

# FICO® Score 9 based on Experian Data

Odds Charts

February 2015

FICO® Score 9 Odds Charts



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](mailto: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

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	43.4	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
*	*	*	*	*	*	*
*	*	*	*	*	*	*
*	*	*	*	*	*	*
760-779	23,596	84.8	113	99.4	0.5	208.6
780-799	23,200	91.1	69	99.7	0.3	335.2
800+	33,032	100.0	80	100.0	0.2	412.9
<b>Total</b>	<b>370,808</b>	<b>100.0</b>	<b>23,974</b>	<b>100.0</b>	<b>6.5</b>	<b>14.5</b>

### 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
*	*	*	*	*	*	*
*	*	*	*	*	*	*
*	*	*	*	*	*	*
760-779	33,584	86.8	169	99.4	0.5	197.3
780-799	36,431	92.8	105	99.7	0.3	346.5
800+	43,683	100.0	104	100.0	0.2	418.3
<b>Total</b>	<b>604,818</b>	<b>100.0</b>	<b>37,529</b>	<b>100.0</b>	<b>6.1</b>	<b>15.0</b>

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.<sup>1</sup> 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 four<sup>2</sup> 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.

<sup>1</sup> Odds charts are produced with each redevelopment and otherwise as data are made available.

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

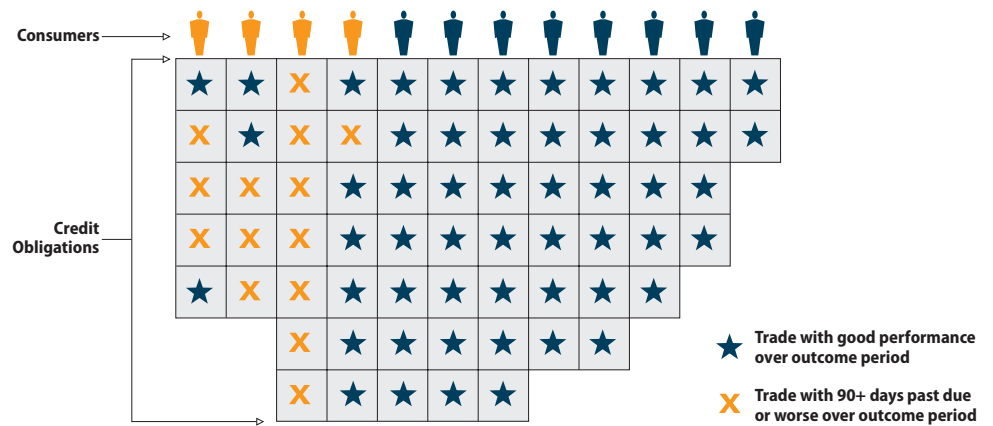
## » Can I Use Odds Charts in Selecting Score Cutoffs, Designing Strategies or Forecasting?

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](mailto: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	156	1.3	68	4.5	43.6	1.3	212	1.3	73	4.2	34.4	1.9
460-479	188	2.9	69	9.0	36.7	1.7	283	3.0	76	8.5	26.9	2.7
480-499	327	5.7	104	15.8	31.8	2.1	487	6.0	120	15.4	24.6	3.1
500-519	526	10.1	146	25.4	27.8	2.6	811	11.0	171	25.2	21.1	3.7
520-539	714	16.2	173	36.7	24.2	3.1	1,124	17.9	196	36.5	17.4	4.7
540-559	982	24.5	183	48.7	18.6	4.4	1,550	27.4	215	48.8	13.9	6.2
560-579	1,178	34.5	209	62.4	17.7	4.6	1,818	38.6	237	62.4	13.0	6.7
580-599	1,244	45.0	172	73.7	13.8	6.2	1,840	49.9	199	73.8	10.8	8.2
600-619	1,228	55.4	131	82.2	10.7	8.4	1,781	60.8	152	82.6	8.5	10.7
620-639	1,117	64.8	106	89.2	9.5	9.5	1,561	70.4	124	89.7	7.9	11.6
640-659	973	73.1	71	93.8	7.3	12.7	1,236	78.0	78	94.1	6.3	14.8
660-679	796	79.8	38	96.3	4.8	19.9	970	84.0	42	96.6	4.3	22.1
680-699	633	85.2	28	98.2	4.4	21.6	730	88.4	30	98.3	4.1	23.3
700-719	427	88.8	13	99.0	3.0	31.8	480	91.4	14	99.1	2.9	33.3
720-739	311	91.4	8	99.5	2.6	37.9	340	93.5	8	99.5	2.4	41.5
740-759	250	93.5	4	99.8	1.6	61.5	268	95.1	4	99.8	1.5	66.0
760+	762	100.0	3	100.0	0.4	253.0	795	100.0	4	100.0	0.5	197.8
Total	11,812	100.0	1,526	100.0	12.9	6.7	16,286	100.0	1,743	100.0	10.7	8.3

