FICO® SCORE

Scoring Solutions

FICO® Score Credit Insights

Fall 2026

Annual Report

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About the report

FICO® Score Credit Insights: trends and intelligence for the credit economy

For more than 30 years, FICO has led the way in financial inclusion and credit risk innovation. Today, 90% of top U.S. lenders use the FICO® Score, and we continue to set the standard for objective, data-driven insights that empower smarter lending decisions and promote consumer financial health.

The FICO® Score Credit Insights report is a biannual publication designed to be the definitive source for credit score benchmarks and insights into the U.S. credit economy. Drawing from proprietary analytics of quarterly credit data and a FICO-sponsored consumer survey, this report delivers a comprehensive view of U.S. consumer credit health, awareness, and behaviors — both above and below the surface.

This edition features:

- **Macro and segmented trends** in FICO® Score averages and distributions, with statistical stratification by product, geography, and credit segment
- **Insights into payment hierarchy and behavioral drivers** that influence credit health and scores
- **Trends impacting credit scores** (e.g., student loans)
- **Consumer perspectives** on credit literacy and credit activity, helping to contextualize the data with real-world sentiment
- **Forward-looking trends** to watch — equipping lenders, investors, and policymakers with the foresight to adapt strategies in a dynamic credit landscape
- **Market trends** in mortgage, auto, bankcards, and personal loans

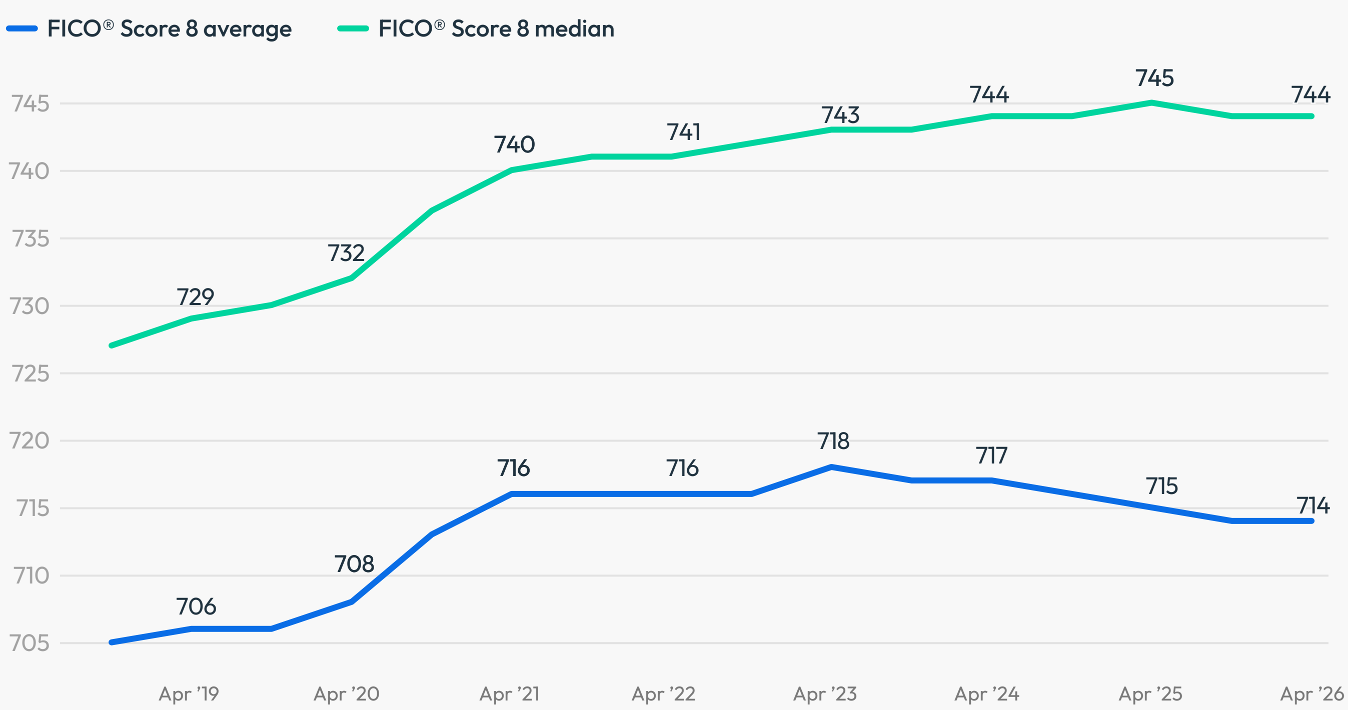
This report is more than a benchmark — it's a strategic resource. It reflects FICO's mission to help every consumer better understand their credit journey and support the financial ecosystem with the tools and insights needed to drive inclusive, responsible growth.

Executive summary

Average FICO® Score holds at 714 — but affordability pressure is building beneath the surface

The headline number in this edition is notable mainly for its steadiness. **The average FICO® Score is flat at 714 since we last reported in October 2025,** and down a single point year over year versus April 2025; the median tells the same story, holding at 744 and likewise down one point from a year ago. That stability carries echoes of the K-shaped economy we reported in the Spring 2026 FICO® Score Credit Insights report: The divide has neither meaningfully widened nor narrowed, but distinct credit realities persist beneath the aggregate numbers.

Average/median FICO® Score trend chart



Delinquency rates also held steady or improved across major credit products. Early-stage mortgage delinquency declined from 1.42% to 1.35% year over year, auto 30-day delinquency eased 5 basis points to 2.64%, bankcard 30-day delinquency held flat at 2.7%, and personal loan 30-day delinquency held at 1.9%. Together, the data points toward a continued stability rather than a broad-based deterioration in consumer credit performance.

That stability does not mean consumers are free from financial pressure. Housing and vehicle payments have risen faster than inflation, while bankcard and personal loan balances continue to grow. The FICO® Consumer Credit Study[1] provides additional context: 89% of U.S. adults said they had taken at least one step in the past year to improve their financial health, including 43% who changed their purchasing habits to spend less. At the same time, 37% rely on ongoing financial support from others, and 20% say they had made less than the minimum payment or skipped a credit card or loan payment during the past year.

Key findings

- **Credit realities differ widely across credit score ranges and life stages.** The 18–29 and 30–44 age groups have recorded the largest average-score gains since April 2019, rising 17 and 10 points, respectively. Yet the score distribution for 18–29 year olds has shifted toward both higher and lower score ranges rather than clustering in the middle. The Consumer Study adds important context: 74% of Gen Z and 50% of Millennials rely on ongoing financial support from others (including family members), compared with 28% of Gen X and 9% of Baby Boomers. Age is not a factor in calculating a FICO® Score, but differences in credit experience, financial obligations and economic circumstances can produce meaningfully different outcomes across life stages.
- **Mortgage performance showed tentative stabilization overall, but pressure remained uneven.** Early-stage mortgage delinquency improved year over year, yet FHA 30-day delinquency remained approximately three times the rates for VA and conventional loans in April 2026. In a separate score-band analysis, subsequent 90-day-plus delinquency edged up by 0.1 percentage points in each of the two score bands below 620 while remaining flat across higher ranges. Affordability remains a significant constraint: The average monthly payment for a first-time homebuyer reached $2,563, up 57% since April 2019. In the Consumer Study, 43% of homeowners said their total monthly housing costs has made it more difficult to keep up with other expenses.

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[1] This survey was conducted online within the United States by The Harris Poll on behalf of FICO from July 20–22, 2026, among 2,078 U.S. adults ages 18 and older. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.7 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact press@fico.com.
Note on age groupings: Credit-file trend data in this report use the same fixed age bands in every period shown (18–29, 30–44, 45–59, 60+). Consumer Study survey data are instead grouped by 2026 generational age ranges (Gen Z 18–29, Millennials 30–45, Gen X 46–61, Baby Boomers 62–80). The two groupings will not always align exactly.

- **Auto credit expanded further down the score spectrum without broad deterioration in repayment performance.** The average FICO® Auto Score for newly issued auto loans declined 7 points, from 723 to 716, consistent with more approvals extending to lower-scoring consumers. At the same time, 30-day delinquency improved slightly year over year. Although subsequent 90-day-plus delinquency increased overall, that increase was concentrated among consumers scoring 250–579; every other score band remained flat. Taken together, the data shows broader credit availability alongside stable performance across most score bands, with increased subsequent delinquency concentrated at the lowest end of the score distribution.
- **Student loans show the clearest divergence between consumers recovering and those falling behind.** Approximately 3.2 million consumers with a payment due had a recent student-loan delinquency and experienced an average 38-point year-over-year decline in their FICO® Score. Consumers who resolved a delinquency or moved into another repayment status gained an average of 16 points, while recent payers without delinquency gained 6 points. The pressure also extends beyond student loans: Consumers with a recent student loan delinquency showed elevated delinquency across bankcards, personal loans, auto loans, and mortgages. Among student loan borrowers in the Consumer Study, 56% say repayment has caused them to rely more heavily on credit cards or other loans to stay on top of bills over the last year.
- **Bankcard and personal loan performance remains stable, but the underlying borrower and credit mix is changing.** Average bankcard balances rose 3.8% to $7,793, while utilization declined from 35.5% to 35.2%, because credit limits — particularly for higher-scoring consumers — grew faster than balances. Personal loan originations have shifted toward stronger credit profiles: The share of newly issued loans going to consumers scoring above 700 increased from 30.8% in April 2019 to 38.6% in April 2026, while the share going to consumers below 600 declined from 29.9% to 21.4%. Stable aggregate performance therefore reflects both consumer repayment behavior and the concentration of new and expanded credit.

Implications for lenders

The consumer credit market remains broadly stable, but averages alone cannot capture the range of circumstances beneath that stability. Affordability pressure remains significant, and changes in risk are concentrated in particular products, score ranges, and stages of the credit lifecycle. Precise risk differentiation and segmentation can help lenders identify those pockets of change while continuing to extend credit responsibly. For consumers whose traditional credit files provide limited context, validated alternative and consumer-permissioned cash-flow information can complement credit bureau data to support more informed lending decisions without compromising risk standards.

Generational patterns

Where consumers sit on the credit curve — and who's feeling the pressure

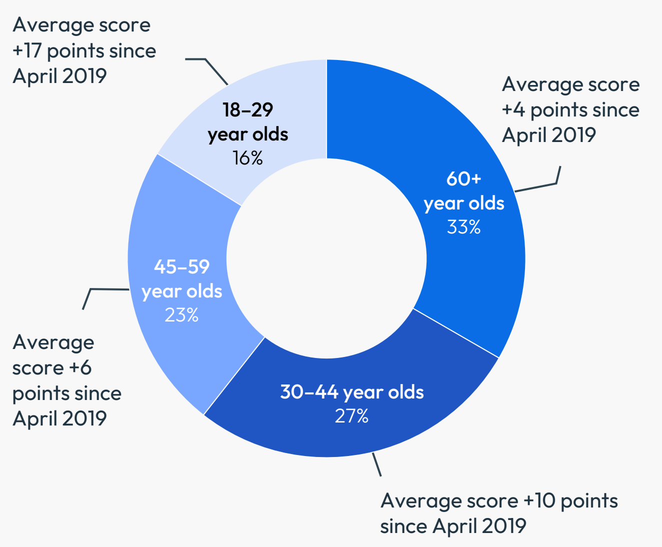
The differences beneath the national averages come into sharper focus when viewed across generations and life stages. **Age is not a factor in the FICO® Score and plays no role in how a score is calculated**. But we do observe meaningful performance differences by generational band and life stage — differences that track with years of credit experience, the maturing of financial habits, and where a person sits in the arc of major life expenses like a first car, a first home, or the tuition and childcare years. These patterns help show how affordability pressures can affect consumers differently across life stages.

The population of scorable consumers is spread among four age groups. Approximately one-sixth of the population is made up of 18–29 year olds; one-third is in the 60+ age group; and the other half is almost evenly split between 30–44 year olds and 45–59 year olds. Score trends by generation include:

- Gen Z (18–29) and Millennials (30–44) have seen the biggest gains in average score since before the pandemic — up 17 and 10 points, respectively.
- Gen X (45–59) is up 6 points since April 2019, but has posted the largest decline of any generation since the national average peaked in April 2023 — a sign that the mid-career cohort carrying peak household costs is the one now softening.
- The 60+ group has barely moved, holding near 752 for seven years.

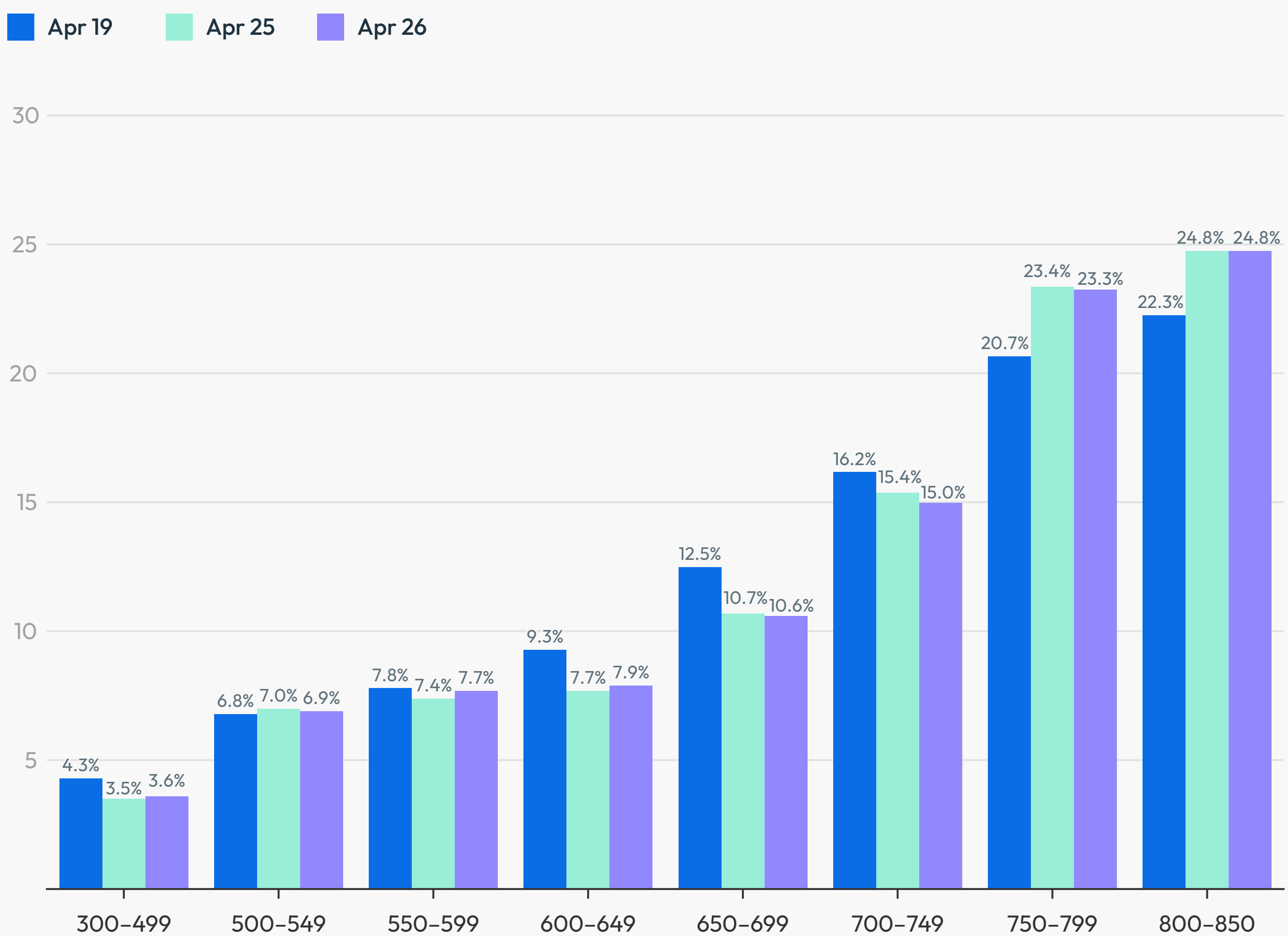
Those score gains do not mean younger adults are free from financial pressure. Among homeowners surveyed in the FICO® Consumer Credit Study, 68% of Gen Z and 54% of Millennials said housing costs made it harder to keep up with other expenses, compared with 40% of Gen X and 28% of Baby Boomers. Separately, 74% of Gen Z and 50% of Millennials report relying on ongoing financial support, versus 28% of Gen X and 9% of Baby Boomers.

