



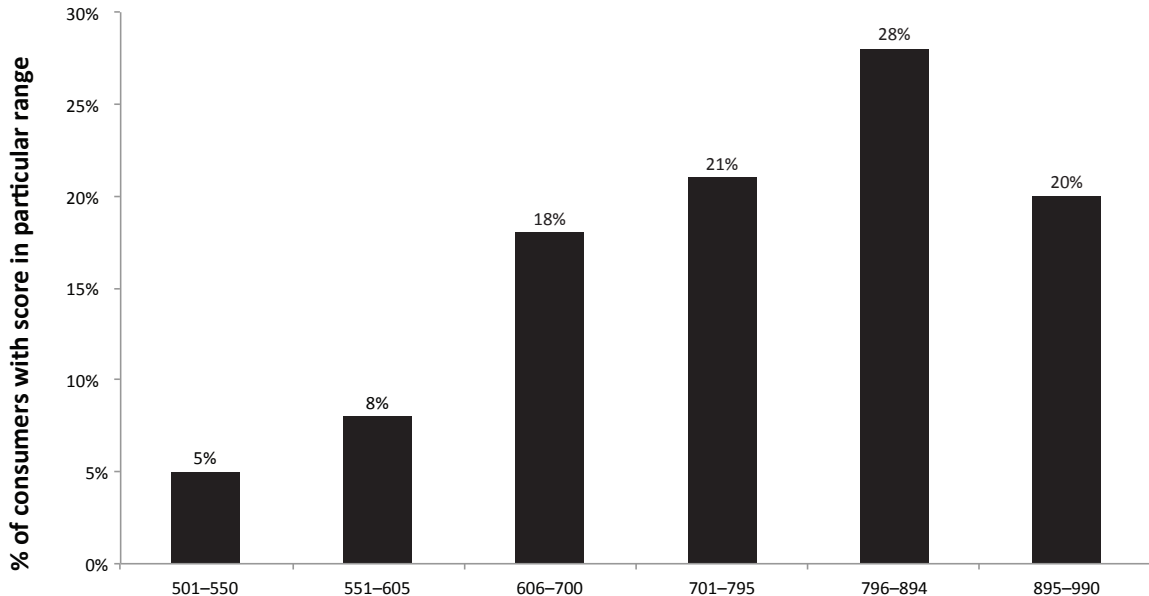
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To view a specific graph or table, click on the respective link below.