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: 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	156	1.3	54	4.1	34.6	1.9	212	1.3	58	3.8	27.4	2.7
460-479	188	2.9	53	8.1	28.2	2.5	283	3.0	59	7.7	20.8	3.8
480-499	327	5.7	91	14.9	27.8	2.6	487	6.0	101	14.3	20.7	3.8
500-519	526	10.1	128	24.5	24.3	3.1	811	11.0	150	24.2	18.5	4.4
520-539	714	16.2	149	35.8	20.9	3.8	1,124	17.9	170	35.3	15.1	5.6
540-559	982	24.5	160	47.8	16.3	5.1	1,550	27.4	187	47.6	12.1	7.3
560-579	1,178	34.5	188	62.0	16.0	5.3	1,818	38.6	215	61.7	11.8	7.5
580-599	1,244	45.0	152	73.4	12.2	7.2	1,840	49.9	180	73.5	9.8	9.2
600-619	1,228	55.4	116	82.2	9.4	9.6	1,781	60.8	135	82.4	7.6	12.2
620-639	1,117	64.8	93	89.2	8.3	11.0	1,561	70.4	111	89.7	7.1	13.1
640-659	973	73.1	62	93.8	6.4	14.7	1,236	78.0	68	94.2	5.5	17.2
660-679	796	79.8	34	96.4	4.3	22.4	970	84.0	37	96.6	3.8	25.2
680-699	633	85.2	24	98.2	3.8	25.4	730	88.4	26	98.3	3.6	27.1
700-719	427	88.8	11	99.0	2.6	37.8	480	91.4	13	99.1	2.7	35.9
720-739	311	91.4	6	99.5	1.9	50.8	340	93.5	6	99.5	1.8	55.7
740-759	250	93.5	4	99.8	1.6	61.5	268	95.1	4	99.8	1.5	66.0
760+	762	100.0	3	100.0	0.4	253.0	795	100.0	3	100.0	0.4	264.0
Total	11,812	100.0	1,328	100.0	11.2	7.9	16,286	100.0	1,523	100.0	9.4	9.7

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

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# 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	156	1.3	44	4.1	28.2	2.5	212	1.3	48	3.9	22.6	3.4
460-479	188	2.9	43	8.2	22.9	3.4	283	3.0	48	7.8	17.0	4.9
480-499	327	5.7	74	15.2	22.6	3.4	487	6.0	82	14.4	16.8	4.9
500-519	526	10.1	103	24.9	19.6	4.1	811	11.0	124	24.4	15.3	5.5
520-539	714	16.2	124	36.5	17.4	4.8	1,124	17.9	144	36.0	12.8	6.8
540-559	982	24.5	131	48.9	13.3	6.5	1,550	27.4	156	48.6	10.1	8.9
560-579	1,178	34.5	156	63.6	13.2	6.6	1,818	38.6	181	63.2	10.0	9.0
580-599	1,244	45.0	118	74.7	9.5	9.5	1,840	49.9	142	74.7	7.7	12.0
600-619	1,228	55.4	91	83.2	7.4	12.5	1,781	60.8	110	83.6	6.2	15.2
620-639	1,117	64.8	76	90.4	6.8	13.7	1,561	70.4	90	90.9	5.8	16.3
640-659	973	73.1	42	94.4	4.3	22.2	1,236	78.0	47	94.7	3.8	25.3
660-679	796	79.8	25	96.7	3.1	30.8	970	84.0	27	96.8	2.8	34.9
680-699	633	85.2	16	98.2	2.5	38.6	730	88.4	19	98.4	2.6	37.4
700-719	427	88.8	9	99.1	2.1	46.4	480	91.4	10	99.2	2.1	47.0
720-739	311	91.4	4	99.4	1.3	76.8	340	93.5	4	99.5	1.2	84.0
740-759	250	93.5	3	99.7	1.2	82.3	268	95.1	3	99.8	1.1	88.3
760+	762	100.0	3	100.0	0.4	253.0	795	100.0	3	100.0	0.4	264.0
Total	11,812	100.0	1,062	100.0	9.0	10.1	16,286	100.0	1,238	100.0	7.6	12.2

