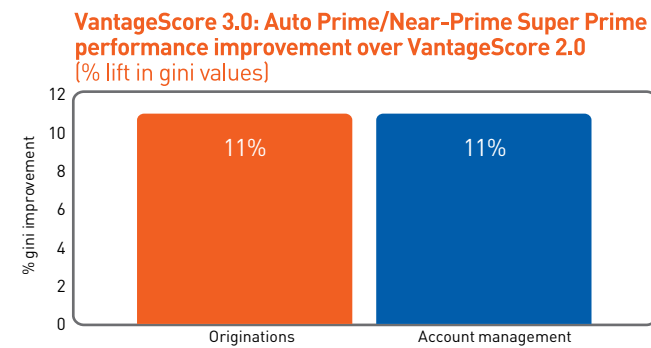
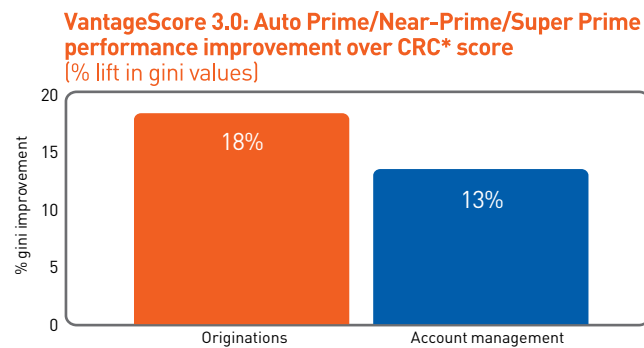


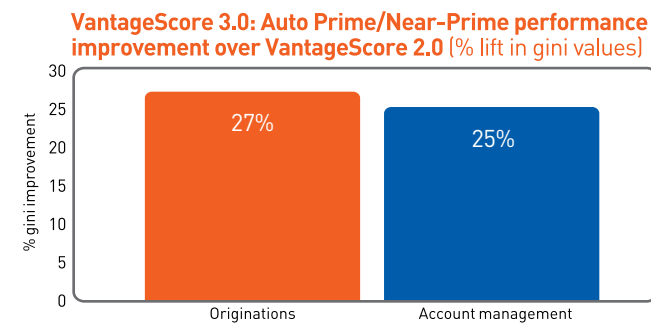
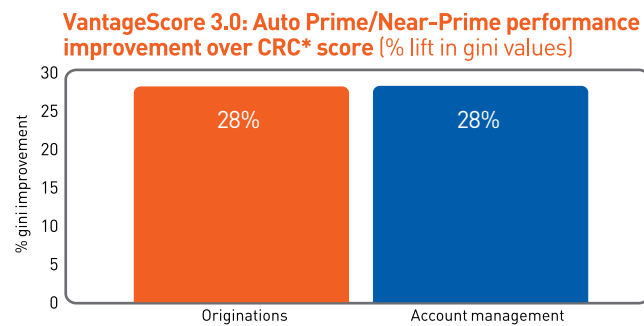


