



FICO® Resilience Index 2 Benchmarking Resources: Mortgage Industry

Benchmark Date: April 2021

Release Date: September 2021

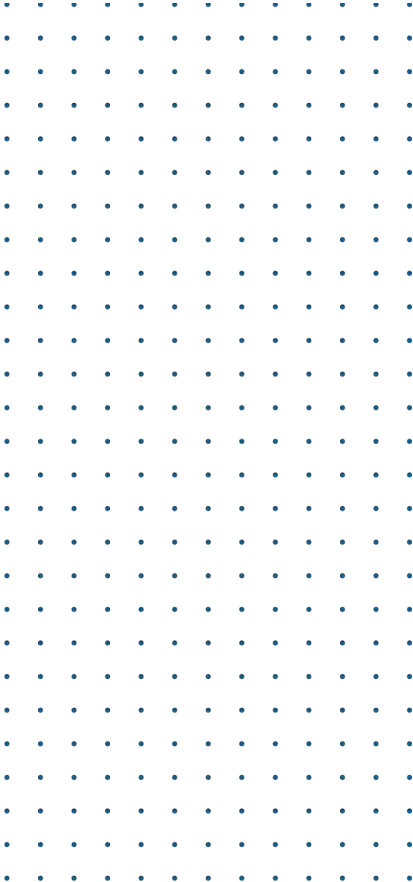
Based on Equifax® Data

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Benchmarking Data Source & Key Definitions

- These benchmarks are based on a large, nationally representative sample of anonymized credit bureau data.
- April 2021 benchmarks are based on borrowers' FICO® Score and FICO Resilience Index® values as of April 27, 2021.
- Like the FICO® Score, FICO® Resilience Index values are derived solely from credit bureau data.
- “Account management” (AM) views are based on consumers with one or more open tradelines in a given industry and satisfying the minimum FICO scoring criteria (scored as of the reference date).
- “Account origination” (AO) views are based on consumers with one or more new tradelines opened in a given industry in the months following the reference date. The Jan 2021 AO benchmarks are based on accounts originated from Feb to Apr 2021 (most recent three months of originations leading up to Apr 2021). All other AO benchmarks (Oct 2007, Oct 2013, and Jan 2020) are based on accounts originated in the six months following the reference date.
- **Account origination borrowers are scored as of the reference date (prior to loan origination) to avoid factoring the newly opened account(s) in the score.**
- Note that the account management population is inclusive of the account origination subpopulation (3-6% of account management population).

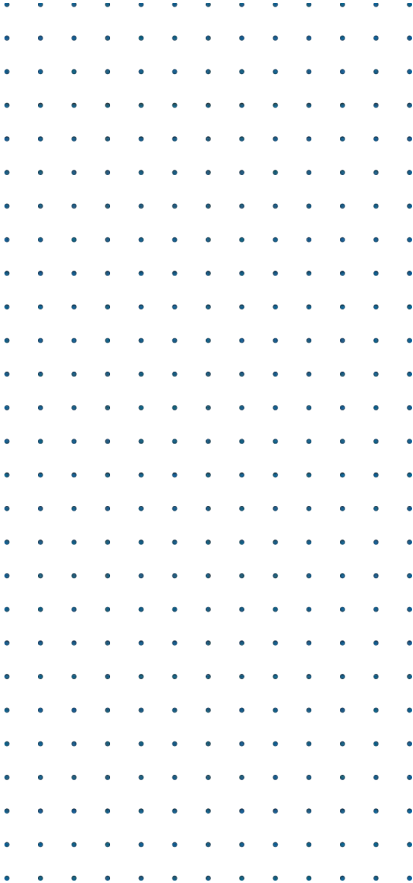
FICO® Resilience Index 2 Benchmark Uses

The national distributions and average FICO® Resilience Index values of borrowers are provided by FICO periodically to:

- Facilitate portfolio benchmarking by lenders and investors
 - Helps answer, *“How do our borrower resilience levels compare to industry averages?”*
 - Helps identify areas of above-average exposure to economic stress in portfolios
- Provide resilience reference values to other stakeholders in the lending ecosystem
 - Investors in asset/receivables-backed securities
 - Securities issuers: U.S. government-sponsored agencies and private issuers
 - Policy-makers

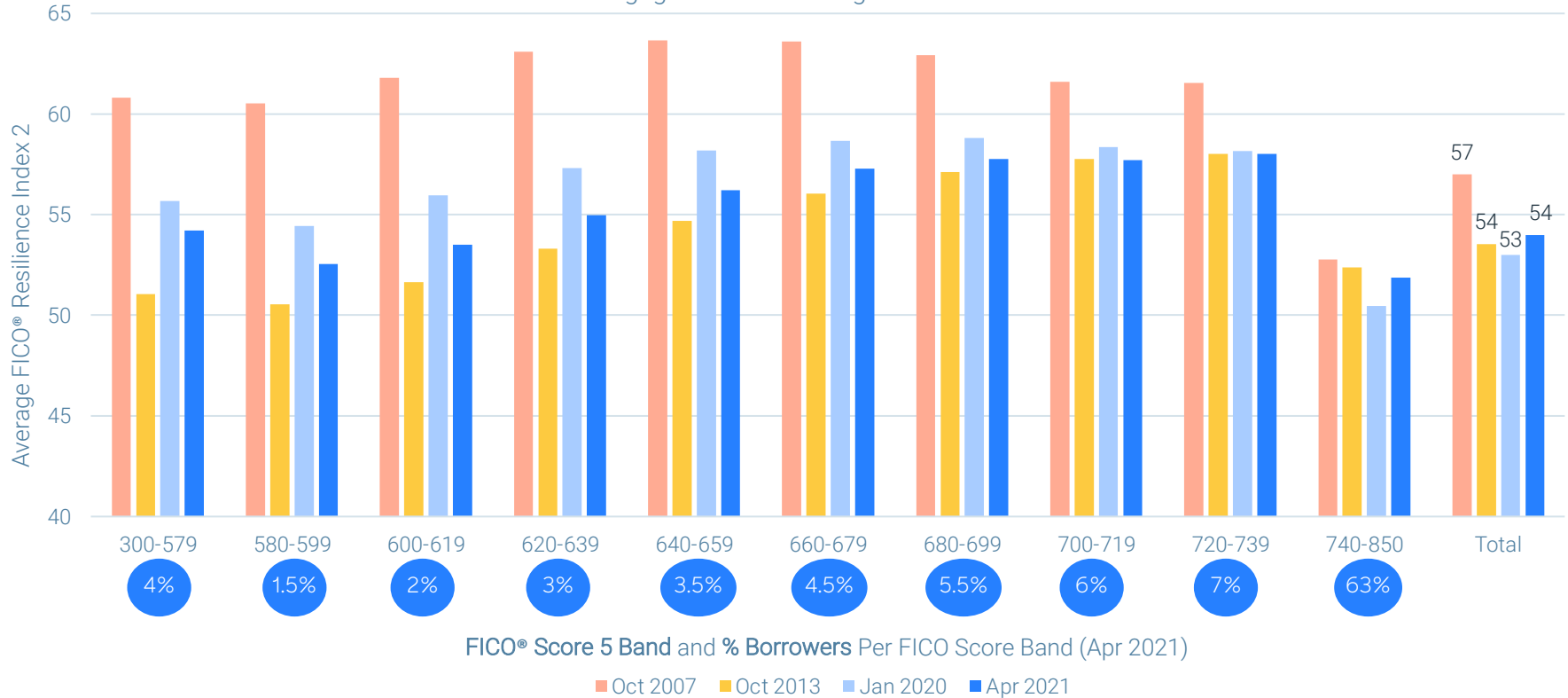
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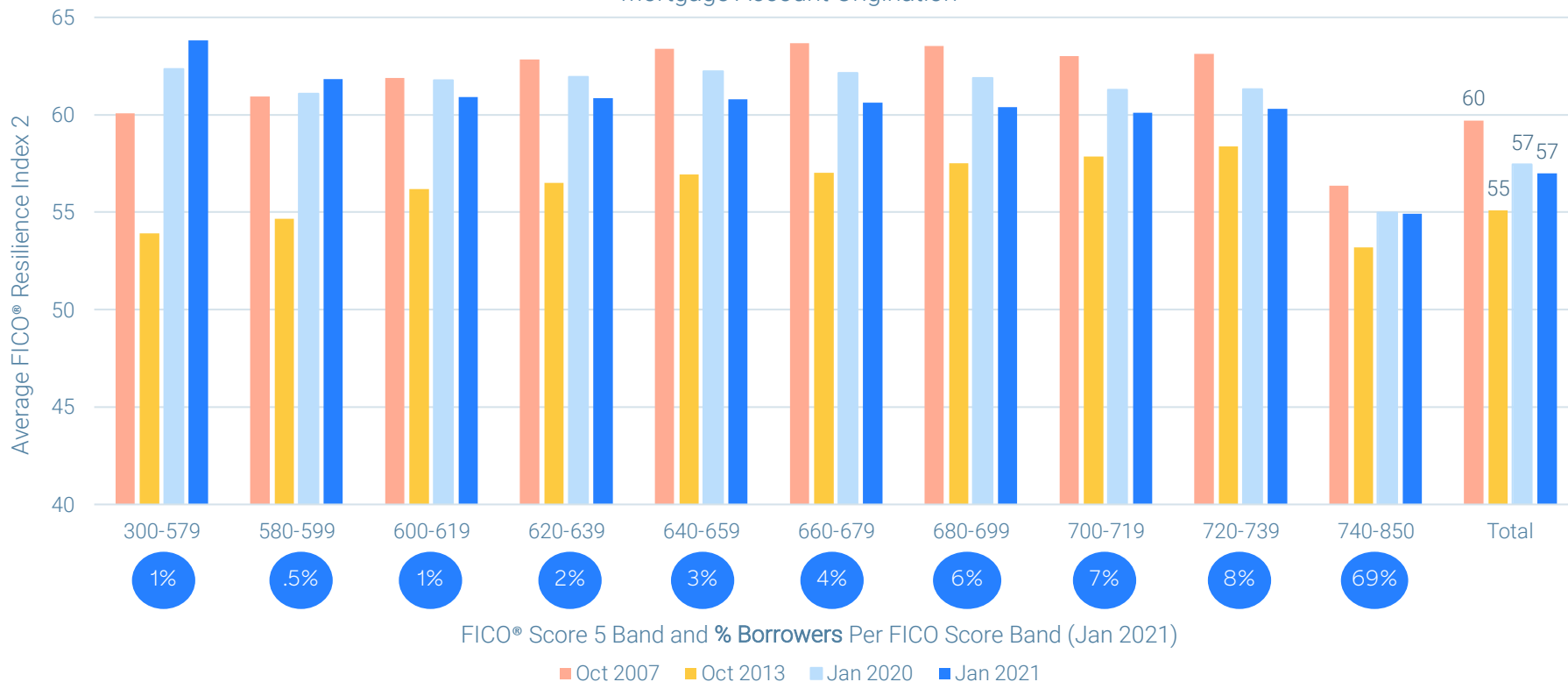
Average FICO® Resilience Index 2 Values for U.S. Mortgage Borrowers: April 2021 vs. Prior Snaps

