

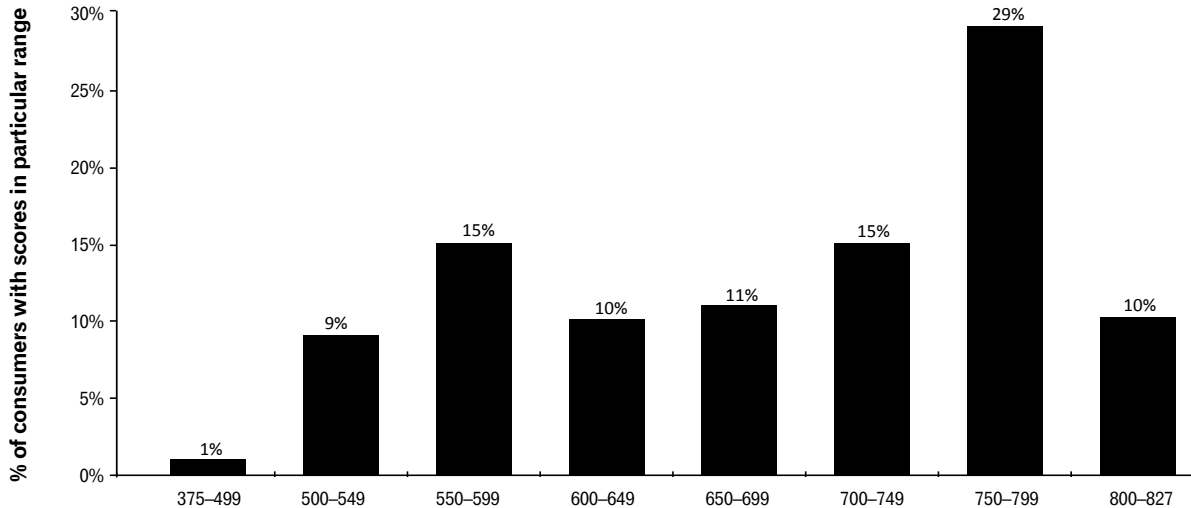


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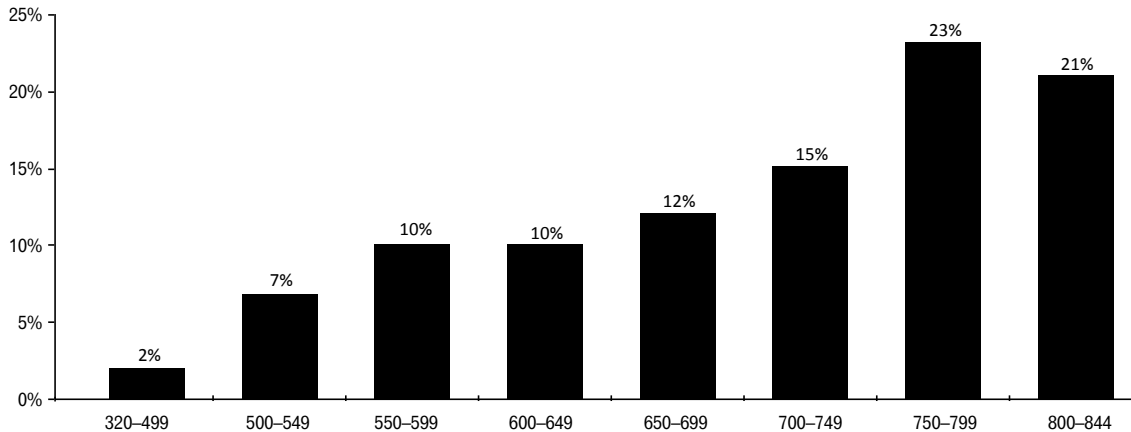
To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — FICO® Score