## The VantageScore 3.0 model improves predictiveness for auto lenders

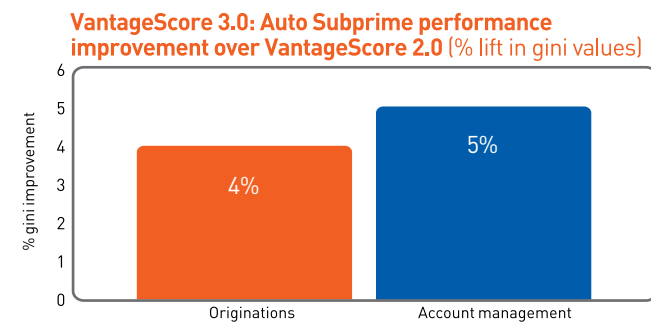
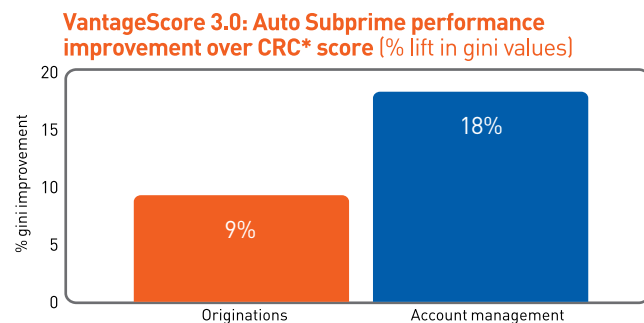
In the auto industry, the VantageScore 3.0 model provides a 13 percent performance improvement over the CRC\* credit score model for account management, and an 18 percent performance improvement for originations for the near-prime to super prime credit tiers. Further, an 11 percent performance improvement is seen over the VantageScore 2.0 model for account management, and for originations among the same population segment.



The VantageScore 3.0 model performs extremely well in the prime and near-prime population segments, which is typical territory for mainstream lender originations in the auto lending industry. It provides a 28 percent performance improvement over the CRC credit score model for account management and originations among prime and near-prime consumers. The model gives a 25 percent performance improvement over the VantageScore 2.0 model for account management, and a 27 percent performance improvement for originations in those population segments.



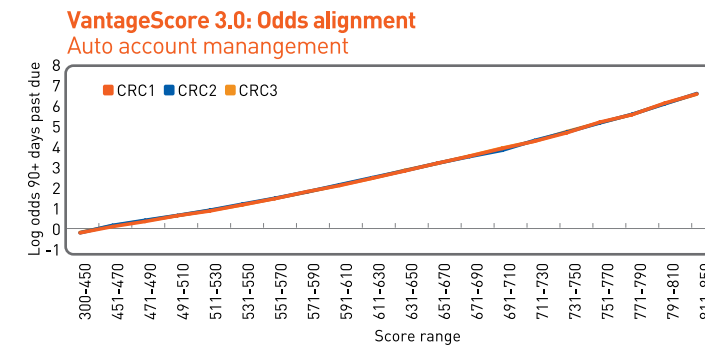
For the Subprime population segment, the VantageScore 3.0 model provides an 18 percent performance improvement for account management, and a 9 percent performance improvement for originations when compared with the CRC credit scoring model. The model provides a 5 percent performance improvement for account management in the auto sector, and a 4 percent performance improvement for originations when compared to the VantageScore 2.0 model.



\*credit reporting companies

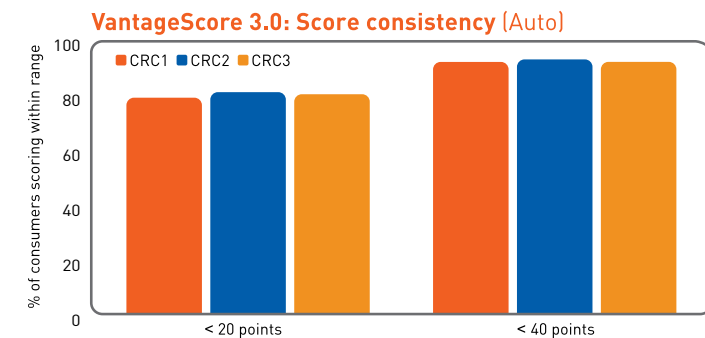
## Why it's more consistent

VantageScore 3.0 provides strong risk alignment across CRCs for the auto industry. For the near-prime to super prime credit tiers, default rates vary by an average of 0.10 percent for account management 20-point score bands, and 0.21 percent for originations.



## More consistent consumer scores across the three CRCs

For the auto industry, consistency of consumer scores remains strong in the VantageScore 3.0 model, with nearly 80 percent of consumer scores within 20 points when sourced from two or more CRCs, and 92 percent of consumer scores within 40 points across CRCs.



## More consistent score distributions

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

