4	3.1	6,607	4.3	1,401	26.3	21.2	3.7
540-559	6,182	6.8	1,247	37.5	20.2	4.0	8,743	6.4	1,519	34.8	17.4	4.8
560-579	7,652	9.3	1,342	47.1	17.5	4.7	10,991	8.9	1,651	44.1	15.0	5.7
580-599	9,248	12.4	1,375	56.9	14.9	5.7	13,786	12.1	1,743	53.9	12.6	6.9
600-619	10,536	15.9	1,224	65.6	11.6	7.6	16,146	15.9	1,625	63.0	10.1	8.9
620-639	12,577	20.1	1,148	73.8	9.1	10.0	19,275	20.3	1,514	71.5	7.9	11.7
640-659	15,263	25.1	953	80.6	6.2	15.0	23,328	25.8	1,312	78.8	5.6	16.8
660-679	17,562	31.0	796	86.3	4.5	21.1	26,799	32.0	1,110	85.0	4.1	23.1
680-699	19,715	37.5	658	91.0	3.3	29.0	29,456	38.8	902	90.1	3.1	31.7
700-719	20,323	44.3	436	94.1	2.1	45.6	30,071	45.8	602	93.5	2.0	49.0
720-739	21,035	51.2	308	96.3	1.5	67.3	30,802	53.0	437	95.9	1.4	69.5
740-759	21,164	58.3	197	97.7	0.9	106.4	30,442	60.0	286	97.5	0.9	105.4
760-779	23,034	65.9	134	98.7	0.6	170.9	32,705	67.6	188	98.6	0.6	173.0
780-799	25,051	74.2	86	99.3	0.3	290.3	34,896	75.7	122	99.3	0.3	285.0
800+	77,554	100.0	102	100.0	0.1	759.3	104,400	100.0	132	100.0	0.1	789.9
Total	301,125	100.0	14,021	100.0	4.7	20.5	430,481	100.0	17,835	100.0	4.1	23.1

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 NEGATIVE PERFORMANCE: Bankruptcy
 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 %		
<500	5,767	1.9	264	10.9	4.6	20.8	7,242	1.7	316	9.2	4.4	21.9
500-519	3,647	3.1	126	16.1	3.5	27.9	4,792	2.8	155	13.7	3.2	29.9
520-539	4,815	4.7	142	22.0	2.9	32.9	6,607	4.3	179	19.0	2.7	35.9
540-559	6,182	6.8	156	28.5	2.5	38.6	8,743	6.4	204	24.9	2.3	41.9
560-579	7,652	9.3	173	35.6	2.3	43.2	10,991	8.9	231	31.7	2.1	46.6
580-599	9,248	12.4	171	42.7	1.8	53.1	13,786	12.1	244	38.8	1.8	55.5
600-619	10,536	15.9	165	49.5	1.6	62.9	16,146	15.9	246	45.9	1.5	64.6
620-639	12,577	20.1	174	56.7	1.4	71.3	19,275	20.3	264	53.6	1.4	72.0
640-659	15,263	25.1	203	65.1	1.3	74.2	23,328	25.8	315	62.8	1.4	73.1
660-679	17,562	31.0	227	74.5	1.3	76.4	26,799	32.0	345	72.9	1.3	76.7
680-699	19,715	37.5	205	83.0	1.0	95.2	29,456	38.8	306	81.8	1.0	95.3
700-719	20,323	44.3	144	89.0	0.7	140.1	30,071	45.8	217	88.2	0.7	137.6
720-739	21,035	51.2	104	93.3	0.5	201.3	30,802	53.0	157	92.7	0.5	195.2
740-759	21,164	58.3	63	95.9	0.3	334.9	30,442	60.0	97	95.6	0.3	312.8
760-779	23,034	65.9	43	97.7	0.2	534.7	32,705	67.6	67	97.5	0.2	487.1
780-799	25,051	74.2	27	98.8	0.1	926.8	34,896	75.7	43	98.8	0.1	810.5
800+	77,554	100.0	29	100.0	0.0	2673.3	104,400	100.0	42	100.0	0.0	2484.7
Total	301,125	100.0	2,416	100.0	0.8	123.6	430,481	100.0	3,428	100.0	0.8	124.6

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 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 %		