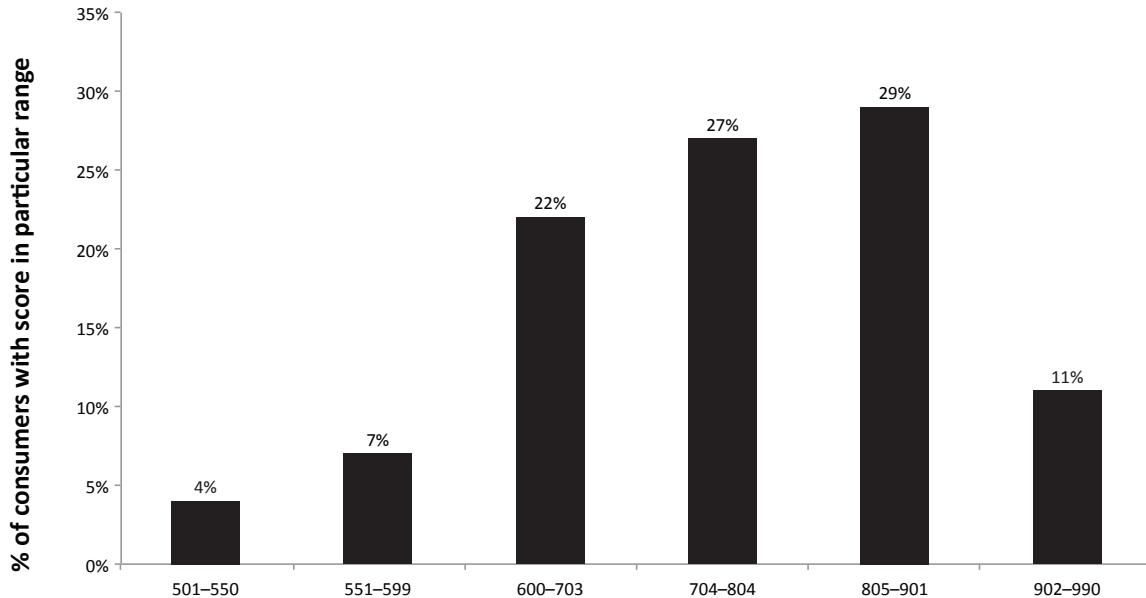
Risk Based Pricing Rule — VantageScore®

- VantageScore® 1.0 Graph, VS 1.0
- VantageScore® 1.0 Table, VS 1.0
- VantageScore® 2.0 Graph, VS 2.0
- VantageScore® 2.0 Table, VS 2.0
- VantageScore® 3.0 Graph, VS 3.0
- VantageScore® 3.0 Table, VS 3.0
- VantageScore® 4.0 Graph, VS 4.0
- VantageScore® 4.0 Table, VS 4.0

