



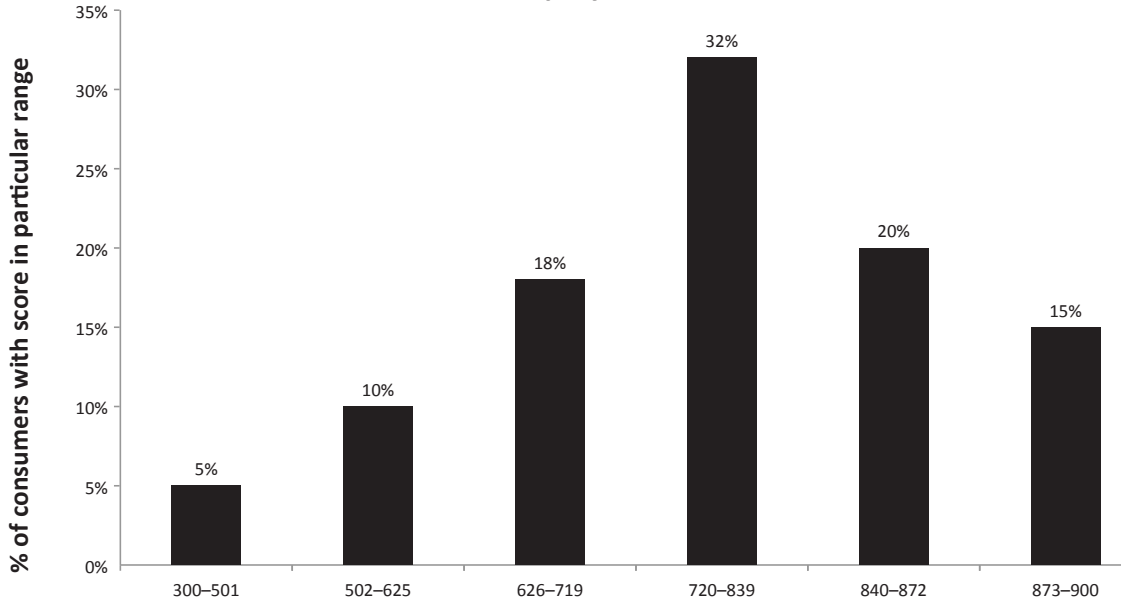
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To view a specific graph or table, click on the respective link below.

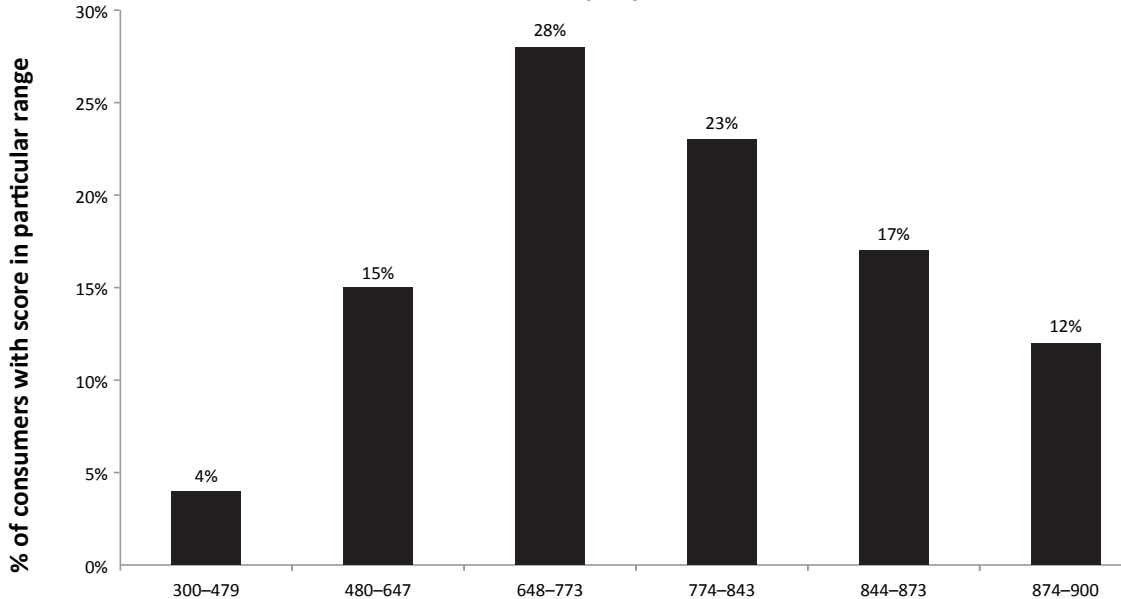
Risk Based Pricing Rule — Bankruptcy PlusSM Rescaled

- Bankruptcy PlusSM Rescaled Graph, BPR
- Bankruptcy PlusSM Rescaled Table, BPR
- Bankruptcy PlusSM 3.0 Graph, BP 3.0
- Bankruptcy PlusSM 3.0 Table, BP 3.0

