



IMPACT of NCAP (National Consumer Assistance Plan) ON BIS SCORES

June, 2017

Analysis of changes related to NCAP was conducted on the blended and consumer only segments of the BIS Scores impacted by this change, the SBCS 2.0, and the IPV1 and IPV2.

Please note the following:

- 1) The only segments of these models impacted are where consumer data on the business owner/guarantor is utilized. Commercial only data scores are not impacted.
- 2) For the blended/consumer only segments impacted by the NCAP the percentages in column 2 (% of blended and consumer only segment impacted) indicate the model segment was impacted. Please keep in mind the impact may not have been great enough to change the score.
- 3) The mean score impact ranged from an increase of +0.03% to +0.06%.
- 4) This analysis assumed a maximum impact scenario where all liens and judgments were removed from consumer credit files. The actual impact was all judgments were removed while approximately half of liens, paid and unpaid, were removed.

BIS Score	% of Blended and consumer only segments impacted	Change in KS	Change in GINI	Change in Mean Score
SBCS V2	5.7%	-0.02%	-0.02%	+0.06%
IPV2	0.45%	-0.23%	-0.10%	+0.03%
IPV1	0.82%	-0.16%	-0.15%	+0.06%