Average FICO® Resilience Index 2 by FICO® Score 5 Band:
Mortgage Account Management



Average FICO® Resilience Index 2 Values for U.S. Mortgage Borrowers: Jan 2021 vs. Prior Snaps

Average FICO® Resilience Index 2 by FICO® Score 5 Band:
Mortgage Account Origination*



Recent Average FICO® Resilience Index 2 Values for U.S. Mortgage Borrowers vs. Prior Snaps

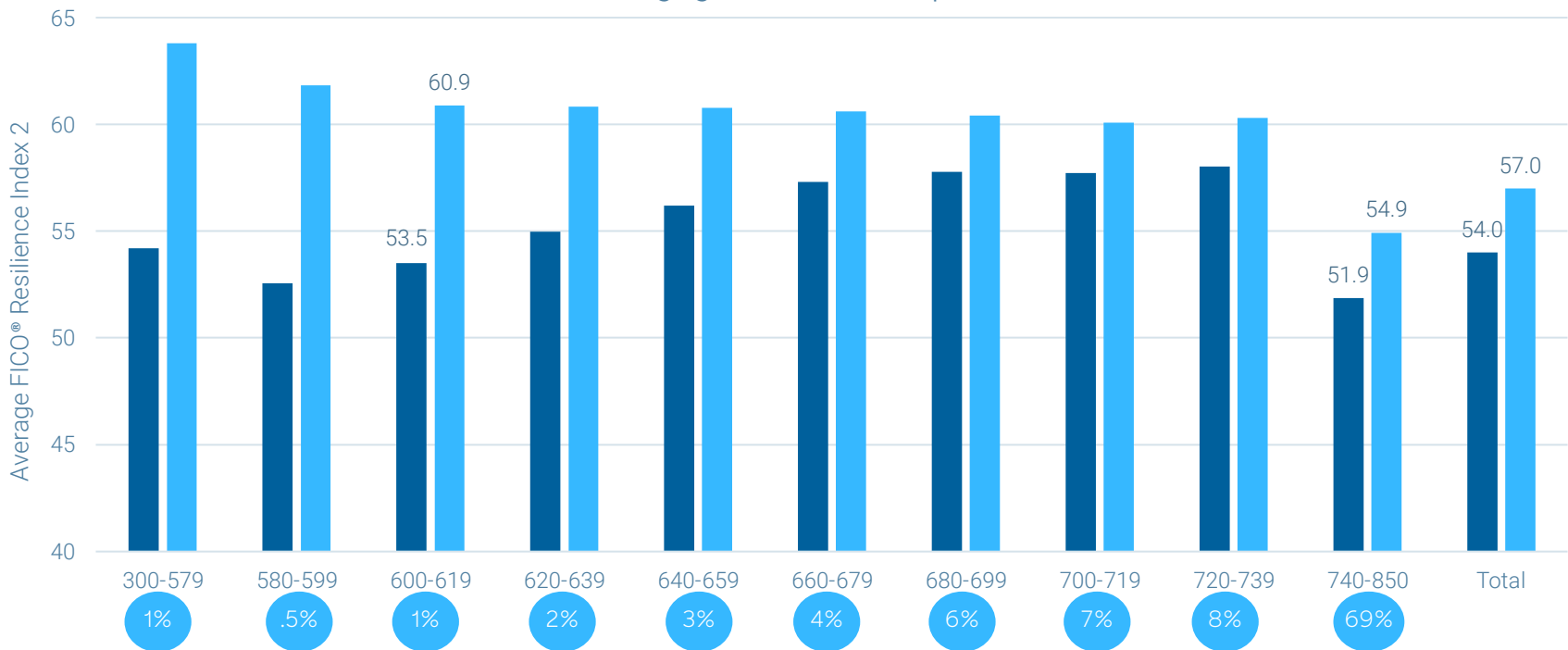
Account Management (AM), New Accounts Opened Feb-Apr 2021 (AO)

Mortgage AM	Average FICO® Resilience Index 2 Value			
	FICO® Score 5	Oct 2007	Oct 2013	Jan 2020
300-579	60.8	51.0	55.7	54.2
580-599	60.5	50.6	54.4	52.6
600-619	61.8	51.7	56.0	53.5
620-639	63.1	53.3	57.3	55.0
640-659	63.7	54.7	58.2	56.2
660-679	63.6	56.1	58.7	57.3
680-699	62.9	57.1	58.8	57.8
700-719	61.6	57.8	58.4	57.7
720-739	61.5	58.0	58.2	58.0
740-850	52.8	52.4	50.5	51.9
Total	57.0	53.5	53.0	54.0

Mortgage AO	Average FICO® Resilience Index 2 Value			
	FICO® Score 5	Oct 2007	Oct 2013	Jan 2020
300-579	60.1	53.9	62.4	63.8
580-599	60.9	54.7	61.1	61.8
600-619	61.9	56.2	61.8	60.9
620-639	62.9	56.5	62.0	60.8
640-659	63.4	56.9	62.2	60.8
660-679	63.7	57.0	62.2	60.6
680-699	63.5	57.5	61.9	60.4
700-719	63.0	57.9	61.3	60.1
720-739	63.1	58.4	61.3	60.3
740-850	56.4	53.2	55.0	54.9
Total	59.7	55.1	57.5	57.0

Average FICO® Resilience Index 2 Values for Existing vs. Newly Originated* Accounts

U.S. Mortgage Borrowers: April 2021



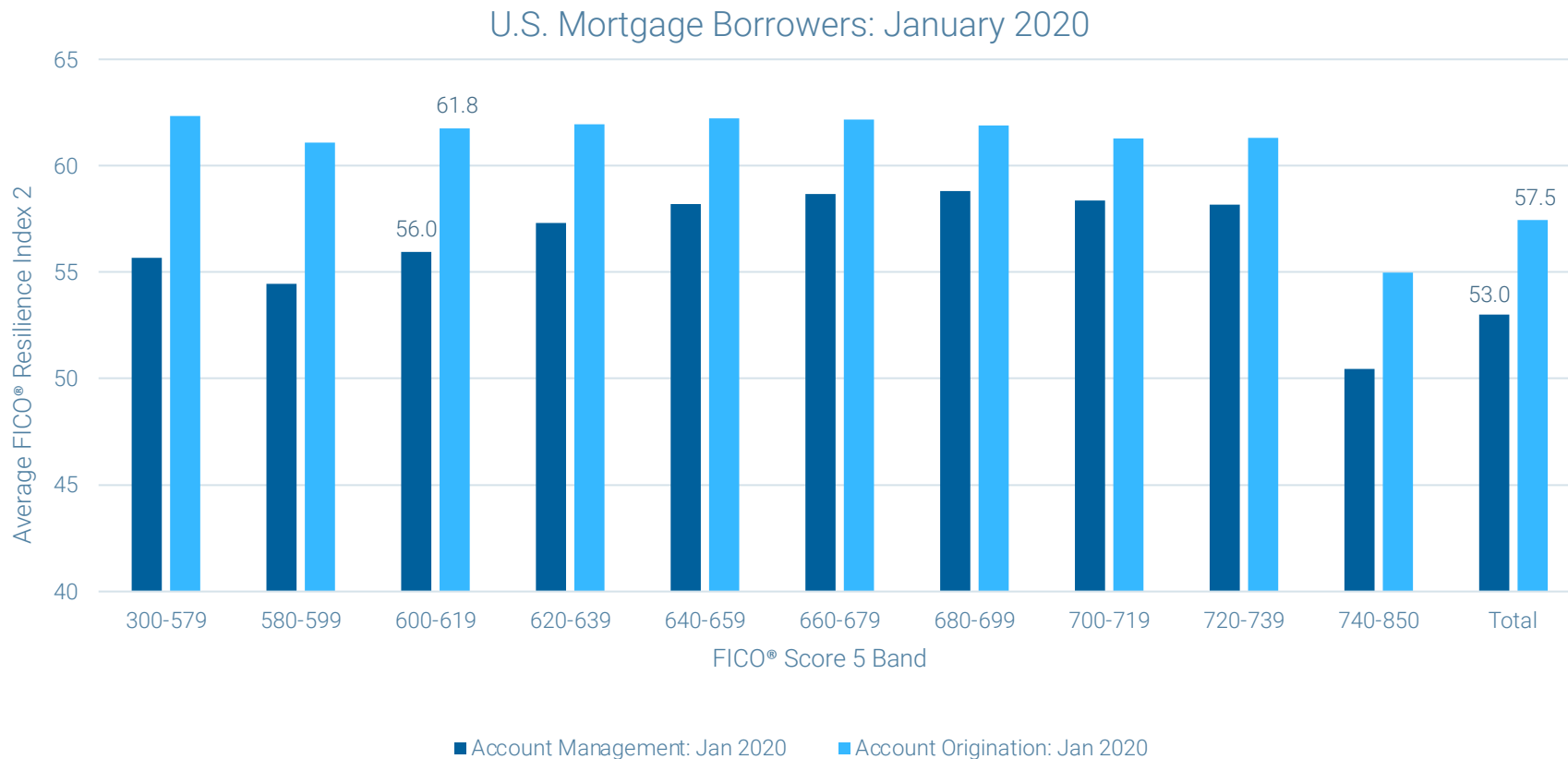
FICO® Score 5 and % Borrowers Per FICO Score Band (Newly Originated Accounts)