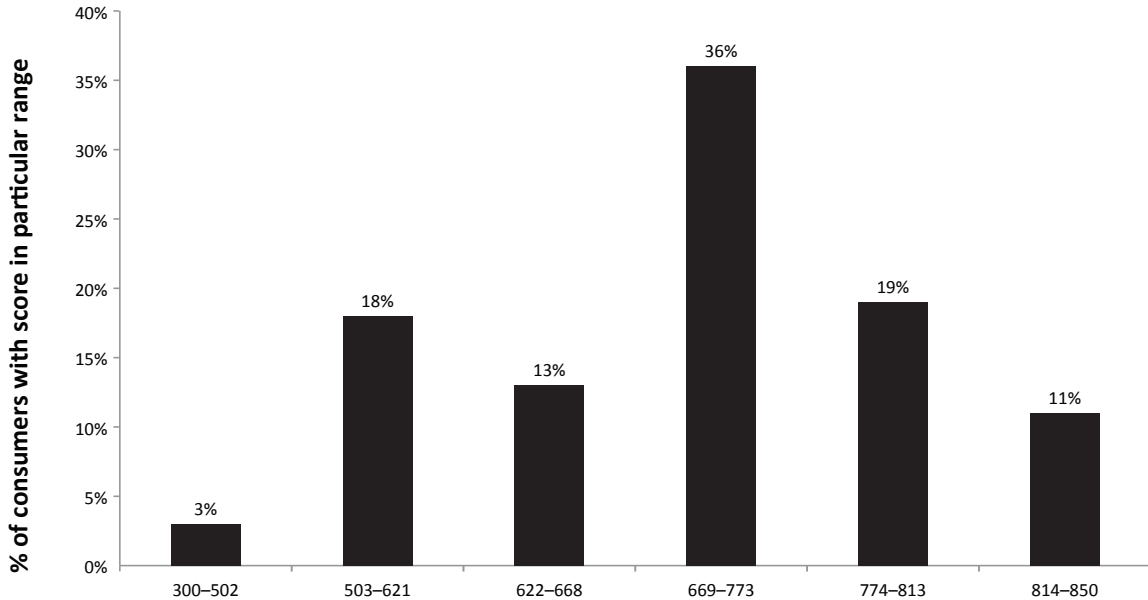
VantageScore® 1.0



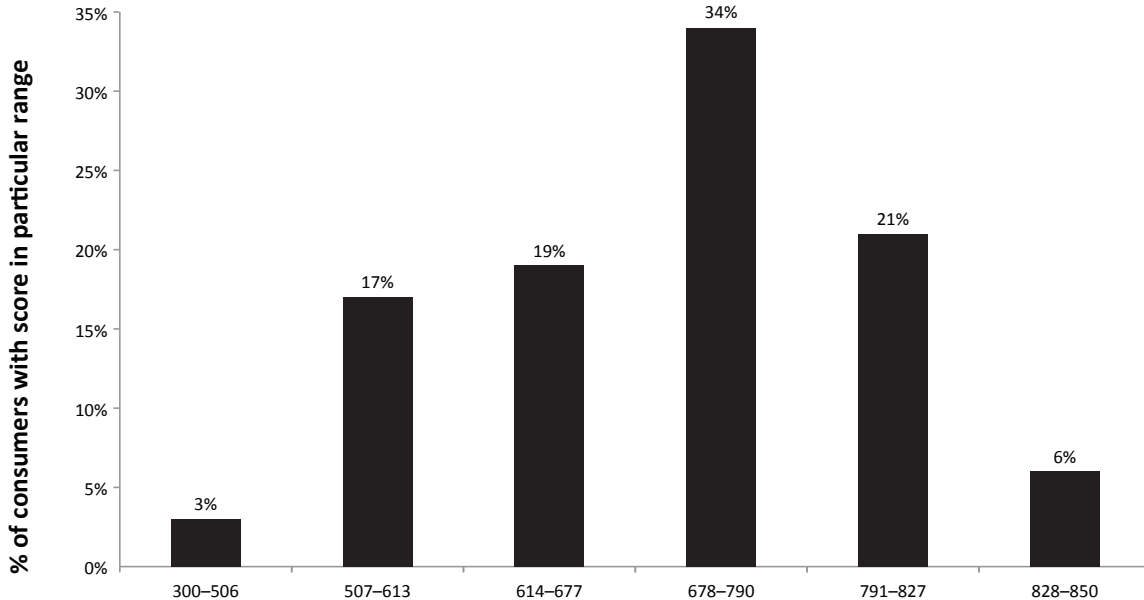
VantageScore® 2.0



VantageScore® 3.0



VantageScore® 4.0





VantageScore® 1.0 — National Score Distribution

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
501	501	1%	1%
502	510	1%	2%
511	527	1%	3%
528	540	1%	4%
541	550	1%	5%
551	559	1%	6%
560	567	1%	7%
568	572	1%	8%
573	579	1%	9%
580	586	1%	10%
587	592	1%	11%
593	598	1%	12%
599	605	1%	13%
606	611	1%	14%
612	617	1%	15%
618	623	1%	16%
624	629	1%	17%
630	635	1%	18%
636	641	1%	19%
642	646	1%	20%
647	652	1%	21%
653	658	1%	22%
659	663	1%	23%
664	668	1%	24%
669	674	1%	25%
675	679	1%	26%
680	683	1%	27%
684	688	1%	28%

VantageScore® 1.0 — National Score Distribution

Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
689	692	1%	29%
693	696	1%	30%
697	700	1%	31%
701	704	1%	32%
705	709	1%	33%
710	713	1%	34%
714	718	1%	35%
719	722	1%	36%
723	726	1%	37%
727	731	1%	38%
732	735	1%	39%
736	740	1%	40%
741	744	1%	41%
745	749	1%	42%
750	752	1%	43%
753	757	1%	44%
758	762	1%	45%
763	767	1%	46%
768	772	1%	47%
773	777	1%	48%
778	782	1%	49%
783	787	1%	50%
788	791	1%	51%
792	795	1%	52%
796	800	1%	53%
801	804	1%	54%
805	808	1%	55%
809	813	1%	56%



VantageScore® 1.0 — National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
814	817	1%	57%
818	821	1%	58%
822	826	1%	59%
827	830	1%	60%
831	833	1%	61%
834	837	1%	62%
838	840	1%	63%
841	844	1%	64%
845	847	1%	65%
848	851	1%	66%
852	853	1%	67%
854	855	1%	68%
856	859	1%	69%
860	862	1%	70%
863	865	1%	71%
866	869	1%	72%
870	872	1%	73%
873	875	1%	74%
876	878	1%	75%
879	881	1%	76%
882	884	1%	77%
885	888	1%	78%
889	891	1%	79%
892	894	1%	80%
895	898	1%	81%
899	901	1%	82%
902	905	1%	83%
906	909	1%	84%

VantageScore® 1.0 — National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
910	913	1%	85%
914	917	1%	86%
918	922	1%	87%
923	927	1%	88%
928	933	1%	89%
934	939	1%	90%
940	945	1%	91%
946	952	1%	92%
953	959	1%	93%
960	967	1%	94%
968	977	1%	95%
978	988	1%	96%
989	990	4%	100%

