

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 Dero 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 Dero
 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.

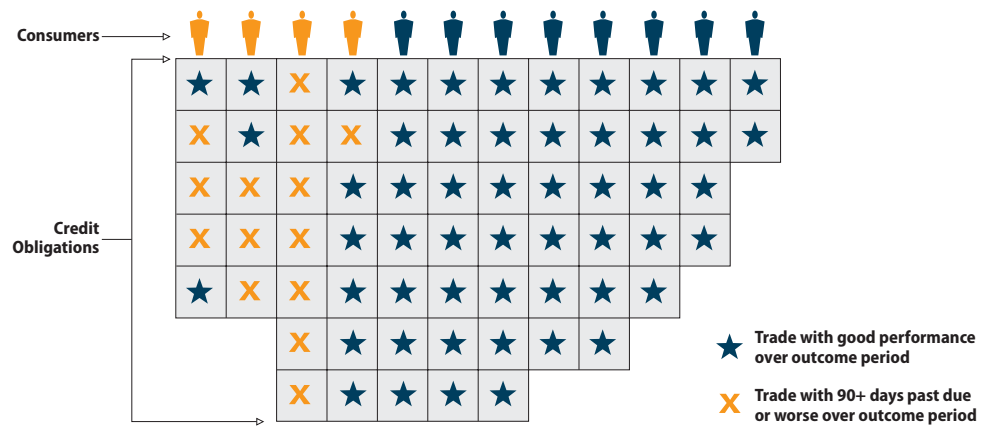
» Can I Use Odds Charts in Selecting Score Cutoffs, Designing Strategies or Forecasting?

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: Auto Finance 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 %		
<500	2,140	2.9	632	18.6	29.5	2.4	2,222	2.8	644	18.3	29.0	2.5
500-519	1,229	4.6	293	27.2	23.8	3.2	1,287	4.4	302	26.9	23.5	3.3
520-539	1,556	6.8	312	36.4	20.1	4.0	1,645	6.5	317	36.0	19.3	4.2
540-559	1,907	9.4	325	46.0	17.0	4.9	2,017	9.1	333	45.4	16.5	5.1
560-579	2,218	12.4	290	54.5	13.1	6.6	2,359	12.1	299	54.0	12.7	6.9
580-599	2,643	16.0	268	62.4	10.1	8.9	2,847	15.7	280	61.9	9.8	9.2
600-619	2,865	20.0	229	69.1	8.0	11.5	3,099	19.6	236	68.7	7.6	12.1
620-639	3,372	24.6	230	75.9	6.8	13.7	3,662	24.2	236	75.4	6.4	14.5
640-659	3,983	30.1	195	81.6	4.9	19.4	4,372	29.8	208	81.3	4.8	20.0
660-679	4,780	36.6	178	86.9	3.7	25.9	5,245	36.4	186	86.6	3.5	27.2
680-699	5,165	43.7	148	91.2	2.9	33.9	5,694	43.6	157	91.1	2.8	35.3
700-719	5,219	50.9	102	94.2	2.0	50.2	5,761	50.9	107	94.1	1.9	52.8
720-739	5,214	58.0	68	96.2	1.3	75.7	5,726	58.2	71	96.1	1.2	79.6
740-759	4,976	64.8	44	97.5	0.9	112.1	5,445	65.1	48	97.5	0.9	112.4
760-779	5,240	72.0	33	98.5	0.6	157.8	5,697	72.3	35	98.5	0.6	161.8
780-799	5,421	79.5	23	99.2	0.4	234.7	5,863	79.7	24	99.2	0.4	243.3
800+	14,970	100.0	28	100.0	0.2	533.6	15,990	100.0	29	100.0	0.2	550.4
Total	72,898	100.0	3,398	100.0	4.7	20.5	78,931	100.0	3,512	100.0	4.4	21.5