% of scorable consumers by age group



Against that backdrop, shifts in FICO® Score distribution have slowed over the past year. The percentage of consumers in the highest score ranges (750+) and lowest score ranges (<550) has now been stable for a full year, at 48.1% and 10.5% respectively. There continues to be downward movement in the 700–749 segment and slight increases in the 550–649 segment between April 2025 and April 2026.

FICO® Score distribution

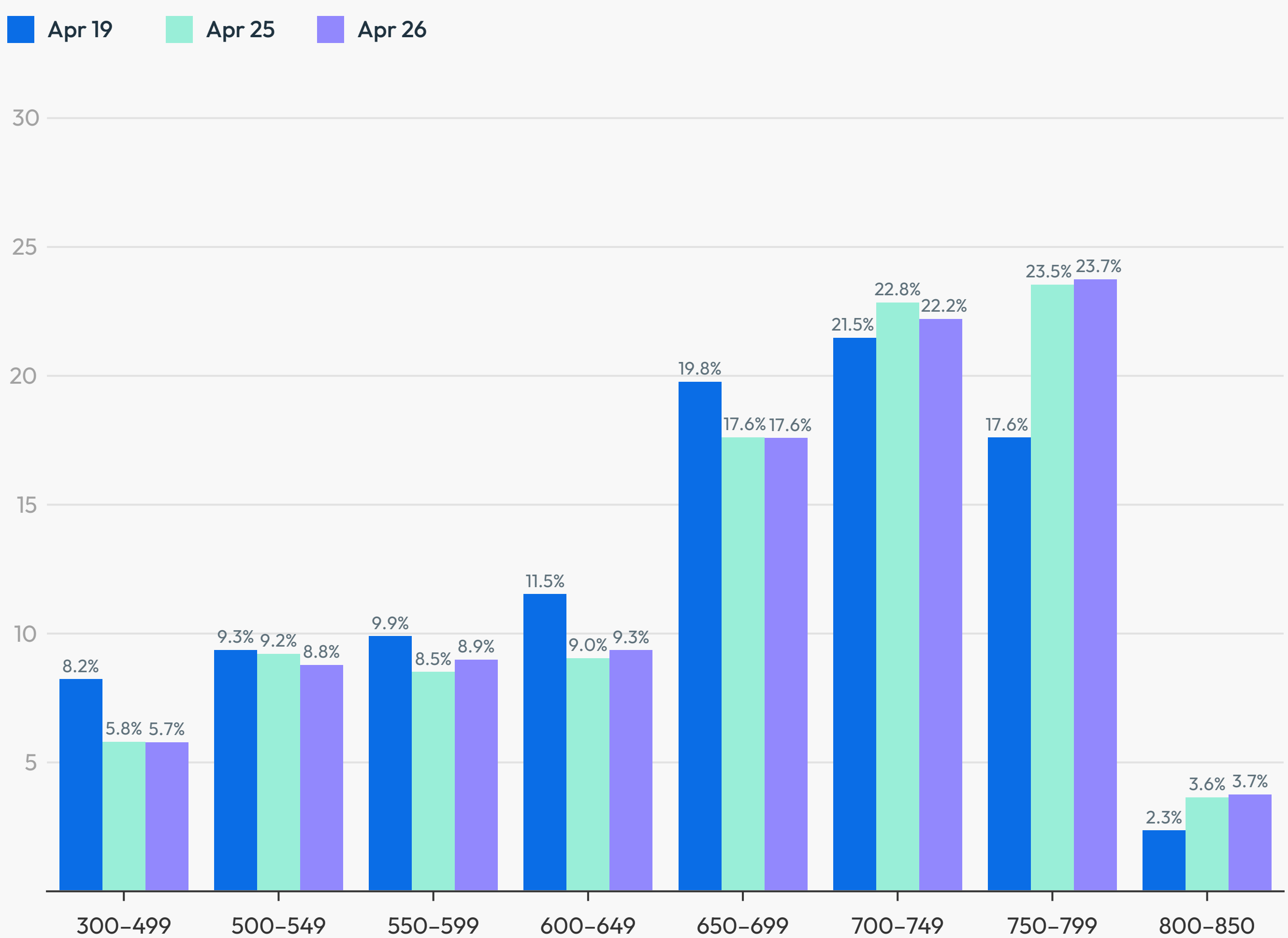


In the Spring 2026 FICO® Score Credit Insights report, we discussed the hollowing of the middle in the FICO Score distribution. While we don't see that as prominently in the overall population between April 2025 and April 2026, the score distribution for the 18–29 year olds shows that younger consumers continue to shift towards the tails.

In other words, this generation is increasingly splitting into two groups rather than clustering in the middle: A growing share is moving into the higher score ranges while another share settles into the lower ones, leaving fewer consumers in the mid-score bands that once held the bulk of the population.

For lenders, the distribution reinforces the value of precise risk rank ordering rather than treating younger consumers as a single cohort. It also highlights the opportunity to evaluate potentially creditworthy consumers whose thin or short histories provide fewer traditional credit signals. Addressing that challenge is where a fuller view of the borrower becomes valuable.

FICO® Score distribution 18–29 year olds



Consumers and lenders can benefit from additional cash-flow data

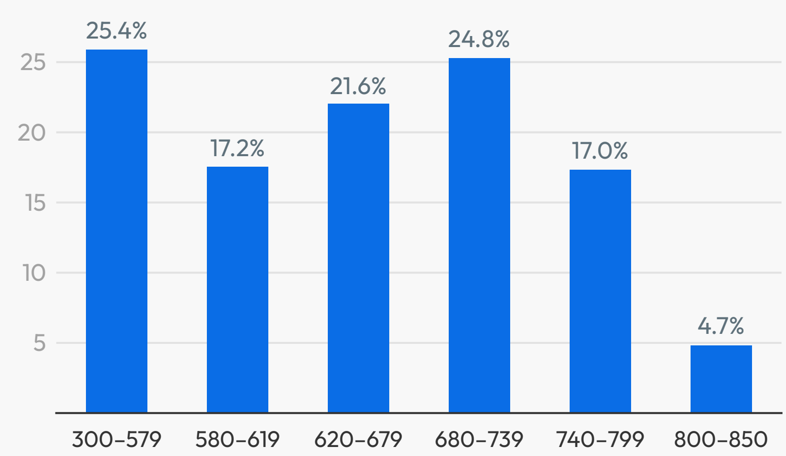
The challenge raised earlier — telling resilient borrowers apart from those on a declining path — is sharpest for consumers whose credit files are thin or short. Even among scorable consumers, a meaningful share have few tradelines or limited history, and that group is hardest to assess on traditional data alone. In the score range of 620–679, we see that approximately 22% of this population has limited tradelines or short credit history — exactly the borrowers a fuller view of cash flow can help bring into focus.

For these borrowers, information beyond the traditional credit file — how they manage cash flow, daily balances, and overdrafts in their deposit accounts — can reveal financial health that a thin file alone doesn't show.

The opportunity here is measurable. Among consumers with 90+ day delinquency, public records, or collections, and favorable cash flow history — roughly 79% would see a higher score under the consumer-permissioned UltraFICO® Score than on their traditional FICO® Score.[2] That is a sizable group of borrowers whose repayment capacity is stronger than a conventional file suggests, and whom lenders can approve with the same risk discipline rather than less of it.

In the range of 680 to 739, roughly 25% of consumers also have few tradelines or limited history. These consumers already see high approval rates, but a clearer read on their financial health through cash-flow insight may support more favorable pricing, higher loan amounts, or higher credit limits.

% of scorable consumers who are thin file or new to credit



FICO® Score 8 is the score version used in all analysis for this report unless indicated otherwise. All of the data in this report focuses on consumers who have a valid FICO® Score.

While not technically the definition of Gen Z across all time periods shown, 18–29 year olds were chosen to define Gen Z. This is because consumers can't have a credit report until they are 18 years old, and 18–29 is very close to the age group of Gen Z in 2025.

Additionally, for an apples-to-apples comparison, it is important to keep the age groups consistent across time rather than go strictly by the generations. It would not be appropriate to produce data for Gen Z in 2019 and compare those figures to Gen Z in 2026 because those consumers have seven more years of potential credit experience in 2026 vs 2019.

Thin file is defined as a consumer with fewer than three tradelines on their credit file, and new-to-credit is a consumer who has had tradelines reporting for less than 36 months.

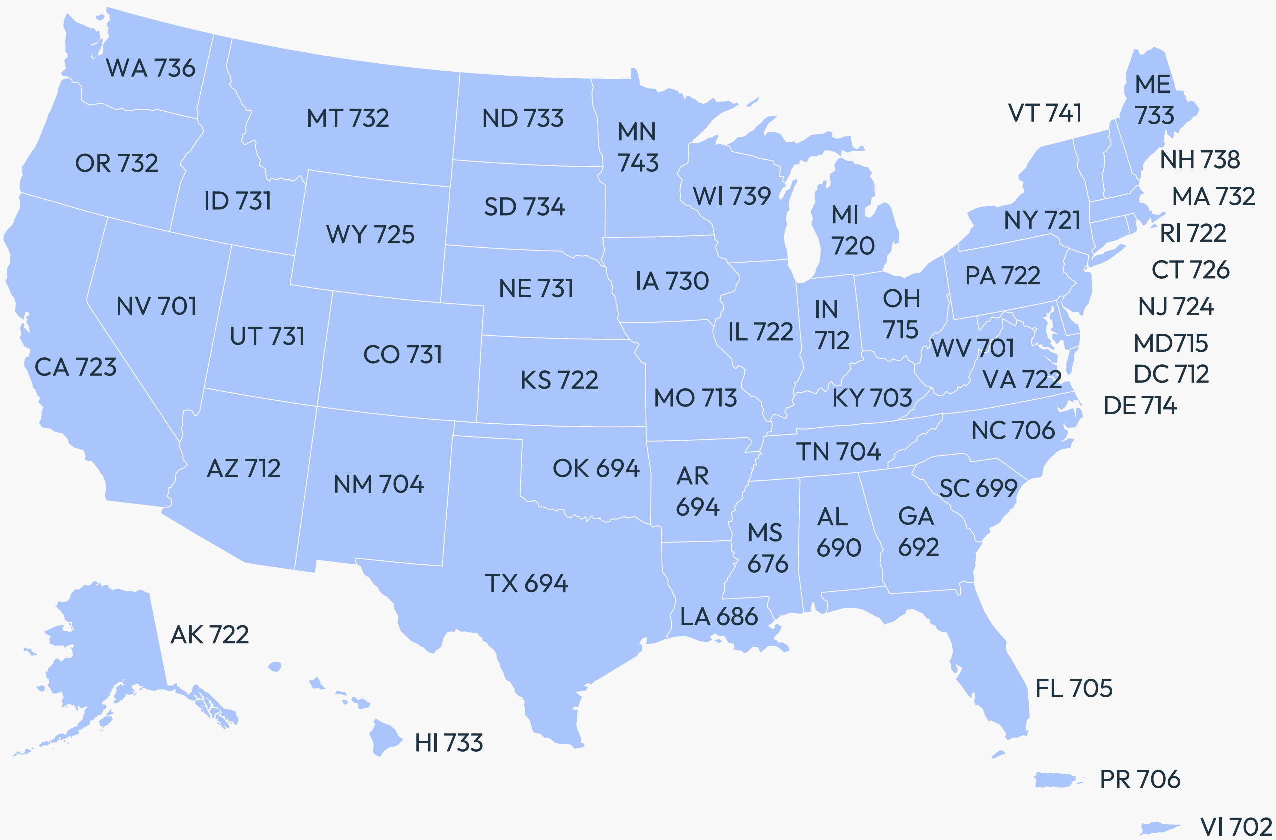
[2] 'Next-Generation UltraFICO® Score Now Available,' press release, May 20, 2026, https://investors.fico.com/news-releases/news-release-details/next-generation-ultraficor-score-now-available.

Average FICO® Score by state and territory

The average FICO® Score in each state and territory has remained mostly steady year over year with the largest change being a drop of 2 points in Alaska, Florida, and the U.S. Virgin Islands. Delaware, Maine, and Vermont all had an increase of 1 point, while all other states remained flat or had a decrease of 1 point.

Average FICO® Score by state

April 2026



Payment hierarchy

The payment hierarchy remains the same for April 2026 when compared to October 2025.

1. **Auto, which consumers are 20% more likely to pay than mortgage.**
   For consumers with open autos and mortgages, the auto 90-day-plus delinquency rate in 2024 to 2026 was 3.0% while the mortgage figure was 3.6%.

2. **Mortgage, which consumers are 24% more likely to pay than personal loan.**
   For consumers with open mortgages and personal loans, the mortgage 90-day-plus delinquency rate in 2024 to 2026 was 7.0% while the personal loan figure was 8.7%.

3. **Personal loan, which consumers are 93% more likely to pay than bankcard.**
   For consumers with open personal loans and bankcards, the personal loan 90-day-plus delinquency rate in 2024 to 2026 was 11.0% while the bankcard figure was 21.2%.

4. **Bankcard, which consumers are 52% more likely to pay than student loan.**
   For consumers with open bankcards and student loans, the bankcard 90-day-plus delinquency rate in 2024 to 2026 was 14.0% while the student loan figure was 21.3%.

5. **Student loan:**
   Many consumers may not have prioritized student loans over the last 2 years because the forbearance and on-ramp periods meant that many borrowers hadn't made payments since 2020 (or ever, if they opened their student loan after 2020) and were unfamiliar with the process of paying, the lack of consequences of nonpayment, and servicing issues. With new payment plan options starting July 1, we will be monitoring whether student loans remain at the bottom of the payment hierarchy going forward.

Total pop rank	2005–2007	2010–2012	2015–2017	2020–2022	2024–2026
1	Auto	Auto	Auto	Mortgage	Auto
2	Mortgage	Personal loan	Personal loan	Student loan	Mortgage
3	Personal loan	Mortgage	Mortgage	Auto	Personal loan
4	Student loan	Bankcard	Bankcard	Personal loan	Bankcard
5	Bankcard	Student loan	Student loan	Bankcard	Student loan

Using auto and the 2024–2026 time period as an example, the score (for high scoring consumers) is calculated as of April 2024. The population is focused on consumers with auto finance accounts that were originated as of April 2024 or earlier.

This is similar for other products and time periods.

Auto and mortgage are secured products associated with tangible, essential assets, and we see they remain higher in the payment hierarchy. The remaining products are unsecured and therefore sit lower in the payment hierarchy.

Outside of pandemic-era accommodations, the relative ranking of products has remained remarkably stable over two decades.

