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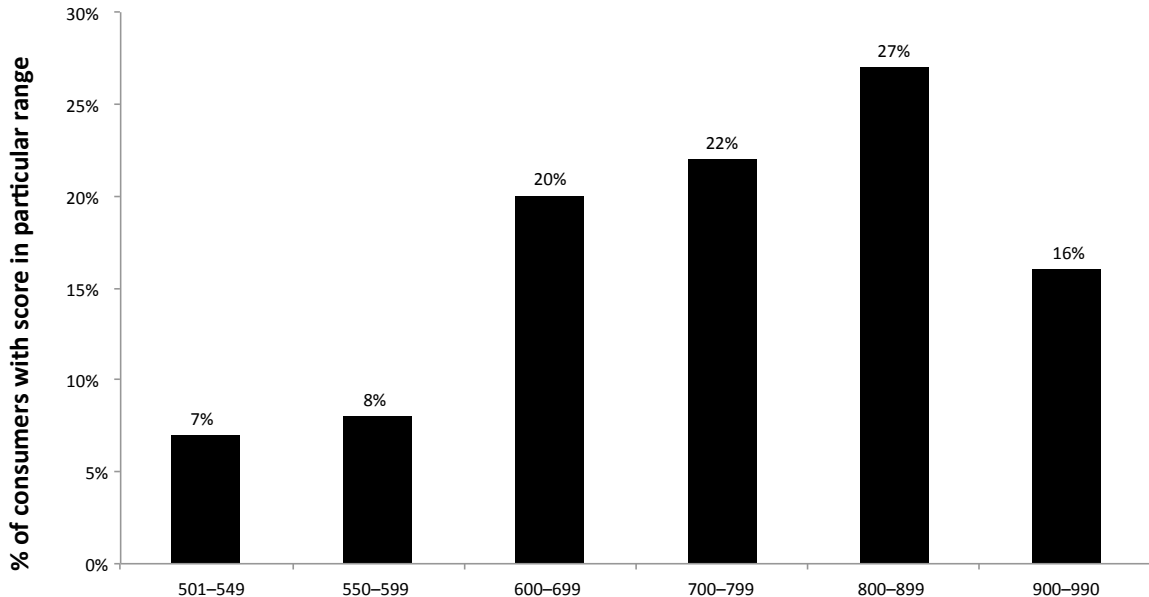
To view a specific graph or table, click on the respective link below.

## Risk Based Pricing Rule — VantageScore®

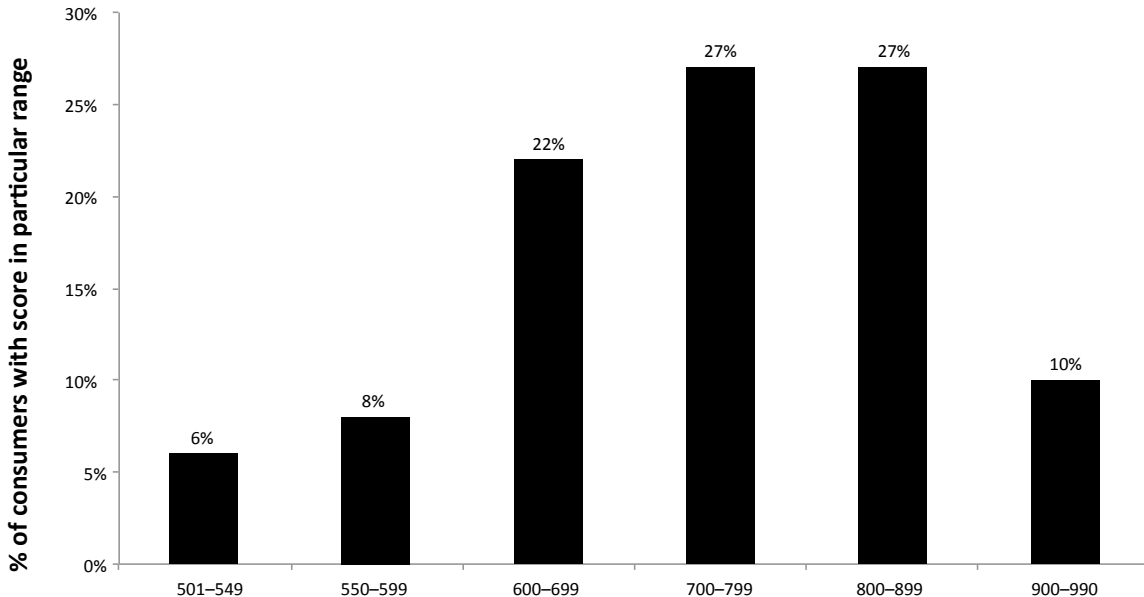
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- VantageScore® 1.0 Graph, VS 1.0
- VantageScore® 1.0 Table, VS 1.0
- VantageScore® 2.0 Graph, VS 2.0
- VantageScore® 2.0 Table, VS 2.0
- VantageScore® 3.0 Graph, VS 3.0
- VantageScore® 3.0 Table, VS 3.0
- VantageScore® 4.0 Graph, VS 4.0
- VantageScore® 4.0 Table, VS 4.0