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance 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 %		
<500	2,140	2.9	494	19.5	23.1	3.3	2,222	2.8	502	19.2	22.6	3.4
500-519	1,229	4.6	213	27.9	17.3	4.8	1,287	4.4	219	27.5	17.0	4.9
520-539	1,556	6.8	225	36.8	14.5	5.9	1,645	6.5	228	36.2	13.9	6.2
540-559	1,907	9.4	251	46.8	13.2	6.6	2,017	9.1	258	46.1	12.8	6.8
560-579	2,218	12.4	224	55.6	10.1	8.9	2,359	12.1	232	54.9	9.8	9.2
580-599	2,643	16.0	185	62.9	7.0	13.3	2,847	15.7	193	62.3	6.8	13.8
600-619	2,865	20.0	157	69.1	5.5	17.2	3,099	19.6	164	68.5	5.3	17.9
620-639	3,372	24.6	164	75.6	4.9	19.6	3,662	24.2	169	75.0	4.6	20.7
640-659	3,983	30.1	142	81.2	3.6	27.0	4,372	29.8	153	80.8	3.5	27.6
660-679	4,780	36.6	133	86.5	2.8	34.9	5,245	36.4	139	86.1	2.7	36.7
680-699	5,165	43.7	115	91.0	2.2	43.9	5,694	43.6	123	90.8	2.2	45.3
700-719	5,219	50.9	80	94.2	1.5	64.2	5,761	50.9	84	94.0	1.5	67.6
720-739	5,214	58.0	52	96.2	1.0	99.3	5,726	58.2	56	96.1	1.0	101.3
740-759	4,976	64.8	33	97.5	0.7	149.8	5,445	65.1	36	97.5	0.7	150.3
760-779	5,240	72.0	26	98.6	0.5	200.5	5,697	72.3	27	98.6	0.5	210.0
780-799	5,421	79.5	16	99.2	0.3	337.8	5,863	79.7	16	99.2	0.3	365.4
800+	14,970	100.0	20	100.0	0.1	747.5	15,990	100.0	22	100.0	0.1	725.8
Total	72,898	100.0	2,530	100.0	3.5	27.8	78,931	100.0	2,621	100.0	3.3	29.1

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance 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 %		
<500	2,140	2.9	429	19.3	20.0	4.0	2,222	2.8	433	18.8	19.5	4.1
500-519	1,229	4.6	189	27.8	15.4	5.5	1,287	4.4	195	27.3	15.2	5.6
520-539	1,556	6.8	197	36.7	12.7	6.9	1,645	6.5	199	35.9	12.1	7.3
540-559	1,907	9.4	214	46.3	11.2	7.9	2,017	9.1	220	45.5	10.9	8.2
560-579	2,218	12.4	199	55.2	9.0	10.1	2,359	12.1	206	54.4	8.7	10.5
580-599	2,643	16.0	162	62.5	6.1	15.3	2,847	15.7	169	61.8	5.9	15.8
600-619	2,865	20.0	132	68.5	4.6	20.7	3,099	19.6	138	67.8	4.5	21.5
620-639	3,372	24.6	143	74.9	4.2	22.6	3,662	24.2	146	74.1	4.0	24.1
640-659	3,983	30.1	125	80.5	3.1	30.9	4,372	29.8	136	80.0	3.1	31.1
660-679	4,780	36.6	121	86.0	2.5	38.5	5,245	36.4	128	85.6	2.4	40.0
680-699	5,165	43.7	106	90.7	2.1	47.7	5,694	43.6	113	90.5	2.0	49.4
700-719	5,219	50.9	72	94.0	1.4	71.5	5,761	50.9	77	93.8	1.3	73.8
720-739	5,214	58.0	49	96.2	0.9	105.4	5,726	58.2	51	96.0	0.9	111.3
740-759	4,976	64.8	29	97.5	0.6	170.6	5,445	65.1	32	97.4	0.6	169.2
760-779	5,240	72.0	24	98.6	0.5	217.3	5,697	72.3	25	98.5	0.4	226.9
780-799	5,421	79.5	14	99.2	0.3	386.2	5,863	79.7	15	99.2	0.3	389.9
800+	14,970	100.0	18	100.0	0.1	830.7	15,990	100.0	19	100.0	0.1	840.6
Total	72,898	100.0	2,223	100.0	3.0	31.8	78,931	100.0	2,302	100.0	2.9	33.3

