



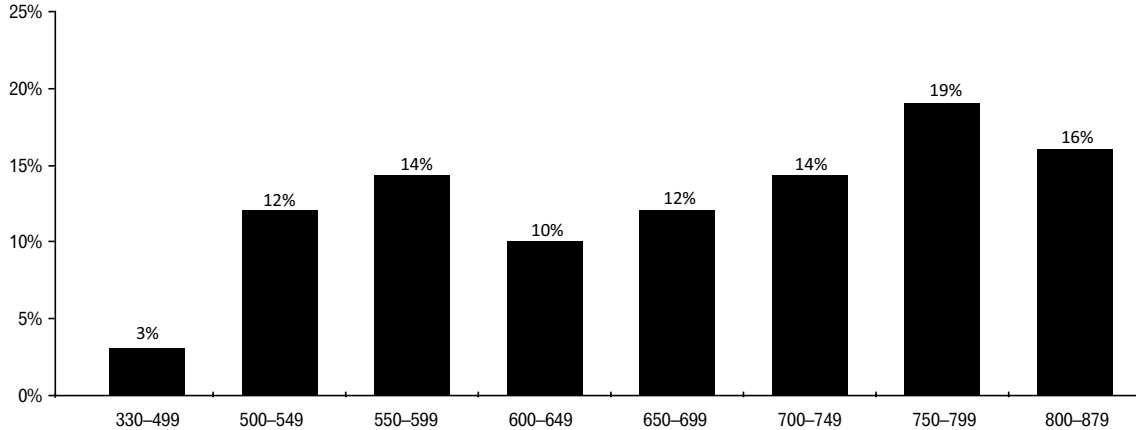
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To view a specific graph or table, click on the respective link below.

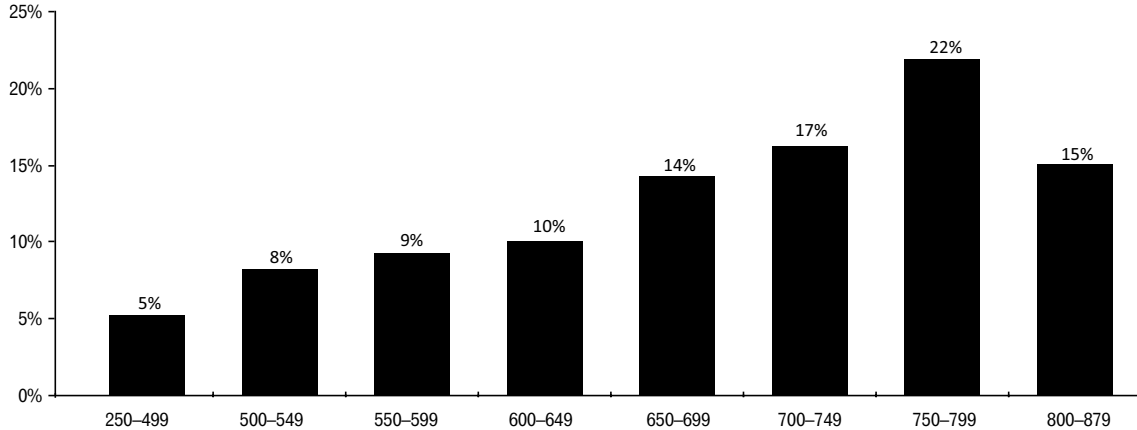
Risk Based Pricing Rule — FICO® Personal Score

- FICO® Personal Score 1 Graph, EXF2P-H
- FICO® Personal Score 1 Table, EXF2P-H
- FICO® Personal Score 2 Graph, EXF3P-H
- FICO® Personal Score 2 Table, EXF3P-H
- FICO® Personal Score 3 Graph, EXF4P-H
- FICO® Personal Score 3 Table, EXF4P-H