■ Account Management: Apr 2021

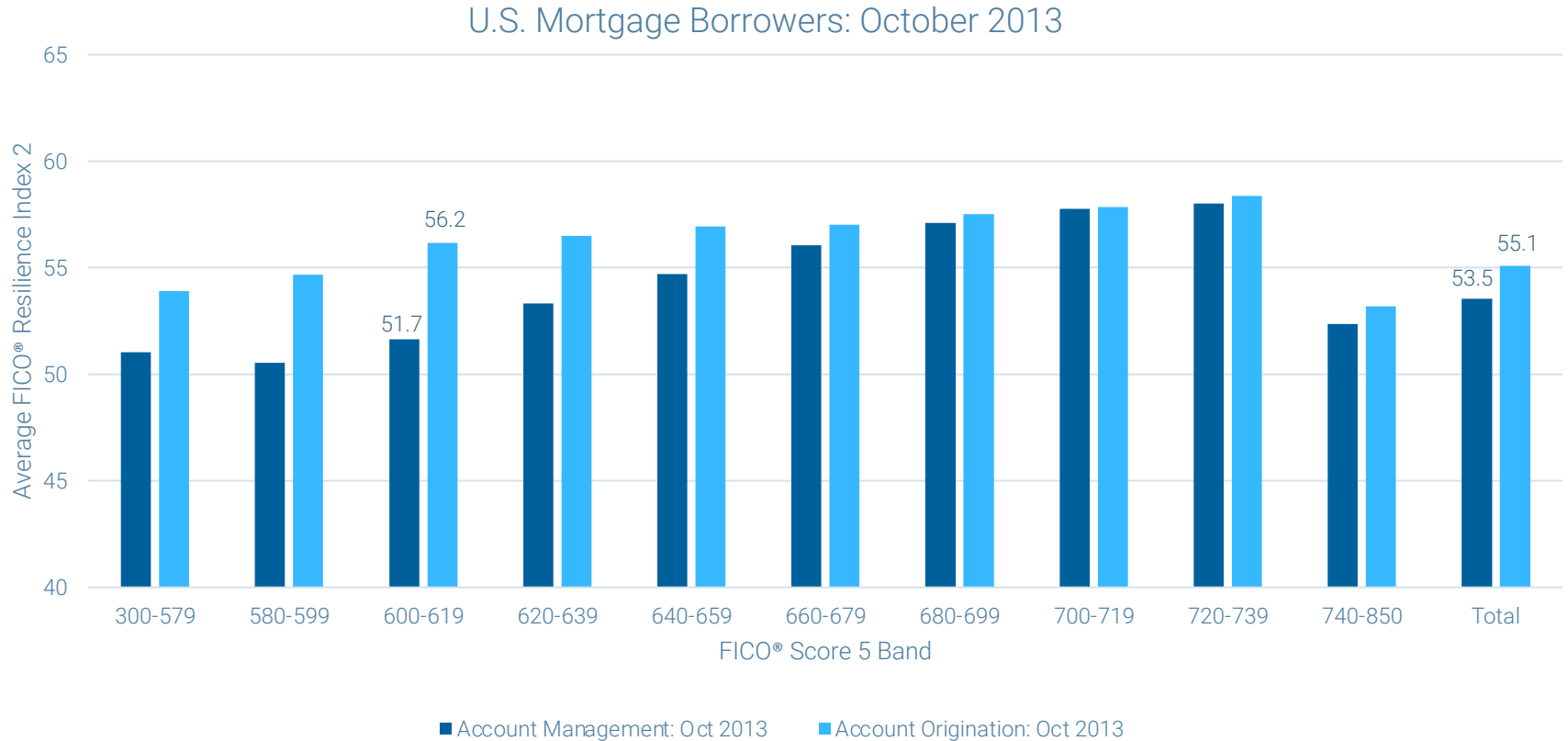
■ Account Origination: Jan 2021 (Accts Opened Feb-Apr 2021)



Average FICO® Resilience Index 2 Values for Existing vs. Newly Originated* Accounts

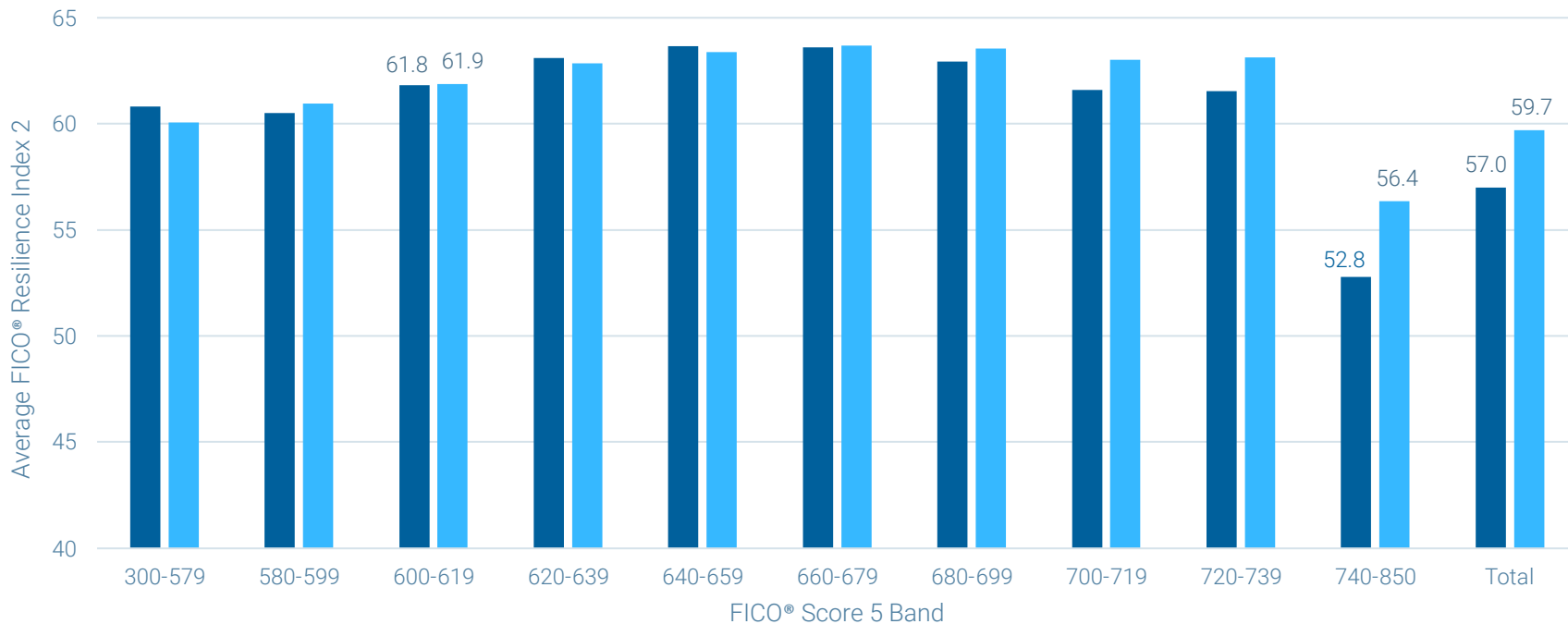


Average FICO® Resilience Index 2 Values for Existing vs. Newly Originated* Accounts



Average FICO® Resilience Index 2 Values for Existing vs. Newly Originated* Accounts