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

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# 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		%	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		%	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	401	1.2	275	5.7	68.6	0.5	446	1.1	300	5.7	67.3	0.5
450-459	185	1.7	119	8.2	64.3	0.6	209	1.7	134	8.2	64.1	0.6
460-469	258	2.4	145	11.2	56.2	0.8	288	2.4	157	11.2	54.5	0.8
470-479	337	3.4	171	14.8	50.7	1.0	384	3.4	188	14.7	49.0	1.0
480-489	432	4.7	213	19.2	49.3	1.0	499	4.7	234	19.2	46.9	1.1
490-499	517	6.1	229	23.9	44.3	1.3	584	6.2	254	24.0	43.5	1.3
500-509	656	8.0	260	29.3	39.6	1.5	760	8.1	291	29.5	38.3	1.6
510-519	715	10.1	262	34.8	36.6	1.7	841	10.3	290	35.0	34.5	1.9
520-529	852	12.6	274	40.5	32.2	2.1	1,011	12.9	312	40.9	30.9	2.2
530-539	926	15.2	267	46.0	28.8	2.5	1,062	15.6	293	46.4	27.6	2.6
540-549	1,070	18.3	255	51.3	23.8	3.2	1,247	18.8	285	51.8	22.9	3.4
550-559	1,136	21.6	264	56.8	23.2	3.3	1,330	22.2	297	57.4	22.3	3.5
560-569	1,262	25.2	261	62.2	20.7	3.8	1,476	25.9	286	62.8	19.4	4.2
570-579	1,351	29.1	219	66.8	16.2	5.2	1,586	30.0	241	67.4	15.2	5.6
580-589	1,395	33.1	209	71.1	15.0	5.7	1,629	34.2	228	71.7	14.0	6.1
590-599	1,429	37.3	204	75.4	14.3	6.0	1,645	38.4	222	75.9	13.5	6.4
600-609	1,444	41.4	173	79.0	12.0	7.3	1,651	42.6	183	79.3	11.1	8.0
610-619	1,447	45.6	149	82.0	10.3	8.7	1,671	46.9	170	82.6	10.2	8.8
620-629	1,387	49.6	131	84.8	9.4	9.6	1,602	51.0	144	85.3	9.0	10.1
630-639	1,437	53.7	124	87.3	8.6	10.6	1,654	55.2	135	87.8	8.2	11.3
640-649	1,395	57.8	100	89.4	7.2	13.0	1,592	59.3	109	89.9	6.8	13.6
650-659	1,408	61.8	83	91.1	5.9	16.0	1,587	63.4	87	91.5	5.5	17.2
660-669	1,356	65.7	73	92.7	5.4	17.6	1,517	67.2	78	93.0	5.1	18.4
670-679	1,367	69.7	63	94.0	4.6	20.7	1,505	71.1	66	94.3	4.4	21.8
680-689	1,258	73.3	54	95.1	4.3	22.3	1,377	74.6	56	95.3	4.1	23.6
690-699	1,138	76.6	45	96.0	4.0	24.3	1,252	77.8	49	96.3	3.9	24.6
700-709	974	79.4	36	96.8	3.7	26.1	1,053	80.5	39	97.0	3.7	26.0
710-719	900	82.0	32	97.4	3.6	27.1	966	83.0	32	97.6	3.3	29.2
720-729	778	84.2	24	97.9	3.1	31.4	836	85.1	25	98.1	3.0	32.4
730-739	668	86.2	16	98.3	2.4	40.8	714	86.9	18	98.4	2.5	38.7
740-749	657	88.0	13	98.5	2.0	49.5	694	88.7	13	98.7	1.9	52.4
750+	4,146	100.0	70	100.0	1.7	58.2	4,406	100.0	71	100.0	1.6	61.1
Total	34,682	100.0	4,813	100.0	13.9	6.2	39,074	100.0	5,287	100.0	13.5	6.4