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance Loans
 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	2,140	2.9	99	13.5	4.6	20.6	2,222	2.8	102	13.1	4.6	20.8
500-519	1,229	4.6	42	19.3	3.4	28.3	1,287	4.4	44	18.7	3.4	28.3
520-539	1,556	6.8	48	25.8	3.1	31.4	1,645	6.5	49	25.0	3.0	32.6
540-559	1,907	9.4	48	32.4	2.5	38.7	2,017	9.1	51	31.5	2.5	38.5
560-579	2,218	12.4	55	39.9	2.5	39.3	2,359	12.1	57	38.8	2.4	40.4
580-599	2,643	16.0	49	46.6	1.9	52.9	2,847	15.7	52	45.5	1.8	53.8
600-619	2,865	20.0	46	52.9	1.6	61.3	3,099	19.6	49	51.8	1.6	62.2
620-639	3,372	24.6	48	59.4	1.4	69.3	3,662	24.2	52	58.5	1.4	69.4
640-659	3,983	30.1	56	67.1	1.4	70.1	4,372	29.8	62	66.4	1.4	69.5
660-679	4,780	36.6	66	76.1	1.4	71.4	5,245	36.4	71	75.5	1.4	72.9
680-699	5,165	43.7	58	84.0	1.1	88.1	5,694	43.6	64	83.7	1.1	88.0
700-719	5,219	50.9	44	90.0	0.8	117.6	5,761	50.9	48	89.9	0.8	119.0
720-739	5,214	58.0	29	94.0	0.6	178.8	5,726	58.2	31	93.8	0.5	183.7
740-759	4,976	64.8	17	96.3	0.3	291.7	5,445	65.1	19	96.3	0.3	285.6
760-779	5,240	72.0	12	98.0	0.2	435.7	5,697	72.3	12	97.8	0.2	473.8
780-799	5,421	79.5	7	98.9	0.1	773.4	5,863	79.7	8	98.8	0.1	731.9
800+	14,970	100.0	8	100.0	0.1	1870.3	15,990	100.0	9	100.0	0.1	1775.7
Total	72,898	100.0	732	100.0	1.0	98.6	78,931	100.0	780	100.0	1.0	100.2

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance 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 %		
<500	13,993	3.9	7,556	25.4	54.0	0.9	16,089	3.6	8,169	25.3	50.8	1.0
500-509	3,495	4.8	1,489	30.4	42.6	1.3	4,120	4.5	1,614	30.3	39.2	1.6
510-519	3,853	5.9	1,537	35.6	39.9	1.5	4,518	5.5	1,670	35.4	37.0	1.7
520-529	4,271	7.1	1,489	40.6	34.9	1.9	5,126	6.7	1,624	40.4	31.7	2.2
530-539	4,739	8.4	1,550	45.8	32.7	2.1	5,649	8.0	1,685	45.6	29.8	2.4
540-549	5,194	9.8	1,501	50.8	28.9	2.5	6,178	9.4	1,628	50.7	26.4	2.8
550-559	5,455	11.4	1,421	55.6	26.0	2.8	6,476	10.8	1,541	55.4	23.8	3.2
560-569	6,012	13.0	1,409	60.3	23.4	3.3	7,177	12.4	1,536	60.2	21.4	3.7
570-579	6,260	14.8	1,271	64.6	20.3	3.9	7,525	14.1	1,379	64.5	18.3	4.5
580-589	6,665	16.6	1,206	68.6	18.1	4.5	8,022	15.9	1,299	68.5	16.2	5.2
590-599	6,939	18.5	1,090	72.3	15.7	5.4	8,354	17.8	1,193	72.2	14.3	6.0
600-609	7,105	20.5	983	75.6	13.8	6.2	8,650	19.7	1,074	75.5	12.4	7.1
610-619	7,247	22.5	878	78.6	12.1	7.3	8,807	21.7	943	78.4	10.7	8.3
620-629	7,663	24.6	791	81.2	10.3	8.7	9,416	23.8	864	81.1	9.2	9.9
630-639	8,024	26.8	704	83.6	8.8	10.4	9,922	26.0	770	83.5	7.8	11.9
640-649	8,764	29.3	672	85.8	7.7	12.0	10,953	28.5	733	85.7	6.7	13.9
650-659	9,675	32.0	623	87.9	6.4	14.5	12,178	31.2	690	87.9	5.7	16.6
660-669	10,417	34.8	549	89.8	5.3	18.0	13,092	34.2	601	89.7	4.6	20.8
670-679	11,358	38.0	517	91.5	4.6	21.0	14,403	37.4	575	91.5	4.0	24.0
680-689	12,016	41.3	449	93.0	3.7	25.8	15,330	40.8	496	93.0	3.2	29.9
690-699	12,538	44.8	387	94.3	3.1	31.4	15,955	44.4	424	94.3	2.7	36.6
700-709	12,334	48.2	310	95.4	2.5	38.8	15,727	47.9	339	95.4	2.2	45.4
710-719	12,570	51.7	258	96.2	2.1	47.7	16,058	51.5	286	96.3	1.8	55.1
720-729	12,613	55.2	223	97.0	1.8	55.6	16,068	55.1	242	97.0	1.5	65.4
730-739	12,175	58.5	172	97.6	1.4	69.8	15,483	58.6	185	97.6	1.2	82.7
740-749	12,183	61.9	141	98.0	1.2	85.4	15,408	62.1	155	98.1	1.0	98.4
750-759	11,737	65.2	117	98.4	1.0	99.3	14,888	65.4	127	98.5	0.9	116.2
760-769	12,370	68.6	98	98.8	0.8	125.2	15,529	68.9	105	98.8	0.7	146.9
770-779	13,089	72.2	84	99.0	0.6	154.8	16,340	72.6	90	99.1	0.6	180.6
780-789	13,331	75.9	69	99.3	0.5	192.2	16,524	76.3	73	99.3	0.4	225.4
790-799	13,910	79.8	55	99.5	0.4	251.9	17,060	80.1	57	99.5	0.3	298.3
800+	73,028	100.0	163	100.0	0.2	447.0	88,717	100.0	172	100.0	0.2	514.8
Total	361,023	100.0	29,762	100.0	8.2	11.1	445,742	100.0	32,339	100.0	7.3	12.8

