



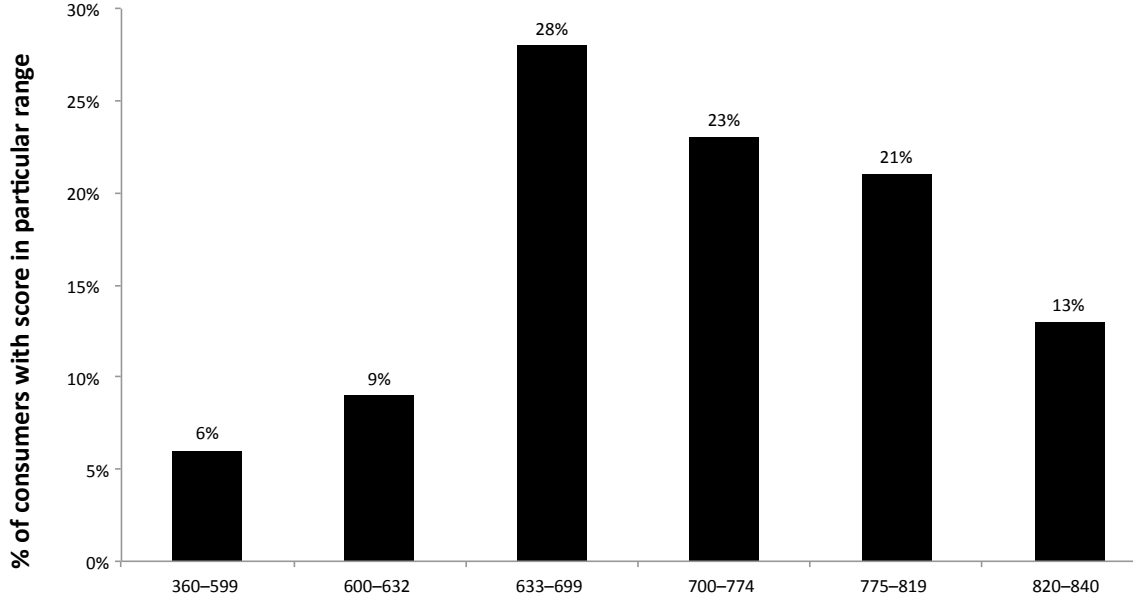
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To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — National Equivalency ScoreSM

- National Equivalency ScoreSM Graph, NES
- National Equivalency ScoreSM Table, NES

National Equivalency ScoreSM





National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
360	521	1%	1%
522	554	1%	2%
555	570	1%	3%
571	581	1%	4%
582	589	1%	5%
590	596	1%	6%
597	602	1%	7%
603	607	1%	8%
608	611	1%	9%
612	615	1%	10%
616	619	1%	11%
620	622	1%	12%
623	626	1%	13%
627	629	1%	14%
630	632	1%	15%
633	634	1%	16%
635	637	1%	17%
638	640	1%	18%
641	642	1%	19%
643	645	1%	20%
646	647	1%	21%
648	650	1%	22%
651	652	1%	23%
653	654	1%	24%
655	657	1%	25%
658	659	1%	26%
660	660	1%	27%
661	662	1%	28%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
663	665	1%	29%
666	667	1%	30%
668	669	1%	31%
670	671	1%	32%
672	674	1%	33%
675	676	1%	34%
677	678	1%	35%
679	681	1%	36%
682	683	1%	37%
684	686	1%	38%
687	689	1%	39%
690	691	1%	40%
692	694	1%	41%
695	697	1%	42%
698	700	1%	43%
701	704	1%	44%
705	707	1%	45%
708	711	1%	46%
712	714	1%	47%
715	718	1%	48%
719	721	1%	49%
722	725	1%	50%
726	728	1%	51%
729	732	1%	52%
733	735	1%	53%
736	739	1%	54%
740	742	1%	55%
743	745	1%	56%



National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
746	748	1%	57%
749	751	1%	58%
752	754	1%	59%
755	757	1%	60%
758	760	1%	61%
761	763	1%	62%
764	765	1%	63%
766	768	1%	64%
769	771	1%	65%
772	773	1%	66%
774	776	1%	67%
777	778	1%	68%
779	781	1%	69%
782	783	1%	70%
784	785	1%	71%
786	788	1%	72%
789	790	1%	73%
791	792	1%	74%
793	794	1%	75%
795	796	1%	76%
797	798	1%	77%
799	800	1%	78%
801	803	1%	79%
804	805	1%	80%
806	807	1%	81%
808	809	1%	82%
810	811	1%	83%
812	813	1%	84%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
814	815	1%	85%
816	817	1%	86%
818	819	1%	87%
820	821	1%	88%
822	823	1%	89%
824	825	1%	90%
826	827	1%	91%
828	829	1%	92%
830	832	1%	93%
833	834	1%	94%
835	837	1%	95%
838	840	5%	99%

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Minimum National Equivalency Score
Maximum National Equivalency Score

360
840

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%”.

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