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: 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		%	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		%	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	401	1.2	251	5.9	62.6	0.6	446	1.1	275	5.9	61.7	0.6
450-459	185	1.7	110	8.5	59.5	0.7	209	1.7	124	8.6	59.3	0.7
460-469	258	2.4	135	11.7	52.3	0.9	288	2.4	146	11.7	50.7	1.0
470-479	337	3.4	156	15.4	46.3	1.2	384	3.4	171	15.4	44.5	1.2
480-489	432	4.7	189	19.9	43.8	1.3	499	4.7	209	19.9	41.9	1.4
490-499	517	6.1	206	24.8	39.8	1.5	584	6.2	226	24.8	38.7	1.6
500-509	656	8.0	240	30.4	36.6	1.7	760	8.1	271	30.6	35.7	1.8
510-519	715	10.1	233	35.9	32.6	2.1	841	10.3	258	36.2	30.7	2.3
520-529	852	12.6	245	41.7	28.8	2.5	1,011	12.9	282	42.2	27.9	2.6
530-539	926	15.2	232	47.2	25.1	3.0	1,062	15.6	253	47.7	23.8	3.2
540-549	1,070	18.3	218	52.4	20.4	3.9	1,247	18.8	242	52.9	19.4	4.2
550-559	1,136	21.6	230	57.8	20.2	3.9	1,330	22.2	258	58.4	19.4	4.2
560-569	1,262	25.2	226	63.2	17.9	4.6	1,476	25.9	248	63.8	16.8	5.0
570-579	1,351	29.1	192	67.7	14.2	6.0	1,586	30.0	208	68.3	13.1	6.6
580-589	1,395	33.1	180	72.0	12.9	6.8	1,629	34.2	196	72.5	12.0	7.3
590-599	1,429	37.3	173	76.0	12.1	7.3	1,645	38.4	189	76.6	11.5	7.7
600-609	1,444	41.4	157	79.8	10.9	8.2	1,651	42.6	165	80.1	10.0	9.0
610-619	1,447	45.6	122	82.6	8.4	10.9	1,671	46.9	142	83.2	8.5	10.8
620-629	1,387	49.6	116	85.4	8.4	11.0	1,602	51.0	128	85.9	8.0	11.5
630-639	1,437	53.7	103	87.8	7.2	13.0	1,654	55.2	113	88.4	6.8	13.6
640-649	1,395	57.8	85	89.8	6.1	15.4	1,592	59.3	93	90.4	5.8	16.1
650-659	1,408	61.8	72	91.5	5.1	18.6	1,587	63.4	75	92.0	4.7	20.2
660-669	1,356	65.7	62	93.0	4.6	20.9	1,517	67.2	66	93.4	4.4	22.0
670-679	1,367	69.7	50	94.2	3.7	26.3	1,505	71.1	52	94.5	3.5	27.9
680-689	1,258	73.3	44	95.2	3.5	27.6	1,377	74.6	47	95.5	3.4	28.3
690-699	1,138	76.6	38	96.1	3.3	28.9	1,252	77.8	41	96.4	3.3	29.5
700-709	974	79.4	31	96.9	3.2	30.4	1,053	80.5	32	97.1	3.0	31.9
710-719	900	82.0	28	97.5	3.1	31.1	966	83.0	28	97.7	2.9	33.5
720-729	778	84.2	20	98.0	2.6	37.9	836	85.1	20	98.1	2.4	40.8
730-739	668	86.2	14	98.3	2.1	46.7	714	86.9	16	98.5	2.2	43.6
740-749	657	88.0	11	98.6	1.7	58.7	694	88.7	11	98.7	1.6	62.1
750+	4,146	100.0	60	100.0	1.4	68.1	4,406	100.0	60	100.0	1.4	72.4
Total	34,682	100.0	4,229	100.0	12.2	7.2	39,074	100.0	4,645	100.0	11.9	7.4