Mortgage

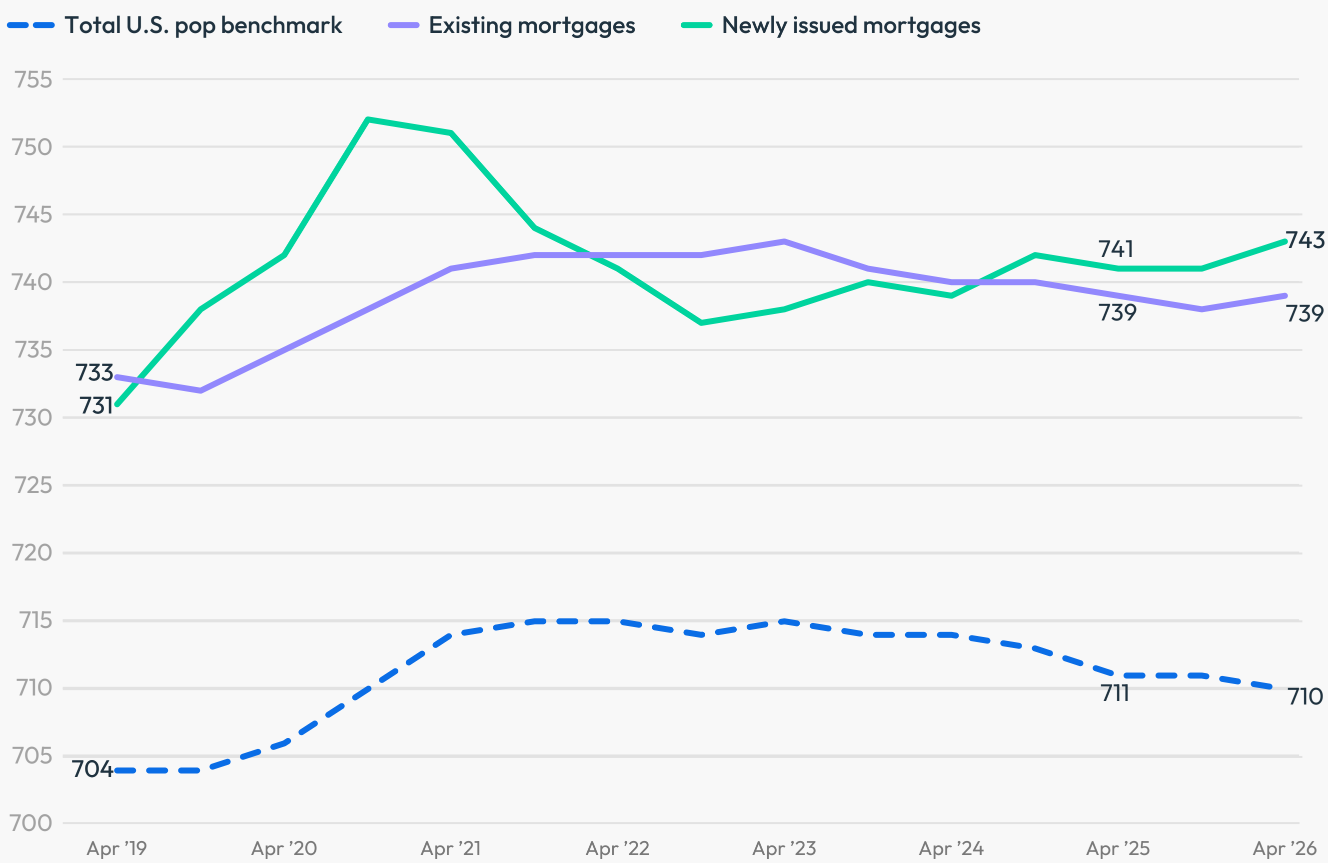
Average FICO® Scores held steady while delinquency rates begin to stabilize

Mortgage is where the affordability squeeze introduced earlier is most visible, and where the persistent gap between higher- and lower-scoring borrowers comes into sharpest focus. The average FICO® Score for newly issued mortgages ticked up from 741 to 743 between April 2025 and April 2026. On its own, that looks like a small, benign move, but it is worth asking what sits behind it. The FHFA reported that as mortgage rates eased during the first quarter, total refinance volume reached its highest level in years, and refinancing is a form of affordability relief available almost exclusively to consumers who already own a home. Existing owners with equity can lower their payments as rates soften, which pulls a wave of higher-credit refinancers back into the newly issued pool and nudges that average upward. First-time buyers see none of that benefit; they continue to face the full 57% rise in monthly payments since 2019. The opportunity is uneven among owners as well, since FHA borrowers tend to hold less equity and are in a weaker position to refinance advantageously than conventional borrowers. Seen this way, the refinance uptick may be a factor in maintaining the gap between existing and prospective homeowners rather than closing it.

The FICO® Consumer Credit Study provides additional context for that refinancing activity. Seventy-six percent of U.S. adults say interest rates affect when they apply for credit: 26% would not apply unless rates dropped to a certain point, while 50% monitor/would monitor rates regularly to try to obtain an optimal rate. When asked about mortgage priorities, 52% selected getting the lowest interest rate, followed by an affordable monthly payment (49%), having enough for a down payment (41%), minimizing closing costs and fees (38%), and qualifying for the mortgage (35%). These stated preferences help explain why lower rates can prompt refinancing activity, although the survey responses are not linked to the refinance transactions analyzed in this report.

The uneven ability to benefit from changing rates becomes clearer when average scores are broken out by loan type. In April 2026, newly issued FHA loans carried an average FICO® Score of 691; VA loans averaged 721; and conventional loans averaged 759. The average score for existing mortgages held flat year over year at 739, well above the national Classic FICO® Score average of 710. Historical trends for newly issued and existing mortgages are also available on the FICO® Score Credit Insights Lab.

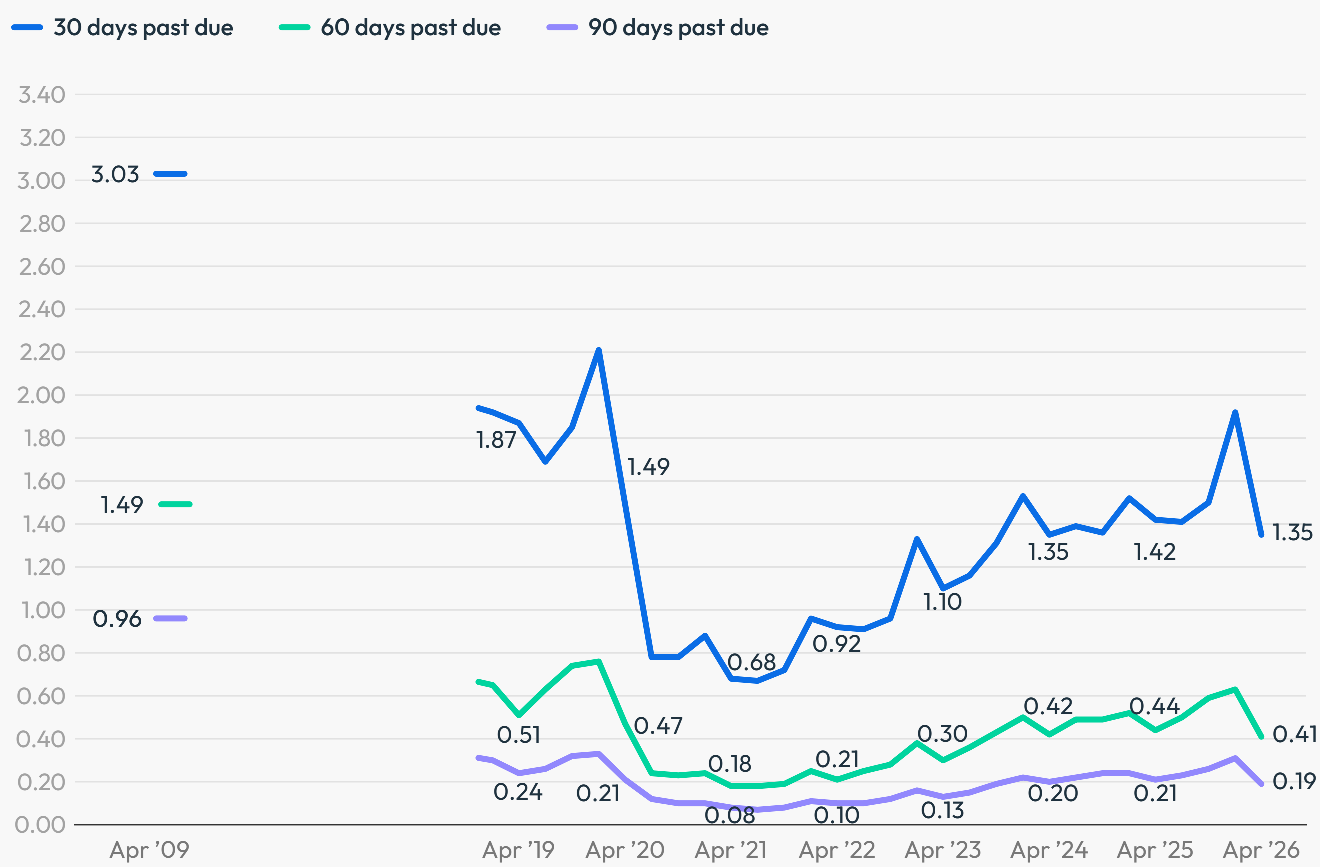
Mortgage: Average FICO® Score over time



The delinquency picture, meanwhile, shows signs of tentative stabilization. The updated reporting methodology, which now measures delinquency in the current month rather than over the trailing year, surfaces more seasonality, since borrowers frequently fall behind in January after the holidays and catch up by April.

Isolating each delinquency bucket — 30, 60, and 90 days past due — and excluding later-stage delinquent loans gives a cleaner read on how borrowers are paying in the current month. The dramatic spike in January 2026 may partly reflect a change that the Federal Housing Administration (FHA) implemented — the new policy requires borrowers to successfully complete a three-month Trial Payment Plan (TPP) before their loan status is updated from "delinquent" to "current." This may also help us better understand the drop in April when those borrowers would have successfully completed the TPP and moved to a "current" status. With this enhanced methodology, we now see that early stage mortgage delinquency (30 days past due) has decreased slightly year over year, 1.35% in April 2026 compared to 1.42% in April 2025. The year-over-year rates for 60 days past due and 90 days past due are also down by 3 basis points and 2 basis points, respectively. The flattening to slight decrease of these rates for the April reporting period could be a glimpse of potential stabilization in an industry where delinquency has increased substantially since bottoming out in April 2021.

Mortgage: % delinquent in current month

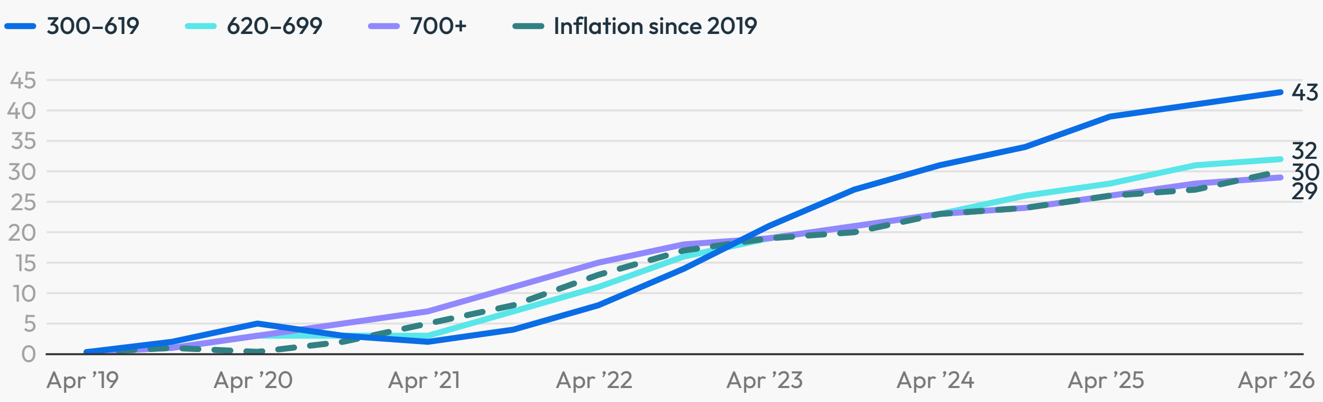


There are also noticeable differences in delinquency rates and trends when we break out the early stage delinquent bucket (30 days past due) by mortgage loan type: FHA (15% of mortgages), VA (7% of mortgages), and conventional (74% of mortgages). Much of the increase in delinquency experienced since April 2021 has been led by FHA loans. The 30-day delinquency rate for FHA loans increased 154% (1.3% in April 2021 to 3.3% in April 2026), whereas the rate for VA loans increased 140% (0.5% in April 2021 to 1.2% in April 2026) and the rate for conventional loans increased 80% (0.5% in April 2021 to 0.9% in April 2026). Even after its recent improvement, FHA 30-day delinquency remained approximately three times the rates for VA and conventional loans in April 2026. That gap shows why the aggregate trend should be read as tentative stabilization rather than broad-based improvement across the mortgage market. Taken together, the data shows that aggregate stabilization can coexist with materially different levels of pressure across mortgage segments. That divergence reinforces the importance of evaluating performance by loan type and score band rather than relying on the overall trend alone.

For lenders, this is the same tension seen in this report's introduction playing out concretely: FHA borrowers, the borrowers with the least equity and the most delinquency exposure, are increasingly underrepresented in new, higher-scoring originations. What that means for the consumers on the other side of that gap — whether they are being priced out, screened out, or simply waiting — is a question the survey findings that follow speak to directly.

The affordability strain that runs beneath all of this is acute for existing and prospective homeowners alike. According to a recently published survey from FICO on homeownership,[3] three-quarters (74%) of prospective homebuyers and 85% of first-time homebuyers say financial obstacles have prevented them from buying a home this year, with high home prices (34%) and high interest rates (33%) ranking as the top two barriers. Consumers who have opened or refinanced their mortgage have seen mortgage balances rise steadily, but the increase has not been evenly distributed: The rate of increase in balances for borrowers with scores < 620 (43% since April 2019), is outpacing inflation (30% since April 2019) whereas the rate of increase for higher-scoring borrowers has trended closer to inflation.

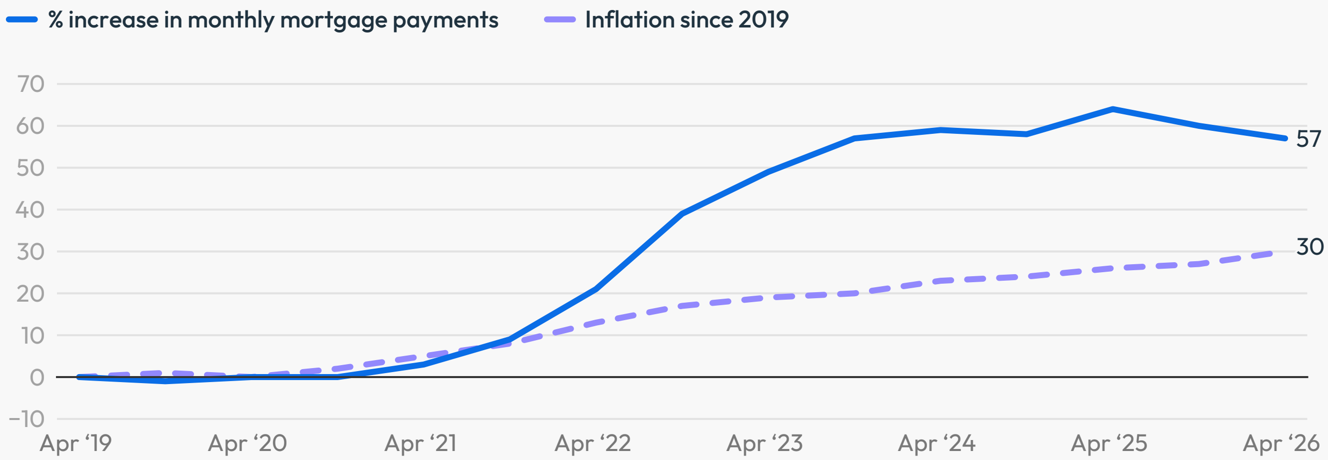
% change in mortgage balances since 2019



[3] FICO, "Rising Home Prices and Interest Rates May Be Why Many Americans Feel Like Homeownership is Out of Reach," FICO blog, July 23, 2026, https://www.fico.com/blogs/rising-home-prices-and-interest-rates-may-be-why-many-americans-feel-homeownership-out-reach.

That same strain shows up starkly in what it now costs to buy in: **The average monthly payment for a first-time homebuyer has climbed from $1,635 in April 2019 to $2,563, a 57% increase that has outpaced inflation every year since rates began climbing in 2022.** Higher housing costs are also affecting people who already own their homes. In the FICO® Consumer Credit Study, 43% of homeowners said their total monthly housing costs made it more difficult to keep up with other expenses, including 15% who said significantly more difficult and 28% somewhat more difficult. Affordability, in other words, is not just a headline pressure but a force reshaping who can enter and stay in the mortgage market, which is exactly the kind of segmentation challenge the rest of this report takes up product by product.