U.S. Mortgage Borrowers: October 2007

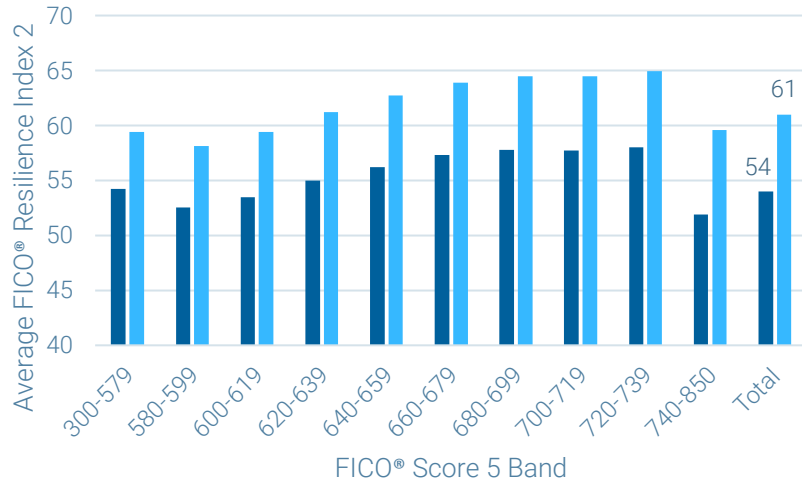


■ Account Management: Oct 2007 ■ Account Origination: Oct 2007



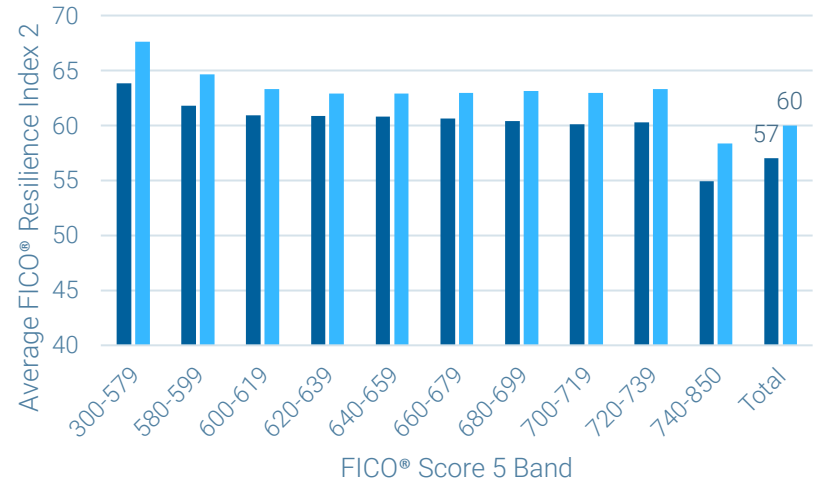
Balance-Weighted Average FICO® Resilience Index 2 Values for U.S. Mortgage Borrowers

Mortgage Account Management:
Apr 2021



■ Overall Average FRI 2 ■ Balance-Weighted FRI 2

Mortgage Account Origination:
Jan 2021, New Accounts Opened Feb-Apr 2021



■ Overall Average FRI 2 ■ Balance-Weighted FRI 2

Balance-Weighted Average FICO® Resilience Index 2 Values for U.S. Mortgage Borrowers

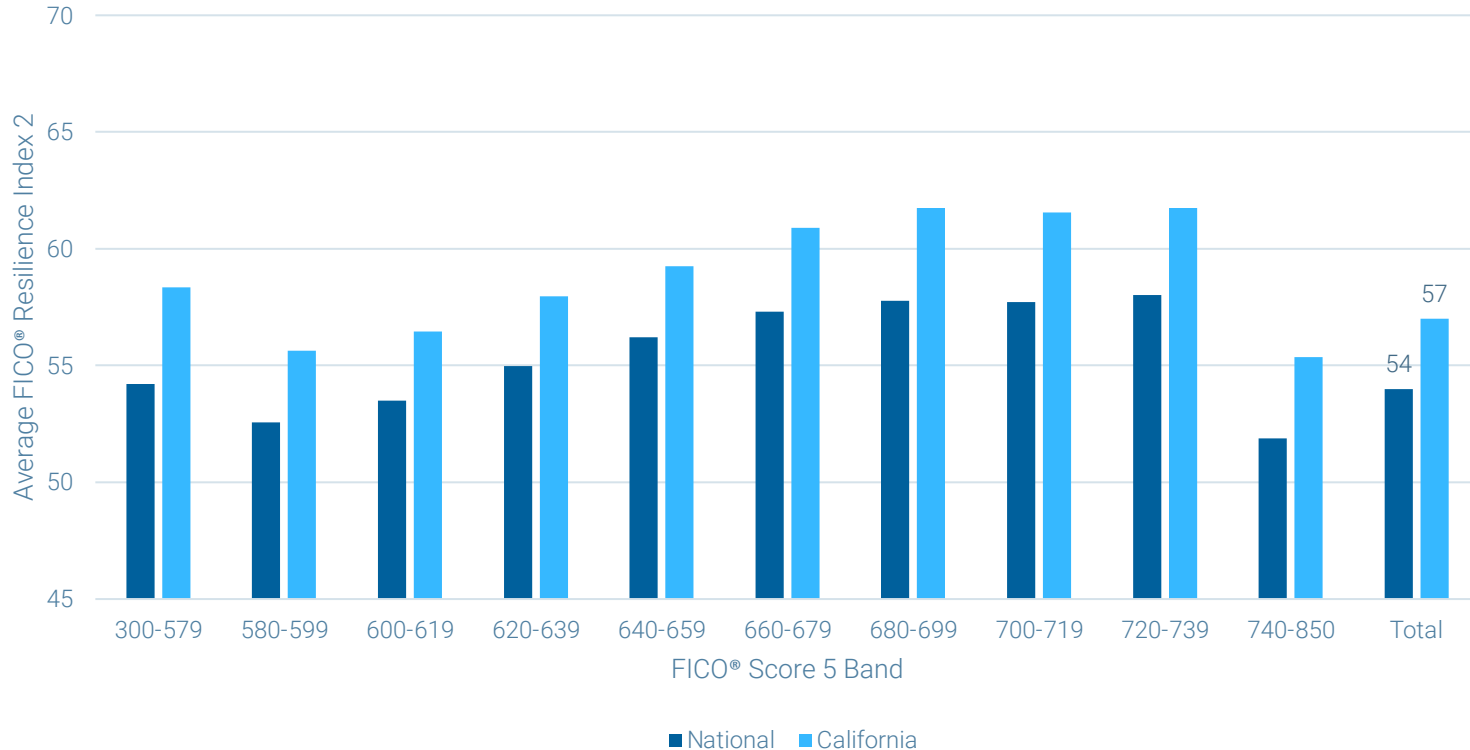
Apr 2021 Account Management (AM), Jan 2021 New Accounts Opened Feb-Apr 2021 (AO)

Mortgage AM	Average FICO® Resilience Index 2 Value		
	FICO® Score 5	Overall	Balance-Weighted
300-579		54.2	59.4
580-599		52.6	58.2
600-619		53.5	59.4
620-639		55.0	61.2
640-659		56.2	62.7
660-679		57.3	63.9
680-699		57.8	64.5
700-719		57.7	64.5
720-739		58.0	65.0
740-850		51.9	59.6
Total		54.0	61.0

Mortgage AO	Average FICO® Resilience Index 2 Value		
	FICO® Score 5	Overall	Balance-Weighted
300-579		63.8	67.6
580-599		61.8	64.7
600-619		60.9	63.3
620-639		60.8	62.9
640-659		60.8	62.9
660-679		60.6	62.9
680-699		60.4	63.1
700-719		60.1	62.9
720-739		60.3	63.3
740-850		54.9	58.4
Total		57.0	60.0

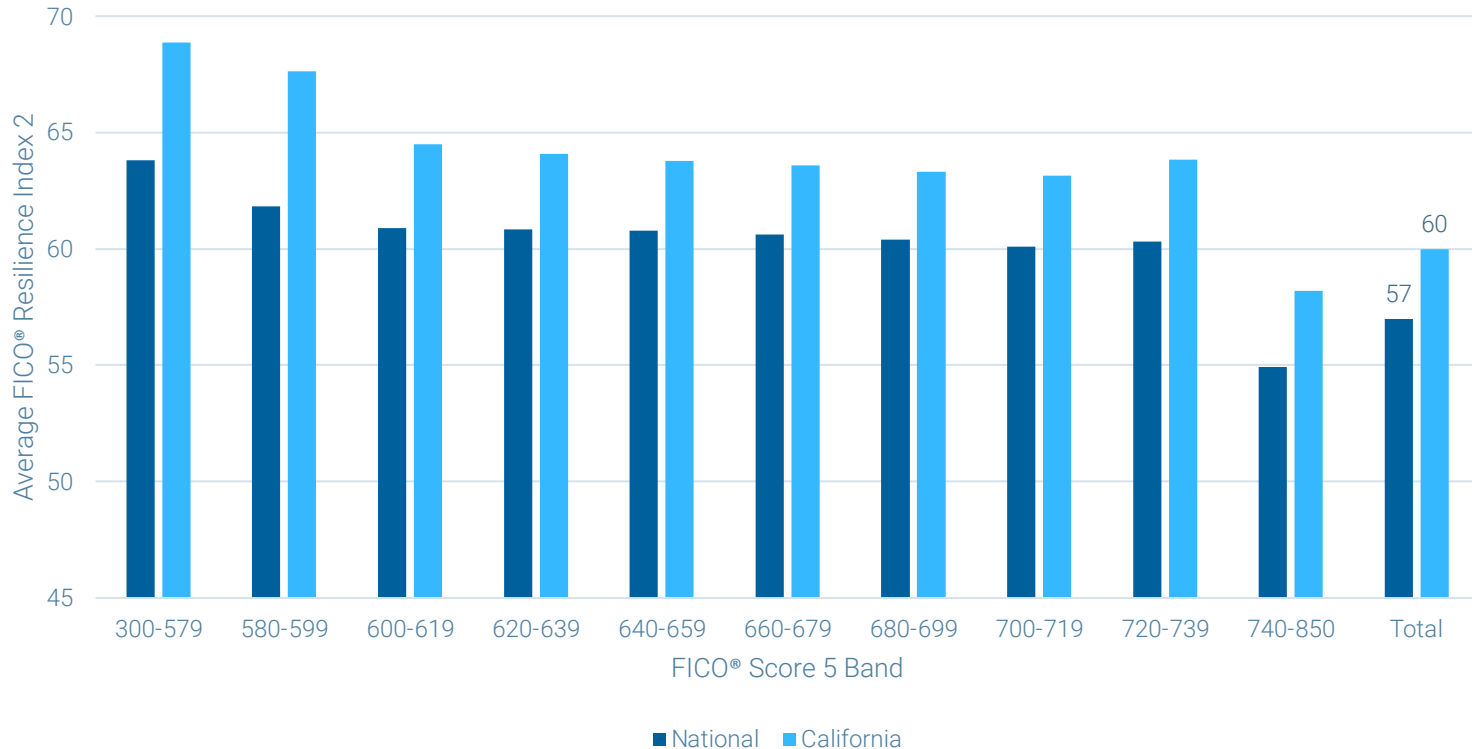
Average FICO® Resilience Index 2 Value in High-Cost State (CA) vs. National Average

