



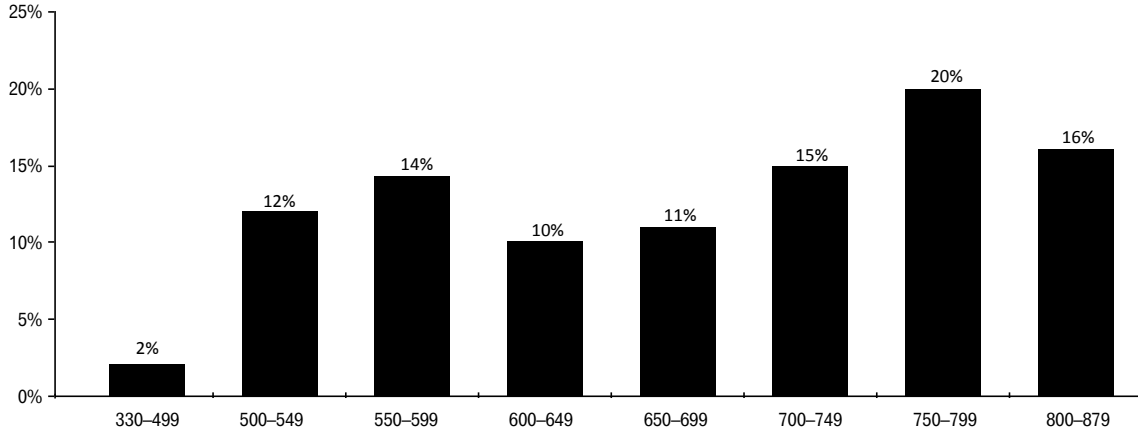
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To view a specific graph or table, click on the respective link below.

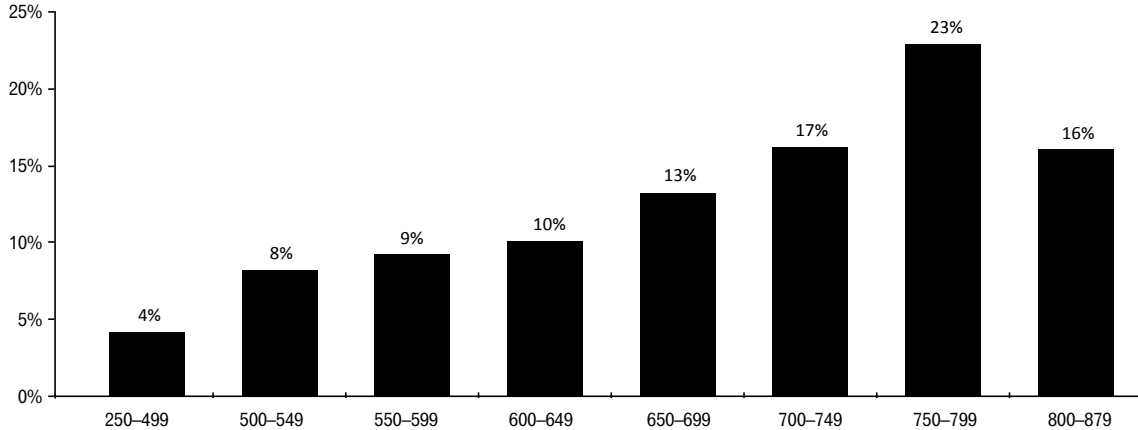
Risk Based Pricing Rule — FICO® Personal Score

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

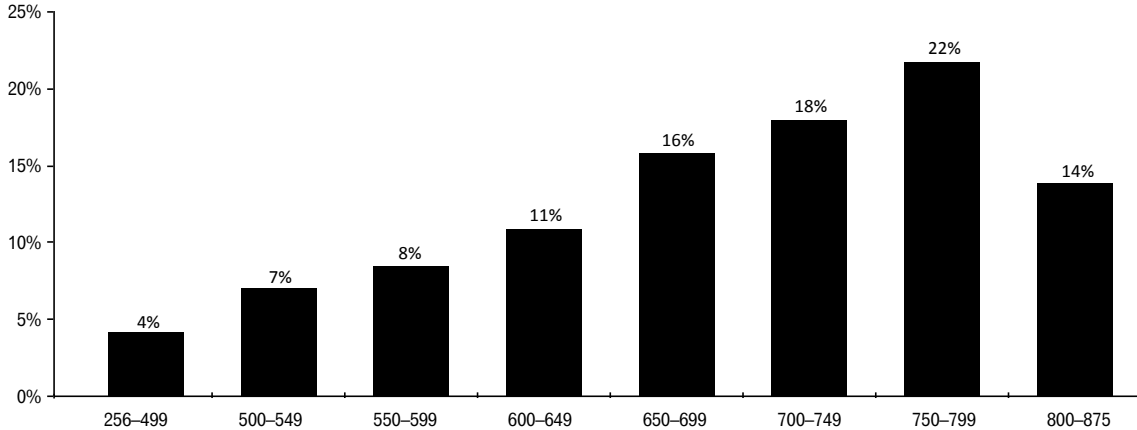
% of consumers with scores in particular range