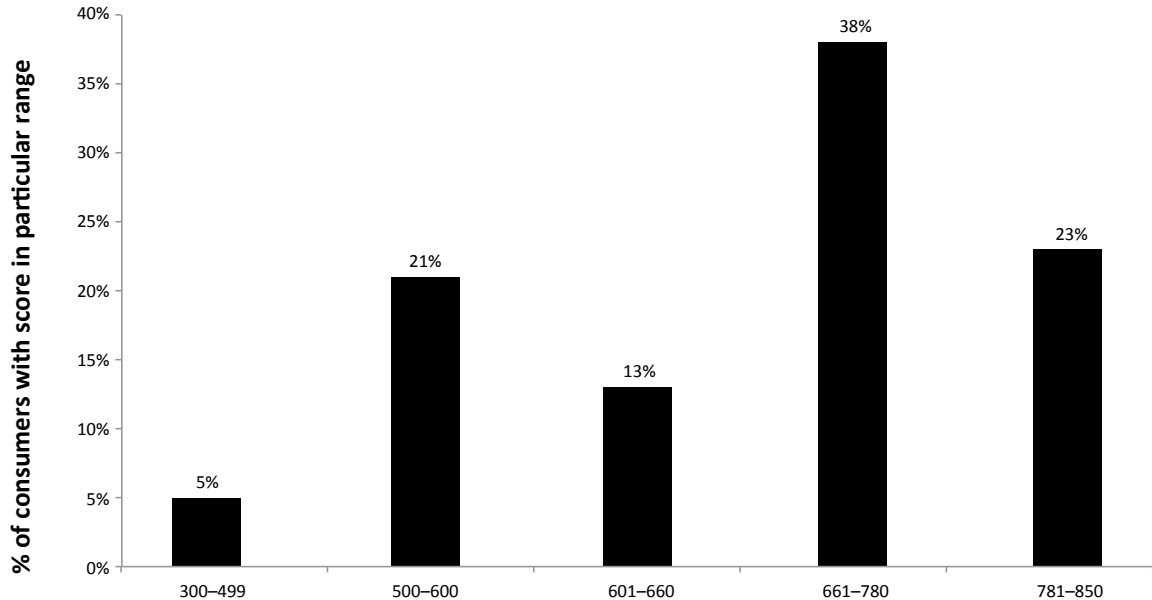
# VantageScore® 1.0



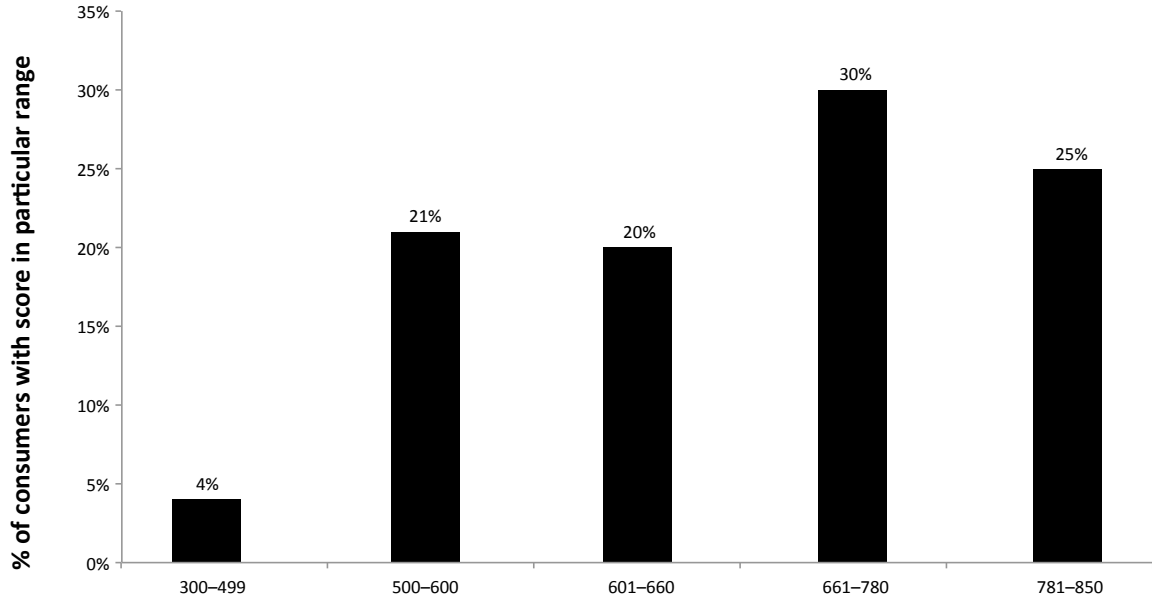
# VantageScore® 2.0



# VantageScore® 3.0



# VantageScore® 4.0





VantageScore® 1.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
501	501	2%	2%
502	516	1%	3%
517	526	1%	4%
527	535	1%	5%
536	543	1%	6%
544	550	1%	7%
551	557	1%	8%
558	564	1%	9%
565	568	1%	10%
569	574	1%	11%
575	581	1%	12%
582	587	1%	13%
588	593	1%	14%
594	598	1%	15%
599	605	1%	16%
606	611	1%	17%
612	617	1%	18%
618	623	1%	19%
624	628	1%	20%
629	634	1%	21%
635	640	1%	22%
641	645	1%	23%
646	650	1%	24%
651	655	1%	25%
656	661	1%	26%
662	665	1%	27%
666	670	1%	28%
671	675	1%	29%

VantageScore® 1.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
676	679	1%	30%
680	684	1%	31%
685	688	1%	32%
689	692	1%	33%
693	695	1%	34%
696	699	1%	35%
700	703	1%	36%
704	708	1%	37%
709	712	1%	38%
713	717	1%	39%
718	721	1%	40%
722	725	1%	41%
726	730	1%	42%
731	733	1%	43%
734	738	1%	44%
739	742	1%	45%
743	747	1%	46%
748	750	1%	47%
751	755	1%	48%
756	760	1%	49%
761	764	1%	50%
765	769	1%	51%
770	774	1%	52%
775	779	1%	53%
780	784	1%	54%
785	789	1%	55%
790	794	1%	56%