Mortgage Account Management, National vs. CA Borrowers: April 2021



Average FICO® Resilience Index 2 Value in High-Cost State (CA) vs. National Average

Mortgage Account Origination, National vs. CA Borrowers: Jan 2021



Average FICO® Resilience Index 2 Value in High-Cost State (CA) vs. National Average

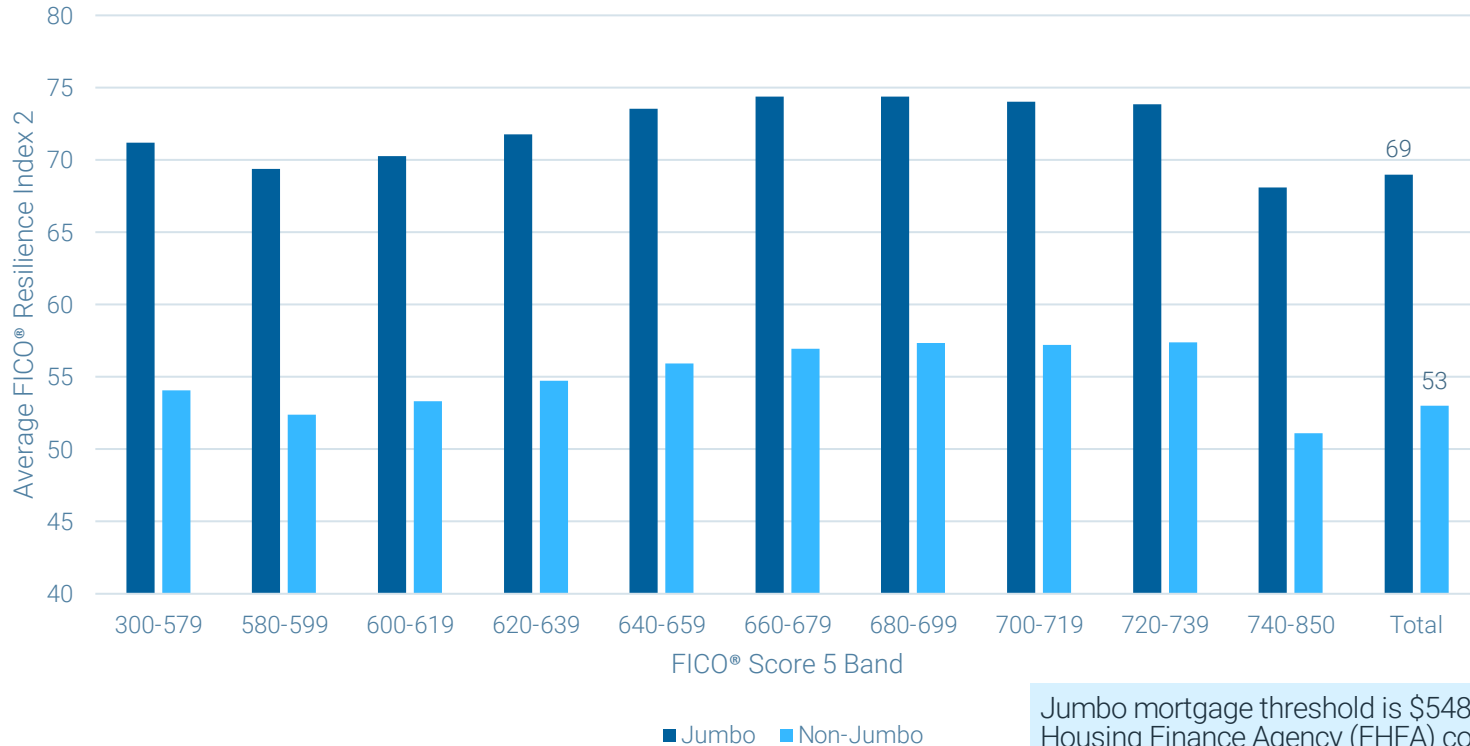
Apr 2021 Mortgage Account Management (AM), Jan 2021 New Accounts Opened Feb-Apr 2021 (AO)

Mortgage AM	Average FICO® Resilience Index 2 Value		
	FICO® Score 5	Overall	California
300-579		54.2	58.3
580-599		52.6	55.6
600-619		53.5	56.5
620-639		55.0	58.0
640-659		56.2	59.2
660-679		57.3	60.9
680-699		57.8	61.7
700-719		57.7	61.6
720-739		58.0	61.7
740-850		51.9	55.4
Total		54.0	57.0

Mortgage AO	Average FICO® Resilience Index 2 Value		
	FICO® Score 5	Overall	California
300-579		63.8	68.9
580-599		61.8	67.6
600-619		60.9	64.5
620-639		60.8	64.1
640-659		60.8	63.8
660-679		60.6	63.6
680-699		60.4	63.3
700-719		60.1	63.1
720-739		60.3	63.8
740-850		54.9	58.2
Total		57.0	60.0

Average FICO® Resilience Index 2 Values for U.S. Jumbo* vs. Non-Jumbo Mortgage Borrowers

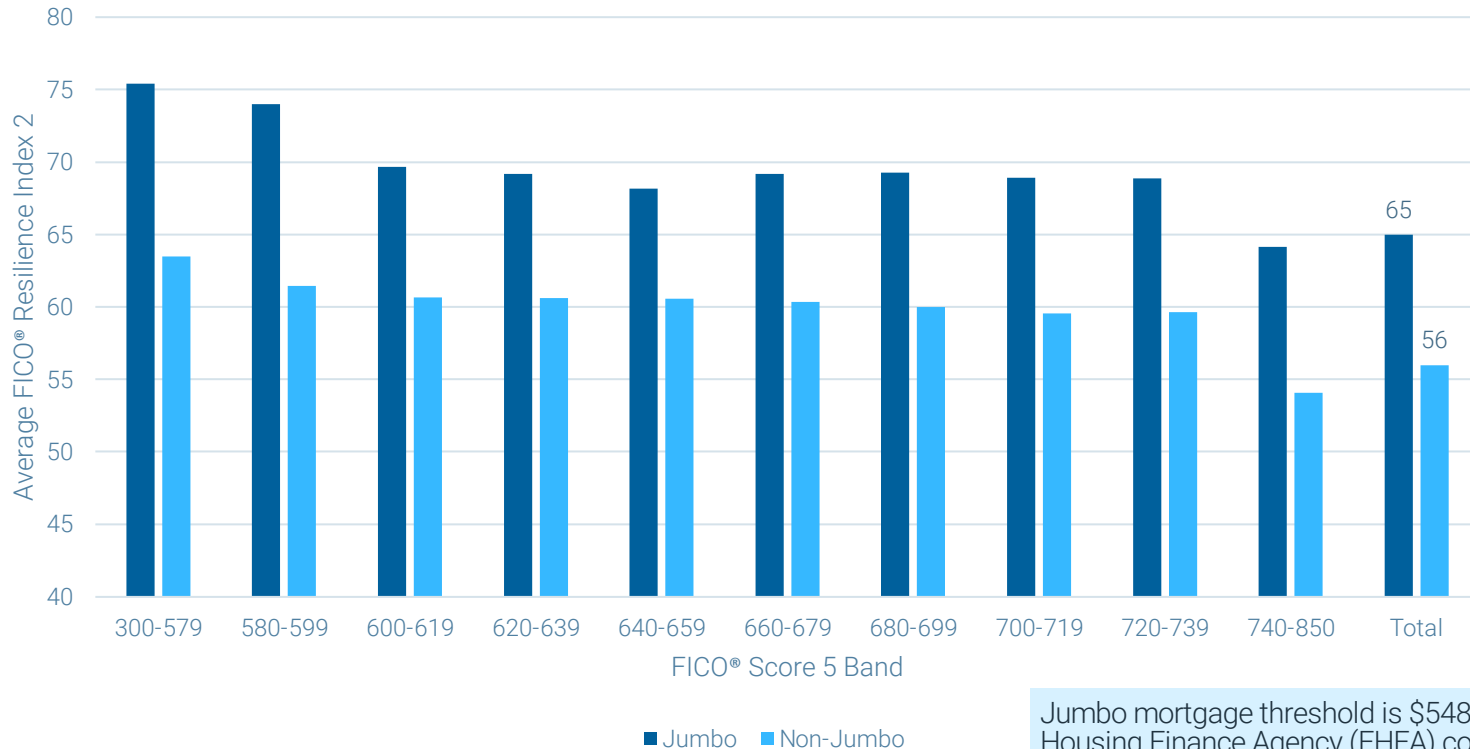
Mortgage Account Management: April 2021



Jumbo mortgage threshold is \$548,250, the Federal Housing Finance Agency (FHFA) conforming loan limit for one-unit properties announced for 2021. The threshold is applied uniformly, i.e., high-cost area limits are not applied at the county/zip level.

