



# ERS 2.0 Comparison Package Assessing All Trades in Wallet

Equifax's validation summary of  
All Canadian Lenders' portfolio as part of the  
Transformation Learnings Package

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*Score Comparison: ERS 2.0 and CCRP scores*

*Negative Performance: Delinquency 90+ or bankruptcy or collection  
as of February 2020*

**February 25, 2021**

February 25, 2021

All Canadian Lenders' ERS  
2.0 Comparison Package

Score Validations

This document has been created for All Canadian Lenders' Product and Risk teams as a tool to help understand the lift provided by Equifax's ERS 2.0 score over its predecessor: CCRP.

Sincerely,

**Your Local Equifax Team**

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## Odds Chart Guide

Observation is when the score is calculated

Performance is when the negative performance is determined

The score being used

Client, Portfolio, and Geography select which trades are used in the validation

### ERS 2.0

Equifax Risk Score  
Validation and Odds Chart

Client: All Canadian Lenders  
Portfolio: All Trades in Wallet  
Geography: Canada

Observation: Feb-16  
Performance: Feb-20

Balances in table are as of February 2019

Application: Account Management (Existing Accounts)  
Negative Performance: Delinquency 90+ or bankruptcy+ or collection

**Summary**

Median Score	777				
<b>Measures of Separation</b>					
	K-S	Gini			
	63.2%	71.4%			
<b>% Bad Records in Lower Percentiles</b>					
	5%	10%	20%		
	42.7%	62.7%	79.9%		
<b>% Bad \$ in 1st Decile</b>					
	54.1%				
<b>Bad Rate in Lower Percentiles</b>					
	10%	20%	Overall		
	32.7%	20.9%	5.2%		

Half of the consumers had ERS 2.0 scores of 777 or higher

Measures of Separation indicate how well the score works.  
  
The Kolmogorov-Smirnov statistics (K-S) measures the maximum separation, while Gini indicates total separation. In both, higher is better.

This shows how well the score identifies the negative performances. Higher is better.

This shows the percentage of the total balance in accounts with negative performance can be identified by scores in the bottom decile. High is better.

This shows the bad rate of records in the lower percentage, the cumulative bad rate of consumers that could be declined

Odds Chart		All Records				Individuals With Negative Performance				Performance Within Score Range			
Score Range	(%)	Number	Cumulative Percentage	Balance (\$000s)	Cumulative Percentage	Number	Cumulative Percentage	Balance (\$000s)	Cumulative Percentage	Bad Rate	Good to Bad Ratio	% Bad \$	Good \$ to Losses
Unscorable	(5.04%)	1,447,469		\$234,089		148,267		\$51,636		10.2%	8.8 / 1	22.1%	\$3.53
<b>Worst 5%</b>													
300 to 462	Each row contains the lowest 1% of all records	272,680	1.0%	\$8,312,160	0.3%	179,632	12.6%	\$4,182,818	9.0%	65.9%	0.5 / 1	50.3%	\$0.99
462 to 498		272,680	2.0%	\$10,278,732	0.7%	134,632	22.1%	\$3,426,611	16.4%	49.4%	1.0 / 1	33.3%	\$2.00
498 to 523		272,681	3.0%	\$11,900,586	1.1%	112,557	30.0%	\$3,054,135	22.9%	41.3%	1.4 / 1	25.7%	\$2.90
523 to 543		272,680	4.0%	\$13,505,906	1.6%	97,499	36.8%	\$2,736,011	28.8%	35.8%	1.8 / 1	20.3%	\$3.94
543 to 560		272,680	5.0%	\$15,401,126	2.1%	84,279	42.7%	\$2,535,364	34.3%	30.9%	2.2 / 1	16.5%	\$5.07
<b>Deciles</b>													
300 to 620	All records here in deciles - 10% in all rows +/- one consumer	2,726,802	10.0%	\$156,318,824	5.6%	892,489	62.7%	\$25,127,433	54.1%	32.7%	2.1 / 1	16.1%	\$5.22
620 to 682		2,726,801	20.0%	\$269,948,281	15.3%	245,051	79.9%	\$9,394,056	74.3%	9.0%	10.1 / 1	3.5%	\$27.74
682 to 711		2,726,802	30.0%	\$311,067,850	26.4%	103,194	87.1%	\$4,374,767	83.7%	3.8%	25.4 / 1	1.4%	\$70.11
711 to 740		2,726,802	40.0%	\$341,847,431	38.6%	59,533	91.3%	\$2,726,465	89.5%	2.2%	44.8 / 1	0.8%	\$124.38
740 to 777		2,726,801	50.0%	\$359,827,661	51.5%	40,609	94.1%	\$1,827,617	93.5%	1.5%	66.1 / 1	0.5%	\$195.88
777 to 811		2,726,802	60.0%	\$357,169,138	64.3%	28,429	96.1%	\$1,224,586	96.1%	1.0%	94.9 / 1	0.3%	\$290.67
811 to 832		2,726,802	70.0%	\$330,845,931	76.1%	20,848	97.6%	\$777,208	97.8%	0.8%	129.8 / 1	0.2%	\$424.69
832 to 844		2,726,802	80.0%	\$278,545,464	86.1%	15,073	98.7%	\$508,655	98.9%	0.6%	179.9 / 1	0.2%	\$546.61
844 to 853		2,726,801	90.0%	\$225,080,869	94.2%	11,059	99.4%	\$321,141	99.6%	0.4%	245.6 / 1	0.1%	\$699.88
853 to 900		2,726,802	100.0%	\$162,808,871	100.0%	8,024	100.0%	\$200,694	100.0%	0.3%	338.8 / 1	0.1%	\$810.23
Scorable	(94.96%)	27,268,017		\$2,793,460,320		1,424,309		\$46,482,623		5.2%	18.1 / 1	1.7%	\$59.10
Total		28,715,486		\$2,793,694,410		1,572,576		\$46,534,259		5.5%	17.3 / 1	1.7%	\$59.04