795	798	1%	57%



**VantageScore® 1.0 - National Score Distribution**

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
799	802	1%	58%
803	807	1%	59%
808	812	1%	60%
813	817	1%	61%
818	821	1%	62%
822	826	1%	63%
827	830	1%	64%
831	834	1%	65%
835	838	1%	66%
839	841	1%	67%
842	845	1%	68%
846	849	1%	69%
850	853	1%	70%
854	854	1%	71%
855	858	1%	72%
859	862	1%	73%
863	866	1%	74%
867	869	1%	75%
870	873	1%	76%
874	876	1%	77%
877	880	1%	78%
881	883	1%	79%
884	886	1%	80%
887	890	1%	81%
891	893	1%	82%
894	897	1%	83%
898	901	1%	84%
902	904	1%	85%

**VantageScore® 1.0 - National Score Distribution**

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
905	908	1%	86%
909	913	1%	87%
914	917	1%	88%
918	922	1%	89%
923	928	1%	90%
929	934	1%	91%
935	940	1%	92%
941	947	1%	93%
948	956	1%	94%
957	965	1%	95%
966	976	1%	96%
977	989	1%	97%
990	990	3%	99%

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Minimum VantageScore 1.0  
 Maximum VantageScore 1.0

501  
 990

Instruction: "Your credit score ranks higher than [X] percent of U.S. consumers"  
 where [X] corresponds to the fourth column labeled "Ranks higher than X%".