<500	33,117	3.4	26,513	17.1	80.1	0.2	83,404	1.9	53,782	16.6	64.5	0.6
500-509	7,845	4.2	5,587	20.7	71.2	0.4	22,572	2.4	11,665	20.3	51.7	0.9
510-519	8,692	5.0	5,904	24.6	67.9	0.5	25,044	2.9	12,133	24.0	48.4	1.1
520-529	9,602	6.0	6,120	28.5	63.7	0.6	28,650	3.6	12,763	28.0	44.5	1.2
530-539	10,496	7.1	6,431	32.7	61.3	0.6	32,257	4.3	13,292	32.1	41.2	1.4
540-549	11,577	8.3	6,536	36.9	56.5	0.8	35,747	5.1	13,311	36.2	37.2	1.7
550-559	11,999	9.5	6,196	40.9	51.6	0.9	37,165	5.9	12,550	40.1	33.8	2.0
560-569	13,118	10.8	6,359	45.0	48.5	1.1	41,841	6.9	12,812	44.0	30.6	2.3
570-579	13,846	12.2	6,176	49.0	44.6	1.2	45,337	7.9	12,474	47.9	27.5	2.6
580-589	14,729	13.7	6,205	53.0	42.1	1.4	50,169	9.0	12,660	51.8	25.2	3.0
590-599	15,340	15.3	5,968	56.9	38.9	1.6	53,828	10.2	12,269	55.6	22.8	3.4
600-609	15,908	16.9	5,763	60.6	36.2	1.8	59,192	11.6	12,054	59.3	20.4	3.9
610-619	16,347	18.5	5,385	64.1	32.9	2.0	63,345	13.0	11,473	62.9	18.1	4.5
620-629	17,366	20.3	5,192	67.4	29.9	2.3	70,837	14.6	11,270	66.4	15.9	5.3
630-639	18,339	22.2	5,037	70.7	27.5	2.6	79,746	16.4	11,285	69.9	14.2	6.1
640-649	19,744	24.2	4,771	73.7	24.2	3.1	90,842	18.4	11,092	73.3	12.2	7.2
650-659	21,633	26.4	4,603	76.7	21.3	3.7	106,006	20.8	11,150	76.8	10.5	8.5
660-669	23,276	28.7	4,423	79.6	19.0	4.3	118,125	23.4	10,835	80.1	9.2	9.9
670-679	25,332	31.3	4,172	82.3	16.5	5.1	133,916	26.4	10,320	83.3	7.7	12.0
680-689	26,429	34.0	3,801	84.7	14.4	6.0	141,015	29.6	9,203	86.2	6.5	14.3
690-699	28,116	36.9	3,500	87.0	12.4	7.0	148,639	32.9	8,147	88.7	5.5	17.2
700-709	27,904	39.7	2,938	88.9	10.5	8.5	145,657	36.2	6,551	90.7	4.5	21.2
710-719	30,091	42.7	2,596	90.6	8.6	10.6	151,251	39.6	5,382	92.4	3.6	27.1
720-729	31,280	45.9	2,339	92.1	7.5	12.4	155,062	43.1	4,609	93.8	3.0	32.6
730-739	30,566	49.0	1,980	93.4	6.5	14.4	152,523	46.5	3,809	95.0	2.5	39.0
740-749	31,897	52.3	1,705	94.5	5.3	17.7	156,668	50.0	3,056	95.9	2.0	50.3
750-759	31,033	55.4	1,404	95.4	4.5	21.1	152,971	53.4	2,467	96.7	1.6	61.0
760-769	34,254	58.9	1,288	96.2	3.8	25.6	165,414	57.1	2,105	97.3	1.3	77.6
770-779	38,919	62.8	1,130	96.9	2.9	33.4	177,089	61.1	1,790	97.9	1.0	97.9
780-789	40,172	66.9	963	97.5	2.4	40.7	184,793	65.3	1,489	98.3	0.8	123.1
790-799	44,235	71.4	831	98.1	1.9	52.2	196,968	69.7	1,242	98.7	0.6	157.6
800+	281,429	100.0	2,966	100.0	1.1	93.9	1,351,978	100.0	4,106	100.0	0.3	328.3
Total	984,631	100.0	154,782	100.0	15.7	5.4	4,458,051	100.0	323,146	100.0	7.2	12.8

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 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 %		