% change in first-time homebuyer monthly mortgage payments



Classic FICO® Score is used for all analysis in this report pertaining to mortgage.

The mortgage delinquency rates above calculate the number of consumers who have a 30/60/90 days past due delinquency on a mortgage in the current month divided by the number of consumers with an open mortgage. This is similar for the other products in this report. In April 2026, the calculation of delinquency has been updated from reporting 30+/60+/90+ in the past year.

Mortgage balances are calculated by identifying the population of consumers with an open mortgage loan in a given score range, and then taking the average of each consumer's sum of all balances on open mortgage loans. The % change in mortgage balances is then the percent difference in balance between that year's average balance and April 2019's average balance. This is similar for the other products in this report.

First-time homebuyers are defined as those consumers who have a mortgage tradeline on their credit report that is < 3 months old and did not have a mortgage tradeline as of January 2026.

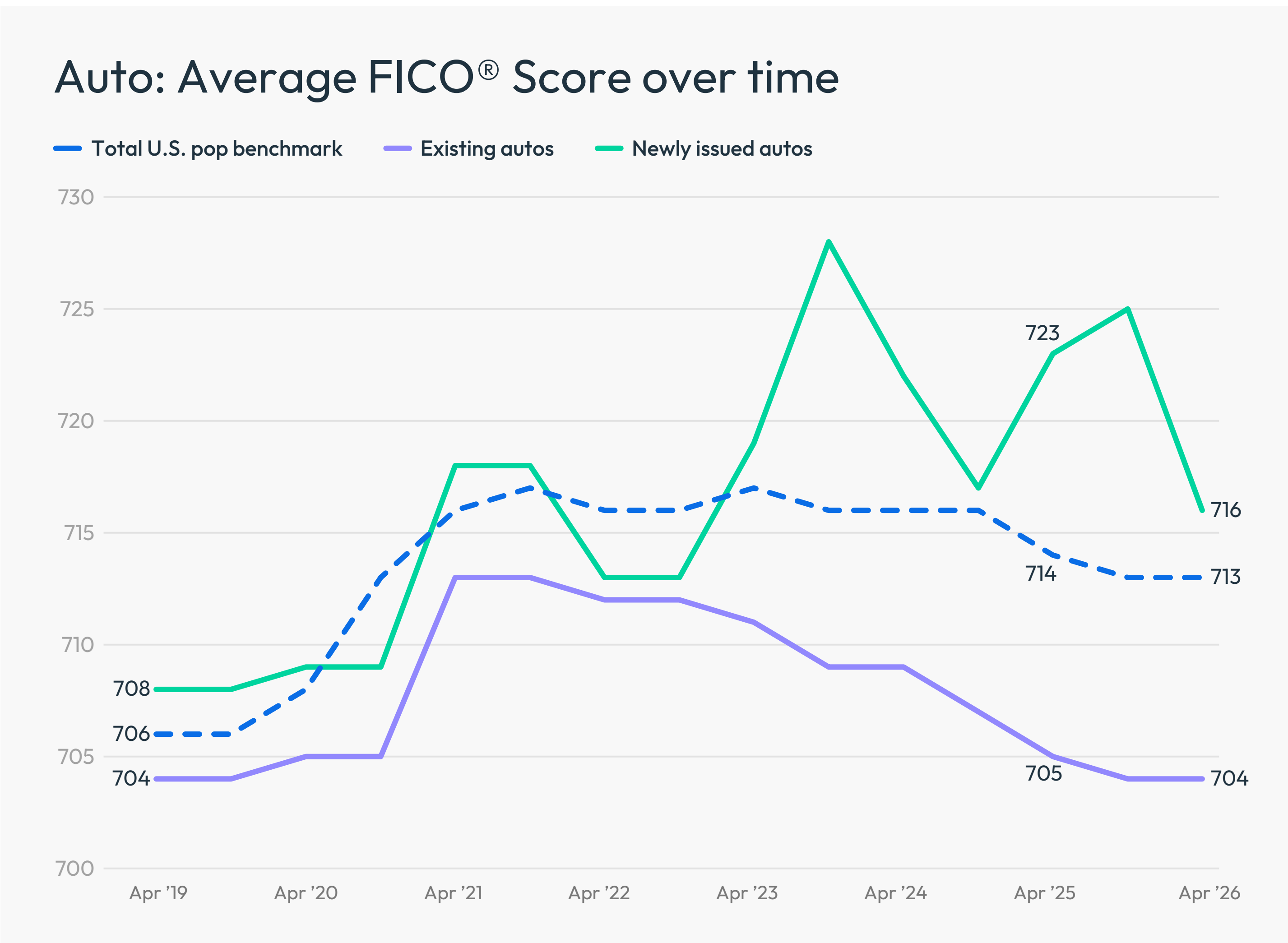
Inflation data is sourced from the Bureau of Labor Statistics' Consumer Price Index data at https://data.bls.gov/cgi-bin/cpicalc.pl

Auto

Average FICO® Score for newly issued borrowers drops to 716, delinquency remains flat

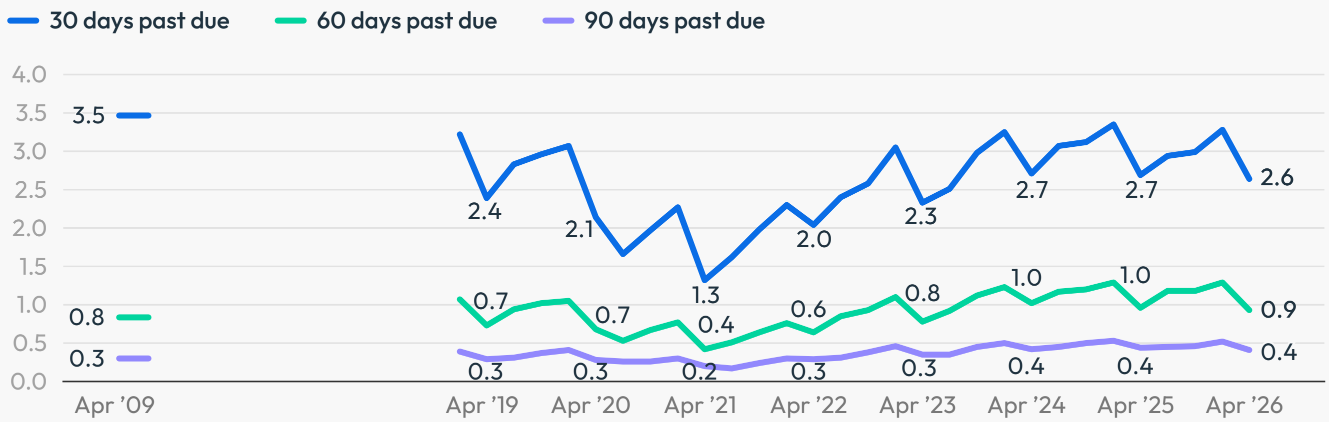
Auto is where affordability quietly reshapes who is buying at all. The average FICO® Score for newly issued auto finance loans slipped to 716 in April 2026 from 723 in April 2025. A lower average origination score is consistent with more lower-scoring applicants being approved, extending access further down the score distribution. This is occurring even as elevated vehicle prices and persistently high APRs continue to constrain affordability and have contributed to softer purchasing during the first four months of the year.

Meanwhile, the average FICO® Score for existing auto finance loans remains at 704, down 1 point year over year and equal to the pre-pandemic score of 704. If you are interested in keeping an eye on the historical trends for newly issued and existing autos, check out the FICO® Score Credit Insights Lab.



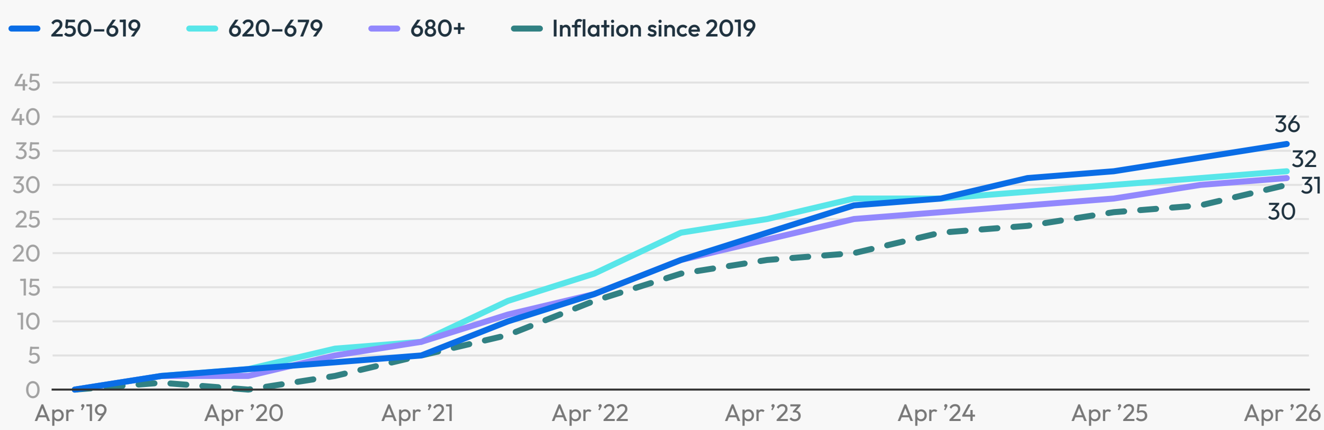
So far, broader credit availability has not translated into broad deterioration in repayment performance. With the new current-month methodology, auto delinquency is more visibly seasonal, but across every bucket it has held stable for two years, with the 30-day rate easing 5 basis points year over year to 2.6%. That rate remains well below the Great Recession peak of 3.5%, though the 60- and 90-day rates, at 0.9% and 0.4%, sit marginally above that "stressed" period. The takeaway for lenders is a familiar one: Resolving delinquency early, before a borrower falls too far behind to recover, is what keeps this stability intact.

Auto: % delinquent in current month



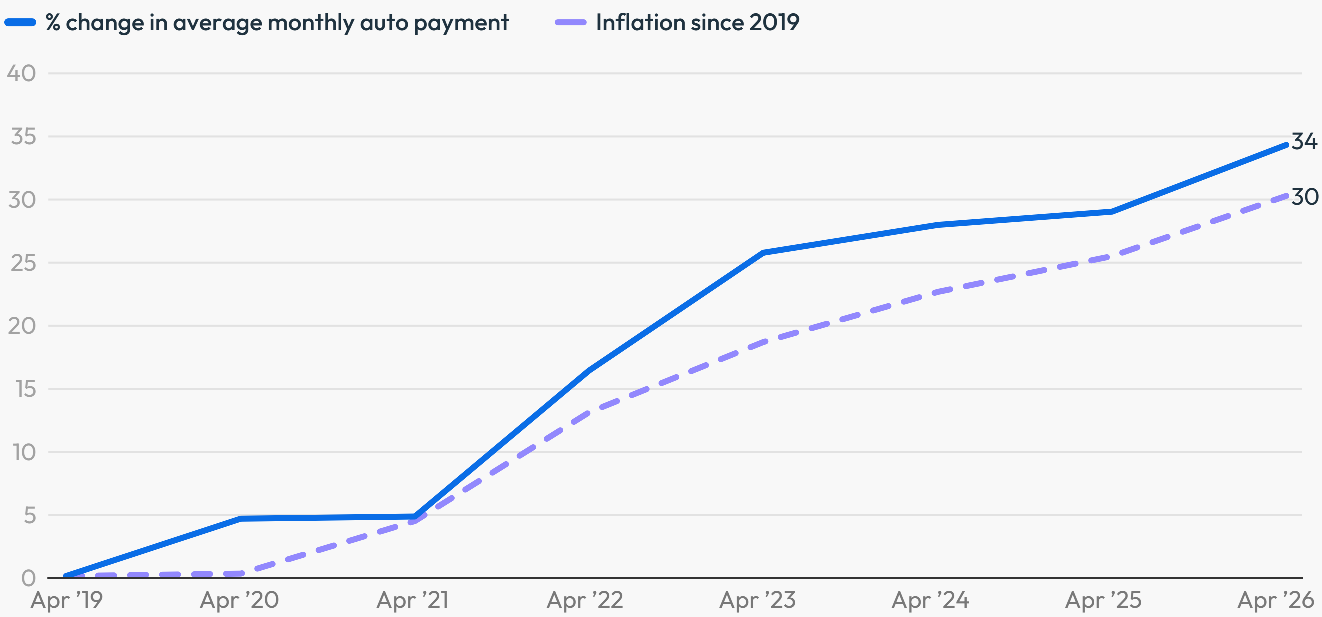
Underneath that steadiness in delinquency, though, the cost of financing a car has been climbing faster than prices generally. After a steep rise in prices from 2021 to 2022, the amount that consumers financed with auto loans grew faster than inflation. Fortunately, consumers in higher score bands have seen the rate of growth slow in recent years and close the gap.

% change in auto finance balances since 2019



Furthermore, the average monthly payment for newly issued auto loans has grown slightly faster than overall balances and faster than inflation. The average monthly payment on new loans increased rapidly between 2021 and 2023, then flattened between 2023 and 2025 due to the major slowdown in consumers purchasing vehicles and the price reset that occurred during that period. According to Cox Automotive, the average transaction price of new vehicles has remained steady between $49,000 and $50,000 since late 2022, but used vehicle prices continue to increase — up 6% year over year to $26,329. The latest phenomenon impacting average monthly payments, again reported by Cox Automotive, is that nearly 6 out of 10 buyers now fold some negative equity from an old loan into their new loan.[4] Borrowers, in other words, are no longer waiting out the uncertainty of high rates and tariffs; they are buying, but carrying more forward debt into each purchase to do it.

% change in average monthly payment for newly issued autos since 2019



FICO® Auto Score 8 is used for all analysis in this report pertaining to auto. The score for existing autos is the score calculated as of April in that year. The score for newly issued autos is the score calculated as of January in that year, so that newly issued autos can be identified from February–April of that year. The definition of "existing" and "newly issued" is similar for the other products in this report.

The auto delinquency rates above calculate the number of consumers who have a 30/60/90 days past due delinquency on an auto in the current month divided by the number of consumers with an open auto. This is similar for the other products in this report.

Auto finance balances are calculated by identifying the population of consumers with an open auto finance loan in a given score range, and then taking the average of each consumer's sum of all balances on open auto finance loans. The % change in auto finance balances is then the percent difference in balance between that year's average balance and April 2019's average balance. This is similar for the other products in this report.

Inflation data is sourced from the Bureau of Labor Statistics' Consumer Price Index data at https://data.bls.gov/cgi-bin/cpicalc.pl

[4] "The Negative Equity Story: How We Got Here and Why It Matters," The Auto Market Brief podcast, produced by Cox Automotive, July 14, 2026, https://www.coxautoinc.com/insights/the-auto-market-brief-the-negative-equity-story-how-we-got-here-and-why-it-matters/.

Student loans

Consumers with recent delinquency see an average decrease of 38 points in their FICO® Score year over year

Nowhere is the divide between resilient and struggling borrowers sharper than in student loans, where the resumption of payment reporting has sorted borrowers into clearly diverging paths. Reporting of delinquent student loans to the credit bureaus resumed in January 2025, and the picture 15 months later is uneven.

Approximately 3.2 million consumers, or 15% of those with a payment due, were reported 30 or more days past due on their student loans in the last six months. Another 4.9 million consumers (24% of those with a student loan payment due) had a delinquency reported after the restart but have since moved into other statuses, such as becoming current, signing up for a repayment plan, or going to collections.

Another 0.7 million consumers (3% of student loan borrowers with a payment due) are still in an in-between status: No new delinquency has been reported on their credit file, but no payments have been made. Some of these consumers could be waiting for approval for income-based repayment plans or some other type of deferment.