File date: May 2018



VantageScore® 2.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
501	501	1%	1%
502	507	1%	2%
508	524	1%	3%
525	535	1%	4%
536	544	1%	5%
545	552	1%	6%
553	559	1%	7%
560	565	1%	8%
566	571	1%	9%
572	576	1%	10%
577	582	1%	11%
583	588	1%	12%
589	593	1%	13%
594	599	1%	14%
600	604	1%	15%
605	609	1%	16%
610	613	1%	17%
614	617	1%	18%
618	622	1%	19%
623	627	1%	20%
628	632	1%	21%
633	636	1%	22%
637	641	1%	23%
642	645	1%	24%
646	650	1%	25%
651	652	1%	26%
653	657	1%	27%
658	662	1%	28%

VantageScore® 2.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
663	666	1%	29%
667	671	1%	30%
672	675	1%	31%
676	680	1%	32%
681	684	1%	33%
685	689	1%	34%
690	693	1%	35%
694	698	1%	36%
699	703	1%	37%
704	707	1%	38%
708	712	1%	39%
713	717	1%	40%
718	721	1%	41%
722	725	1%	42%
726	729	1%	43%
730	733	1%	44%
734	737	1%	45%
738	740	1%	46%
741	744	1%	47%
745	748	1%	48%
749	749	1%	49%
750	752	1%	50%
753	756	1%	51%
757	760	1%	52%
761	764	1%	53%
765	767	1%	54%
768	771	1%	55%
772	775	1%	56%





VantageScore® 2.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
776	778	1%	57%
779	782	1%	58%
783	785	1%	59%
786	789	1%	60%
790	793	1%	61%
794	796	1%	62%
797	800	1%	63%
801	804	1%	64%
805	808	1%	65%
809	812	1%	66%
813	816	1%	67%
817	820	1%	68%
821	824	1%	69%
825	829	1%	70%
830	833	1%	71%
834	838	1%	72%
839	843	1%	73%
844	847	1%	74%
848	851	1%	75%
852	854	1%	76%
855	858	1%	77%
859	862	1%	78%
863	866	1%	79%
867	869	1%	80%
870	872	1%	81%
873	875	1%	82%
876	878	1%	83%
879	882	1%	84%

VantageScore® 2.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
883	885	1%	85%
886	888	1%	86%
889	891	1%	87%
892	894	1%	88%
895	897	1%	89%
898	900	1%	90%
901	904	1%	91%
905	908	1%	92%
909	912	1%	93%
913	917	1%	94%
918	922	1%	95%
923	929	1%	96%
930	938	1%	97%
939	950	3%	99%

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Minimum VantageScore 2.0  
 Maximum VantageScore 2.0

501  
 990

Instruction: "Your credit score ranks higher than [X] percent of U.S. consumers" where [X] corresponds to the fourth column labeled "Ranks higher than X%".

File date: May 2018



VantageScore® 3.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
300	426	1%	1%
427	464	1%	2%
465	483	1%	3%
484	496	1%	4%
497	505	1%	5%
506	511	1%	6%
512	516	1%	7%
517	518	1%	8%
519	524	4%	12%
525	531	1%	13%
532	538	1%	14%
539	545	1%	15%
546	552	3%	18%
553	558	1%	19%
559	565	1%	20%
566	571	1%	21%
572	577	1%	22%
578	583	1%	23%
584	589	1%	24%
590	595	1%	25%
596	601	1%	26%
602	607	1%	27%
608	613	1%	28%
614	619	1%	29%
620	625	1%	30%
626	630	1%	31%
631	635	1%	32%
636	640	1%	33%

VantageScore® 3.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
641	644	1%	34%
645	648	1%	35%
649	652	1%	36%
653	654	1%	37%
655	658	1%	38%
659	661	1%	39%
662	664	1%	40%
665	666	1%	41%
667	668	1%	42%
669	670	1%	43%
671	672	1%	44%
673	673	1%	45%
674	675	4%	49%
676	679	1%	50%
680	684	1%	51%
685	688	1%	52%
689	693	1%	53%
694	697	1%	54%
698	702	1%	55%
703	707	1%	56%
708	711	1%	57%
712	715	1%	58%
716	719	1%	59%
720	722	1%	60%
723	725	1%	61%
726	729	1%	62%
730	732	1%	63%
733	736	1%	64%