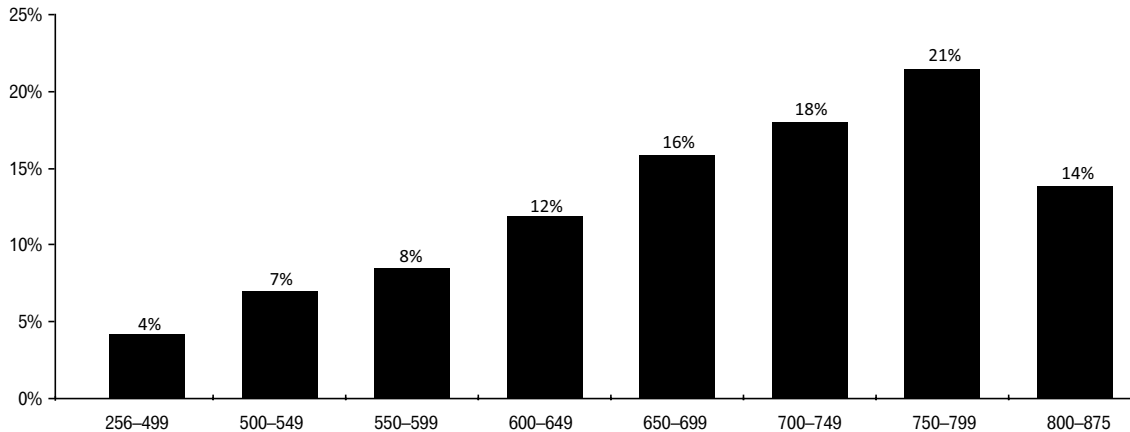
% of consumers with scores in particular range



% of consumers with scores in particular range



% of consumers with scores in particular range





FICO® Personal Finance Score 1		
Score Range Min	Score Range Max	Cumulative %
330	483	1%
484	495	2%
496	502	3%
503	507	4%
508	513	5%
514	518	6%
519	522	7%
523	525	8%
526	530	9%
531	534	10%
535	537	11%
538	540	12%
541	544	13%
545	548	14%
549	550	15%
551	553	16%
554	556	17%
557	560	18%
561	562	19%
563	566	20%
567	569	21%
570	573	22%
574	577	23%
578	580	24%
581	584	25%
585	587	26%
588	592	27%
593	596	28%
597	600	29%
601	605	30%
606	609	31%
610	615	32%
616	619	33%
620	625	34%
626	630	35%
631	634	36%

FICO® Personal Finance Score 1

Score Range Min	Score Range Max	Cumulative %
635	639	37%
640	644	38%
645	649	39%
650	654	40%
655	659	41%
660	664	42%
665	668	43%
669	672	44%
673	676	45%
677	680	46%
681	684	47%
685	689	48%
690	693	49%
694	697	50%
698	701	51%
702	705	52%
706	709	53%
710	713	54%
714	715	55%
716	719	56%
720	723	57%
724	727	58%
728	730	59%
731	734	60%
735	737	61%
738	740	62%
741	744	63%
745	746	64%
747	750	65%
751	753	66%
754	756	67%
757	759	68%
760	761	69%
762	764	70%
765	767	71%
768	770	72%
771	772	73%
773	774	74%
775	777	75%

FICO® Personal Finance Score 1

Score Range Min	Score Range Max	Cumulative %
778	780	76%
781	782	77%
783	784	78%
785	787	79%
788	789	80%
790	791	81%
792	793	82%
794	796	83%
797	798	84%
799	801	85%
802	803	86%
804	805	87%
806	806	88%
807	808	89%
809	810	90%
811	813	91%
814	815	92%
816	818	93%
819	819	94%
820	823	95%
824	824	96%
825	828	97%
829	832	98%
833	836	99%
837	879	100%