Average FICO® Resilience Index 2 Values for U.S. Jumbo* vs. Non-Jumbo Mortgage Borrowers

Mortgage Account Origination: Jan 2021, New Accounts Opened Feb-Apr 2021



Jumbo mortgage threshold is \$548,250, the Federal Housing Finance Agency (FHFA) conforming loan limit for one-unit properties announced for 2021. The threshold is applied uniformly, i.e., high-cost area limits are not applied at the county/zip level.

Average FICO® Resilience Index 2 Values for U.S. Jumbo* vs. Non-Jumbo Mortgage Borrowers

Apr 2021 Mortgage Account Management (AM), Jan 2021 New Accounts Opened Feb-Apr 2021 (AO)

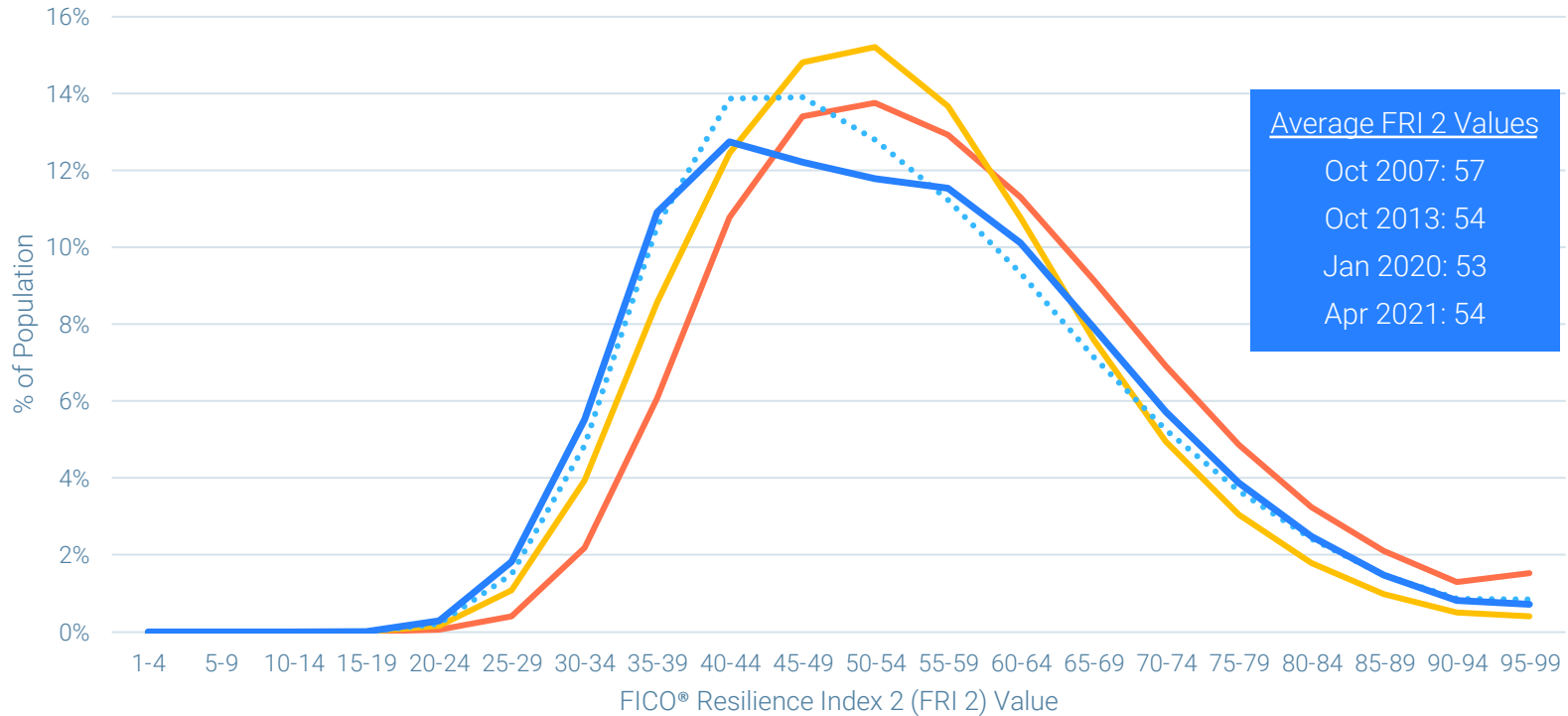
Mortgage AM	Average FICO® Resilience Index 2 Value	
	Jumbo	Non-Jumbo
FICO® Score 5		
300-579	71.2	54.1
580-599	69.4	52.4
600-619	70.3	53.3
620-639	71.8	54.8
640-659	73.5	55.9
660-679	74.4	56.9
680-699	74.4	57.3
700-719	74.0	57.2
720-739	73.9	57.4
740-850	68.1	51.1
Total	69.0	53.0

Mortgage AO	Average FICO® Resilience Index 2 Value	
	Jumbo	Non-Jumbo
FICO® Score 5		
300-579	75.4	63.5
580-599	74.0	61.5
600-619	69.7	60.7
620-639	69.2	60.6
640-659	68.2	60.6
660-679	69.2	60.4
680-699	69.3	60.0
700-719	68.9	59.6
720-739	68.9	59.7
740-850	64.2	54.1
Total	65.0	56.0

Jumbo mortgage threshold is \$548,250, the Federal Housing Finance Agency (FHFA) conforming loan limit for one-unit properties announced for 2021. The threshold is applied uniformly, i.e., high-cost area limits are not applied at the county/zip level.

Distribution of U.S. Mortgage Borrowers by FICO® Resilience Index 2 Value

Mortgage Account Management: April 2021 vs. Previous Snapshots



Distribution of U.S. Mortgage Borrowers by FICO® Resilience Index 2 Value

Mortgage Account Management: April 2021 vs. Previous Snapshots

Percentage Population by FICO® Resilience Index 2 Band:

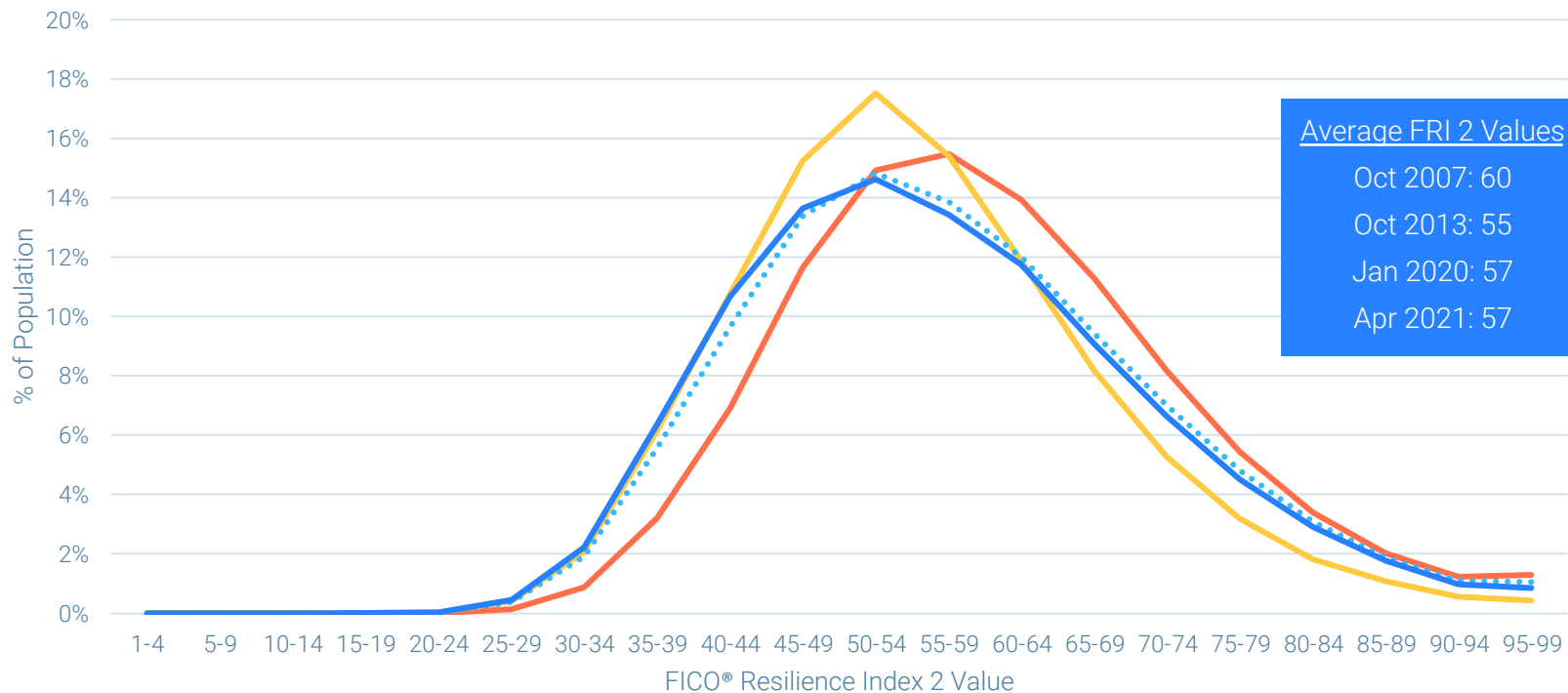
FICO Resilience Index 2 Value	Mortgage AM			
	Oct 2007	Oct 2013	Jan 2020	Apr 2021
1-4	0.0	0.0	0.0	0.0
5-9	0.0	0.0	0.0	0.0
10-14	0.0	0.0	0.0	0.0
15-19	0.0	0.0	0.0	0.0
20-24	0.0	0.2	0.2	0.3
25-29	0.4	1.1	1.5	1.8
30-34	2.2	3.9	4.9	5.5
35-39	6.1	8.6	10.6	10.9
40-44	10.8	12.4	13.9	12.7
45-49	13.4	14.8	13.9	12.2
50-54	13.8	15.2	12.8	11.8
55-59	12.9	13.7	11.2	11.5
60-64	11.3	10.8	9.3	10.1
65-69	9.2	7.6	7.1	7.9
70-74	6.9	5.0	5.2	5.7
75-79	4.9	3.1	3.7	3.9
80-84	3.2	1.8	2.4	2.5
85-89	2.1	1.0	1.5	1.5
90-94	1.3	0.5	0.9	0.8
95-99	1.5	0.4	0.9	0.7