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance 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 %		
<500	13,993	3.9	5,585	27.1	39.9	1.5	16,089	3.6	5,952	26.7	37.0	1.7
500-509	3,495	4.8	1,065	32.2	30.5	2.3	4,120	4.5	1,144	31.8	27.8	2.6
510-519	3,853	5.9	1,069	37.4	27.7	2.6	4,518	5.5	1,148	37.0	25.4	2.9
520-529	4,271	7.1	1,032	42.4	24.2	3.1	5,126	6.7	1,116	42.0	21.8	3.6
530-539	4,739	8.4	1,067	47.6	22.5	3.4	5,649	8.0	1,151	47.1	20.4	3.9
540-549	5,194	9.8	1,050	52.7	20.2	3.9	6,178	9.4	1,125	52.2	18.2	4.5
550-559	5,455	11.4	960	57.3	17.6	4.7	6,476	10.8	1,034	56.8	16.0	5.3
560-569	6,012	13.0	950	61.9	15.8	5.3	7,177	12.4	1,029	61.4	14.3	6.0
570-579	6,260	14.8	865	66.1	13.8	6.2	7,525	14.1	927	65.6	12.3	7.1
580-589	6,665	16.6	805	70.0	12.1	7.3	8,022	15.9	859	69.4	10.7	8.3
590-599	6,939	18.5	716	73.5	10.3	8.7	8,354	17.8	780	72.9	9.3	9.7
600-609	7,105	20.5	663	76.7	9.3	9.7	8,650	19.7	722	76.2	8.3	11.0
610-619	7,247	22.5	567	79.4	7.8	11.8	8,807	21.7	610	78.9	6.9	13.4
620-629	7,663	24.6	525	82.0	6.9	13.6	9,416	23.8	578	81.5	6.1	15.3
630-639	8,024	26.8	458	84.2	5.7	16.5	9,922	26.0	502	83.8	5.1	18.8
640-649	8,764	29.3	429	86.3	4.9	19.4	10,953	28.5	468	85.9	4.3	22.4
650-659	9,675	32.0	423	88.3	4.4	21.9	12,178	31.2	477	88.0	3.9	24.5
660-669	10,417	34.8	368	90.1	3.5	27.3	13,092	34.2	408	89.8	3.1	31.1
670-679	11,358	38.0	353	91.8	3.1	31.2	14,403	37.4	401	91.6	2.8	34.9
680-689	12,016	41.3	310	93.3	2.6	37.8	15,330	40.8	345	93.2	2.3	43.4
690-699	12,538	44.8	268	94.6	2.1	45.8	15,955	44.4	299	94.5	1.9	52.4
700-709	12,334	48.2	210	95.6	1.7	57.7	15,727	47.9	232	95.5	1.5	66.8
710-719	12,570	51.7	180	96.5	1.4	68.8	16,058	51.5	203	96.5	1.3	78.1
720-729	12,613	55.2	147	97.2	1.2	84.8	16,068	55.1	162	97.2	1.0	98.2
730-739	12,175	58.5	113	97.8	0.9	106.7	15,483	58.6	126	97.7	0.8	121.9
740-749	12,183	61.9	93	98.2	0.8	130.0	15,408	62.1	103	98.2	0.7	148.6
750-759	11,737	65.2	74	98.6	0.6	157.6	14,888	65.4	84	98.6	0.6	176.2
760-769	12,370	68.6	62	98.9	0.5	198.5	15,529	68.9	66	98.9	0.4	234.3
770-779	13,089	72.2	55	99.1	0.4	237.0	16,340	72.6	60	99.2	0.4	271.3
780-789	13,331	75.9	45	99.4	0.3	295.2	16,524	76.3	48	99.4	0.3	343.3
790-799	13,910	79.8	35	99.5	0.3	396.4	17,060	80.1	38	99.5	0.2	447.9
800+	73,028	100.0	98	100.0	0.1	744.2	88,717	100.0	103	100.0	0.1	860.3
Total	361,023	100.0	20,640	100.0	5.7	16.5	445,742	100.0	22,300	100.0	5.0	19.0