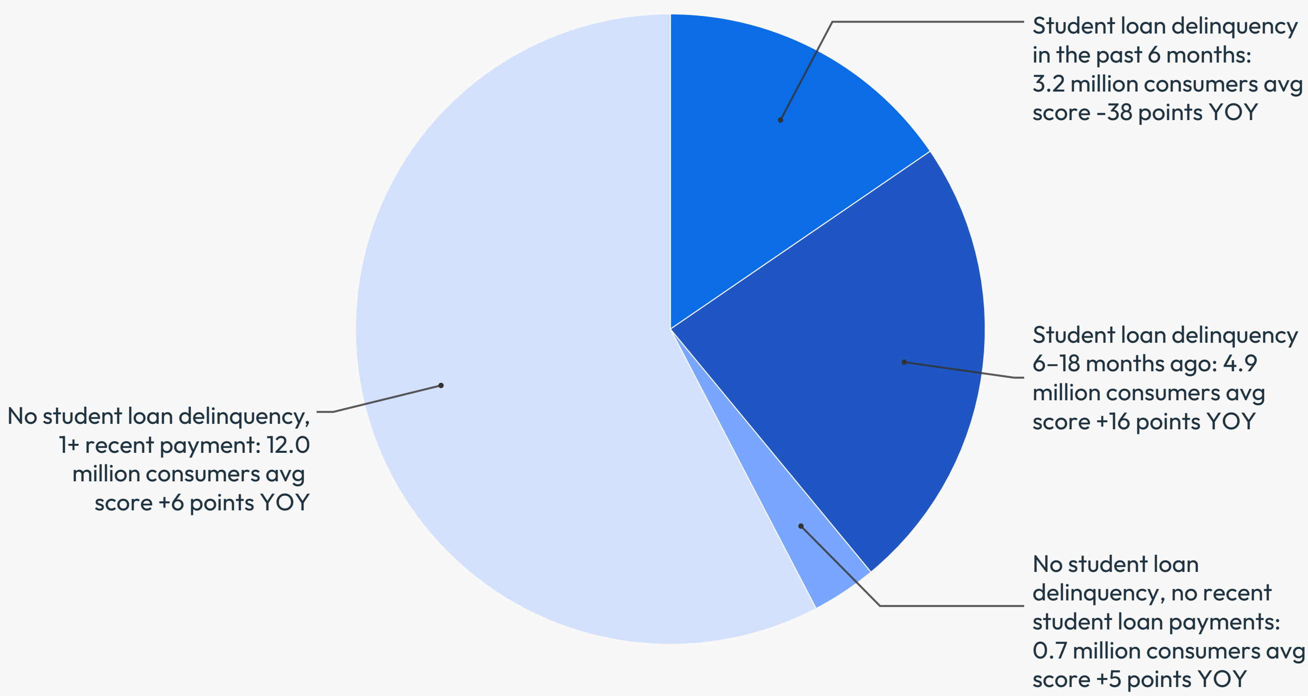
The remaining population of student loan borrowers (12.0 million consumers) have stayed clear of delinquency since the restart and have made at least one student loan payment in the last 18 months.

Those diverging paths show up directly in credit scores. FICO® Scores for each of these groups have been impacted by the positive and negative payment behavior of these borrowers. Those with a recent delinquency experienced **an average FICO Score drop of 38 points** when compared to April 2025. The borrowers who were previously delinquent, but have resolved or moved into a payment plan, **have seen their FICO Score increase by 16 points**, on average, year over year. And the consistent payers have seen their average FICO Score increase by 6 points year over year.

The FICO® Consumer Credit Study points to one way that student loan pressure can spread to other obligations. Among adults with student loans to repay, 56% say repayment caused them to rely more heavily on credit cards or other loans to stay on top of bills over the last year. That includes 71% of Gen Z borrowers, 62% of Millennials, 48% of Gen X, and 29% of Baby Boomers.

The credit file data show a similar story across products. Relative to the rest of the population, consumers with student loan delinquency in the past year tend to struggle with their other credit obligations. Bankcards see the highest delinquency rate among this group at 30.4%, followed by personal loans at 25.5%, auto at 20.2%, and mortgages at 15.4%. That ordering echoes the payment hierarchy seen elsewhere in this report, with borrowers protecting secured, essential credit first, but the elevated rates across every product underscore that student loan distress is a marker of broader financial pressure, not an isolated one.

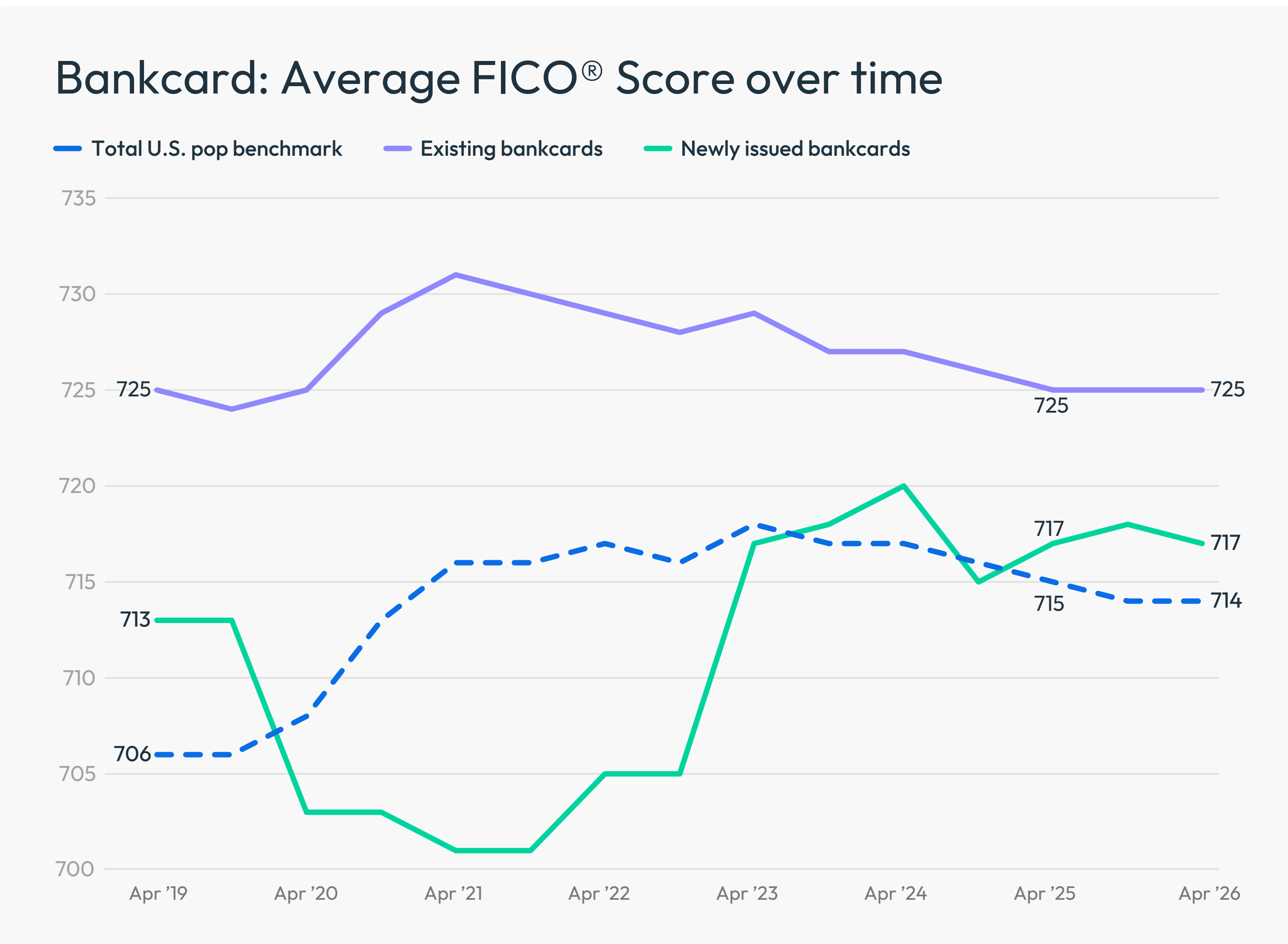
Payment behavior of student loan borrowers



Bankcard

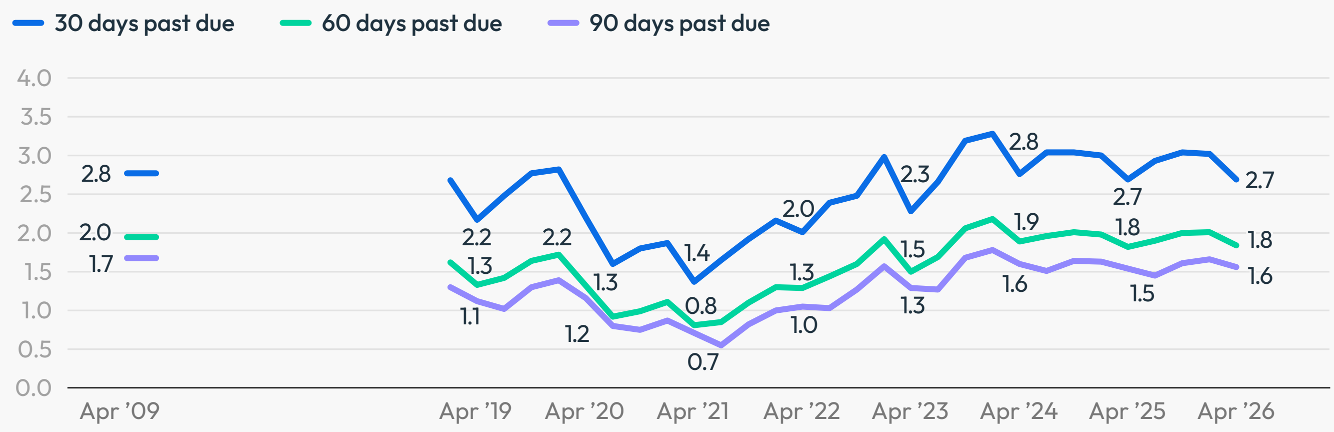
Average FICO® Score stable while balances increase and delinquency rates flatten

Bankcards provide a particularly visible lens into affordability because balances and utilization can respond quickly to changes in consumer finances. The FICO® Consumer Credit Study found that 30% of U.S. adults say medical expenses led them to use credit cards to make ends meet in the past year, while 30% say job or income loss led them to rely on cards. At the same time, 38% say they paid off credit card debt as a step toward improving their financial health. Against that mixed backdrop, the average FICO® Score for newly issued bankcards remained flat at 717 between April 2025 and April 2026. The average score for existing bankcards has held flat for the past year at 725, right at its pre-pandemic level. Historical trends and segmentation are available on the FICO® Score Credit Insights Lab.



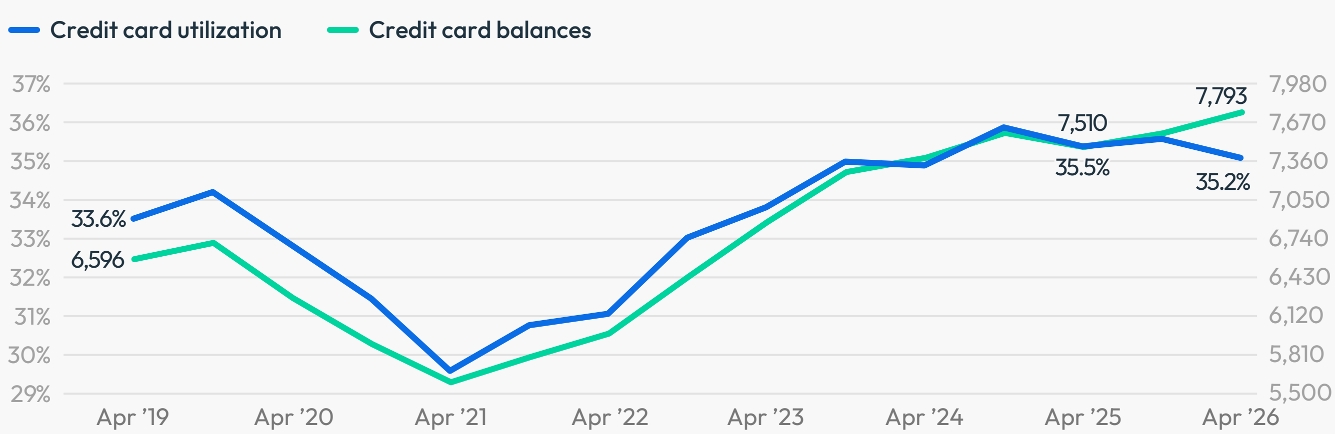
Bankcard delinquency rates show seasonality as well with the new reporting methodology. The post-holiday spikes are less noticeable than the other industries, but the "tax-time" drops in April are consistent. Despite the steep increase in delinquency since bottoming out in 2021, the 30-day rate has been flat around 2.7% when comparing to April 2026 and April 2025. The 60- and 90-day rates show similar trends, leveling off at 1.8% and 1.6%, respectively.

Bankcard: % delinquent in current month



The most telling number in this section is one that seems to contradict itself. The average balance climbed 3.8% in the past year to $7,793 — and yet utilization eased from 35.5% to 35.2%. Balances are going up while the share of available credit being used is going down, because credit limits are climbing faster than balances, mostly for higher-scoring consumers. That divergence is the affordability story in miniature: The consumers with room on their cards are being given still more room, while the strain shows up as rising balances rather than rising missed payments.

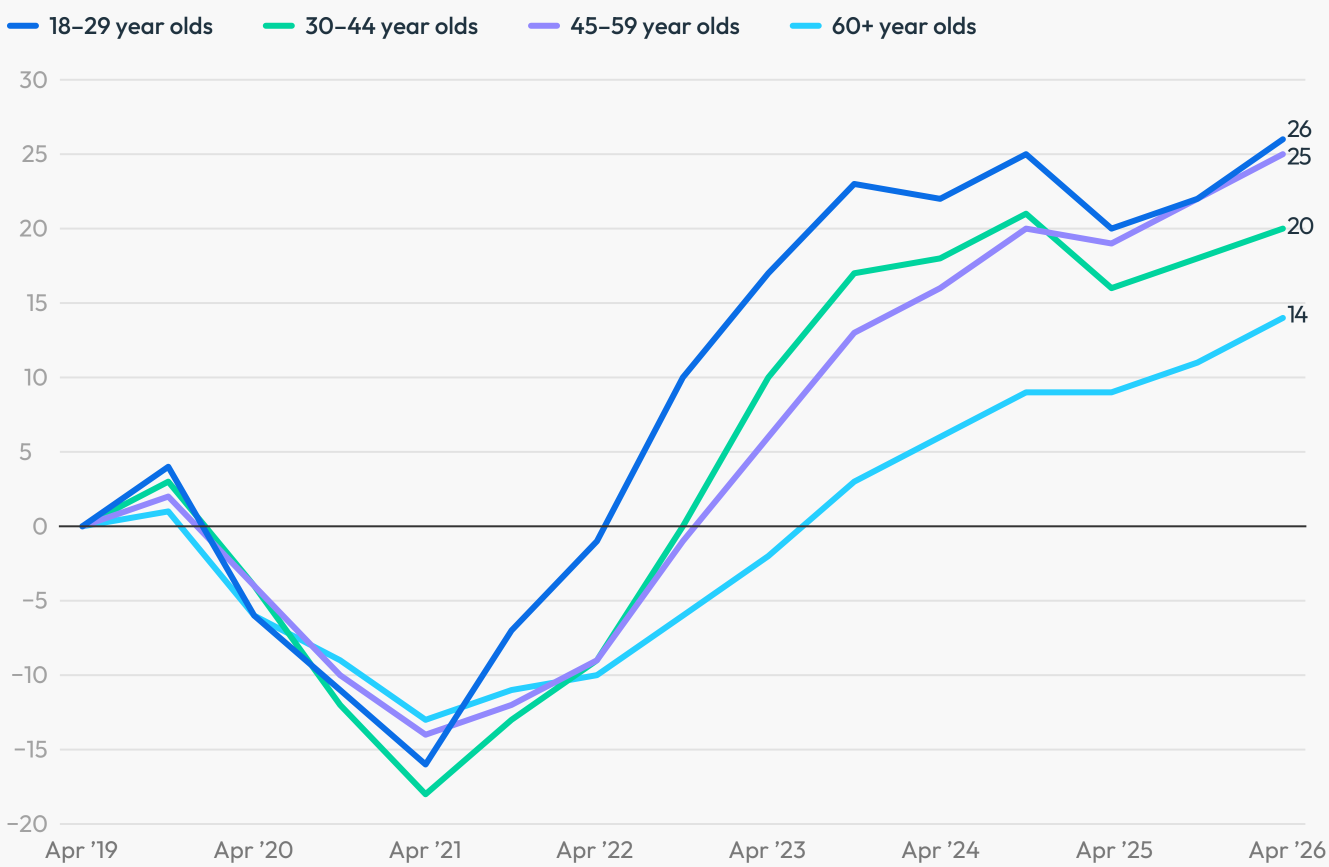
Average credit card utilization & balances over time



That extra balance is not carried evenly across generations. Average card balances are up about 18% since April 2019, but the youngest and mid-career (or "sandwich generation" consumers, named for their responsibilities in caring for both their young children and aging parents) have leaned on their cards hardest: 18–29 year olds are up 26% and 45–59 year olds up 25% since 2019.