<500	33,117	3.4	24,023	18.9	72.5	0.4	83,404	1.9	47,242	17.8	56.6	0.8
500-509	7,845	4.2	4,960	22.8	63.2	0.6	22,572	2.4	9,942	21.5	44.0	1.3
510-519	8,692	5.0	5,148	26.9	59.2	0.7	25,044	2.9	10,233	25.4	40.9	1.4
520-529	9,602	6.0	5,355	31.1	55.8	0.8	28,650	3.6	10,746	29.4	37.5	1.7
530-539	10,496	7.1	5,587	35.5	53.2	0.9	32,257	4.3	11,109	33.6	34.4	1.9
540-549	11,577	8.3	5,631	39.9	48.6	1.1	35,747	5.1	11,013	37.7	30.8	2.2
550-559	11,999	9.5	5,274	44.1	44.0	1.3	37,165	5.9	10,363	41.6	27.9	2.6
560-569	13,118	10.8	5,361	48.3	40.9	1.4	41,841	6.9	10,455	45.5	25.0	3.0
570-579	13,846	12.2	5,188	52.4	37.5	1.7	45,337	7.9	10,205	49.4	22.5	3.4
580-589	14,729	13.7	5,162	56.5	35.0	1.9	50,169	9.0	10,297	53.3	20.5	3.9
590-599	15,340	15.3	4,900	60.3	31.9	2.1	53,828	10.2	9,981	57.0	18.5	4.4
600-609	15,908	16.9	4,699	64.0	29.5	2.4	59,192	11.6	9,744	60.7	16.5	5.1
610-619	16,347	18.5	4,336	67.5	26.5	2.8	63,345	13.0	9,242	64.1	14.6	5.9
620-629	17,366	20.3	4,145	70.7	23.9	3.2	70,837	14.6	9,102	67.6	12.8	6.8
630-639	18,339	22.2	3,982	73.9	21.7	3.6	79,746	16.4	9,116	71.0	11.4	7.7
640-649	19,744	24.2	3,708	76.8	18.8	4.3	90,842	18.4	8,936	74.4	9.8	9.2
650-659	21,633	26.4	3,585	79.6	16.6	5.0	106,006	20.8	9,078	77.8	8.6	10.7
660-669	23,276	28.7	3,389	82.3	14.6	5.9	118,125	23.4	8,843	81.1	7.5	12.4
670-679	25,332	31.3	3,189	84.8	12.6	6.9	133,916	26.4	8,421	84.3	6.3	14.9
680-689	26,429	34.0	2,875	87.1	10.9	8.2	141,015	29.6	7,476	87.1	5.3	17.9
690-699	28,116	36.9	2,631	89.1	9.4	9.7	148,639	32.9	6,643	89.6	4.5	21.4
700-709	27,904	39.7	2,185	90.8	7.8	11.8	145,657	36.2	5,281	91.6	3.6	26.6
710-719	30,091	42.7	1,868	92.3	6.2	15.1	151,251	39.6	4,228	93.2	2.8	34.8
720-729	31,280	45.9	1,646	93.6	5.3	18.0	155,062	43.1	3,574	94.5	2.3	42.4
730-739	30,566	49.0	1,373	94.7	4.5	21.3	152,523	46.5	2,901	95.6	1.9	51.6
740-749	31,897	52.3	1,169	95.6	3.7	26.3	156,668	50.0	2,306	96.5	1.5	66.9
750-759	31,033	55.4	919	96.3	3.0	32.8	152,971	53.4	1,802	97.1	1.2	83.9
760-769	34,254	58.9	844	97.0	2.5	39.6	165,414	57.1	1,527	97.7	0.9	107.3
770-779	38,919	62.8	730	97.6	1.9	52.3	177,089	61.1	1,287	98.2	0.7	136.6
780-789	40,172	66.9	634	98.1	1.6	62.4	184,793	65.3	1,076	98.6	0.6	170.7
790-799	44,235	71.4	549	98.5	1.2	79.6	196,968	69.7	898	98.9	0.5	218.3
800+	281,429	100.0	1,889	100.0	0.7	148.0	1,351,978	100.0	2,842	100.0	0.2	474.7
Total	984,631	100.0	126,934	100.0	12.9	6.8	4,458,051	100.0	265,909	100.0	6.0	15.8

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 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 %		