The percentage of records that are scorable

The outstanding balance of all trades within the percentile or decile

The number of trades with negative performance. Notice how there are more with lower scores!

The cumulative percentage of consumers with negative performance by score range; the lift of the score

The outstanding balance on trades with negative performance; this indicates how much of the balance is at risk with low scores

The percentage of consumers with negative performance by score range; note how it rank orders high to low risk

This shows the number of "good" customers there are for every bad one

The percentage of balance negative performance to total balance in the score range

This calculates the balance of accounts in good standing per dollar of accounts with negative performance



# ERS 2.0

Equifax Risk Score  
Validation and Odds Chart

Client: All Canadian Lenders  
Portfolio: All Trades in Wallet  
Geography: Canada  
Observation: February 2019  
Performance: February 2020

Account Management  
Acquisition

K-S
63.4%
60.9%

% Bad in Bottom Two Deciles	
63.0%	80.0%
61.9%	77.8%

## Account Management (Existing Accounts at Time of Scoring)

	All Accounts		Negative Performance Delinquency 90+ or bankruptcy or collection		Bad Rate	Goods to Bad
	Consumers	Cumulative %	Consumers	Cumulative %		
Unscorable	1,400,342		140,441		10.0%	9.0
300 to 460	275,803	1.0%	188,020	12.7%	68.2%	0.5
460 to 497	275,802	2.0%	141,211	22.2%	51.2%	1.0
497 to 523	275,803	3.0%	117,443	30.2%	42.6%	1.3
523 to 543	275,803	4.0%	101,435	37.0%	36.8%	1.7
543 to 561	275,803	5.0%	88,590	43.0%	32.1%	2.1
561 to 621	1,379,013	10.0%	295,549	63.0%	21.4%	3.7
300 to 621	2,758,027	10.0%	932,248	63.0%	33.8%	2.0
621 to 683	2,758,028	20.0%	251,671	80.0%	9.1%	10.0
683 to 712	2,758,027	30.0%	105,664	87.1%	3.8%	25.1
712 to 741	2,758,027	40.0%	61,339	91.2%	2.2%	44.0
741 to 780	2,758,027	50.0%	42,035	94.1%	1.5%	64.6
780 to 814	2,758,028	60.0%	29,789	96.1%	1.1%	91.6
814 to 834	2,758,027	70.0%	21,760	97.6%	0.8%	125.7
834 to 846	2,758,027	80.0%	15,683	98.6%	0.6%	174.9
846 to 853	2,758,028	90.0%	11,831	99.4%	0.4%	232.1
853 to 900	2,758,027	100.0%	8,554	100.0%	0.3%	321.4
Scorables	27,580,273		1,480,574		5.4%	17.6
Total	28,980,615		1,621,015		5.6%	16.9

## Acquisition (New Accounts Opened within 3 months of score date)

	All Accounts		Negative Performance Delinquency 90+ or bankruptcy or collection		Bad Rate	Goods to Bad
	Consumers	Cumulative %	Consumers	Cumulative %		
Unscorable	543,160		53,258		9.8%	9.2
300 to 448	33,641	1.0%	22,567	13.3%	67.1%	0.5
448 to 484	33,641	2.0%	16,733	23.1%	49.7%	1.0
484 to 510	33,641	3.0%	13,634	31.1%	40.5%	1.5
510 to 530	33,641	4.0%	11,512	37.9%	34.2%	1.9
530 to 546	33,642	5.0%	9,554	43.5%	28.4%	2.5
546 to 604	168,205	10.0%	31,258	61.9%	18.6%	4.4
300 to 604	336,411	10.0%	105,258	61.9%	31.3%	2.2
604 to 666	336,411	20.0%	27,061	77.8%	8.0%	11.4
666 to 696	336,411	30.0%	13,062	85.5%	3.9%	24.8
696 to 720	336,411	40.0%	8,096	90.3%	2.4%	40.6
720 to 750	336,411	50.0%	5,331	93.4%	1.6%	62.1
750 to 787	336,412	60.0%	3,789	95.6%	1.1%	87.8
787 to 818	336,411	70.0%	2,599	97.2%	0.8%	128.4
818 to 838	336,411	80.0%	2,032	98.4%	0.6%	164.6
838 to 850	336,411	90.0%	1,588	99.3%	0.5%	210.8
850 to 900	336,411	100.0%	1,191	100.0%	0.4%	281.5
Scorables	3,364,111		170,007		5.1%	18.8
Total	3,907,271		223,265		5.7%	16.5