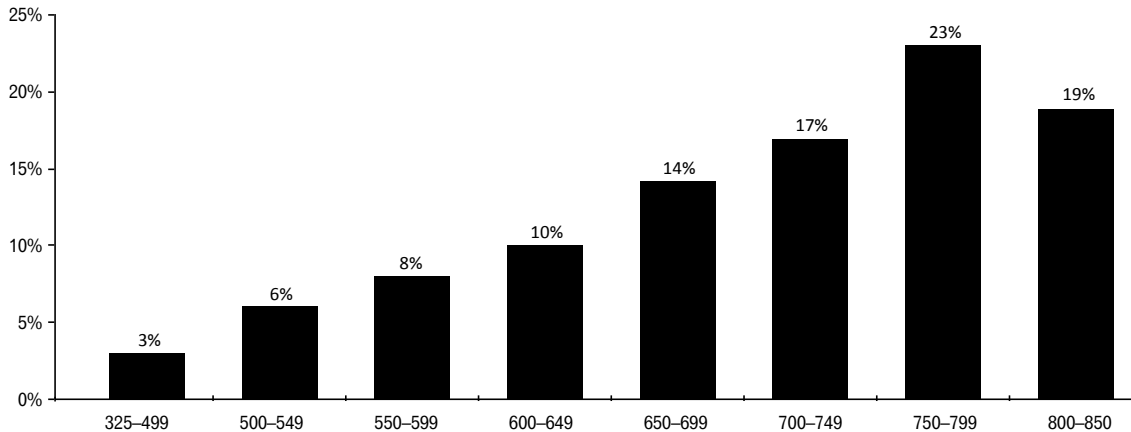
- FICO® Score 1 Graph, EXF2G-J
- FICO® Score 1 Table, EXF2G-J
- FICO® Score 2 Graph, EXF3G-J
- FICO® Score 2 Table, EXF3G-J
- FICO® Score 3 Graph, EXF4G-J
- FICO® Score 3 Table, EXF4G-J
- FICO® Score 8 Graph, EXF5G-J
- FICO® Score 8 Table, EXF5G-J
- FICO® Score 9 Graph, EXF6G-J
- FICO® Score 9 Table, EXF6G-J



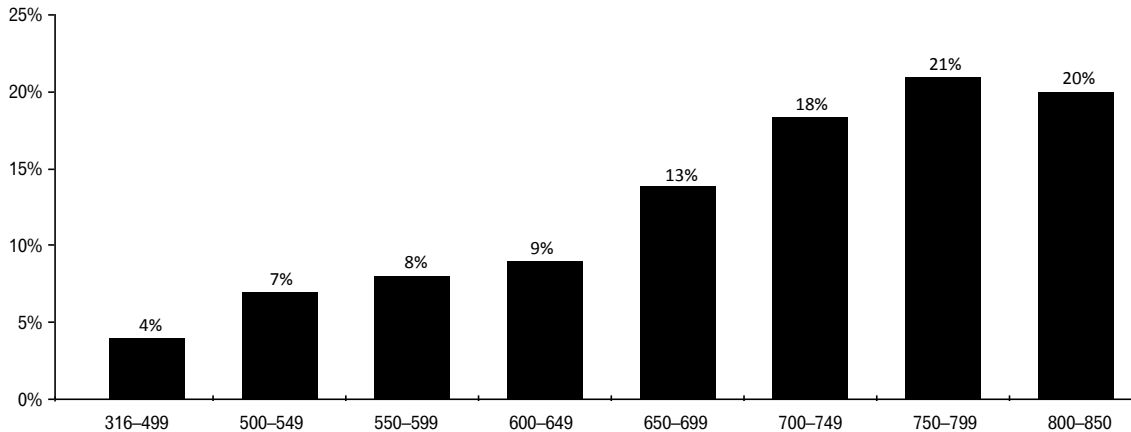
% of consumers with scores in particular range



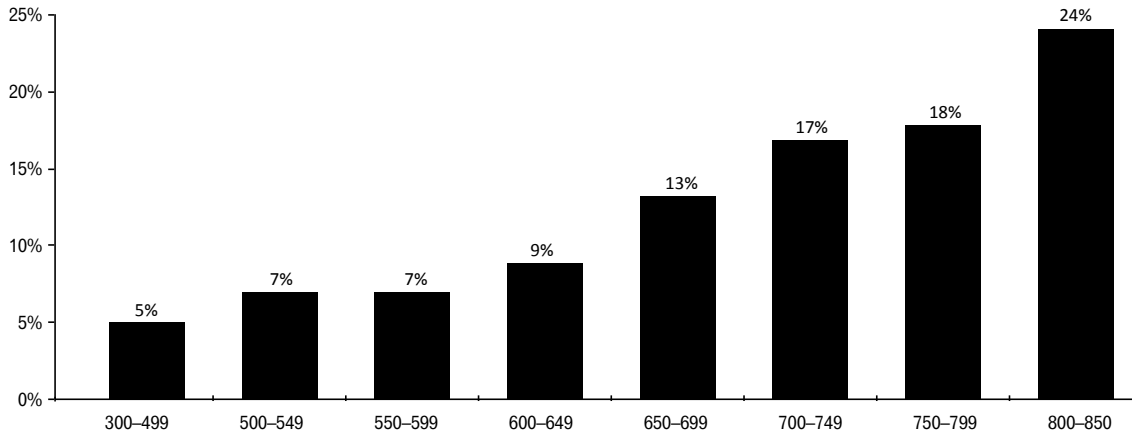
% of consumers with scores in particular range