<500	33,117	3.4	19,216	21.0	58.0	0.7	83,404	1.9	36,442	18.7	43.7	1.3
500-509	7,845	4.2	3,792	25.1	48.3	1.1	22,572	2.4	7,334	22.5	32.5	2.1
510-519	8,692	5.0	3,884	29.4	44.7	1.2	25,044	2.9	7,490	26.4	29.9	2.3
520-529	9,602	6.0	3,959	33.7	41.2	1.4	28,650	3.6	7,774	30.3	27.1	2.7
530-539	10,496	7.1	4,137	38.2	39.4	1.5	32,257	4.3	8,007	34.5	24.8	3.0
540-549	11,577	8.3	4,160	42.8	35.9	1.8	35,747	5.1	7,980	38.6	22.3	3.5
550-559	11,999	9.5	3,870	47.0	32.3	2.1	37,165	5.9	7,401	42.4	19.9	4.0
560-569	13,118	10.8	3,902	51.3	29.7	2.4	41,841	6.9	7,569	46.3	18.1	4.5
570-579	13,846	12.2	3,718	55.3	26.9	2.7	45,337	7.9	7,247	50.0	16.0	5.3
580-589	14,729	13.7	3,701	59.4	25.1	3.0	50,169	9.0	7,399	53.8	14.7	5.8
590-599	15,340	15.3	3,470	63.2	22.6	3.4	53,828	10.2	7,138	57.5	13.3	6.5
600-609	15,908	16.9	3,292	66.8	20.7	3.8	59,192	11.6	6,995	61.1	11.8	7.5
610-619	16,347	18.5	3,046	70.1	18.6	4.4	63,345	13.0	6,621	64.5	10.5	8.6
620-629	17,366	20.3	2,852	73.2	16.4	5.1	70,837	14.6	6,525	67.8	9.2	9.9
630-639	18,339	22.2	2,744	76.2	15.0	5.7	79,746	16.4	6,608	71.2	8.3	11.1
640-649	19,744	24.2	2,528	79.0	12.8	6.8	90,842	18.4	6,544	74.6	7.2	12.9
650-659	21,633	26.4	2,392	81.6	11.1	8.0	106,006	20.8	6,650	78.0	6.3	14.9
660-669	23,276	28.7	2,287	84.1	9.8	9.2	118,125	23.4	6,578	81.4	5.6	17.0
670-679	25,332	31.3	2,151	86.4	8.5	10.8	133,916	26.4	6,269	84.6	4.7	20.4
680-689	26,429	34.0	1,934	88.6	7.3	12.7	141,015	29.6	5,617	87.5	4.0	24.1
690-699	28,116	36.9	1,765	90.5	6.3	14.9	148,639	32.9	4,920	90.0	3.3	29.2
700-709	27,904	39.7	1,442	92.1	5.2	18.4	145,657	36.2	3,883	92.0	2.7	36.5
710-719	30,091	42.7	1,197	93.4	4.0	24.1	151,251	39.6	3,059	93.6	2.0	48.4
720-729	31,280	45.9	1,061	94.5	3.4	28.5	155,062	43.1	2,558	94.9	1.6	59.6
730-739	30,566	49.0	875	95.5	2.9	33.9	152,523	46.5	2,065	96.0	1.4	72.9
740-749	31,897	52.3	729	96.3	2.3	42.8	156,668	50.0	1,587	96.8	1.0	97.7
750-759	31,033	55.4	570	96.9	1.8	53.4	152,971	53.4	1,242	97.4	0.8	122.2
760-769	34,254	58.9	520	97.5	1.5	64.9	165,414	57.1	1,032	97.9	0.6	159.3
770-779	38,919	62.8	447	98.0	1.1	86.1	177,089	61.1	868	98.4	0.5	203.0
780-789	40,172	66.9	385	98.4	1.0	103.3	184,793	65.3	711	98.7	0.4	258.9
790-799	44,235	71.4	338	98.7	0.8	129.9	196,968	69.7	599	99.1	0.3	327.8
800+	281,429	100.0	1,144	100.0	0.4	245.0	1,351,978	100.0	1,838	100.0	0.1	734.6
Total	984,631	100.0	91,508	100.0	9.3	9.8	4,458,051	100.0	194,550	100.0	4.4	21.9

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: All Industries
 NEGATIVE PERFORMANCE: Bankruptcy