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: 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		%	REPORT ODDS (VALUE to 1)	BASE CATEGORY		NEGATIVE PERFORMANCE		%	TRADE ODDS (VALUE to 1)
	# OF CONSUMER REPORTS	CUMULATIVE %	# OF CONSUMER REPORTS	CUMULATIVE %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	401	1.2	203	6.6	50.6	1.0	446	1.1	222	6.5	49.8	1.0
450-459	185	1.7	93	9.6	50.3	1.0	209	1.7	101	9.5	48.3	1.1
460-469	258	2.4	107	13.1	41.5	1.4	288	2.4	115	12.9	39.9	1.5
470-479	337	3.4	121	17.0	35.9	1.8	384	3.4	130	16.8	33.9	2.0
480-489	432	4.7	138	21.5	31.9	2.1	499	4.7	150	21.2	30.1	2.3
490-499	517	6.1	153	26.5	29.6	2.4	584	6.2	168	26.1	28.8	2.5
500-509	656	8.0	187	32.5	28.5	2.5	760	8.1	210	32.3	27.6	2.6
510-519	715	10.1	168	38.0	23.5	3.3	841	10.3	188	37.9	22.4	3.5
520-529	852	12.6	185	44.0	21.7	3.6	1,011	12.9	211	44.1	20.9	3.8
530-539	926	15.2	161	49.2	17.4	4.8	1,062	15.6	174	49.2	16.4	5.1
540-549	1,070	18.3	156	54.3	14.6	5.9	1,247	18.8	177	54.5	14.2	6.0
550-559	1,136	21.6	164	59.6	14.4	5.9	1,330	22.2	186	59.9	14.0	6.2
560-569	1,262	25.2	159	64.8	12.6	6.9	1,476	25.9	176	65.1	11.9	7.4
570-579	1,351	29.1	133	69.1	9.8	9.2	1,586	30.0	144	69.4	9.1	10.0
580-589	1,395	33.1	119	72.9	8.5	10.7	1,629	34.2	133	73.3	8.2	11.2
590-599	1,429	37.3	120	76.8	8.4	10.9	1,645	38.4	133	77.2	8.1	11.4
600-609	1,444	41.4	107	80.3	7.4	12.5	1,651	42.6	113	80.6	6.8	13.6
610-619	1,447	45.6	86	83.1	5.9	15.8	1,671	46.9	100	83.5	6.0	15.7
620-629	1,387	49.6	75	85.5	5.4	17.5	1,602	51.0	85	86.0	5.3	17.8
630-639	1,437	53.7	72	87.9	5.0	19.0	1,654	55.2	79	88.3	4.8	19.9
640-649	1,395	57.8	57	89.7	4.1	23.5	1,592	59.3	64	90.2	4.0	23.9
650-659	1,408	61.8	51	91.4	3.6	26.6	1,587	63.4	53	91.8	3.3	28.9
660-669	1,356	65.7	46	92.9	3.4	28.5	1,517	67.2	49	93.2	3.2	30.0
670-679	1,367	69.7	38	94.1	2.8	35.0	1,505	71.1	39	94.4	2.6	37.6
680-689	1,258	73.3	31	95.1	2.5	39.6	1,377	74.6	33	95.4	2.4	40.7
690-699	1,138	76.6	28	96.0	2.5	39.6	1,252	77.8	30	96.3	2.4	40.7
700-709	974	79.4	22	96.7	2.3	43.3	1,053	80.5	23	96.9	2.2	44.8
710-719	900	82.0	20	97.4	2.2	44.0	966	83.0	20	97.5	2.1	47.3
720-729	778	84.2	17	97.9	2.2	44.8	836	85.1	17	98.0	2.0	48.2
730-739	668	86.2	10	98.2	1.5	65.8	714	86.9	12	98.4	1.7	58.5
740-749	657	88.0	8	98.5	1.2	81.1	694	88.7	8	98.6	1.2	85.8
750+	4,146	100.0	46	100.0	1.1	89.1	4,406	100.0	47	100.0	1.1	92.7
Total	34,682	100.0	3,081	100.0	8.9	10.3	39,074	100.0	3,390	100.0	8.7	10.5