30–44 year olds sit at roughly 20%, though that group also paid balances down the most aggressively during the pandemic before rebuilding them. The 60+ group has been the most restrained, up about 14%.

% change in average credit card balance since 2019



FICO® Score 8 is used for all analysis in this report pertaining to bankcard. The score for existing bankcards is the score calculated as of April in that year. The score for newly issued bankcards is the score calculated as of January in that year, so that newly issued bankcards can be identified from February–April of that year. The definition of "existing" and "newly issued" is similar for the other products in this report.

The bankcard delinquency rates above calculate the number of consumers who have a 30/60/90 days past due delinquency on a bankcard in the current month divided by the number of consumers with an open bankcard. This is similar for the other products in this report.

Credit card utilization is calculated by taking the average of each consumer's sum of all credit card balances divided by credit limits on open revolving accounts.

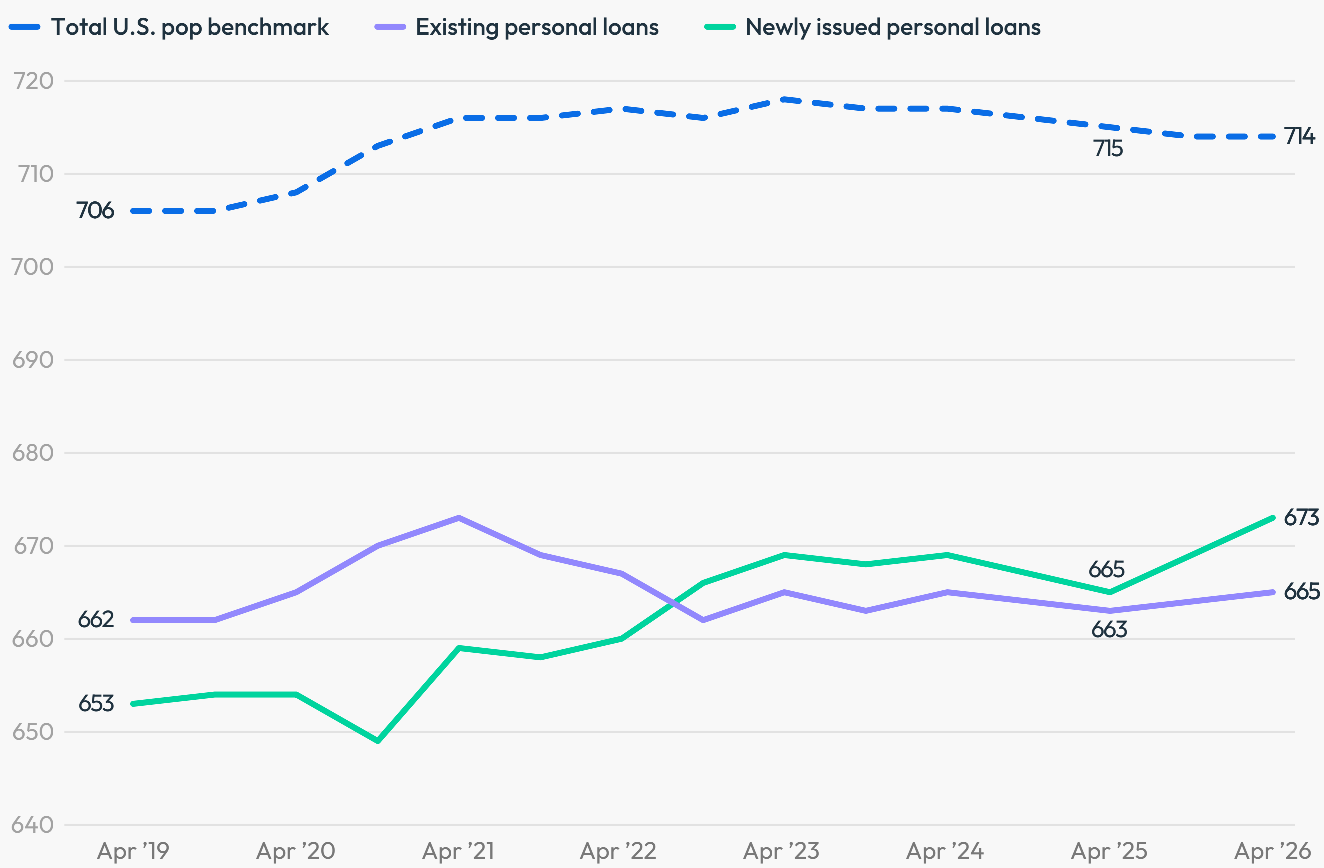
Credit card balances are calculated by taking the average of each consumer's sum of all credit card balances on open revolving or open-ended accounts, for those with an open revolving or open-ended account. The % change in credit card balances is then the percent difference in balance between that year's average balance and April 2019's average balance. This is similar for the other products in this report.

Personal loans

Average FICO® Score is on the rise and delinquency remains flat

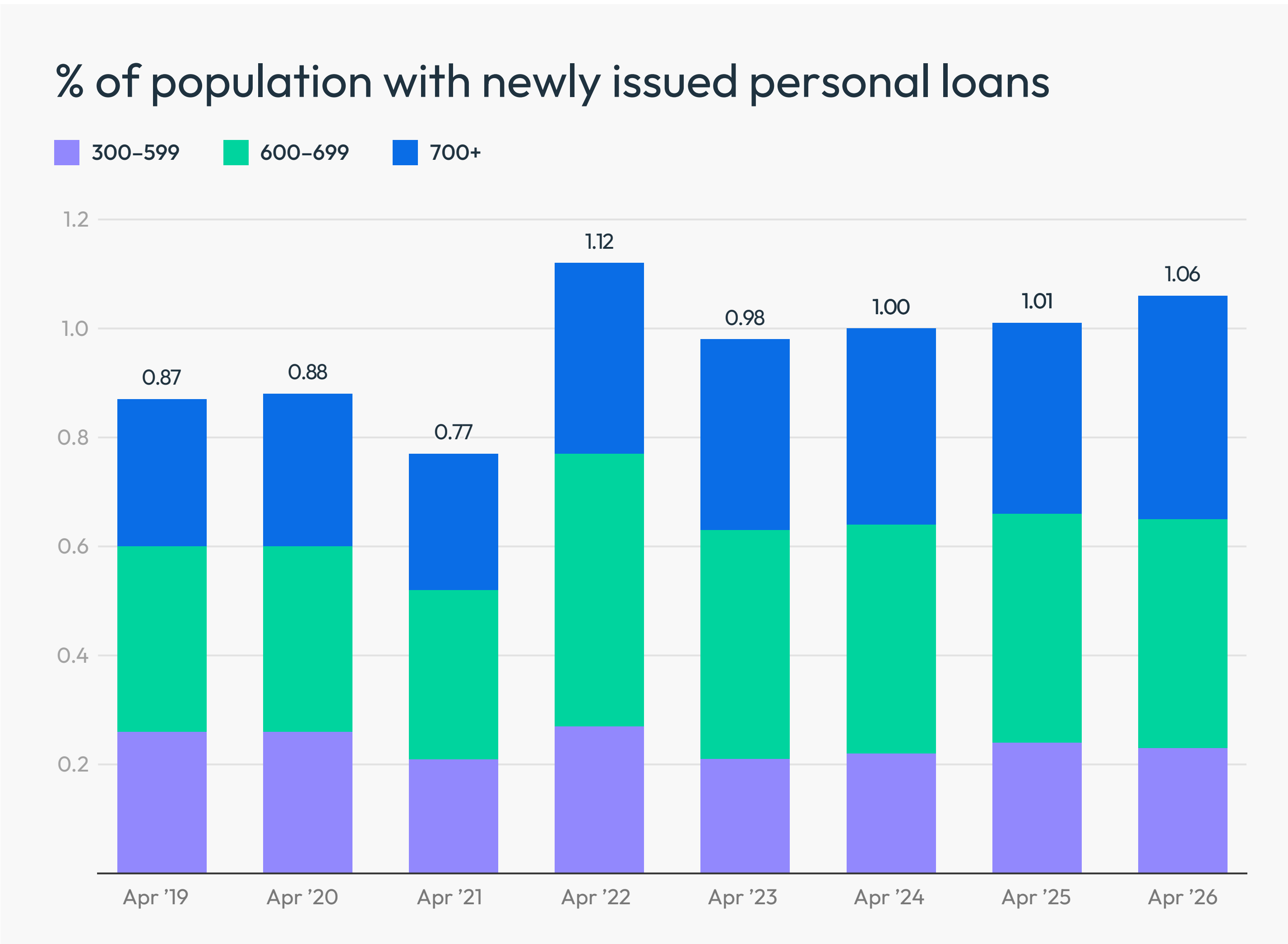
The credit quality of newly issued personal loans has been drifting steadily upward, and that drift says as much about lending appetite as it does about the consumer. A rising average score for new loans doesn't necessarily mean a tighter market — it can just as easily reflect growth, with a larger segment of higher-scoring consumers seeking personal loans and lenders meeting that demand. Either way, the direction is unmistakable.

Personal loans: Average FICO® Score over time



In April 2019, 29.9% of newly issued personal loans went to consumers scoring below 600, and 30.8% went to those above 700; by April 2026 the below-600 share had fallen to 21.4% while the above-700 share had grown to 38.6%. The middle band, 600 to 699, has held steady at roughly 40% throughout. The average score for existing personal loans also ticked up, reaching 665 in April 2026. Read against this report's broader theme, the shift suggests lenders are finding opportunities to grow responsibly among higher-scoring consumers, whose demand for personal loans is increasing while delinquency remains stable.

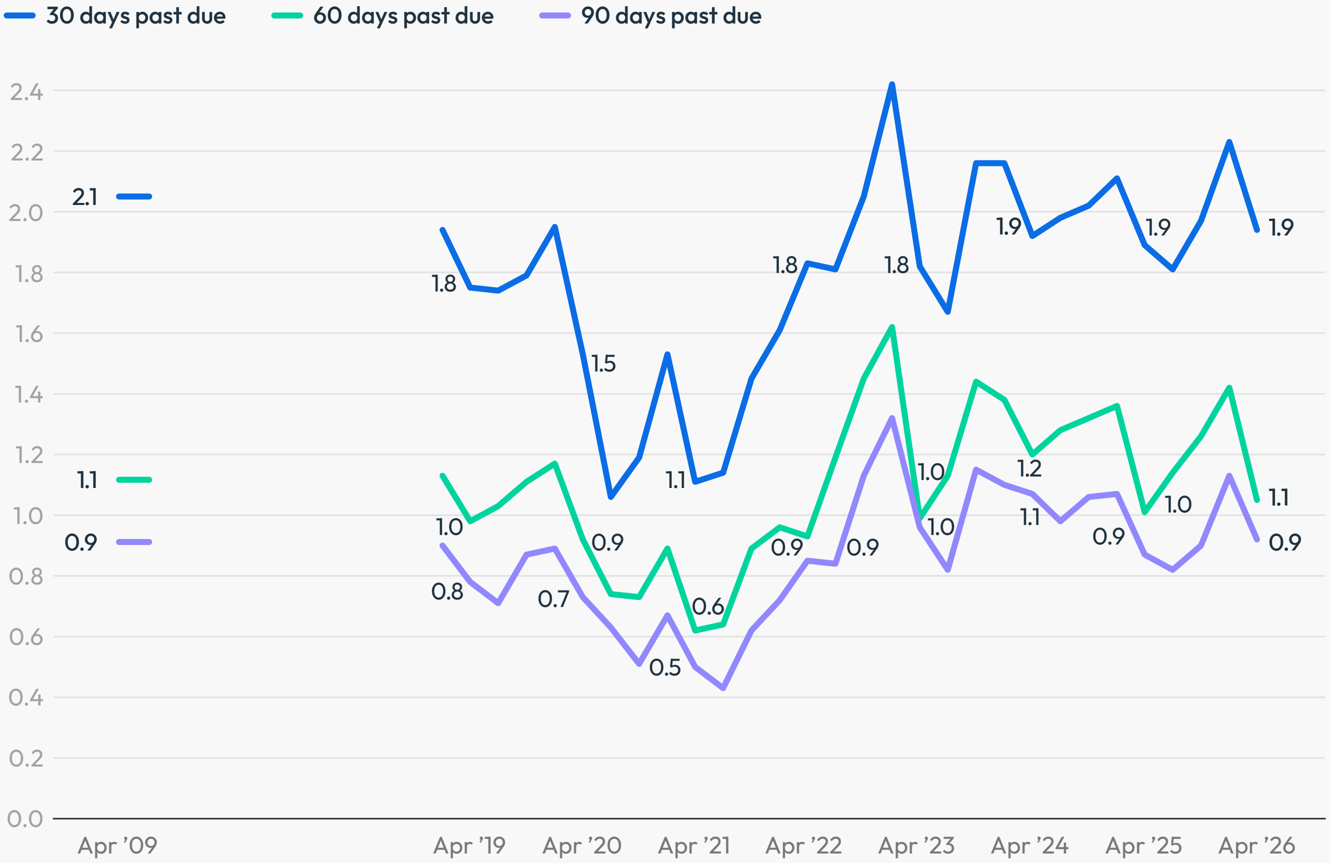
For deeper analysis, the FICO® Score Credit Insights Lab provides interactive access to these trends with customizable views by industry, account lifecycle, and time.



That upward shift in borrower quality is not because fewer people are borrowing. The share of the population taking out a new personal loan has climbed back above pre-pandemic levels, so the pool of new borrowers is growing even as its center of gravity moves toward higher scores. The FICO® Consumer Credit Study adds context on the needs personal loans may be serving. Among borrowers who took out a personal loan in the past 12 months, the most frequently selected reasons were debt consolidation (33%), home improvements or repairs (29%), medical bills (27%), and major life milestones (26%).