Bankruptcy PlusSM Rescaled



Bankruptcy PlusSM 3.0





Bankruptcy Plus SM Rescaled — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	341	1%	1%
342	415	1%	2%
416	453	1%	3%
454	479	1%	4%
480	501	1%	5%
502	520	1%	6%
521	537	1%	7%
538	553	1%	8%
554	566	1%	9%
567	579	1%	10%
580	589	1%	11%
590	599	1%	12%
600	608	1%	13%
609	618	1%	14%
619	625	1%	15%
626	634	1%	16%
635	640	1%	17%
641	648	1%	18%
649	653	1%	19%
654	660	1%	20%
661	666	1%	21%
667	671	1%	22%
672	676	1%	23%
677	682	1%	24%
683	687	1%	25%
688	691	1%	26%
692	696	1%	27%
697	700	1%	28%

Bankruptcy Plus SM Rescaled — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
701	705	1%	29%
706	709	1%	30%
710	712	1%	31%
713	716	1%	32%
717	719	1%	33%
720	723	1%	34%
724	726	1%	35%
727	730	1%	36%
731	735	1%	37%
736	740	1%	38%
741	746	1%	39%
747	751	1%	40%
752	756	1%	41%
757	761	1%	42%
762	765	1%	43%
766	769	1%	44%
770	774	1%	45%
775	779	1%	46%
780	784	1%	47%
785	788	1%	48%
789	791	1%	49%
792	795	1%	50%
796	799	1%	51%
800	803	1%	52%
804	807	1%	53%
808	810	1%	54%
811	813	1%	55%
814	816	1%	56%



Bankruptcy Plus SM Rescaled — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
817	819	1%	57%
820	822	1%	58%
823	825	1%	59%
826	827	1%	60%
828	830	1%	61%
831	832	1%	62%
833	835	1%	63%
836	837	1%	64%
838	839	1%	65%
840	841	1%	66%
842	843	1%	67%
844	845	1%	68%
846	847	1%	69%
848	849	1%	70%
850	851	1%	71%
852	853	1%	72%
854	854	1%	73%
855	856	1%	74%
857	858	1%	75%
859	859	1%	76%
860	860	1%	77%
861	862	1%	78%
863	864	1%	79%
865	865	1%	80%
866	866	1%	81%
867	868	1%	82%
869	870	1%	83%
871	871	1%	84%

Bankruptcy Plus SM Rescaled — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
872	872	1%	85%
873	874	1%	86%
875	876	1%	87%
877	877	1%	88%
878	878	1%	89%
879	880	1%	90%
881	882	1%	91%
883	883	1%	92%
884	885	1%	93%
886	886	1%	94%
887	888	1%	95%
889	890	1%	96%
891	892	1%	97%
893	895	1%	98%
896	900	2%	100%

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Minimum Bankruptcy PlusSM Rescaled 300
 Maximum Bankruptcy PlusSM Rescaled 900

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



Bankruptcy PlusSM 3.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	325	1%	1%
326	405	1%	2%
406	449	1%	3%
450	479	1%	4%
480	503	1%	5%
504	521	1%	6%
522	537	1%	7%
538	550	1%	8%
551	563	1%	9%
564	575	1%	10%
576	584	1%	11%
585	594	1%	12%
595	602	1%	13%
603	611	1%	14%
612	618	1%	15%
619	627	1%	16%
628	633	1%	17%
634	640	1%	18%
641	647	1%	19%
648	654	1%	20%
655	660	1%	21%
661	665	1%	22%
666	672	1%	23%
673	678	1%	24%
679	684	1%	25%
685	690	1%	26%
691	696	1%	27%
697	703	1%	28%

Bankruptcy PlusSM 3.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
704	709	1%	29%
710	715	1%	30%
716	721	1%	31%
722	727	1%	32%
728	732	1%	33%
733	736	1%	34%
737	741	1%	35%
742	745	2%	37%
746	749	1%	38%
750	753	1%	39%
754	758	4%	43%
759	761	1%	44%
762	764	1%	45%
765	769	1%	46%
770	773	1%	47%
774	774	1%	48%
775	778	1%	49%
779	783	1%	50%
784	785	1%	51%
786	786	1%	52%
787	790	1%	53%
791	793	1%	54%
794	794	1%	55%
795	798	1%	56%
799	802	1%	57%
803	806	1%	58%
807	810	1%	59%
811	813	1%	60%



Bankruptcy Plus SM 3.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
814	817	1%	61%
818	820	1%	62%
821	824	1%	63%
825	826	1%	64%
827	829	1%	65%
830	833	1%	66%
834	836	1%	67%
837	838	1%	68%
839	841	1%	69%
842	843	1%	70%
844	846	1%	71%
847	848	1%	72%
849	850	1%	73%
851	852	1%	74%
853	855	1%	75%
856	856	1%	76%
857	858	1%	77%
859	860	1%	78%
861	861	1%	79%
862	863	1%	80%
864	865	1%	81%
866	866	1%	82%
867	868	1%	83%
869	869	1%	84%
870	870	1%	85%
871	872	1%	86%
873	873	1%	87%
874	874	1%	88%

Bankruptcy Plus SM 3.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
875	876	1%	89%
877	877	1%	90%
878	878	1%	91%
879	879	1%	92%
880	881	1%	93%
882	883	1%	94%
884	884	1%	95%
885	886	1%	96%
887	888	1%	97%
889	890	1%	98%
891	900	2%	100%

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Minimum Bankruptcy PlusSM 3.0 300
 Maximum Bankruptcy PlusSM 3.0 900

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