 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 %		
<500	33,117	3.4	2,234	19.5	6.7	13.8	83,404	1.9	6,832	13.3	8.2	11.2
500-509	7,845	4.2	454	23.5	5.8	16.3	22,572	2.4	1,530	16.3	6.8	13.8
510-519	8,692	5.0	469	27.6	5.4	17.5	25,044	2.9	1,547	19.4	6.2	15.2
520-529	9,602	6.0	474	31.7	4.9	19.3	28,650	3.6	1,602	22.5	5.6	16.9
530-539	10,496	7.1	474	35.9	4.5	21.1	32,257	4.3	1,643	25.7	5.1	18.6
540-549	11,577	8.3	462	39.9	4.0	24.1	35,747	5.1	1,635	28.9	4.6	20.9
550-559	11,999	9.5	439	43.8	3.7	26.3	37,165	5.9	1,574	32.0	4.2	22.6
560-569	13,118	10.8	453	47.7	3.5	28.0	41,841	6.9	1,674	35.2	4.0	24.0
570-579	13,846	12.2	431	51.5	3.1	31.1	45,337	7.9	1,640	38.4	3.6	26.6
580-589	14,729	13.7	409	55.1	2.8	35.0	50,169	9.0	1,680	41.7	3.3	28.9
590-599	15,340	15.3	390	58.5	2.5	38.3	53,828	10.2	1,676	45.0	3.1	31.1
600-609	15,908	16.9	368	61.7	2.3	42.2	59,192	11.6	1,660	48.2	2.8	34.7
610-619	16,347	18.5	334	64.6	2.0	47.9	63,345	13.0	1,620	51.4	2.6	38.1
620-629	17,366	20.3	331	67.5	1.9	51.5	70,837	14.6	1,752	54.8	2.5	39.4
630-639	18,339	22.2	323	70.3	1.8	55.8	79,746	16.4	1,869	58.5	2.3	41.7
640-649	19,744	24.2	337	73.3	1.7	57.6	90,842	18.4	2,107	62.6	2.3	42.1
650-659	21,633	26.4	356	76.4	1.6	59.8	106,006	20.8	2,349	67.2	2.2	44.1
660-669	23,276	28.7	363	79.5	1.6	63.1	118,125	23.4	2,466	72.0	2.1	46.9
670-679	25,332	31.3	379	82.9	1.5	65.8	133,916	26.4	2,575	77.0	1.9	51.0
680-689	26,429	34.0	354	86.0	1.3	73.7	141,015	29.6	2,371	81.7	1.7	58.5
690-699	28,116	36.9	319	88.7	1.1	87.1	148,639	32.9	2,047	85.7	1.4	71.6
700-709	27,904	39.7	258	91.0	0.9	107.2	145,657	36.2	1,590	88.8	1.1	90.6
710-719	30,091	42.7	219	92.9	0.7	136.4	151,251	39.6	1,310	91.3	0.9	114.5
720-729	31,280	45.9	180	94.5	0.6	172.8	155,062	43.1	1,042	93.4	0.7	147.8
730-739	30,566	49.0	141	95.7	0.5	215.8	152,523	46.5	802	94.9	0.5	189.2
740-749	31,897	52.3	109	96.7	0.3	291.6	156,668	50.0	610	96.1	0.4	255.8
750-759	31,033	55.4	84	97.4	0.3	368.4	152,971	53.4	462	97.0	0.3	330.1
760-769	34,254	58.9	70	98.0	0.2	488.3	165,414	57.1	377	97.8	0.2	437.8
770-779	38,919	62.8	55	98.5	0.1	706.6	177,089	61.1	293	98.3	0.2	603.4
780-789	40,172	66.9	44	98.9	0.1	912.0	184,793	65.3	227	98.8	0.1	813.1
790-799	44,235	71.4	36	99.2	0.1	1227.8	196,968	69.7	175	99.1	0.1	1124.5
800+	281,429	100.0	92	100.0	0.0	3058.0	1,351,978	100.0	444	100.0	0.0	3044.0
Total	984,631	100.0	11,441	100.0	1.2	85.1	4,458,051	100.0	51,181	100.0	1.1	86.1

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



Observation Date: October 2011
 Performance Date: October 2013



Publication Date: February 2015