FICO® Personal Finance Score 2		
Score Range Min	Score Range Max	Cumulative %
250	454	1%
455	472	2%
473	484	3%
485	493	4%
494	501	5%
502	509	6%
510	516	7%
517	521	8%
522	527	9%
528	532	10%
533	538	11%
539	544	12%
545	548	13%
549	554	14%
555	559	15%
560	564	16%
565	570	17%
571	575	18%
576	581	19%
582	588	20%
589	593	21%
594	599	22%
600	605	23%
606	611	24%
612	616	25%
617	622	26%
623	627	27%
628	631	28%
632	635	29%
636	639	30%
640	643	31%
644	648	32%
649	652	33%
653	656	34%
657	660	35%
661	664	36%

FICO® Personal Finance Score 2

Score Range Min	Score Range Max	Cumulative %
665	668	37%
669	672	38%
673	675	39%
676	679	40%
680	683	41%
684	686	42%
687	690	43%
691	694	44%
695	697	45%
698	700	46%
701	703	47%
704	706	48%
707	710	49%
711	712	50%
713	716	51%
717	719	52%
720	722	53%
723	725	54%
726	727	55%
728	730	56%
731	733	57%
734	736	58%
737	739	59%
740	742	60%
743	745	61%
746	747	62%
748	750	63%
751	753	64%
754	756	65%
757	758	66%
759	761	67%
762	764	68%
765	766	69%
767	769	70%
770	771	71%
772	773	72%
774	776	73%
777	779	74%
780	780	75%

FICO® Personal Finance Score 2

Score Range Min	Score Range Max	Cumulative %
781	782	76%
783	785	77%
786	787	78%
788	789	79%
790	790	80%
791	793	81%
794	795	82%
796	796	83%
797	798	84%
799	800	85%
801	802	86%
803	804	87%
805	806	88%
807	809	89%
810	810	90%
811	812	91%
813	815	92%
816	818	93%
819	821	94%
822	824	95%
825	826	96%
827	830	97%
831	834	98%
835	840	99%
841	879	100%



FICO® Personal Finance Score 3		
Score Range Min	Score Range Max	Cumulative %
256	459	1%
460	478	2%
479	491	3%
492	501	4%
502	511	5%
512	518	6%
519	526	7%
527	532	8%
533	539	9%
540	546	10%
547	552	11%
553	558	12%
559	564	13%
565	571	14%
572	577	15%
578	583	16%
584	589	17%
590	595	18%
596	601	19%
602	606	20%
607	611	21%
612	616	22%
617	620	23%
621	625	24%
626	629	25%
630	633	26%
634	637	27%
638	641	28%
642	644	29%
645	648	30%
649	651	31%
652	654	32%
655	658	33%
659	661	34%
662	665	35%
666	668	36%

FICO® Personal Finance Score 3

Score Range Min	Score Range Max	Cumulative %
669	671	37%
672	674	38%
675	677	39%
678	680	40%
681	683	41%
684	686	42%
687	689	43%
690	692	44%
693	695	45%
696	697	46%
698	700	47%
701	703	48%
704	706	49%
707	709	50%
710	711	51%
712	714	52%
715	717	53%
718	720	54%
721	722	55%
723	725	56%
726	728	57%
729	730	58%
731	733	59%
734	737	60%
738	740	61%
741	742	62%
743	745	63%
746	748	64%
749	752	65%
753	754	66%
755	757	67%
758	760	68%
761	763	69%
764	766	70%
767	769	71%
770	771	72%
772	773	73%
774	776	74%
777	778	75%

FICO® Personal Finance Score 3

Score Range Min	Score Range Max	Cumulative %
779	781	76%
782	783	77%
784	784	78%
785	787	79%
788	789	80%
790	791	81%
792	793	82%
794	795	83%
796	797	84%
798	798	85%
799	800	86%
801	802	87%
803	804	88%
805	806	89%
807	809	90%
810	810	91%
811	812	92%
813	814	93%
815	817	94%
818	819	95%
820	822	96%
823	825	97%
826	829	98%
830	834	99%
835	875	100%