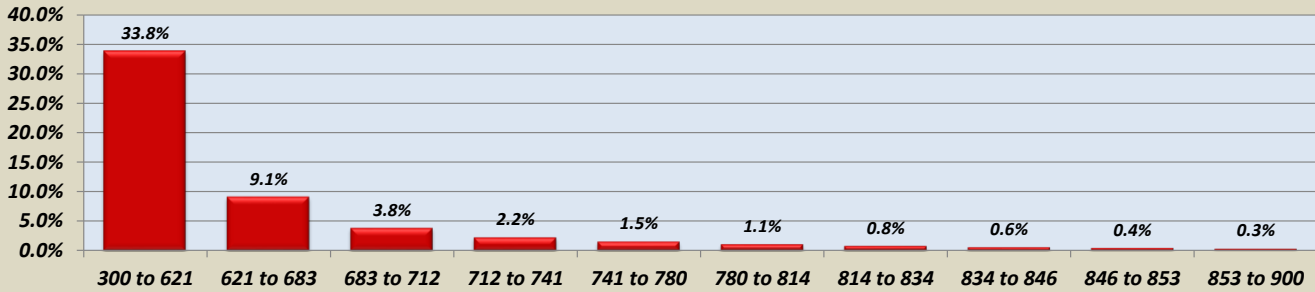


# ERS 2.0

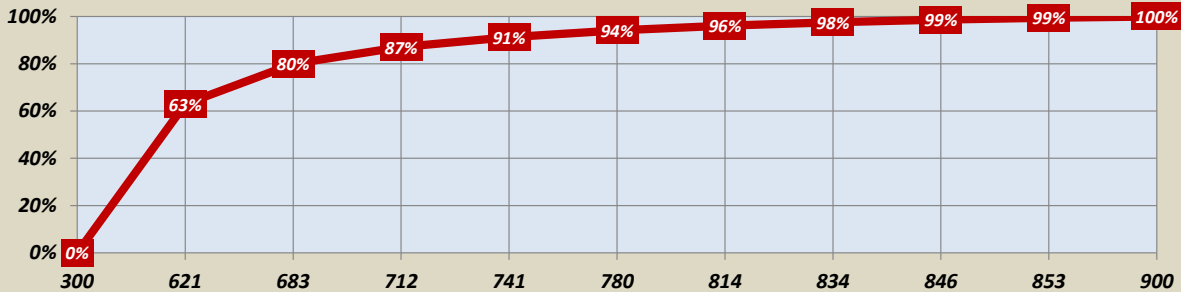
Equifax Risk Score  
Validation and Odds Chart

Client: All Canadian Lenders  
 Portfolio: All Trades in Wallet  
 Geography: Canada  
 Observation: February 2019  
 Performance: February 2020  
 Definition: Delinquency 90+ or bankruptcy or collection