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance 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 %		
<500	13,993	3.9	4,509	27.0	32.2	2.1	16,089	3.6	4,797	26.6	29.8	2.4
500-509	3,495	4.8	852	32.2	24.4	3.1	4,120	4.5	912	31.7	22.1	3.5
510-519	3,853	5.9	844	37.2	21.9	3.6	4,518	5.5	904	36.7	20.0	4.0
520-529	4,271	7.1	816	42.1	19.1	4.2	5,126	6.7	879	41.6	17.1	4.8
530-539	4,739	8.4	854	47.2	18.0	4.5	5,649	8.0	913	46.6	16.2	5.2
540-549	5,194	9.8	835	52.2	16.1	5.2	6,178	9.4	898	51.6	14.5	5.9
550-559	5,455	11.4	775	56.9	14.2	6.0	6,476	10.8	831	56.2	12.8	6.8
560-569	6,012	13.0	769	61.5	12.8	6.8	7,177	12.4	831	60.8	11.6	7.6
570-579	6,260	14.8	691	65.6	11.0	8.1	7,525	14.1	739	64.9	9.8	9.2
580-589	6,665	16.6	644	69.5	9.7	9.3	8,022	15.9	690	68.8	8.6	10.6
590-599	6,939	18.5	573	72.9	8.3	11.1	8,354	17.8	625	72.2	7.5	12.4
600-609	7,105	20.5	528	76.1	7.4	12.5	8,650	19.7	575	75.4	6.6	14.0
610-619	7,247	22.5	460	78.9	6.3	14.8	8,807	21.7	497	78.2	5.6	16.7
620-629	7,663	24.6	415	81.4	5.4	17.5	9,416	23.8	459	80.7	4.9	19.5
630-639	8,024	26.8	372	83.6	4.6	20.6	9,922	26.0	405	83.0	4.1	23.5
640-649	8,764	29.3	352	85.7	4.0	23.9	10,953	28.5	389	85.1	3.6	27.2
650-659	9,675	32.0	357	87.8	3.7	26.1	12,178	31.2	406	87.4	3.3	29.0
660-669	10,417	34.8	312	89.7	3.0	32.4	13,092	34.2	350	89.3	2.7	36.4
670-679	11,358	38.0	303	91.5	2.7	36.5	14,403	37.4	344	91.2	2.4	40.9
680-689	12,016	41.3	258	93.1	2.1	45.6	15,330	40.8	292	92.8	1.9	51.5
690-699	12,538	44.8	228	94.4	1.8	54.0	15,955	44.4	258	94.3	1.6	60.8
700-709	12,334	48.2	180	95.5	1.5	67.5	15,727	47.9	201	95.4	1.3	77.2
710-719	12,570	51.7	151	96.4	1.2	82.2	16,058	51.5	172	96.3	1.1	92.4
720-729	12,613	55.2	120	97.2	1.0	104.1	16,068	55.1	134	97.1	0.8	118.9
730-739	12,175	58.5	96	97.7	0.8	125.8	15,483	58.6	108	97.7	0.7	142.4
740-749	12,183	61.9	78	98.2	0.6	155.2	15,408	62.1	88	98.2	0.6	174.1
750-759	11,737	65.2	61	98.6	0.5	191.4	14,888	65.4	68	98.6	0.5	217.9
760-769	12,370	68.6	50	98.9	0.4	246.4	15,529	68.9	55	98.9	0.4	281.3
770-779	13,089	72.2	47	99.1	0.4	277.5	16,340	72.6	52	99.2	0.3	313.2
780-789	13,331	75.9	37	99.4	0.3	359.3	16,524	76.3	40	99.4	0.2	412.1
790-799	13,910	79.8	27	99.5	0.2	514.2	17,060	80.1	29	99.5	0.2	587.3
800+	73,028	100.0	79	100.0	0.1	923.4	88,717	100.0	84	100.0	0.1	1055.2
Total	361,023	100.0	16,673	100.0	4.6	20.7	445,742	100.0	18,025	100.0	4.0	23.7

