



475 Anton Boulevard  
Costa Mesa, CA 92626  
www.experian.com

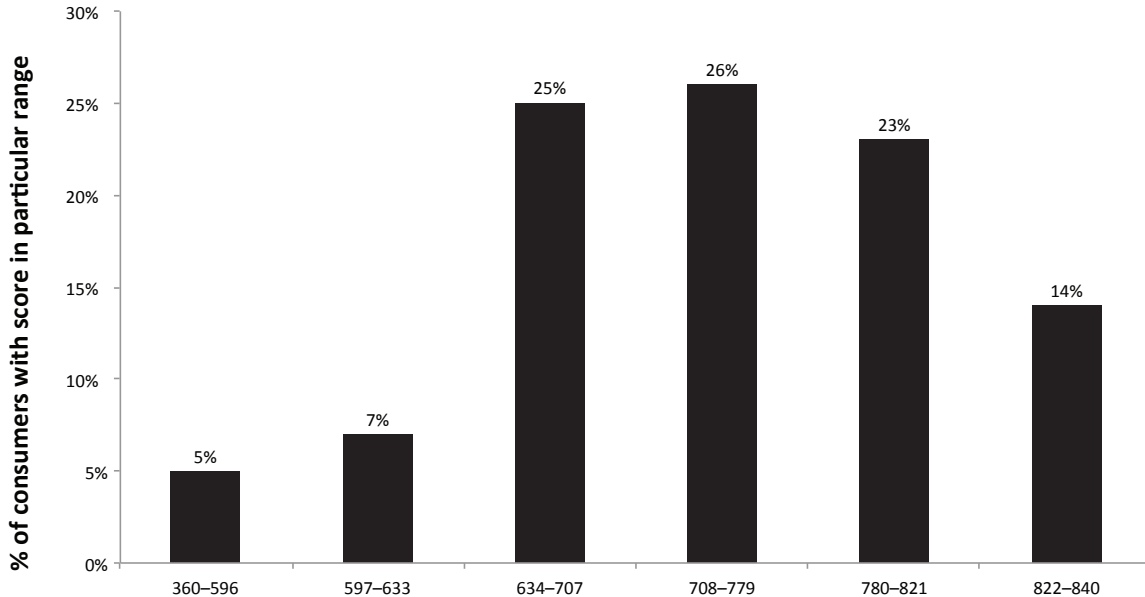
To view a specific graph or table, click on the respective link below.

## Risk Based Pricing Rule — National Equivalency Score<sup>SM</sup>

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- National Equivalency Score<sup>SM</sup> Graph, NES
- National Equivalency Score<sup>SM</sup> Table, NES

# National Equivalency Score<sup>SM</sup>





National Equivalency Score <sup>SM</sup> — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
360	521	1%	1%
522	558	1%	2%
559	575	1%	3%
576	587	1%	4%
588	596	1%	5%
597	604	1%	6%
605	610	1%	7%
611	616	1%	8%
617	621	1%	9%
622	625	1%	10%
626	629	1%	11%
630	633	1%	12%
634	637	1%	13%
638	640	1%	14%
641	643	1%	15%
644	647	1%	16%
648	649	1%	17%
650	652	1%	18%
653	655	1%	19%
656	658	1%	20%
659	660	1%	21%
661	663	1%	22%
664	665	1%	23%
666	668	1%	24%
669	671	1%	25%
672	673	1%	26%
674	676	1%	27%
677	679	1%	28%

National Equivalency Score <sup>SM</sup> — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
680	682	1%	29%
683	685	1%	30%
686	688	1%	31%
689	690	1%	32%
691	694	1%	33%
695	697	1%	34%
698	700	1%	35%
701	704	1%	36%
705	707	1%	37%
708	711	1%	38%
712	714	1%	39%
715	717	1%	40%
718	721	1%	41%
722	724	1%	42%
725	727	1%	43%
728	730	1%	44%
731	734	1%	45%
735	737	1%	46%
738	740	1%	47%
741	742	1%	48%
743	745	1%	49%
746	748	1%	50%
749	751	1%	51%
752	753	1%	52%
754	756	1%	53%
757	758	1%	54%
759	761	1%	55%
762	763	1%	56%



National Equivalency Score <sup>SM</sup> — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
764	766	1%	57%
767	768	1%	58%
769	770	1%	59%
771	773	1%	60%
774	775	1%	61%
776	777	1%	62%
778	779	1%	63%
780	781	1%	64%
782	783	1%	65%
784	785	1%	66%
786	787	1%	67%
788	789	1%	68%
790	791	1%	69%
792	793	1%	70%
794	795	1%	71%
796	797	1%	72%
798	799	1%	73%
800	800	1%	74%
801	802	1%	75%
803	804	1%	76%
805	806	1%	77%
807	807	1%	78%
808	809	1%	79%
810	811	1%	80%
812	812	1%	81%
813	814	1%	82%
815	816	1%	83%
817	817	1%	84%

National Equivalency Score <sup>SM</sup> — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
818	819	1%	85%
820	821	1%	86%
822	823	1%	87%
824	824	1%	88%
825	826	1%	89%
827	828	1%	90%
829	830	1%	91%
831	832	1%	92%
833	835	1%	93%
836	837	1%	94%
838	840	6%	100%

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Minimum National Equivalency Score<sup>SM</sup> 360  
 Maximum National Equivalency Score<sup>SM</sup> 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%”.

File date: April 2023