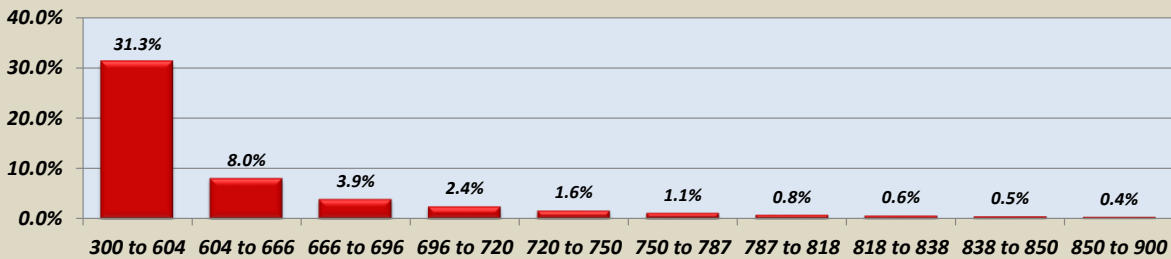
## Account Management



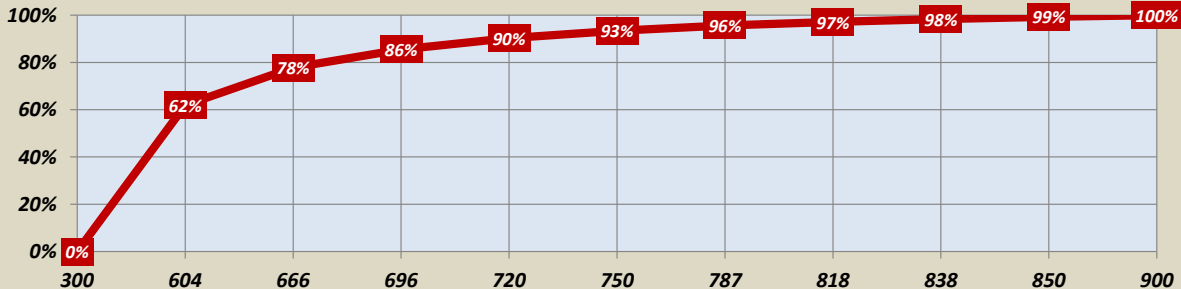
## Lift



## Acquisition



## Lift





# CCRP

Consumer Risk Predictor  
Validation and Odds Chart

Client: All Canadian Lenders  
Portfolio: All Trades in Wallet  
Geography: Canada  
Observation: February 2019  
Performance: February 2020

Account Management  
Acquisition

K-S
58.4%
54.7%

% Bad in Bottom Two Deciles	
58.4%	75.1%
55.5%	71.6%

## Account Management (Existing Accounts at Time of Scoring)

	All Accounts		Negative Performance Delinquency 90+ or bankruptcy or collection		Bad Rate	Goods to Bad
	Consumers	Cumulative %	Consumers	Cumulative %		
Unscorable	1,167,240		78,715		6.7%	13.8
320 to 490	278,134	1.0%	167,781	10.9%	60.3%	0.7
490 to 523	278,133	2.0%	131,029	19.4%	47.1%	1.1
523 to 543	278,134	3.0%	115,005	26.8%	41.3%	1.4
543 to 560	278,134	4.0%	103,700	33.6%	37.3%	1.7
560 to 572	278,134	5.0%	89,184	39.3%	32.1%	2.1
572 to 619	1,390,668	10.0%	293,421	58.4%	21.1%	3.7
320 to 619	2,781,337	10.0%	900,120	58.4%	32.4%	2.1
619 to 677	2,781,338	20.0%	258,461	75.1%	9.3%	9.8
677 to 713	2,781,337	30.0%	137,185	84.0%	4.9%	19.3
713 to 745	2,781,338	40.0%	88,905	89.8%	3.2%	30.3
745 to 766	2,781,337	50.0%	57,331	93.5%	2.1%	47.5
766 to 780	2,781,338	60.0%	36,006	95.8%	1.3%	76.2
780 to 791	2,781,337	70.0%	23,446	97.4%	0.8%	117.6
791 to 813	2,781,338	80.0%	17,918	98.5%	0.6%	154.2
813 to 837	2,781,337	90.0%	13,540	99.4%	0.5%	204.4
837 to 880	2,781,338	100.0%	9,388	100.0%	0.3%	295.3
Scorables	27,813,375		1,542,300		5.5%	17.0
Total	28,980,615		1,621,015		5.6%	16.9

## Acquisition (New Accounts Opened within 3 months of score date)

	All Accounts		Negative Performance Delinquency 90+ or bankruptcy or collection		Bad Rate	Goods to Bad
	Consumers	Cumulative %	Consumers	Cumulative %		
Unscorable	427,989		30,386		7.1%	13.1
320 to 483	34,793	1.0%	18,912	9.8%	54.4%	0.8
483 to 516	34,793	2.0%	15,005	17.6%	43.1%	1.3
516 to 536	34,792	3.0%	12,966	24.3%	37.3%	1.7
536 to 551	34,793	4.0%	12,791	30.9%	36.8%	1.7
551 to 561	34,793	5.0%	11,057	36.7%	31.8%	2.1
561 to 601	173,964	10.0%	36,401	55.5%	20.9%	3.8
320 to 601	347,928	10.0%	107,132	55.5%	30.8%	2.2
601 to 656	347,928	20.0%	31,061	71.6%	8.9%	10.2
656 to 691	347,929	30.0%	15,629	79.8%	4.5%	21.3
691 to 717	347,928	40.0%	13,968	87.0%	4.0%	23.9
717 to 742	347,928	50.0%	8,418	91.4%	2.4%	40.3
742 to 761	347,928	60.0%	6,429	94.7%	1.8%	53.1
761 to 777	347,928	70.0%	4,159	96.8%	1.2%	82.7
777 to 791	347,929	80.0%	2,481	98.1%	0.7%	139.2
791 to 813	347,928	90.0%	1,965	99.2%	0.6%	176.1
813 to 880	347,928	100.0%	1,637	100.0%	0.5%	211.5
Scorables	3,479,282		192,879		5.5%	17.0
Total	3,907,271		223,265		5.7%	16.5