% 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	487	1%
488	498	2%
499	505	3%
506	510	4%
511	516	5%
517	521	6%
522	525	7%
526	529	8%
530	533	9%
534	536	10%
537	540	11%
541	544	12%
545	548	13%
549	550	14%
551	553	15%
554	556	16%
557	560	17%
561	563	18%
564	566	19%
567	570	20%
571	574	21%
575	578	22%
579	581	23%
582	585	24%
586	589	25%
590	593	26%
594	596	27%
597	600	28%
601	606	29%
607	611	30%
612	615	31%
616	621	32%
622	626	33%
627	631	34%
632	636	35%
637	641	36%

FICO® Personal Finance Score 1

Score Range Min	Score Range Max	Cumulative %
642	645	37%
646	651	38%
652	656	39%
657	660	40%
661	665	41%
666	669	42%
670	674	43%
675	678	44%
679	683	45%
684	687	46%
688	691	47%
692	695	48%
696	699	49%
700	703	50%
704	707	51%
708	711	52%
712	714	53%
715	717	54%
718	721	55%
722	725	56%
726	729	57%
730	732	58%
733	735	59%
736	738	60%
739	742	61%
743	744	62%
745	747	63%
748	750	64%
751	754	65%
755	757	66%
758	759	67%
760	761	68%
762	763	69%
764	766	70%
767	769	71%
770	772	72%
773	774	73%
775	776	74%
777	778	75%

FICO® Personal Finance Score 1

Score Range Min	Score Range Max	Cumulative %
779	781	76%
782	783	77%
784	785	78%
786	788	79%
789	789	80%
790	792	81%
793	794	82%
795	797	83%
798	799	84%
800	802	85%
803	804	86%
805	805	87%
806	806	88%
807	809	89%
810	811	90%
812	813	91%
814	816	92%
817	818	93%
819	820	94%
821	823	95%
824	824	96%
825	829	97%
830	832	98%
833	837	99%
838	879	100%



FICO® Personal Finance Score 2		
Score Range Min	Score Range Max	Cumulative %
250	458	1%
459	476	2%
477	488	3%
489	497	4%
498	505	5%
506	513	6%
514	519	7%
520	525	8%
526	531	9%
532	536	10%
537	542	11%
543	547	12%
548	552	13%
553	557	14%
558	563	15%
564	568	16%
569	574	17%
575	580	18%
581	585	19%
586	592	20%
593	598	21%
599	603	22%
604	610	23%
611	615	24%
616	620	25%
621	626	26%
627	630	27%
631	634	28%
635	639	29%
640	643	30%
644	647	31%
648	651	32%
652	656	33%
657	660	34%
661	664	35%
665	668	36%

FICO® Personal Finance Score 2

Score Range Min	Score Range Max	Cumulative %
669	672	37%
673	676	38%
677	680	39%
681	683	40%
684	687	41%
688	690	42%
691	694	43%
695	697	44%
698	701	45%
702	704	46%
705	707	47%
708	710	48%
711	713	49%
714	716	50%
717	719	51%
720	722	52%
723	725	53%
726	727	54%
728	731	55%
732	734	56%
735	736	57%
737	739	58%
740	742	59%
743	744	60%
745	747	61%
748	750	62%
751	752	63%
753	754	64%
755	757	65%
758	759	66%
760	762	67%
763	765	68%
766	767	69%
768	769	70%
770	772	71%
773	774	72%
775	776	73%
777	779	74%
780	780	75%

FICO® Personal Finance Score 2

Score Range Min	Score Range Max	Cumulative %
781	783	76%
784	785	77%
786	787	78%
788	789	79%
790	790	80%
791	792	81%
793	794	82%
795	795	83%
796	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	820	94%
821	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	460	1%
461	480	2%
481	492	3%
493	503	4%
504	512	5%
513	520	6%
521	527	7%
528	534	8%
535	540	9%
541	546	10%
547	553	11%
554	559	12%
560	565	13%
566	571	14%
572	578	15%
579	584	16%
585	590	17%
591	596	18%
597	602	19%
603	607	20%
608	612	21%
613	617	22%
618	622	23%
623	626	24%
627	630	25%
631	634	26%
635	638	27%
639	642	28%
643	646	29%
647	649	30%
650	653	31%
654	656	32%
657	660	33%
661	663	34%
664	667	35%
668	670	36%

FICO® Personal Finance Score 3

Score Range Min	Score Range Max	Cumulative %
671	673	37%
674	676	38%
677	680	39%
681	682	40%
683	686	41%
687	689	42%
690	692	43%
693	695	44%
696	697	45%
698	700	46%
701	703	47%
704	706	48%
707	709	49%
710	711	50%
712	714	51%
715	717	52%
718	720	53%
721	722	54%
723	725	55%
726	727	56%
728	730	57%
731	733	58%
734	736	59%
737	739	60%
740	742	61%
743	744	62%
745	748	63%
749	751	64%
752	753	65%
754	755	66%
756	759	67%
760	761	68%
762	764	69%
765	767	70%
768	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	811	91%
812	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%