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: February 2015

FICO® Score 9

Odds Chart

BASE CATEGORY: Auto Finance Loans
 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	13,993	3.9	853	19.4	6.1	15.4	16,089	3.6	987	19.0	6.1	15.3
500-509	3,495	4.8	179	23.5	5.1	18.5	4,120	4.5	211	23.0	5.1	18.5
510-519	3,853	5.9	183	27.7	4.7	20.1	4,518	5.5	214	27.2	4.7	20.1
520-529	4,271	7.1	188	32.0	4.4	21.7	5,126	6.7	222	31.4	4.3	22.1
530-539	4,739	8.4	192	36.3	4.1	23.7	5,649	8.0	225	35.8	4.0	24.1
540-549	5,194	9.8	190	40.7	3.7	26.3	6,178	9.4	223	40.0	3.6	26.7
550-559	5,455	11.4	177	44.7	3.2	29.8	6,476	10.8	209	44.1	3.2	30.0
560-569	6,012	13.0	179	48.8	3.0	32.6	7,177	12.4	208	48.1	2.9	33.5
570-579	6,260	14.8	169	52.6	2.7	36.0	7,525	14.1	198	51.9	2.6	37.0
580-589	6,665	16.6	165	56.4	2.5	39.4	8,022	15.9	194	55.6	2.4	40.4
590-599	6,939	18.5	153	59.9	2.2	44.4	8,354	17.8	181	59.1	2.2	45.2
600-609	7,105	20.5	142	63.1	2.0	49.0	8,650	19.7	169	62.3	2.0	50.2
610-619	7,247	22.5	129	66.1	1.8	55.2	8,807	21.7	154	65.3	1.7	56.2
620-629	7,663	24.6	128	69.0	1.7	58.9	9,416	23.8	155	68.3	1.6	59.7
630-639	8,024	26.8	125	71.8	1.6	63.2	9,922	26.0	152	71.2	1.5	64.3
640-649	8,764	29.3	135	74.9	1.5	63.9	10,953	28.5	164	74.3	1.5	65.8
650-659	9,675	32.0	143	78.2	1.5	66.7	12,178	31.2	178	77.8	1.5	67.4
660-669	10,417	34.8	142	81.4	1.4	72.4	13,092	34.2	171	81.1	1.3	75.6
670-679	11,358	38.0	144	84.7	1.3	77.9	14,403	37.4	175	84.4	1.2	81.3
680-689	12,016	41.3	130	87.6	1.1	91.4	15,330	40.8	158	87.5	1.0	96.0
690-699	12,538	44.8	116	90.3	0.9	107.1	15,955	44.4	142	90.2	0.9	111.4
700-709	12,334	48.2	92	92.4	0.7	133.1	15,727	47.9	109	92.3	0.7	143.3
710-719	12,570	51.7	75	94.1	0.6	166.6	16,058	51.5	92	94.1	0.6	173.5
720-729	12,613	55.2	61	95.5	0.5	205.8	16,068	55.1	73	95.5	0.5	219.1
730-739	12,175	58.5	47	96.6	0.4	258.0	15,483	58.6	57	96.6	0.4	270.6
740-749	12,183	61.9	36	97.4	0.3	337.4	15,408	62.1	44	97.4	0.3	349.2
750-759	11,737	65.2	28	98.0	0.2	418.2	14,888	65.4	32	98.0	0.2	464.3
760-769	12,370	68.6	22	98.5	0.2	561.3	15,529	68.9	26	98.5	0.2	596.3
770-779	13,089	72.2	18	98.9	0.1	726.2	16,340	72.6	21	98.9	0.1	777.1
780-789	13,331	75.9	13	99.2	0.1	1024.5	16,524	76.3	16	99.2	0.1	1031.8
790-799	13,910	79.8	11	99.5	0.1	1263.5	17,060	80.1	13	99.5	0.1	1311.3
800+	73,028	100.0	23	100.0	0.0	3174.1	88,717	100.0	27	100.0	0.0	3284.8
Total	361,023	100.0	4,388	100.0	1.2	81.3	445,742	100.0	5,200	100.0	1.2	84.7

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: February 2015