% of consumers with scores in particular range



% of consumers with scores in particular range





FICO® Score 1		
Score Range Min	Score Range Max	Cumulative %
375	502	1%
503	512	2%
513	519	3%
520	525	4%
526	530	5%
531	535	6%
536	539	7%
540	544	8%
545	547	9%
548	551	10%
552	555	11%
556	559	12%
560	561	13%
562	563	14%
564	567	15%
568	571	16%
572	572	17%
573	575	18%
576	579	19%
580	582	20%
583	586	21%
587	589	22%
590	594	23%
595	597	24%
598	600	25%
601	604	26%
605	609	27%
610	614	28%
615	619	29%
620	624	30%
625	630	31%
631	635	32%
636	640	33%
641	645	34%
646	650	35%
651	655	36%

FICO® Score 1

Score Range Min	Score Range Max	Cumulative %
656	659	37%
660	664	38%
665	669	39%
670	674	40%
675	678	41%
679	683	42%
684	687	43%
688	691	44%
692	695	45%
696	699	46%
700	703	47%
704	707	48%
708	710	49%
711	714	50%
715	717	51%
718	721	52%
722	725	53%
726	728	54%
729	731	55%
732	734	56%
735	737	57%
738	741	58%
742	743	59%
744	746	60%
747	748	61%
749	751	62%
752	753	63%
754	756	64%
757	758	65%
759	759	66%
760	762	67%
763	764	68%
765	766	69%
767	768	70%
769	770	71%
771	771	72%
772	773	73%
774	775	74%
776	777	75%

FICO® Score 1		
Score Range Min	Score Range Max	Cumulative %
778	778	76%
779	780	77%
781	781	78%
782	782	79%
783	784	80%
785	786	81%
787	787	82%
788	788	83%
789	789	84%
790	791	85%
792	793	86%
794	795	87%
796	797	88%
798	798	89%
799	800	90%
801	802	91%
803	803	92%
804	804	95%
805	808	96%
809	809	98%
810	813	99%
814	827	100%



FICO® Score 2		
Score Range Min	Score Range Max	Cumulative %
320	483	1%
484	498	2%
499	508	3%
509	517	4%
518	525	5%
526	532	6%
533	539	7%
540	545	8%
546	551	9%
552	556	10%
557	561	11%
562	567	12%
568	572	13%
573	577	14%
578	582	15%
583	587	16%
588	591	17%
592	596	18%
597	601	19%
602	606	20%
607	611	21%
612	616	22%
617	621	23%
622	626	24%
627	631	25%
632	636	26%
637	641	27%
642	646	28%
647	650	29%
651	655	30%
656	659	31%
660	663	32%
664	667	33%
668	671	34%
672	676	35%
677	680	36%

FICO® Score 2

Score Range Min	Score Range Max	Cumulative %
681	684	37%
685	688	38%
689	692	39%
693	696	40%
697	700	41%
701	704	42%
705	708	43%
709	711	44%
712	715	45%
716	719	46%
720	722	47%
723	726	48%
727	729	49%
730	732	50%
733	736	51%
737	739	52%
740	742	53%
743	745	54%
746	748	55%
749	751	56%
752	754	57%
755	756	58%
757	759	59%
760	762	60%
763	765	61%
766	767	62%
768	770	63%
771	772	64%
773	774	65%
775	776	66%
777	779	67%
780	781	68%
782	783	69%
784	785	70%
786	787	71%
788	789	72%
790	790	73%
791	792	74%
793	793	75%

FICO® Score 2

Score Range Min	Score Range Max	Cumulative %
794	795	76%
796	797	77%
798	798	78%
799	800	79%
801	802	80%
803	803	81%
804	805	82%
806	807	83%
808	808	84%
809	810	85%
811	812	86%
813	813	87%
814	815	88%
816	816	89%
817	818	90%
819	820	91%
821	821	92%
822	823	93%
824	825	94%
826	827	95%
828	830	96%
831	832	97%
833	837	98%
838	839	99%
840	844	100%



FICO® Score 3		
Score Range Min	Score Range Max	Cumulative %
325	471	1%
472	489	2%
490	502	3%
503	513	4%
514	523	5%
524	531	6%
532	539	7%
540	546	8%
547	553	9%
554	559	10%
560	566	11%
567	572	12%
573	577	13%
578	583	14%
584	589	15%
590	594	16%
595	600	17%
601	605	18%
606	611	19%
612	616	20%
617	621	21%
622	626	22%
627	631	23%
632	635	24%
636	640	25%
641	644	26%
645	649	27%
650	653	28%
654	658	29%
659	662	30%
663	666	31%
667	669	32%
670	673	33%
674	677	34%
678	680	35%
681	683	36%

FICO® Score 3

Score Range Min	Score Range Max	Cumulative %
684	687	37%
688	690	38%
691	693	39%
694	697	40%
698	700	41%
701	703	42%
704	706	43%
707	709	44%
710	712	45%
713	715	46%
716	718	47%
719	721	48%
722	724	49%
725	727	50%
728	730	51%
731	733	52%
734	736	53%
737	739	54%
740	742	55%
743	745	56%
746	748	57%
749	751	58%
752	754	59%
755	757	60%
758	759	61%
760	762	62%
763	765	63%
766	767	64%
768	770	65%
771	772	66%
773	775	67%
776	777	68%
778	779	69%
780	781	70%
782	783	71%
784	785	72%
786	787	73%
788	789	74%
790	790	75%