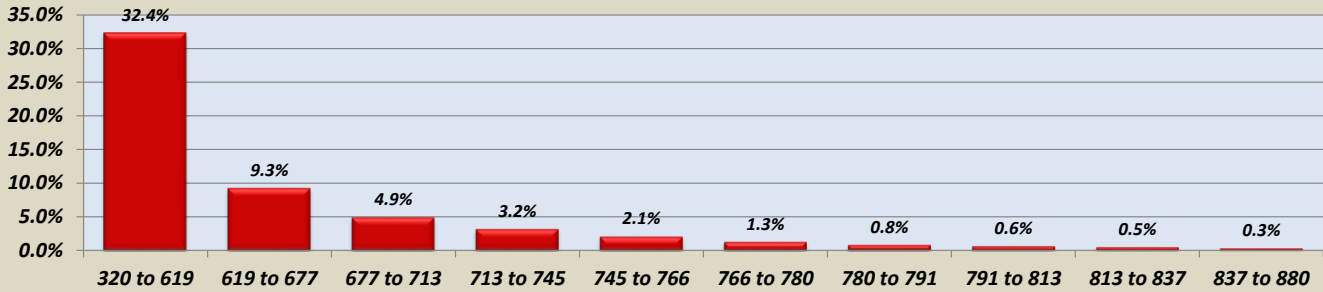


# CCRP

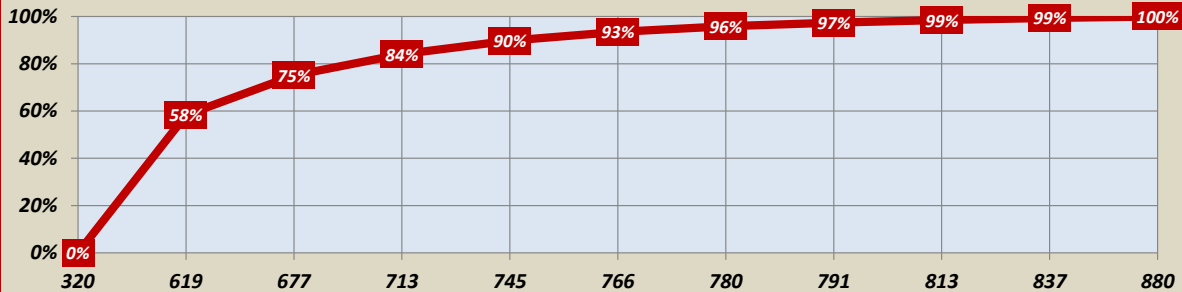
Consumer Risk Predictor  
Validation and Odds Chart

Client: All Canadian Lenders  
 Portfolio: All Trades in Wallet  
 Geography: Canada  
 Observation: February 2019  
 Performance: February 2020  
 Definition: Delinquency 90+ or bankruptcy or collection