Despite the varied reasons for borrowing, consumers who hold personal loans are keeping up with them. Delinquency was essentially flat year over year across every stage — 1.9% at 30 days past due, 1.1% at 60 days, and 0.9% at 90 days — with the familiar post-holiday increase in January. That stability, alongside a shift toward higher-scoring borrowers, suggests lenders are finding opportunities to grow responsibly by extending credit more confidently to consumers with stronger credit profiles. It also means the aggregate performance partly reflects where lending is currently concentrated, particularly as many fintech lenders have expanded in prime and higher-score segments.[5]

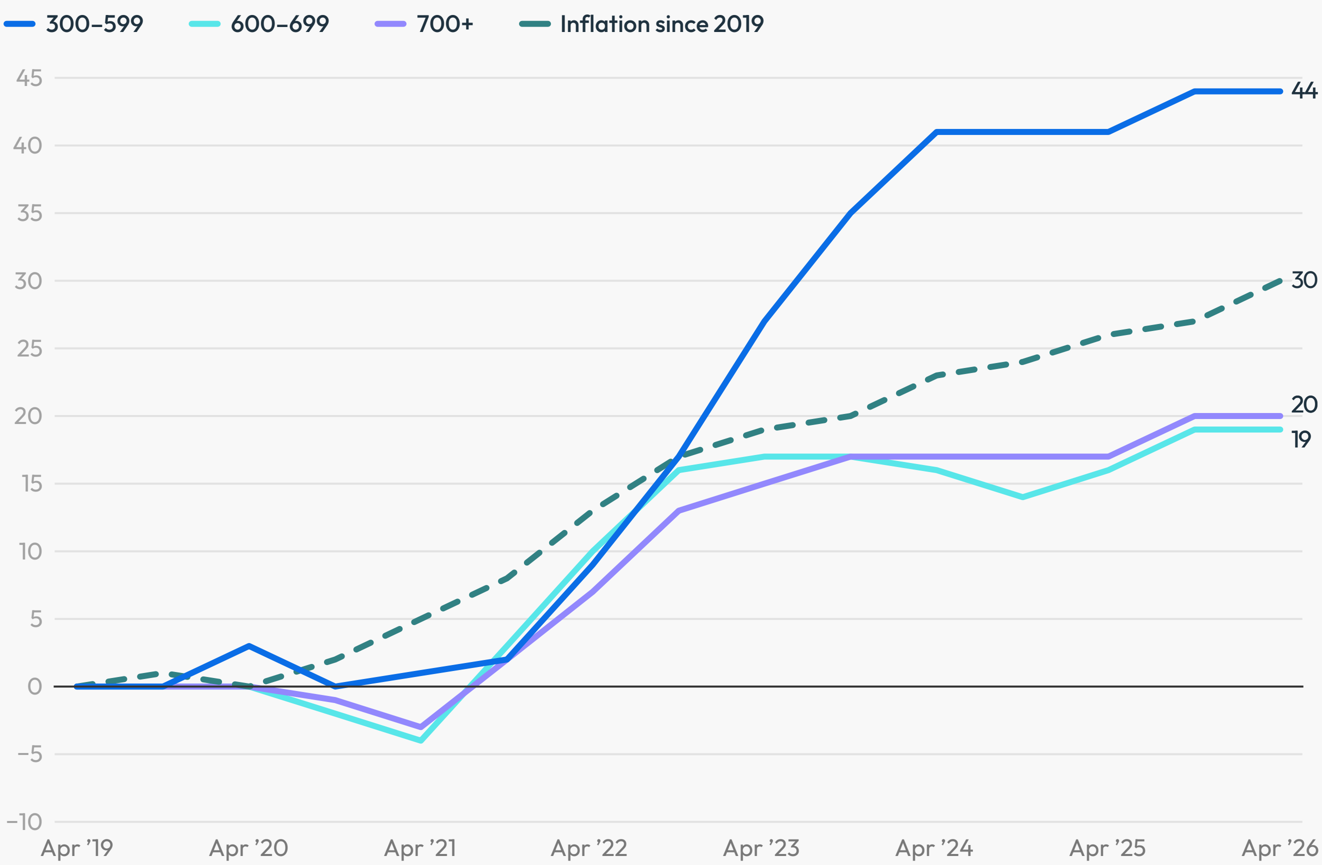
Personal loans: % delinquent in current month



[5] Ambika Nair and Eldar Beiseitov, The Role of FinTech in Unsecured Consumer Lending to Low- and Moderate-Income Individuals, Federal Reserve Bank of New York, p. 7.

Balances tell the affordability side of the story. Average personal loan balances continue to climb year over year, and the steepest growth is among the lowest-scoring borrowers, whose balances are up 44% since April 2019 — well ahead of the 30% rise in general prices — while higher-scoring borrowers have tracked closer to inflation at around 19%. The balances themselves scale with score: Consumers below 600 carry an average of $5,581, those in the 600–699 range carry $8,776, and those above 700 carry $13,385 as of April 2026. In other words, the borrowers with the least room are stretching the fastest, even as the new-loan pipeline is potentially tilting away from them.

% change in personal loan balances since 2019



FICO® Score 8 is used for all analysis in this report pertaining to personal loans. The score for existing personal loans is the score calculated as of April in that year. The score for newly issued personal loans is the score calculated as of January in that year, so that newly issued personal loans can be identified from February–April of that year. The definition of "existing" and "newly issued" is similar for the other products in this report.

The personal loan delinquency rates above calculate the number of consumers who have a 30/60/90 days past due delinquency on a personal loan in the current month divided by the number of consumers with an open personal loan. This is similar for the other products in this report.

Personal loan balances are calculated by identifying the population of consumers with an open personal loan in a given score range, and then taking the average of each consumer's sum of all balances on open personal loans. The % change in personal loan balances is then the percent difference in balance between that year's average balance and April 2019's average balance. This is similar for the other products in this report.

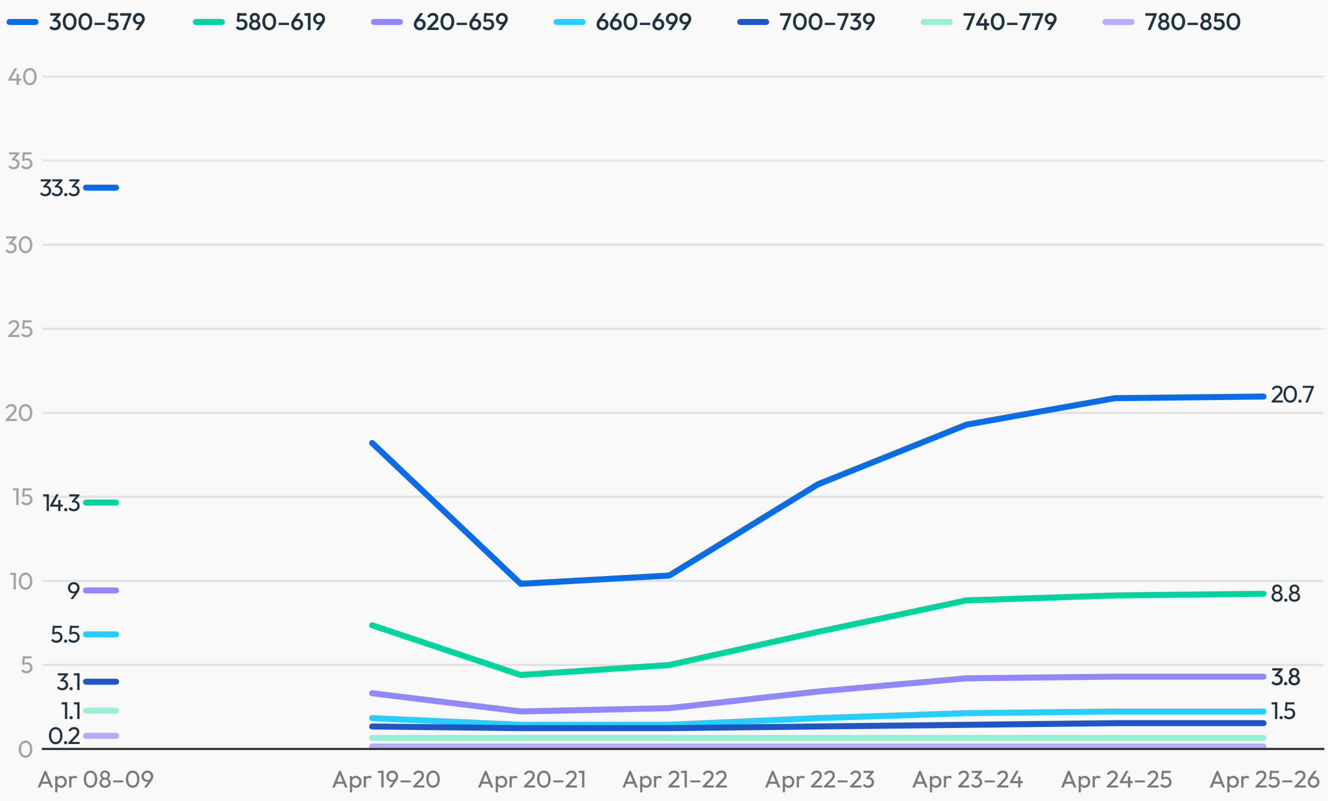
Delinquency by score for each industry

The preceding sections tracked delinquency in the current month; a complementary way to read borrower health is to follow how consumers with a given score go on to perform in the year after they are scored. This subsequent-performance view sharpens the picture of where risk is genuinely concentrating, and it largely reinforces the divergence seen throughout this report.

Mortgage using FICO® Score 5:

The 90-day-plus delinquency rate in the year after scoring for mortgage has increased slightly for consumers with FICO® Scores <620 while remaining flat for all other score ranges. The strain, in other words, is concentrated at the lower end of the score spectrum. In a separate score-band analysis, subsequent 90-day-plus mortgage delinquency edged up by 0.1 points in each of the two score bands below 620, while remaining flat across higher score ranges. This finding is separate from the loan-type analysis above and should not be interpreted as specific to FHA borrowers.

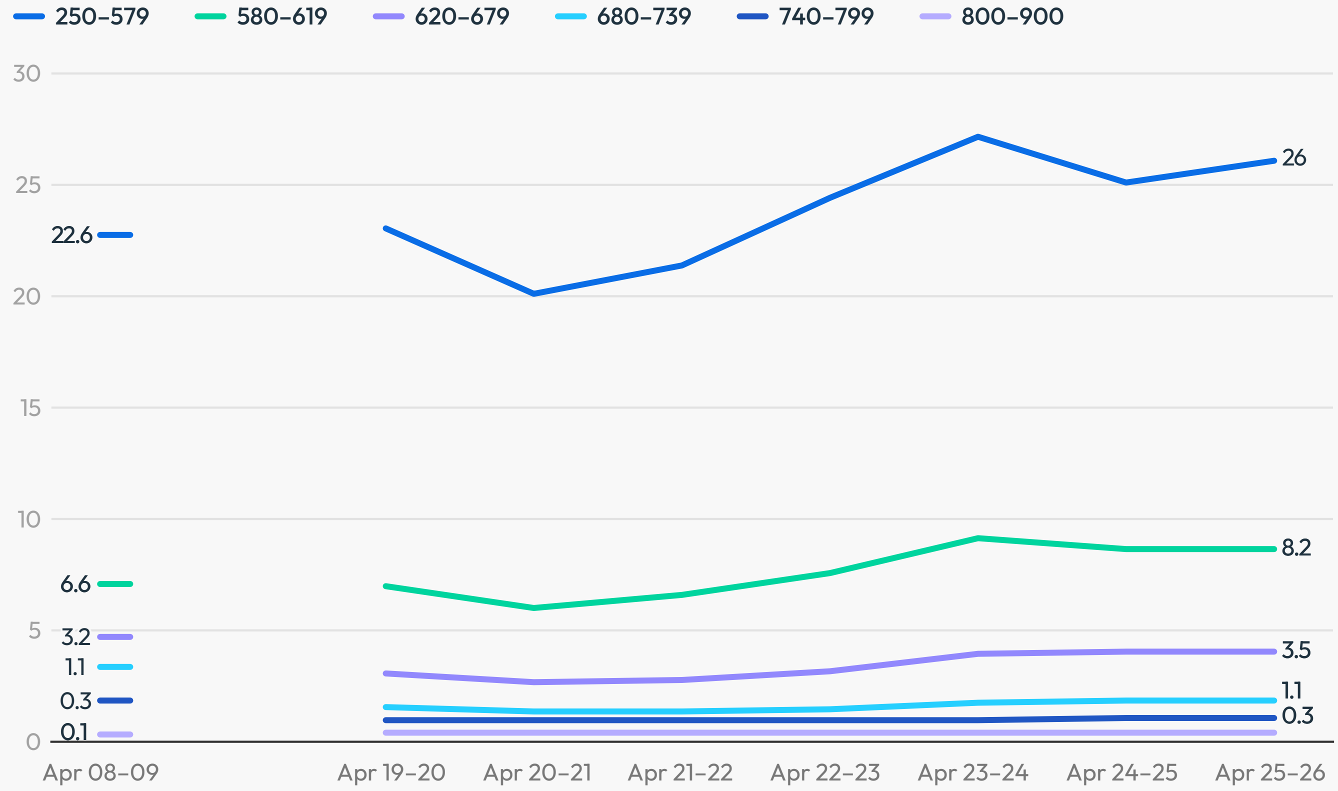
% of existing mortgage accounts 90+ days delinquent in the year after scoring



Auto using FICO® Auto Score 8:

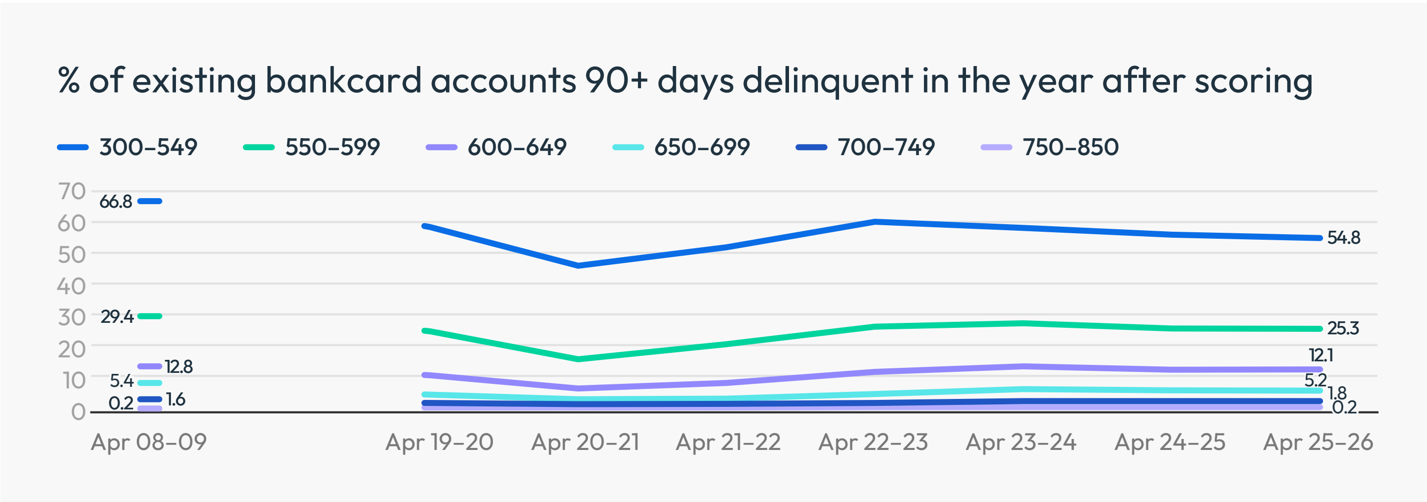
The overall rate of 90-day-plus delinquency in the year after scoring increased for auto, but the deterioration was concentrated almost entirely among consumers scoring 250–579. Every other score band remained flat from the previous year. For a portfolio manager, that's either reassuring or alarming depending on where your buy box sits — reassuring if you've already tightened around that bottom band, alarming if volume growth plans assumed it would behave like the rest of the curve. The two readings aren't in conflict; they're just describing different parts of the same portfolio.