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Minimum VantageScore® 1.0 501
 Maximum VantageScore® 1.0 990

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



VantageScore® 2.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
501	501	1%	1%
502	520	1%	2%
521	537	1%	3%
538	550	1%	4%
551	559	1%	5%
560	567	1%	6%
568	574	1%	7%
575	581	1%	8%
582	587	1%	9%
588	594	1%	10%
595	599	1%	11%
600	605	1%	12%
606	610	1%	13%
611	615	1%	14%
616	619	1%	15%
620	624	1%	16%
625	629	1%	17%
630	633	1%	18%
634	638	1%	19%
639	643	1%	20%
644	647	1%	21%
648	652	1%	22%
653	654	1%	23%
655	660	1%	24%
661	664	1%	25%
665	669	1%	26%
670	674	1%	27%
675	679	1%	28%

VantageScore® 2.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
680	683	1%	29%
684	688	1%	30%
689	693	1%	31%
694	698	1%	32%
699	703	1%	33%
704	708	1%	34%
709	714	1%	35%
715	719	1%	36%
720	723	1%	37%
724	727	1%	38%
728	732	1%	39%
733	735	1%	40%
736	739	1%	41%
740	743	1%	42%
744	747	1%	43%
748	749	1%	44%
750	752	1%	45%
753	756	1%	46%
757	759	1%	47%
760	763	1%	48%
764	767	1%	49%
768	770	1%	50%
771	774	1%	51%
775	777	1%	52%
778	781	1%	53%
782	784	1%	54%
785	787	1%	55%
788	791	1%	56%



VantageScore® 2.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
792	794	1%	57%
795	798	1%	58%
799	801	1%	59%
802	804	1%	60%
805	808	1%	61%
809	812	1%	62%
813	816	1%	63%
817	819	1%	64%
820	823	1%	65%
824	827	1%	66%
828	832	1%	67%
833	836	1%	68%
837	840	1%	69%
841	844	1%	70%
845	848	1%	71%
849	852	1%	72%
853	854	1%	73%
855	858	1%	74%
859	861	1%	75%
862	864	1%	76%
865	867	1%	77%
868	870	1%	78%
871	873	1%	79%
874	875	1%	80%
876	878	1%	81%
879	881	1%	82%
882	884	1%	83%
885	886	1%	84%

VantageScore® 2.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
887	889	1%	85%
890	892	1%	86%
893	895	1%	87%
896	898	1%	88%
899	901	1%	89%
902	904	1%	90%
905	908	1%	91%
909	911	1%	92%
912	916	1%	93%
917	921	1%	94%
922	927	1%	95%
928	934	1%	96%
935	943	1%	97%
944	957	1%	98%
958	990	2%	100%

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Minimum VantageScore® 2.0 501
 Maximum VantageScore® 2.0 990

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



VantageScore® 3.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	443	1%	1%
444	482	1%	2%
483	502	1%	3%
503	514	1%	4%
515	522	1%	5%
523	524	1%	6%
525	529	1%	7%
530	538	1%	8%
539	546	1%	9%
547	552	1%	10%
553	557	1%	11%
558	564	1%	12%
565	571	1%	13%
572	577	1%	14%
578	584	1%	15%
585	591	1%	16%
592	597	1%	17%
598	603	1%	18%
604	609	1%	19%
610	615	1%	20%
616	621	1%	21%
622	627	1%	22%
628	632	1%	23%
633	636	1%	24%
637	641	1%	25%
642	645	1%	26%
646	649	1%	27%
650	652	1%	28%

VantageScore® 3.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
653	655	1%	29%
656	658	1%	30%
659	661	1%	31%
662	663	1%	32%
664	665	1%	33%
666	668	1%	34%
669	669	1%	35%
670	671	1%	36%
672	673	1%	37%
674	675	3%	40%
676	678	1%	41%
679	682	1%	42%
683	687	1%	43%
688	691	1%	44%
692	696	1%	45%
697	700	1%	46%
701	704	1%	47%
705	709	1%	48%
710	713	1%	49%
714	717	1%	50%
718	720	1%	51%
721	722	1%	52%
723	726	1%	53%
727	729	1%	54%
730	732	1%	55%
733	735	1%	56%
736	739	1%	57%
740	742	1%	58%