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: Personal Finance Installment Loans  
 NEGATIVE PERFORMANCE: Bankruptcy  
 APPLICATION: Customer Management

SCORE RANGE	EVALUATING PERFORMANCE BY REPORT						EVALUATING PERFORMANCE BY TRADE LINE					
	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 %			# OF TRADES	CUMULATIVE %	# OF TRADES	CUMULATIVE %		
<450	401	1.2	22	4.4	5.5	17.2	446	1.1	25	4.3	5.6	16.8
450-459	185	1.7	10	6.3	5.4	17.5	209	1.7	11	6.2	5.3	18.0
460-469	258	2.4	13	8.9	5.0	18.8	288	2.4	14	8.6	4.9	19.6
470-479	337	3.4	15	11.9	4.5	21.5	384	3.4	18	11.7	4.7	20.3
480-489	432	4.7	19	15.7	4.4	21.7	499	4.7	22	15.5	4.4	21.7
490-499	517	6.1	20	19.6	3.9	24.9	584	6.2	24	19.6	4.1	23.3
500-509	656	8.0	23	24.2	3.5	27.5	760	8.1	28	24.4	3.7	26.1
510-519	715	10.1	24	29.0	3.4	28.8	841	10.3	29	29.4	3.4	28.0
520-529	852	12.6	25	33.9	2.9	33.1	1,011	12.9	29	34.4	2.9	33.9
530-539	926	15.2	25	38.9	2.7	36.0	1,062	15.6	29	39.3	2.7	35.6
540-549	1,070	18.3	23	43.5	2.1	45.5	1,247	18.8	28	44.2	2.2	43.5
550-559	1,136	21.6	23	48.0	2.0	48.4	1,330	22.2	27	48.8	2.0	48.3
560-569	1,262	25.2	24	52.8	1.9	51.6	1,476	25.9	28	53.6	1.9	51.7
570-579	1,351	29.1	23	57.3	1.7	57.7	1,586	30.0	27	58.2	1.7	57.7
580-589	1,395	33.1	21	61.5	1.5	65.4	1,629	34.2	25	62.5	1.5	64.2
590-599	1,429	37.3	20	65.5	1.4	70.5	1,645	38.4	25	66.8	1.5	64.8
600-609	1,444	41.4	18	69.0	1.2	79.2	1,651	42.6	20	70.3	1.2	81.6
610-619	1,447	45.6	17	72.4	1.2	84.1	1,671	46.9	20	73.7	1.2	82.6
620-629	1,387	49.6	16	75.6	1.2	85.7	1,602	51.0	19	77.0	1.2	83.3
630-639	1,437	53.7	16	78.8	1.1	88.8	1,654	55.2	19	80.2	1.1	86.1
640-649	1,395	57.8	15	81.7	1.1	92.0	1,592	59.3	18	83.3	1.1	87.4
650-659	1,408	61.8	15	84.7	1.1	92.9	1,587	63.4	16	86.1	1.0	98.2
660-669	1,356	65.7	14	87.5	1.0	95.9	1,517	67.2	15	88.7	1.0	100.1
670-679	1,367	69.7	13	90.1	1.0	104.2	1,505	71.1	14	91.1	0.9	106.5
680-689	1,258	73.3	11	92.3	0.9	113.4	1,377	74.6	12	93.1	0.9	113.8
690-699	1,138	76.6	9	94.0	0.8	125.4	1,252	77.8	10	94.8	0.8	124.2
700-709	974	79.4	7	95.4	0.7	138.1	1,053	80.5	7	96.0	0.7	149.4
710-719	900	82.0	6	96.6	0.7	149.0	966	83.0	6	97.1	0.6	160.0
720-729	778	84.2	5	97.6	0.6	154.6	836	85.1	5	97.9	0.6	166.2
730-739	668	86.2	3	98.2	0.4	221.7	714	86.9	3	98.5	0.4	237.0
740-749	657	88.0	2	98.6	0.3	327.5	694	88.7	2	98.8	0.3	346.0
750+	4,146	100.0	7	100.0	0.2	591.3	4,406	100.0	7	100.0	0.2	628.4
Total	34,682	100.0	504	100.0	1.5	67.8	39,074	100.0	582	100.0	1.5	66.1

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