% of existing auto finance accounts 90+ days delinquent in the year after scoring



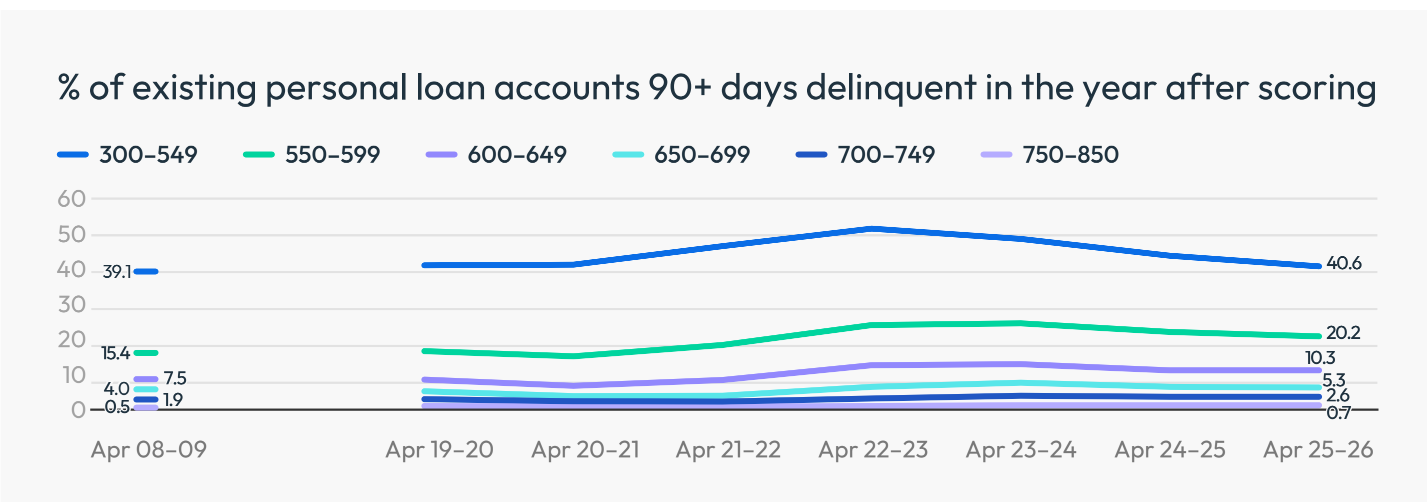
Bankcard using FICO® Score 8:

The 90-day-plus delinquency rate in the year after scoring for bankcard has decreased for all FICO® Score bands, most notably for consumers with scores <600 — a rare instance of the lowest-scoring segment improving, and a sign that recent tightening of card origination may be showing through in performance.



Personal loan using FICO® Score 8:

The 90-day-plus delinquency rate for personal loans has a notable decrease where FICO® Scores are below 600. The 300–549 score band decreased by 7% and the 550–599 score band decreased by 6% when compared to the previous year.



Using auto finance and the Apr 25–Apr 26 time period as an example, the score is calculated as of April 2025. The population is focused on auto finance accounts that were originated as of April 2025 or earlier.

The % of accounts 90+ days delinquent is the percent of auto finance accounts (originated as of April 2025 or earlier) that went 90+ days delinquent from May 2025–April 2026.

Each line in the graph represents consumers who fall into a particular score range as of April 2025.

This is similar for other products and time periods.

Consumers are actively managing their credit, but financial stability varies

The FICO® Consumer Credit Study provides consumers' perspectives on the report's central tension: Aggregate credit performance remains stable, but consumers' ability to maintain that stability varies considerably.

Their responses show how actively consumers are managing their credit and navigating affordability pressure.

Consumers view their credit scores as both a measure of financial health and a tool for accessing credit.

Eighty-nine percent say they have taken steps in the past year to improve their financial health, most commonly checking their credit score (56%) and changing their purchasing habits to spend less (43%). Seventy-two percent check their score multiple times a year or more, and 84% say maintaining or improving their credit score is a priority for 2027. In addition, 77% say their credit score fairly represents their overall financial health, and the same percentage say it has allowed them to access credit when needed.

High engagement does not always translate into an accurate understanding of how credit scores work.

Although 83% believe they have the tools or knowledge to improve their score, and 77% believe they have received sufficient education on credit scores, common misconceptions exist. Fifty-five percent incorrectly believe carrying a small credit card balance helps improve their credit score, while another 17% are unsure. Sixty-five percent are incorrect or unsure whether income is directly factored into a score; 58% are incorrect or unsure about the effect of interest-rate shopping on credit scores; and 51% are incorrect or unsure whether all credit scores are calculated the same way.

Many consumers are relying on credit — and on financial support from others — to manage financial pressure.

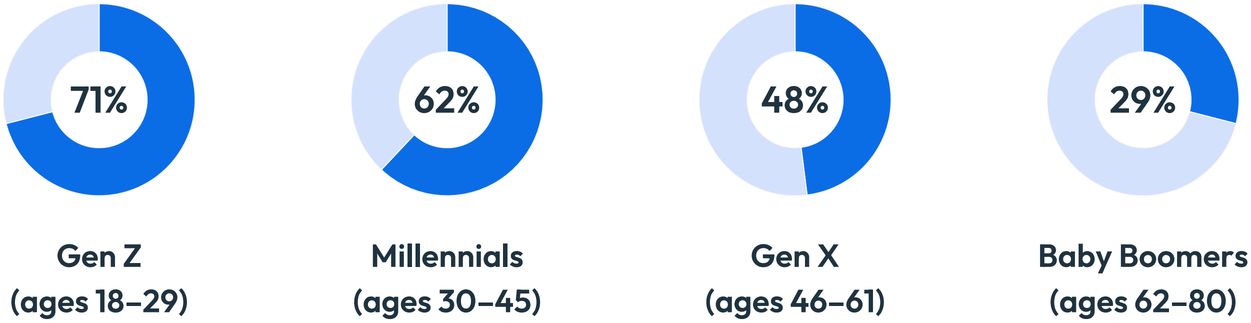
Twenty percent say they've made less than the minimum payment or skipped a credit-card or loan payment during the past year. Thirty percent say job or income loss led them to rely on credit cards to make ends meet during this time; 30% say the same of medical expenses; and 28% say unexpected caregiving responsibilities or financial support for dependents led them to rely on credit cards or personal loans over the past year. Thirty-seven percent rely on ongoing financial support from others.

Younger adults appear to have substantially less financial cushion than older generations.

Monthly housing costs have made other expenses harder to keep up with for 68% of Gen Z homeowners and 54% of Millennial homeowners, compared with 40% of Gen X and 28% of Baby Boomer homeowners. Reliance on ongoing financial support was reported by 74% of Gen Z and 50% of Millennials, versus 28% of Gen X and 9% of Baby Boomers. Concern that insufficient credit access would prevent them from achieving their financial goals reached 51% among Gen Z and 50% among Millennials, compared with 37% of Gen X and 18% of Baby Boomers.

Student-loan repayment is adding to the financial pressure facing many borrowers, particularly younger adults.

Among student loan borrowers, 56% say repayment has caused them to rely more heavily on credit cards or other loans to stay on top of bills during the past year. The figure rose to 71% for Gen Z and 62% for Millennials, compared with 48% of Gen X and 29% of Baby Boomers.



For consumers considering a mortgage, securing the lowest interest rate and an affordable monthly payment ranked above closing costs and every other consideration tested.

Seventy-six percent of consumers say interest rates have or would affect when they apply for credit. When applying for a mortgage, 52% would prioritize obtaining the lowest interest rate and 49% would prioritize an affordable monthly payment. Fewer would prioritize having enough for a down payment (41%), minimizing closing costs/fees (38%), or getting approved for a mortgage (35%).The findings underscore why the credit-risk assessment used in mortgage lending matters to consumers: The ability to qualify for the best available rate and payment can have a far greater financial impact than differences in the price of the score itself.

Taken together, the findings of the consumer study show that consumers are actively engaging with their credit even as their capacity to manage financial pressure varies.

Consumers report monitoring their scores, reducing spending, considering interest rates, using credit for liquidity, and relying on financial support from others. For lenders, the implication is consistent with the credit-file analysis throughout this report: Averages alone cannot capture the full range of consumer circumstances. Precise segmentation, clear credit education, and — where appropriate — consumer-permissioned cash-flow information can add context while supporting responsible risk management and broader access to credit.

Survey method

This survey was conducted online within the United States by The Harris Poll on behalf of FICO from July 20–22, 2026, among 2,078 U.S. adults ages 18 and older. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.7 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact press@fico.com.

Guest perspective: National Foundation for Credit Counseling®

Consumers are working hard to protect their financial futures. Trusted guidance matters more than ever.

Overview

The latest FICO® Score Credit Insights report reveals an encouraging reality about today's consumers: Americans care about their financial health and recognize the role credit plays in reaching their goals. At the same time, the broader credit landscape tells a more nuanced story. While overall credit performance remains remarkably stable, rising borrowing costs, growing debt burdens, and ongoing affordability pressures are creating new challenges for households across the country.

For the National Foundation for Credit Counseling® (NFCC®), these findings reinforce a clear message: Consumer motivation is strong, but financial education remains as important as ever.

What the data tells us

Most Americans have taken steps over the past year to improve their financial health, and maintaining or improving their credit score has become a priority for the vast majority of consumers.

Yet the survey also reveals persistent misconceptions about some of the most fundamental aspects of credit management. Many consumers continue to believe that carrying a credit card balance helps improve a credit score, or that checking their own credit score can hurt it. Gaps like these can lead to missed opportunities and costly mistakes, even among consumers who are otherwise engaged and paying close attention.

Perhaps the most encouraging finding from FICO's latest credit performance data shows that the average FICO® Score remains essentially unchanged at 714, while delinquency rates across major credit products have remained relatively stable. Consumers appear to be absorbing higher costs while continuing to meet their financial obligations. That resilience is noteworthy, particularly given the economic pressures many households continue to face.

The consumer perspective

A strong credit profile can influence access to housing, transportation, education, and other important financial milestones. Increasingly, however, consumers are also using credit to cope with immediate economic pressures such as rising housing costs, higher interest rates, health care expenses, caregiving responsibilities, and income disruptions.

Monthly payments for first-time homebuyers have risen substantially faster than inflation in recent years, while overall credit card balances continue to increase. Consumers are not necessarily becoming less responsible; rather, they are adapting to an environment where the costs of achieving major financial goals have become significantly more expensive.

The survey suggests that younger consumers are experiencing these pressures most acutely. Gen Z and Millennials are more likely to report concerns about access to credit, uncertainty about credit management, and difficulty meeting payment obligations. At the same time, they are the generations most focused on major financial milestones.

These findings do not point to a lack of fiscal responsibility. Rather, younger consumers are pursuing real financial opportunities while navigating an increasingly complex and expensive economic landscape.

Access to credit is also becoming a more important part of the conversation. Many consumers, particularly younger adults, express concern that limited access to credit could interfere with their ability to achieve their financial goals. For consumers with limited credit histories or thin credit files, establishing creditworthiness may become increasingly important in the years ahead. These trends underscore the need for financial education that helps consumers understand not only how to build credit, but also how to demonstrate responsible credit management over time.

What consumers need to know moving forward

The findings offer several important lessons for consumers:

- **Credit-building starts with good financial habits.** Making payments on time, keeping debt manageable, and using credit responsibly remain some of the most effective ways to support long-term credit health.
- **Monitoring credit is a smart financial practice.** Checking credit reports and scores can help consumers spot errors, track progress, and identify potential warning signs of fraud or identity theft.

- **Not all financial advice is created equal.** Consumers should seek information from credible, trusted sources, and remain cautious of financial myths or social media trends that lack important context.
- **Financial resilience matters as much as credit optimization.** Building emergency savings, planning for unexpected expenses, and maintaining manageable debt levels can help consumers navigate periods of economic stress without compromising long-term financial health.
- **Building a strong credit score is essential for financial success, yet true financial wellness extends beyond a single three-digit number.** A strong credit profile works in concert with a commitment to budget, save, and manage debt over time.
- **Financial education is a lifelong tool.** Understanding how credit works helps consumers make informed decisions, respond more effectively to financial challenges, and move toward their goals with greater confidence.

The NFCC view

The findings from this year's reports underscore both a challenge and an opportunity. Consumers are demonstrating remarkable resilience in a challenging economic environment. Despite higher costs and increasing financial pressures, many continue to prioritize their credit health and long-term financial goals. The data suggests that Americans understand the importance of credit and are actively working to strengthen their financial standing.

What many consumers need now is not greater motivation, but clearer guidance.

Increasingly, affordability, homeownership, transportation, education, and long-term financial security all hinge on the financial decisions consumers make every day. That makes access to trustworthy financial education and qualified nonprofit financial counseling more valuable than ever.

At NFCC, we believe financial confidence grows when consumers have both the information and support needed to make informed decisions. As we work to help people overcome debt and credit challenges, our goal is not simply a higher credit score. It is to help consumers build the knowledge, resilience, and financial capability necessary to achieve lasting financial stability and create a life beyond debt.

FICO® Score Credit Insights Report Conclusion

The average FICO® Score holds at 714, and year-over-year delinquency has improved or held across every major product. But the averages conceal a persistent gap: Affordability pressure is real across mortgage, auto, bankcard, and personal loans, and its weight falls unevenly by score band and life stage. Lower-scoring and thin-file borrowers are absorbing the sharpest cost increases even as new credit flows increasingly toward higher-scoring consumers.

Beneath the averages, meaningful differences persist across score ranges and life stages. Some consumers are steadily building strong credit histories; others are contending with affordability pressures; and many creditworthy borrowers simply have too little traditional credit history to be assessed with confidence. Recognizing these differences helps lenders make more accurate and more inclusive decisions — extending credit responsibly to consumers who might otherwise be overlooked, while maintaining sound risk standards.

For lenders, the practical implication is the need to differentiate risk with confidence even when aggregate performance appears stable. Reliable rank ordering helps lenders make disciplined approval and account-management decisions while identifying creditworthy consumers who may otherwise be overlooked because they have limited traditional credit histories. Consumer-permissioned cash-flow data, such as that behind the UltraFICO® Score, unifies cash flow signals with traditional credit insights to reveal a more complete picture of an applicant's credit risk, while remaining FCRA-compliant and aligned with the same odds of default as the base FICO® Score — helping lenders approve more qualified borrowers while maintaining their risk standards. Finally, because the FICO Score reflects historical performance, lenders should continue to watch for evolving economic factors that could shift credit trajectories in the periods ahead.

Report methodology

The data used for this report is based on a nationally representative sample of millions of consumer credit files spanning multiple time periods from one of the national consumer reporting agencies. Some of the variables shown in this report are also used in FICO® Scores.

FICO® Scores and how FICO can help

As credit conditions grow more complex, lenders need greater precision, transparency, and confidence in their decisioning. Expanding access to credit today requires more than adjusting thresholds. It requires explainable, data-driven strategies that balance opportunity with risk.

Through the FICO® Score Credit Insights Lab, financial institutions can test and evaluate advanced scoring strategies in a controlled, analytics-driven environment before deployment. Tools such as the Inclusion Opportunity Explorer allow lenders to model how score layering and alternative data can responsibly expand approvals while maintaining portfolio performance and regulatory confidence.

Within this framework, scoring innovations such as FICO® Score XD and UltraFICO® Score provide ways to evaluate consumers with limited or thin credit histories. By incorporating additional compliant data signals, these scores help institutions assess applicants who may fall just outside traditional approval criteria without compromising transparency or risk discipline.

Alongside the need for more precise lender decisioning, the FICO® Consumer Credit Study identified a gap between consumers' confidence and their understanding of credit scores. Although 83% said they have the tools or knowledge to improve their score and 77% said they have received sufficient credit-score education, 72% answered incorrectly or were unsure whether carrying a small credit card balance helps a score. Sixty-five percent were incorrect or unsure whether income is directly factored into a score, and 58% were incorrect or unsure whether shopping for interest rates lowers a score. Only 16% said they had sought a financial-literacy or personal-finance resource in the past year.

These findings point to specific opportunities for practical credit education. FICO® Impact supports financial literacy and trust across the credit ecosystem through programs such as FICO® Score A Better Future®, FICO® Score Open Access for Credit & Financial Counselors, the Educational Analytics Challenge, and Lenders Leading Financial Inclusion to support education, adoption, and long-term system resilience.

For consumers navigating their own credit health, myFICO® Service — FICO's direct-to-consumer platform — offers a clear starting point. Members can access their FICO® Scores, monitor their credit reports across all three bureaus, set up alerts for score changes, and tap into educational resources to understand what's driving their scores and how to improve them.

To learn more, visit

www.fico.com

FICO® SCORE

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