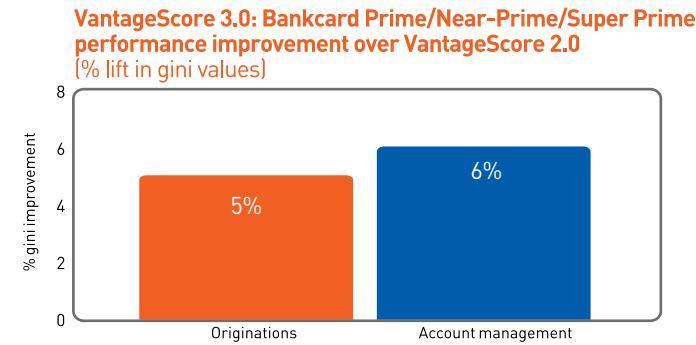
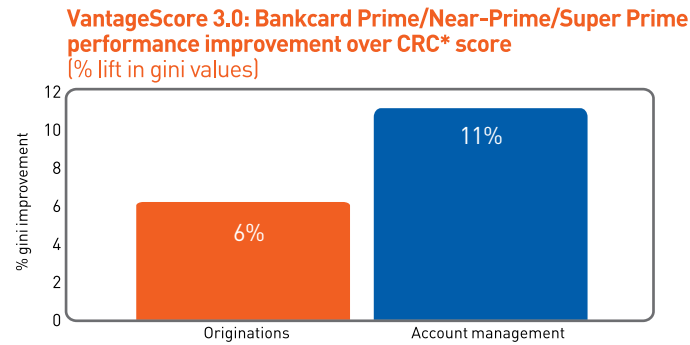


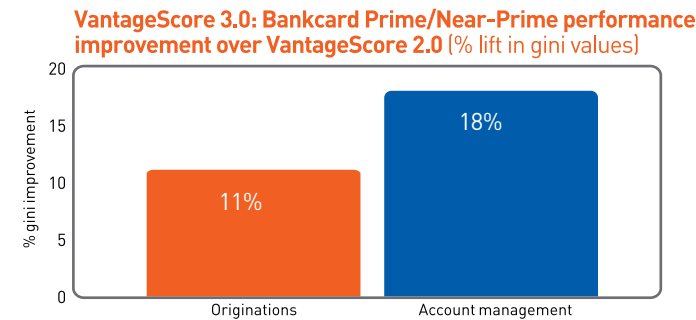
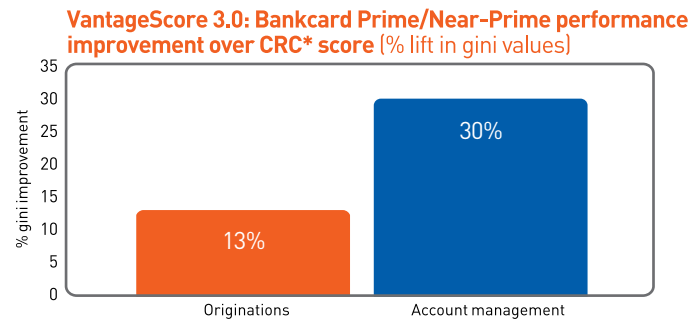