VantageScore® 3.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
737	740	1%	65%
741	743	1%	66%
744	746	1%	67%
747	749	1%	68%
750	752	1%	69%
753	755	1%	70%
756	759	1%	71%
760	762	1%	72%
763	765	1%	73%
766	768	1%	74%
769	772	1%	75%
773	776	1%	76%
777	779	1%	77%
780	783	1%	78%
784	786	1%	79%
787	789	1%	80%
790	790	1%	81%
791	793	1%	82%
794	796	1%	83%
797	799	1%	84%
800	801	1%	85%
802	803	1%	86%
804	806	1%	87%
807	808	1%	88%
809	810	1%	89%
811	812	1%	90%
813	814	1%	91%
815	815	1%	92%

VantageScore® 3.0 - National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
816	817	1%	93%
818	819	1%	94%
820	821	1%	95%
822	823	1%	96%
824	825	1%	97%
826	827	1%	98%
828	850	2%	99%

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Minimum VantageScore 3.0  
 Maximum VantageScore 3.0

300  
 850

Instruction: "Your credit score ranks higher than [X] percent of U.S. consumers" where [X] corresponds to the fourth column labeled "Ranks higher than X%".

File date: May 2018



**VantageScore® 4.0 - National Score Distribution**

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
300	442	1%	1%
443	474	1%	2%
475	493	1%	3%
494	505	1%	4%
506	515	1%	5%
516	523	1%	6%
524	529	1%	7%
530	534	1%	8%
535	539	1%	9%
540	544	2%	11%
545	550	1%	12%
551	555	1%	13%
556	561	1%	14%
562	564	1%	15%
565	567	1%	16%
568	569	3%	19%
570	574	1%	20%
575	579	1%	21%
580	585	1%	22%
586	590	1%	23%
591	596	1%	24%
597	600	1%	25%
601	605	1%	26%
606	608	1%	27%
609	612	1%	28%
613	614	1%	29%
615	615	1%	30%
616	619	1%	31%

**VantageScore® 4.0 - National Score Distribution**

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
620	622	1%	32%
623	626	1%	33%
627	629	1%	34%
630	630	1%	35%
631	631	1%	36%
632	633	1%	37%
634	636	1%	38%
637	639	1%	39%
640	643	1%	40%
644	646	1%	41%
647	651	1%	42%
652	654	1%	43%
655	658	1%	44%
659	661	1%	45%
662	666	1%	46%
667	670	1%	47%
671	675	1%	48%
676	680	1%	49%
681	684	1%	50%
685	688	1%	51%
689	693	1%	52%
694	696	1%	53%
697	700	1%	54%
701	702	1%	55%
703	706	1%	56%
707	710	1%	57%
711	713	1%	58%
714	717	1%	59%



**VantageScore® 4.0 - National Score Distribution**

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
718	720	1%	60%
721	724	1%	61%
725	728	1%	62%
729	732	1%	63%
733	736	1%	64%
737	740	1%	65%
741	745	1%	66%
746	748	1%	67%
749	754	1%	68%
755	757	1%	69%
758	762	1%	70%
763	766	1%	71%
767	770	1%	72%
771	773	1%	73%
774	777	1%	74%
778	780	1%	75%
781	784	1%	76%
785	787	1%	77%
788	789	1%	78%
790	792	1%	79%
793	794	1%	80%
795	796	1%	81%
797	798	1%	82%
799	800	1%	83%
801	802	1%	84%
803	804	1%	85%
805	806	1%	86%
807	808	1%	87%

**VantageScore® 4.0 - National Score Distribution**

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
809	811	2%	89%
812	813	1%	90%
814	815	1%	91%
816	817	1%	92%
818	819	1%	93%
820	821	1%	94%
822	825	1%	95%
826	827	1%	96%
828	831	1%	97%
832	835	1%	98%
836	850	2%	99%

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Minimum VantageScore 4.0  
 Maximum VantageScore 4.0

300  
 850

Instruction: "Your credit score ranks higher than [X] percent of U.S. consumers" where [X] corresponds to the fourth column labeled "Ranks higher than X%".

File date: May 2018