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**New [VantageScore Solutions Study](#)
Finds 60 Million Creditworthy Consumers**
Research Can Help Lenders with Growth Strategies

STAMFORD, Conn., June 3, 2010 – A new [VantageScore Solutions study](#) reveals there are more than 60 million creditworthy borrowers in the U.S., seven million of whom cannot be identified using standard scoring methods.

The recent analysis, conducted on a sample reflecting the entire U.S. adult population, also reveals a method for identifying consumers whose credit profile can be considered “stable,” “improving” or “deteriorating.”

The full study is detailed in a new white paper “Finding Creditworthy Consumers in a Changing Economic Climate,” which can be viewed here:

<http://www.vantagescore.com/research/creditworthyconsumers/>

The study shows there is opportunity in the midst of the credit deterioration and provides insight to lenders looking for creditworthy consumers while seeking to avoid those whose credit quality could continue to slip, according to VantageScore Solutions President and Chief Executive Officer Barrett Burns.



The study also found:

- More than 10 million consumers demonstrate improving credit-quality behaviors while approximately one million of the 10 million consumers are believed to be unidentifiable using traditional scoring models
- An additional 50 million consumers can be readily identified as exhibiting robust and stable credit quality (prime and super prime) while more than six million are believed to be unidentifiable using traditional scoring models

The new research may aid lenders in strategically targeting creditworthy consumer segments for lending opportunities and will be the topic of the Thursday, June 10 VantageScore Solutions Webinar, ["Using the Latest Consumer Credit Risk Insights to Find Lending Opportunities."](#)

Burns said as the U.S. recession winds down, VantageScore Solutions' newest research shows that credit scoring remains an obvious and primary gauge of prospective performance and that heightened risk management strategy calls for a more in-depth analysis of prospective borrowers.

"With deterioration in credit quality slowing down and many experts optimistic about the U.S. rebounding from the recession, this is an opportune time for lenders to turn their attention to growth strategies," Burns explained.

About VantageScore Solutions

Stamford, Conn.-based VantageScore Solutions, LLC (www.vantagescore.com) is an independently managed company that holds the intellectual property rights to VantageScore, a generic scoring model introduced in March 2006. Created by America's three major credit reporting companies (CRCs) — Equifax, Experian and TransUnion — VantageScore's highly predictive model uses an innovative, patent-pending scoring methodology to provide lenders with a more consistent interpretation of consumer credit files across all three major credit reporting companies and the ability to score more people.

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