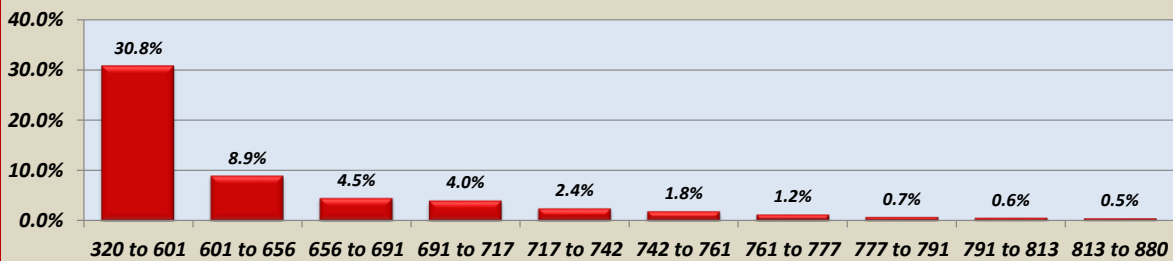
## Account Management



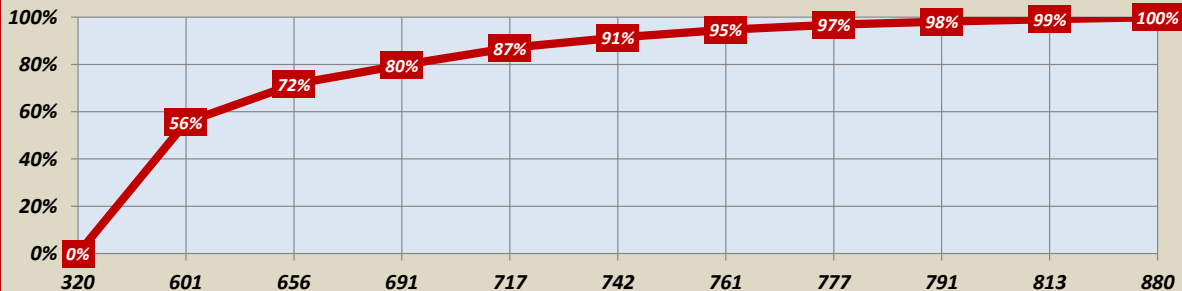
## Lift



## Acquisition



## Lift







**ERS 2.0**

**vs.**

**CCRP**

**Validation and Odds Chart**

**Client:**  
**Portfolio:**  
**Geography:**  
**Observation:**  
**Performance:**

**All Canadian Lenders**  
**All Trades in Wallet**  
**Canada**  
**February 2019**  
**February 2020**

**Account Management**  
**Acquisition**

K-S	
ERS 2.0	CCRP
63.4%	58.4%
60.9%	54.7%

% Bad Records Bottom Decile	
ERS 2.0	CCRP
63.0%	58.4%
61.9%	55.5%

**Account Management (Existing Accounts at Time of Scoring)**

ERS 2.0	All Accounts			Negative Performance Delinquency 90+ or bankruptcy or collection			Bad Rate	Goods to Bad
	Consumers	Cumulative %	Balance (\$000s)	Consumers	Cumulative %	Balance (\$000s)		
Unscorable	1,400,342		\$226,606	140,441		\$48,914	10.0%	9.0
300 to 561	1,379,014	5.0%	\$61,664,179	636,699	43.0%	\$17,108,843	46.2%	1.2
300 to 621	2,758,027	10.0%	\$162,140,684	932,248	63.0%	\$27,057,074	33.8%	2.0
300 to 683	5,516,055	20.0%	\$434,676,472	1,183,919	80.0%	\$37,219,817	21.5%	3.7
300 to 712	8,274,082	30.0%	\$749,219,531	1,289,583	87.1%	\$42,136,923	15.6%	5.4
Scorables	27,580,273	100.0%	\$2,901,083,580	1,480,574		\$50,831,374	5.4%	17.6
CCRP	Consumers	Cumulative %	Balance (\$000s)	Consumers	Cumulative %	Balance (\$000s)	Bad Rate	Goods to Bad
Unscorable	1,167,240		\$48,871,962	78,715		\$910,177	6.7%	13.8
320 to 572	1,390,669	5.0%	\$74,783,518	606,699	39.3%	\$16,947,885	43.6%	1.3
320 to 619	2,781,337	10.0%	\$172,885,655	900,120	58.4%	\$25,518,360	32.4%	2.1
320 to 677	5,562,675	20.0%	\$451,098,102	1,158,581	75.1%	\$35,245,582	20.8%	3.8
320 to 713	8,344,012	30.0%	\$775,884,706	1,295,766	84.0%	\$40,690,984	15.5%	5.4
Scorables	27,813,375	100.0%	\$2,852,438,223	1,542,300		\$49,970,110	5.5%	17.0

**Acquisition (New Accounts Opened within 3 months of score date)**

ERS 2.0	All Accounts			Negative Performance Delinquency 90+ or bankruptcy or collection			Bad Rate	Goods to Bad
	Consumers	Cumulative %	Balance (\$000s)	Consumers	Cumulative %	Balance (\$000s)		
Unscorable	543,160		\$9,785,787	53,258		\$139,602	9.8%	9.2
300 to 546	168,206	5.0%	\$1,468,283	74,000	43.5%	\$373,959	44.0%	1.3
300 to 604	336,411	10.0%	\$4,718,729	105,258	61.9%	\$636,468	31.3%	2.2
300 to 666	672,822	20.0%	\$15,071,960	132,319	77.8%	\$968,992	19.7%	4.1
300 to 696	1,009,233	30.0%	\$27,765,359	145,381	85.5%	\$1,184,794	14.4%	5.9
Scorables	3,364,111	100.0%	\$132,295,012	170,007	100.0%	\$1,684,813	5.1%	18.8
CCRP	Consumers	Cumulative %	Balance (\$000s)	Consumers	Cumulative %	Balance (\$000s)	Bad Rate	Goods to Bad
Unscorable	427,989		\$9,369,278	30,386		\$104,579	7.1%	13.1
320 to 561	173,964	5.0%	\$1,979,611	70,731	36.7%	\$388,438	40.7%	1.5
320 to 601	347,928	10.0%	\$5,574,788	107,132	55.5%	\$660,117	30.8%	2.2
320 to 656	695,856	20.0%	\$16,644,268	138,193	71.6%	\$990,245	19.9%	4.0
320 to 691	1,043,785	30.0%	\$30,383,744	153,822	79.8%	\$1,196,418	14.7%	5.8
Scorables	3,479,282	100.0%	\$132,711,521	192,879	100.0%	\$1,719,836	5.5%	17.0