The VantageScore 3.0 model improves predictiveness for the bankcard industry

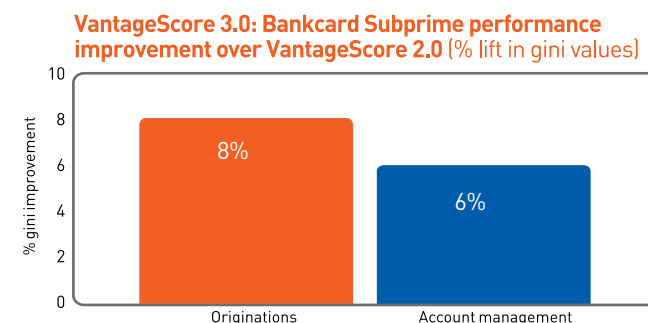
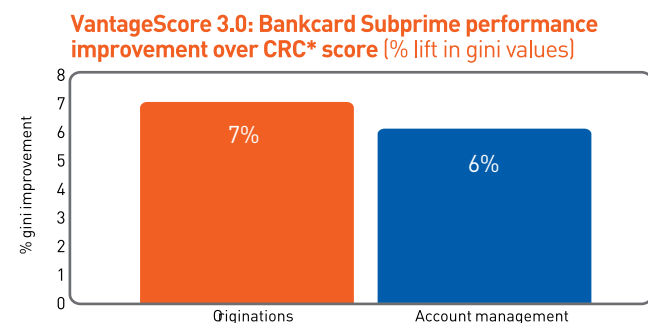
In the bankcard industry, the VantageScore 3.0 model provides an 11 percent performance improvement over the CRC* credit score model for account management and a 6 percent performance improvement for originations for the near-prime to super prime credit tiers. Building on the already strong performance of the VantageScore 2.0 model, the VantageScore 3.0 model provides a 6 percent performance improvement for account management and a 5 percent performance improvement for originations.



The VantageScore 3.0 model performs extremely well in the prime and near-prime population segment, which is typical territory for mainstream lender originations in the bankcard industry. The model provides a 30 percent performance improvement over the CRC credit scoring model for account management, and a 13 percent performance improvement for originations among prime and near-prime consumers. An 18 percent performance improvement is seen over the VantageScore 2.0 model for account management, as well as an 11 percent performance improvement for originations in those population segments.



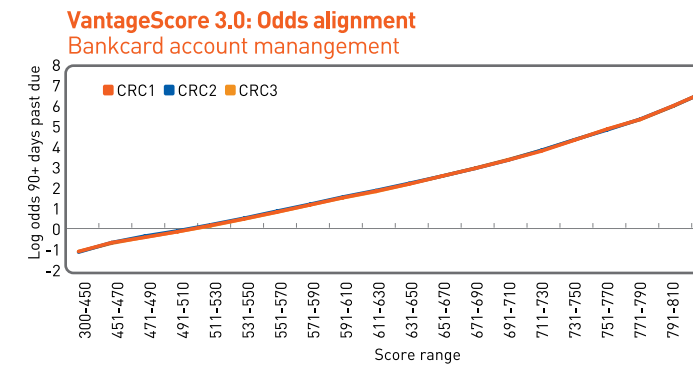
For the Subprime population segment, the VantageScore 3.0 model provides a 6 percent performance improvement for account management, and a 7 percent performance improvement for originations when compared with the CRC credit scoring model. The model provides a 6 percent performance improvement for account management, and an 8 percent performance improvement for originations when compared with the VantageScore 2.0 model.



*credit reporting companies

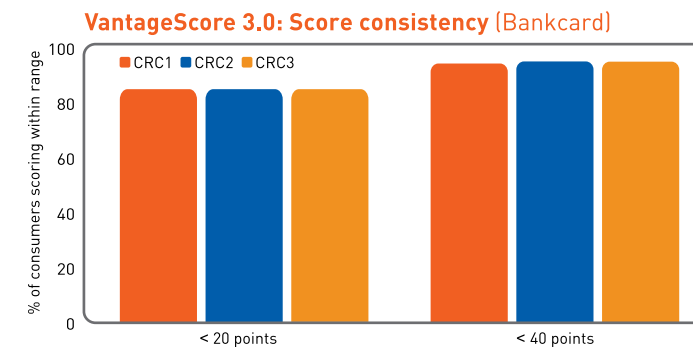
Why it's more consistent

The VantageScore 3.0 model provides strong risk alignment across CRCs for the bankcard industry. For near-prime to super prime credit tiers, default rates vary by an average of 0.14 percent for account management 20-point score bands, and 0.20 percent for originations.



More consistent consumer scores across the three CRCs

For the bankcard industry, consistency of consumer scores remains strong in the VantageScore 3.0 model, with 84 percent of consumer scores within 20 points when sourced from two CRCs, and 94 percent of consumer scores within 40 points across CRCs.



More consistent score distributions

With the bankcard industry, score distributions are highly consistent across CRCs.