Percentage Population by FICO® Resilience Index 2 Category:

Month	Resilient (1-44)	Moderate (45-59)	Sensitive (60-69)	Very Sensitive (70-99)
Oct 2007	19.5	40.1	20.5	19.9
Oct 2013	26.2	43.7	18.4	11.7
Jan 2020	31.1	37.9	16.5	14.5
Apr 2021	31.3	35.6	18.0	15.1

Distribution of U.S. Mortgage Borrowers by FICO® Resilience Index 2 Value

Mortgage Account Origination: January 2021 vs. Previous Snapshots



— Oct 2007 — Oct 2013 Jan 2020 — Jan 2021



Distribution of U.S. Mortgage Borrowers by FICO® Resilience Index 2 Value

Mortgage Account Origination*: Jan 2021 vs. Previous Snapshots

Percentage Population by FICO® Resilience Index 2 Band:

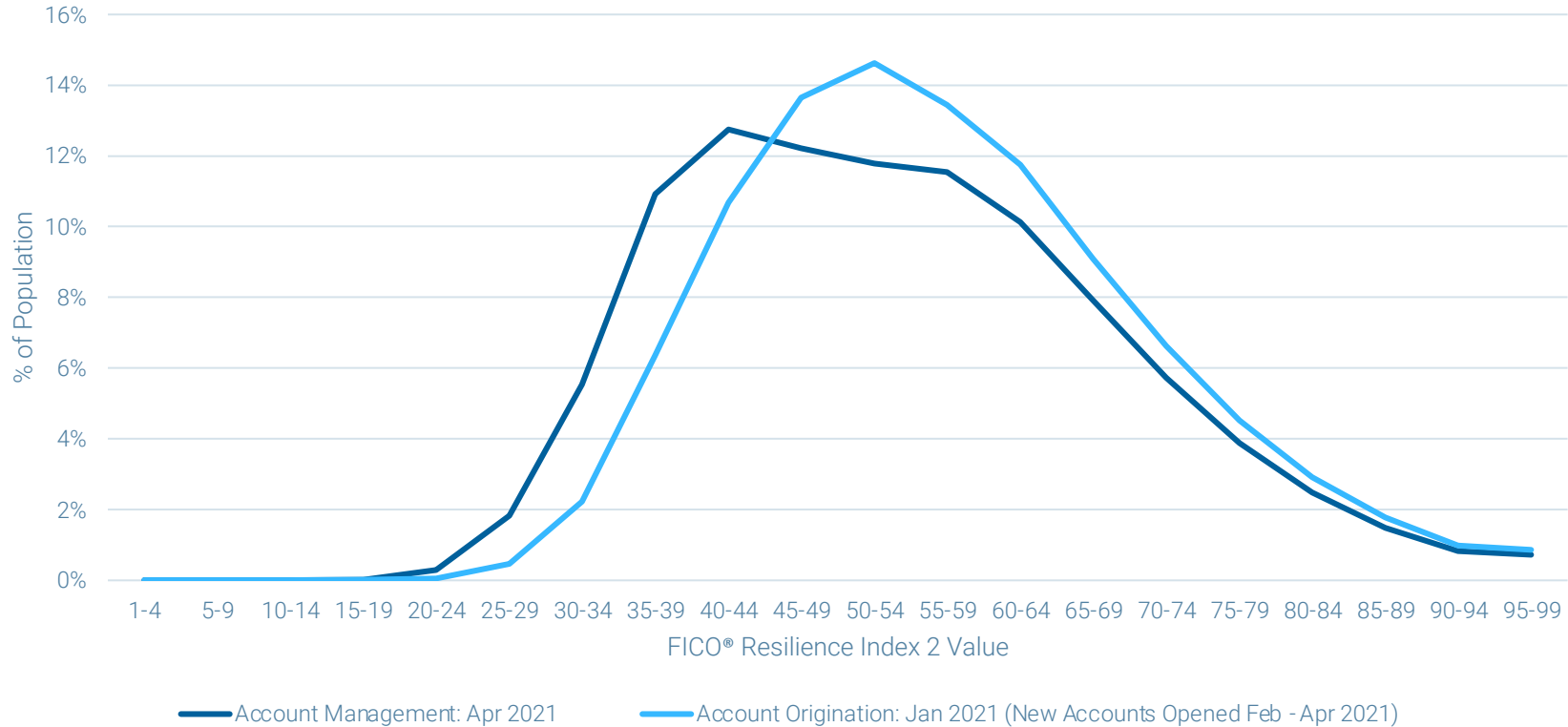
FICO Resilience Index 2 Value	Mortgage AO			
	Oct 2007	Oct 2013	Jan 2020	Jan 2021
1-4	0.0	0.0	0.0	0.0
5-9	0.0	0.0	0.0	0.0
10-14	0.0	0.0	0.0	0.0
15-19	0.0	0.0	0.0	0.0
20-24	0.0	0.0	0.0	0.0
25-29	0.1	0.4	0.4	0.5
30-34	0.9	2.1	1.9	2.2
35-39	3.2	6.2	5.6	6.4
40-44	6.9	10.8	9.7	10.7
45-49	11.7	15.3	13.4	13.6
50-54	14.9	17.5	14.8	14.6
55-59	15.5	15.4	13.9	13.4
60-64	13.9	11.9	12.0	11.8
65-69	11.3	8.2	9.4	9.1
70-74	8.2	5.3	7.0	6.6
75-79	5.4	3.2	4.8	4.5
80-84	3.4	1.8	3.1	2.9
85-89	2.0	1.1	1.9	1.8
90-94	1.2	0.6	1.1	1.0
95-99	1.3	0.4	1.1	0.9

Percentage Population by FICO® Resilience Index 2 Category:

Month	Resilient (1-44)	Moderate (45-59)	Sensitive (60-69)	Very Sensitive (70-99)
Oct 2007	11.1	42.0	25.2	21.6
Oct 2013	19.4	48.2	20.0	12.3
Jan 2020	17.6	42.1	21.4	18.9
Jan 2021	19.8	41.7	20.8	17.7

FICO® Resilience Index 2 Distribution for Existing vs. Newly Originated Accounts

U.S. Mortgage Borrowers



FICO® Resilience Index 2 Distribution for Existing vs. Newly Originated Accounts

U.S. Mortgage Borrowers: April 2021 Account Management (AM), Jan 2021 New Accounts Opened Feb-Apr 2021 (AO)

Percentage Population by FICO®
Resilience Index 2 Band:

FICO® Resilience Index 2 Value	Mortgage	
	AM	AO
1-4	0.0	0.0
5-9	0.0	0.0
10-14	0.0	0.0
15-19	0.0	0.0
20-24	0.3	0.0
25-29	1.8	0.5
30-34	5.5	2.2
35-39	10.9	6.4
40-44	12.7	10.7
45-49	12.2	13.6
50-54	11.8	14.6
55-59	11.5	13.4
60-64	10.1	11.8
65-69	7.9	9.1
70-74	5.7	6.6
75-79	3.9	4.5
80-84	2.5	2.9
85-89	1.5	1.8
90-94	0.8	1.0
95-99	0.7	0.9

Percentage Population by FICO® Resilience Index 2 Category:

Month	Resilient (1-44)	Moderate (45-59)	Sensitive (60-69)	Very Sensitive (70-99)
AM	31.3	35.6	18.0	15.1
AO	19.8	41.7	20.8	17.7

Distribution of U.S. Mortgage Borrowers by FICO® Score and FICO® Resilience Index 2