**ERS 2.0**

**vs.**

**CCRP**

**Validation and Odds Chart**

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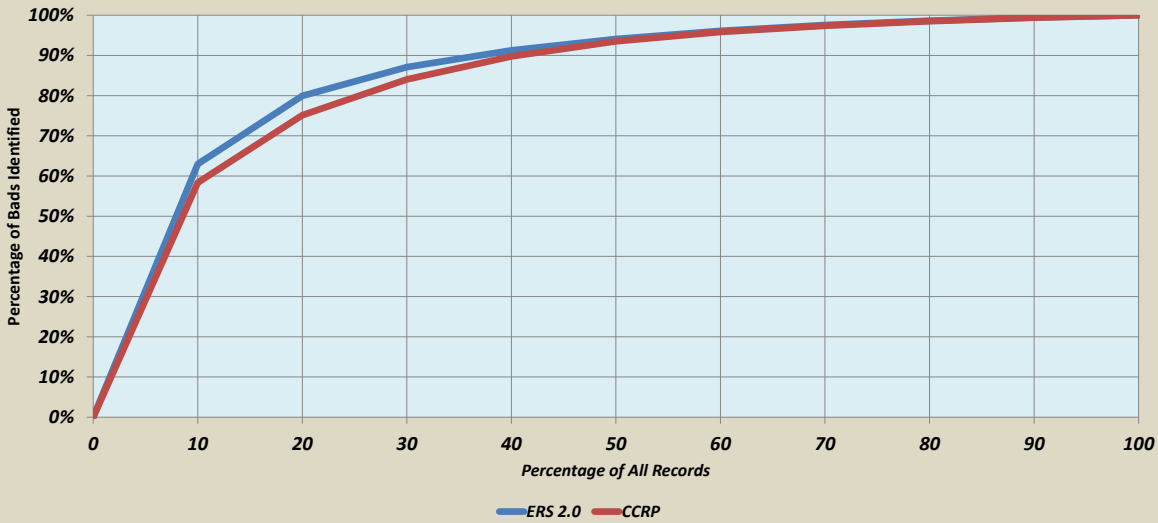
Account Management  
Acquisition

K-S	
ERS 2.0	CCRP
63.4%	58.4%
60.9%	54.7%

% Bad Records Bottom Decile	
ERS 2.0	CCRP
63.0%	58.4%
61.9%	55.5%

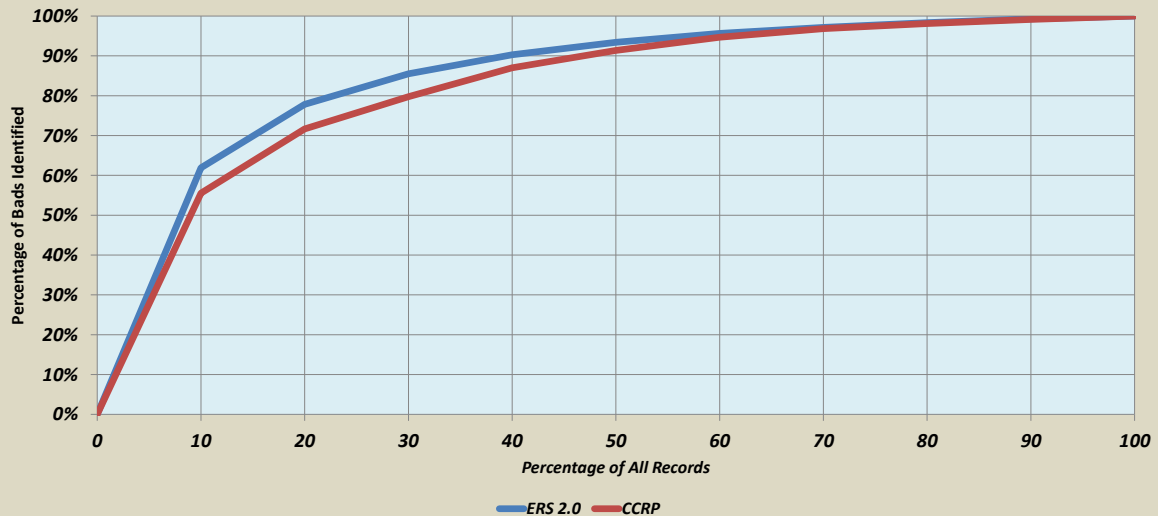
**Lift Chart**

Account Management



**Lift Chart**

Acquisition





# ERS 2.0

Equifax Risk Score  
Validation and Odds Chart

Client: All Canadian Lenders  
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Observation: February 2019  
Performance: February 2020

Application: Account Management (Existing Accounts)  
Negative Performance: Delinquency 90+ or bankruptcy or collection

Balances in table are as of February 2019

### Summary

Median Score 780	Measures of Separation		% Bad Records in Lower Percentiles			% Bad \$ in 1st Decile 53.2%	Bad Rate in Lower Percentiles		
	K-S	Gini	5%	10%	20%		10%	20%	Overall
	63.4%	71.4%	43.0%	63.0%	80.0%		33.8%	21.5%	5.4%