FICO® Score 3

Score Range Min	Score Range Max	Cumulative %
791	792	76%
793	794	77%
795	796	78%
797	797	79%
798	799	80%
800	800	81%
801	802	82%
803	803	83%
804	805	84%
806	806	85%
807	808	86%
809	809	87%
810	811	88%
812	813	89%
814	814	90%
815	816	91%
817	818	92%
819	819	94%
820	820	95%
821	823	96%
824	825	97%
826	828	98%
829	834	99%
835	850	100%



FICO® Score 8		
Score Range Min	Score Range Max	Cumulative %
316	473	1%
474	486	2%
487	495	3%
496	504	4%
505	512	5%
513	520	6%
521	527	7%
528	535	8%
536	542	9%
543	549	10%
550	556	11%
557	562	12%
563	568	13%
569	575	14%
576	581	15%
582	587	16%
588	593	17%
594	599	18%
600	604	19%
605	610	20%
611	616	21%
617	621	22%
622	627	23%
628	632	24%
633	637	25%
638	642	26%
643	647	27%
648	651	28%
652	656	29%
657	660	30%
661	665	31%
666	668	32%
669	672	33%
673	677	34%
678	681	35%
682	684	36%

FICO® Score 8

Score Range Min	Score Range Max	Cumulative %
685	688	37%
689	692	38%
693	696	39%
697	699	40%
700	703	41%
704	705	42%
706	709	43%
710	712	44%
713	713	45%
714	717	46%
718	720	47%
721	723	48%
724	726	49%
727	729	50%
730	732	51%
733	734	52%
735	736	53%
737	739	54%
740	742	55%
743	743	56%
744	746	57%
747	748	58%
749	751	59%
752	754	60%
755	756	61%
757	759	62%
760	761	63%
762	764	64%
765	766	65%
767	769	66%
770	771	67%
772	773	68%
774	776	69%
777	778	70%
779	781	71%
782	783	72%
784	785	73%
786	787	74%
788	789	75%

FICO® Score 8

Score Range Min	Score Range Max	Cumulative %
790	792	76%
793	794	77%
795	796	78%
797	798	79%
799	800	80%
801	803	81%
804	805	82%
806	806	83%
807	808	84%
809	810	85%
811	812	86%
813	814	87%
815	816	88%
817	818	89%
819	821	90%
822	823	91%
824	826	92%
827	828	93%
829	830	94%
831	833	95%
834	837	96%
838	841	97%
842	846	98%
847	849	99%
850	850	100%



FICO® Score 9		
Score Range Min	Score Range Max	Cumulative %
300	449	1%
450	468	2%
469	481	3%
482	491	4%
492	499	5%
500	507	6%
508	515	7%
516	522	8%
523	529	9%
530	537	10%
538	544	11%
545	551	12%
552	558	13%
559	565	14%
566	572	15%
573	579	16%
580	586	17%
587	593	18%
594	600	19%
601	607	20%
608	613	21%
614	620	22%
621	626	23%
627	631	24%
632	637	25%
638	642	26%
643	645	27%
646	649	28%
650	654	29%
655	659	30%
660	664	31%
665	668	32%
669	673	33%
674	676	34%
677	680	35%
681	684	36%

FICO® Score 9

Score Range Min	Score Range Max	Cumulative %
685	687	37%
688	691	38%
692	694	39%
695	696	40%
697	699	41%
700	703	42%
704	706	43%
707	709	44%
710	713	45%
714	716	46%
717	718	47%
719	720	48%
721	723	49%
724	726	50%
727	729	51%
730	732	52%
733	735	53%
736	738	54%
739	741	55%
742	744	56%
745	747	57%
748	750	58%
751	754	59%
755	757	60%
758	760	61%
761	763	62%
764	766	63%
767	769	64%
770	772	65%
773	774	66%
775	777	67%
778	779	68%
780	782	69%
783	785	70%
786	788	71%
789	790	72%
791	793	73%
794	795	74%
796	798	75%

FICO® Score 9

Score Range Min	Score Range Max	Cumulative %
799	800	76%
801	802	77%
803	805	78%
806	807	79%
808	810	80%
811	812	81%
813	814	82%
815	816	83%
817	818	84%
819	820	85%
821	823	86%
824	825	87%
826	826	88%
827	828	89%
829	830	90%
831	832	91%
833	834	92%
835	836	93%
837	838	94%
839	840	95%
841	843	96%
844	847	97%
848	849	98%
850	850	100%