Mortgage Account Management: April 2021

Mortgage AM, Apr 2021		FICO® Resilience Index 2														
Total %		1-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-99	Total
FICO® Score 5	300-579	0.09%	0.18%	0.32%	0.46%	0.55%	0.55%	0.49%	0.39%	0.30%	0.22%	0.15%	0.10%	0.06%	0.07%	3.93%
	580-599	0.06%	0.10%	0.16%	0.20%	0.22%	0.20%	0.17%	0.13%	0.10%	0.08%	0.05%	0.04%	0.02%	0.03%	1.57%
	600-619	0.08%	0.13%	0.20%	0.25%	0.27%	0.26%	0.22%	0.18%	0.14%	0.11%	0.08%	0.06%	0.04%	0.05%	2.08%
	620-639	0.09%	0.16%	0.24%	0.31%	0.34%	0.33%	0.30%	0.26%	0.21%	0.17%	0.13%	0.09%	0.06%	0.08%	2.77%
	640-659	0.12%	0.18%	0.29%	0.38%	0.42%	0.42%	0.39%	0.36%	0.31%	0.25%	0.19%	0.14%	0.09%	0.12%	3.66%
	660-679	0.12%	0.20%	0.32%	0.44%	0.51%	0.53%	0.52%	0.48%	0.42%	0.34%	0.26%	0.18%	0.12%	0.16%	4.60%
	680-699	0.11%	0.21%	0.38%	0.53%	0.63%	0.66%	0.66%	0.62%	0.53%	0.42%	0.32%	0.22%	0.15%	0.18%	5.63%
	700-719	0.10%	0.22%	0.43%	0.62%	0.72%	0.77%	0.78%	0.72%	0.61%	0.48%	0.35%	0.24%	0.16%	0.19%	6.39%
	720-739	0.10%	0.21%	0.43%	0.64%	0.78%	0.84%	0.83%	0.77%	0.67%	0.54%	0.39%	0.27%	0.17%	0.19%	6.83%
740-850	1.26%	3.95%	8.13%	8.90%	7.77%	7.24%	7.18%	6.21%	4.63%	3.11%	1.95%	1.15%	0.61%	0.46%	62.54%	
Total	2.11%	5.53%	10.92%	12.75%	12.22%	11.79%	11.54%	10.13%	7.92%	5.72%	3.87%	2.49%	1.48%	1.53%	100.00%	

Mortgage Account Management: April 2021 (Row percentages)

Mortgage AM, Apr 2021		FICO® Resilience Index 2														
Row %		1-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-99	Total
FICO® Score 8	300-579	2.31%	4.66%	8.25%	11.77%	13.94%	14.03%	12.47%	9.98%	7.50%	5.48%	3.78%	2.49%	1.55%	1.79%	100.00%
	580-599	3.54%	6.38%	10.20%	12.94%	13.94%	12.92%	10.88%	8.52%	6.59%	4.82%	3.49%	2.37%	1.55%	1.84%	100.00%
	600-619	3.64%	6.23%	9.67%	12.21%	13.09%	12.36%	10.76%	8.74%	6.94%	5.46%	4.00%	2.80%	1.83%	2.28%	100.00%
	620-639	3.22%	5.61%	8.81%	11.33%	12.32%	11.89%	10.69%	9.22%	7.72%	6.17%	4.68%	3.30%	2.20%	2.84%	100.00%
	640-659	3.20%	5.03%	7.89%	10.37%	11.54%	11.45%	10.78%	9.79%	8.47%	6.87%	5.20%	3.71%	2.44%	3.27%	100.00%
	660-679	2.60%	4.27%	7.06%	9.63%	11.18%	11.52%	11.22%	10.50%	9.13%	7.36%	5.57%	3.95%	2.63%	3.37%	100.00%
	680-699	1.96%	3.71%	6.73%	9.50%	11.17%	11.75%	11.76%	10.97%	9.45%	7.55%	5.64%	3.98%	2.60%	3.26%	100.00%
	700-719	1.58%	3.39%	6.77%	9.65%	11.25%	11.99%	12.21%	11.31%	9.50%	7.51%	5.54%	3.83%	2.47%	2.98%	100.00%
	720-739	1.44%	3.05%	6.34%	9.40%	11.45%	12.24%	12.18%	11.29%	9.78%	7.89%	5.74%	3.89%	2.48%	2.82%	100.00%
740-850	2.01%	6.31%	13.01%	14.23%	12.43%	11.57%	11.47%	9.93%	7.40%	4.97%	3.11%	1.84%	0.97%	0.74%	100.00%	

Distribution of U.S. Mortgage Borrowers by FICO® Score and FICO® Resilience Index 2

Mortgage Account Origination: New Accounts Opened Feb-Apr 2021

Mortgage AO, Jan 2021		FICO® Resilience Index 2														
Total %		1-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-99	Total
FICO® Score 5	300-579	0.00%	0.01%	0.02%	0.04%	0.06%	0.08%	0.11%	0.10%	0.10%	0.08%	0.06%	0.05%	0.03%	0.04%	0.78%
	580-599	0.00%	0.00%	0.01%	0.03%	0.05%	0.07%	0.07%	0.07%	0.06%	0.04%	0.03%	0.03%	0.02%	0.02%	0.52%
	600-619	0.00%	0.01%	0.03%	0.07%	0.11%	0.13%	0.14%	0.13%	0.10%	0.09%	0.06%	0.04%	0.03%	0.03%	0.97%
	620-639	0.01%	0.02%	0.06%	0.13%	0.18%	0.23%	0.27%	0.23%	0.19%	0.15%	0.11%	0.08%	0.06%	0.07%	1.80%
	640-659	0.01%	0.03%	0.10%	0.22%	0.32%	0.39%	0.42%	0.40%	0.32%	0.25%	0.19%	0.12%	0.08%	0.12%	2.97%
	660-679	0.01%	0.05%	0.15%	0.31%	0.45%	0.56%	0.59%	0.55%	0.45%	0.35%	0.25%	0.17%	0.12%	0.16%	4.17%
	680-699	0.02%	0.07%	0.20%	0.43%	0.61%	0.74%	0.76%	0.73%	0.60%	0.47%	0.34%	0.23%	0.15%	0.21%	5.56%
	700-719	0.02%	0.09%	0.27%	0.52%	0.74%	0.89%	0.88%	0.86%	0.71%	0.57%	0.39%	0.27%	0.18%	0.22%	6.61%
	720-739	0.03%	0.11%	0.30%	0.57%	0.81%	1.00%	1.05%	1.04%	0.86%	0.64%	0.46%	0.33%	0.22%	0.24%	7.65%
	740-850	0.39%	1.83%	5.23%	8.36%	10.30%	10.53%	9.16%	7.65%	5.70%	4.00%	2.62%	1.61%	0.87%	0.72%	68.97%
Total		0.50%	2.23%	6.37%	10.68%	13.64%	14.63%	13.44%	11.76%	9.09%	6.63%	4.52%	2.92%	1.77%	1.84%	100.00%

Mortgage Account Origination: New Accounts Opened Feb-Apr 2021 (Row percentages)

Mortgage AO, Jan 2021		FICO® Resilience Index 2														
Total %		1-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-99	Total
FICO® Score 5	300-579	0.00%	0.01%	0.02%	0.04%	0.06%	0.08%	0.11%	0.10%	0.10%	0.08%	0.06%	0.05%	0.03%	0.04%	0.78%
	580-599	0.00%	0.00%	0.01%	0.03%	0.05%	0.07%	0.07%	0.07%	0.06%	0.04%	0.03%	0.03%	0.02%	0.02%	0.52%
	600-619	0.00%	0.01%	0.03%	0.07%	0.11%	0.13%	0.14%	0.13%	0.10%	0.09%	0.06%	0.04%	0.03%	0.03%	0.97%
	620-639	0.01%	0.02%	0.06%	0.13%	0.18%	0.23%	0.27%	0.23%	0.19%	0.15%	0.11%	0.08%	0.06%	0.07%	1.80%
	640-659	0.01%	0.03%	0.10%	0.22%	0.32%	0.39%	0.42%	0.40%	0.32%	0.25%	0.19%	0.12%	0.08%	0.12%	2.97%
	660-679	0.01%	0.05%	0.15%	0.31%	0.45%	0.56%	0.59%	0.55%	0.45%	0.35%	0.25%	0.17%	0.12%	0.16%	4.17%
	680-699	0.02%	0.07%	0.20%	0.43%	0.61%	0.74%	0.76%	0.73%	0.60%	0.47%	0.34%	0.23%	0.15%	0.21%	5.56%
	700-719	0.02%	0.09%	0.27%	0.52%	0.74%	0.89%	0.88%	0.86%	0.71%	0.57%	0.39%	0.27%	0.18%	0.22%	6.61%
	720-739	0.03%	0.11%	0.30%	0.57%	0.81%	1.00%	1.05%	1.04%	0.86%	0.64%	0.46%	0.33%	0.22%	0.24%	7.65%
	740-850	0.39%	1.83%	5.23%	8.36%	10.30%	10.53%	9.16%	7.65%	5.70%	4.00%	2.62%	1.61%	0.87%	0.72%	68.97%
Total		0.50%	2.23%	6.37%	10.68%	13.64%	14.63%	13.44%	11.76%	9.09%	6.63%	4.52%	2.92%	1.77%	1.84%	100.00%



To keep up with the latest
FICO® Resilience Index insights
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