VantageScore® 3.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
743	744	1%	59%
745	747	1%	60%
748	750	1%	61%
751	752	1%	62%
753	755	1%	63%
756	757	1%	64%
758	760	1%	65%
761	763	1%	66%
764	765	1%	67%
766	768	1%	68%
769	771	1%	69%
772	773	1%	70%
774	776	1%	71%
777	779	1%	72%
780	782	1%	73%
783	785	1%	74%
786	787	1%	75%
788	789	1%	76%
790	790	1%	77%
791	793	1%	78%
794	795	1%	79%
796	797	1%	80%
798	799	1%	81%
800	801	1%	82%
802	803	1%	83%
804	805	1%	84%
806	807	1%	85%
808	808	1%	86%

VantageScore® 3.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
809	810	1%	87%
811	811	1%	88%
812	813	1%	89%
814	815	1%	90%
816	816	1%	91%
817	818	1%	92%
819	819	1%	93%
820	821	1%	94%
822	822	1%	95%
823	824	1%	96%
825	826	1%	97%
827	828	1%	98%
829	850	2%	100%

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Minimum VantageScore® 3.0 300
 Maximum VantageScore® 3.0 850

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



VantageScore® 4.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	456	1%	1%
457	489	1%	2%
490	506	1%	3%
507	519	1%	4%
520	529	1%	5%
530	538	1%	6%
539	543	1%	7%
544	544	1%	8%
545	550	1%	9%
551	557	1%	10%
558	564	1%	11%
565	569	1%	12%
570	575	1%	13%
576	581	1%	14%
582	587	1%	15%
588	593	1%	16%
594	599	1%	17%
600	605	1%	18%
606	608	1%	19%
609	613	1%	20%
614	615	1%	21%
616	619	1%	22%
620	623	1%	23%
624	627	1%	24%
628	630	1%	25%
631	631	1%	26%
632	633	1%	27%
634	636	1%	28%

VantageScore® 4.0 — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
637	638	1%	29%
639	642	1%	30%
643	645	1%	31%
646	650	1%	32%
651	653	1%	33%
654	656	1%	34%
657	661	1%	35%
662	664	1%	36%
665	668	1%	37%
669	673	1%	38%
674	677	1%	39%
678	681	1%	40%
682	686	1%	41%
687	690	1%	42%
691	693	1%	43%
694	697	1%	44%
698	700	1%	45%
701	702	1%	46%
703	706	1%	47%
707	709	1%	48%
710	712	1%	49%
713	715	1%	50%
716	719	1%	51%
720	721	1%	52%
722	725	1%	53%
726	728	1%	54%
729	732	1%	55%
733	735	1%	56%



VantageScore® 4.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
736	739	1%	57%
740	743	1%	58%
744	747	1%	59%
748	750	1%	60%
751	755	1%	61%
756	757	1%	62%
758	761	1%	63%
762	765	1%	64%
766	768	1%	65%
769	771	1%	66%
772	775	1%	67%
776	778	1%	68%
779	780	1%	69%
781	783	1%	70%
784	786	1%	71%
787	788	1%	72%
789	790	1%	73%
791	792	1%	74%
793	794	1%	75%
795	796	1%	76%
797	797	1%	77%
798	799	1%	78%
800	800	1%	79%
801	802	1%	80%
803	804	1%	81%
805	805	1%	82%
806	807	1%	83%
808	808	1%	84%

VantageScore® 4.0 — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
809	810	1%	85%
811	811	1%	86%
812	812	1%	87%
813	814	1%	88%
815	815	1%	89%
816	817	1%	90%
818	819	1%	91%
820	821	1%	92%
822	824	1%	93%
825	827	1%	94%
828	831	1%	95%
832	835	1%	96%
836	837	1%	97%
838	840	1%	98%
841	850	2%	100%

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Minimum VantageScore® 4.0 300
 Maximum VantageScore® 4.0 850

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