



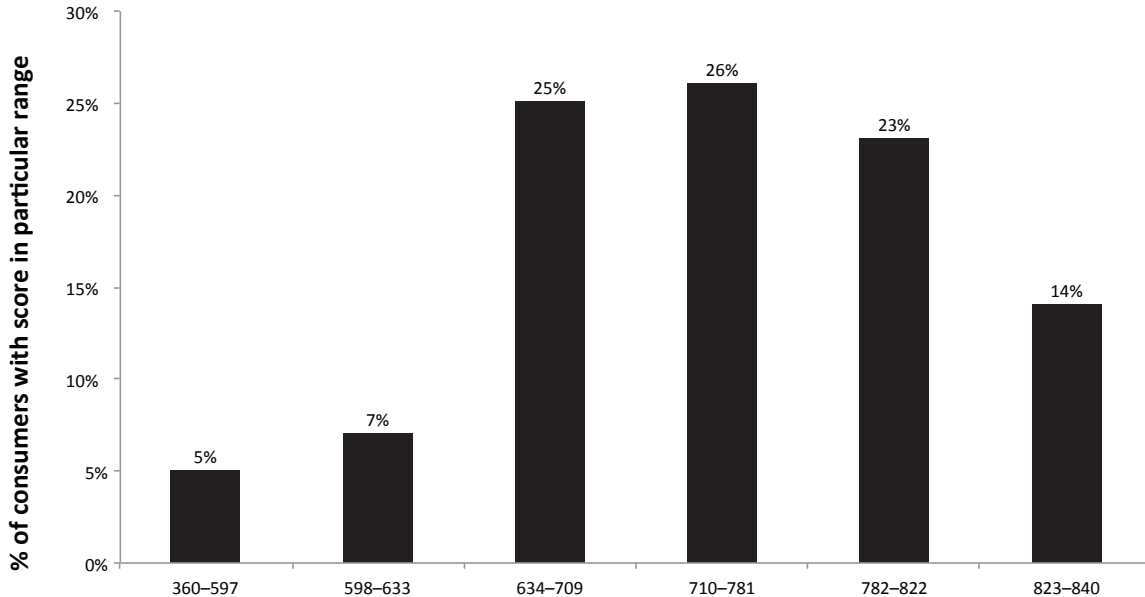
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To view a specific graph or table, click on the respective link below.

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	522	1%	1%
523	558	1%	2%
559	576	1%	3%
577	588	1%	4%
589	597	1%	5%
598	604	1%	6%
605	610	1%	7%
611	616	1%	8%
617	620	1%	9%
621	625	1%	10%
626	629	1%	11%
630	633	1%	12%
634	636	1%	13%
637	640	1%	14%
641	643	1%	15%
644	646	1%	16%
647	649	1%	17%
650	652	1%	18%
653	655	1%	19%
656	657	1%	20%
658	660	1%	21%
661	662	1%	22%
663	665	1%	23%
666	668	1%	24%
669	671	1%	25%
672	674	1%	26%
675	676	1%	27%
677	679	1%	28%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
680	682	1%	29%
683	685	1%	30%
686	688	1%	31%
689	691	1%	32%
692	695	1%	33%
696	698	1%	34%
699	702	1%	35%
703	705	1%	36%
706	709	1%	37%
710	712	1%	38%
713	716	1%	39%
717	719	1%	40%
720	722	1%	41%
723	726	1%	42%
727	729	1%	43%
730	732	1%	44%
733	735	1%	45%
736	738	1%	46%
739	741	1%	47%
742	744	1%	48%
745	747	1%	49%
748	750	1%	50%
751	753	1%	51%
754	755	1%	52%
756	758	1%	53%
759	760	1%	54%
761	763	1%	55%
764	765	1%	56%



National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
766	768	1%	57%
769	770	1%	58%
771	772	1%	59%
773	775	1%	60%
776	777	1%	61%
778	779	1%	62%
780	781	1%	63%
782	783	1%	64%
784	785	1%	65%
786	787	1%	66%
788	789	1%	67%
790	791	1%	68%
792	793	1%	69%
794	795	1%	70%
796	797	1%	71%
798	799	1%	72%
800	800	1%	73%
801	802	1%	74%
803	804	1%	75%
805	806	1%	76%
807	807	1%	77%
808	809	1%	78%
810	811	1%	79%
812	812	1%	80%
813	814	1%	81%
815	816	1%	82%
817	817	1%	83%
818	819	1%	84%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
820	821	1%	85%
822	822	1%	86%
823	824	1%	87%
825	826	1%	88%
827	828	1%	89%
829	830	1%	90%
831	832	1%	91%
833	834	1%	92%
835	836	1%	93%
837	838	1%	94%
839	840	6%	100%

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Minimum National Equivalency ScoreSM 360
 Maximum National Equivalency ScoreSM 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 2024