### Odds Chart

Score Range	All Records				Individuals With Negative Performance				Performance Within Score Range			
	Number	Cumulative Percentage	Balance (\$000s)	Cumulative Percentage	Number	Cumulative Percentage	Balance (\$000s)	Cumulative Percentage	Bad Rate	Good to Bad Ratio	% Bad \$	Good \$ to Losses
Unscorables (4.83%)	1,400,342		\$226,606		140,441		\$48,914		10.0%	9.0 / 1	21.6%	\$3.63
<b>Worst 5%</b>												
300 to 460	275,803	1.0%	\$8,525,041	0.3%	188,020	12.7%	\$4,443,511	8.7%	68.2%	0.5 / 1	52.1%	\$0.92
460 to 497	275,802	2.0%	\$10,686,953	0.7%	141,211	22.2%	\$3,690,263	16.0%	51.2%	1.0 / 1	34.5%	\$1.90
497 to 523	275,803	3.0%	\$12,370,436	1.1%	117,443	30.2%	\$3,252,197	22.4%	42.6%	1.3 / 1	26.3%	\$2.80
523 to 543	275,803	4.0%	\$14,045,092	1.6%	101,435	37.0%	\$2,950,091	28.2%	36.8%	1.7 / 1	21.0%	\$3.76
543 to 561	275,803	5.0%	\$16,036,657	2.1%	88,590	43.0%	\$2,772,781	33.7%	32.1%	2.1 / 1	17.3%	\$4.78
<b>Deciles</b>												
300 to 621	2,758,027	10.0%	\$162,140,684	5.6%	932,248	63.0%	\$27,057,074	53.2%	33.8%	2.0 / 1	16.7%	\$4.99
621 to 683	2,758,028	20.0%	\$272,535,788	15.0%	251,671	80.0%	\$10,162,744	73.2%	9.1%	10.0 / 1	3.7%	\$25.82
683 to 712	2,758,027	30.0%	\$314,543,060	25.8%	105,664	87.1%	\$4,917,105	82.9%	3.8%	25.1 / 1	1.6%	\$62.97
712 to 741	2,758,027	40.0%	\$346,503,564	37.8%	61,339	91.2%	\$2,972,170	88.7%	2.2%	44.0 / 1	0.9%	\$115.58
741 to 780	2,758,027	50.0%	\$376,288,560	50.7%	42,035	94.1%	\$2,102,979	92.9%	1.5%	64.6 / 1	0.6%	\$177.93
780 to 814	2,758,028	60.0%	\$375,794,154	63.7%	29,789	96.1%	\$1,421,572	95.7%	1.1%	91.6 / 1	0.4%	\$263.35
814 to 834	2,758,027	70.0%	\$347,556,636	75.7%	21,760	97.6%	\$950,615	97.5%	0.8%	125.7 / 1	0.3%	\$364.61
834 to 846	2,758,027	80.0%	\$291,602,638	85.7%	15,683	98.6%	\$632,269	98.8%	0.6%	174.9 / 1	0.2%	\$460.20
846 to 853	2,758,028	90.0%	\$234,383,753	93.8%	11,831	99.4%	\$379,923	99.5%	0.4%	232.1 / 1	0.2%	\$615.92
853 to 900	2,758,027	100.0%	\$179,734,744	100.0%	8,554	100.0%	\$234,922	100.0%	0.3%	321.4 / 1	0.1%	\$764.08
Scorables (95.17%)	27,580,273		\$2,901,083,580		1,480,574		\$50,831,374		5.4%	17.6 / 1	1.8%	\$56.07
Total	28,980,615		\$2,901,310,186		1,621,015		\$50,880,287		5.6%	16.9 / 1	1.8%	\$56.02



# ERS 2.0

Equifax Risk Score  
Validation and Odds Chart

Client: All Canadian Lenders  
Portfolio: All Trades in Wallet  
Geography: Canada

Observation: February 2019  
Performance: February 2020

Application: Adjudication (New Accounts)  
Negative Performance: Delinquency 90+ or bankruptcy or collection

*Accounts opened in the three months following February 2019 were used in this validation*

### Summary

Median Score 750	Measures of Separation		% Bad Records in Lower Percentiles			% Bad \$ in 1st Decile	Bad Rate in Lower Percentiles		
	K-S	Gini	5%	10%	20%		10%	20%	Overall
	60.9%	69.9%	43.5%	61.9%	77.8%	37.8%	31.3%	19.7%	5.1%

### Odds Chart

Score Range	All Records				Individuals With Negative Performance				Performance Within Score Range			
	Number	Cumulative Percentage	Balance (\$000s)	Cumulative Percentage	Number	Cumulative Percentage	Balance (\$000s)	Cumulative Percentage	Bad Rate	Good to Bad Ratio	% Bad \$	Good \$ to Losses
Unscorables (13.90%)	543,160		\$9,785,787		53,258		\$139,602		9.8%	9.2 / 1	1.4%	\$69.10
<b>Worst 5%</b>												
300 to 448	33,641	1.0%	\$167,031	0.1%	22,567	13.3%	\$90,459	5.4%	67.1%	0.5 / 1	54.2%	\$0.85
448 to 484	33,641	2.0%	\$228,119	0.3%	16,733	23.1%	\$77,105	9.9%	49.7%	1.0 / 1	33.8%	\$1.96
484 to 510	33,641	3.0%	\$285,924	0.5%	13,634	31.1%	\$72,570	14.3%	40.5%	1.5 / 1	25.4%	\$2.94
510 to 530	33,641	4.0%	\$358,734	0.8%	11,512	37.9%	\$69,618	18.4%	34.2%	1.9 / 1	19.4%	\$4.15
530 to 546	33,642	5.0%	\$428,476	1.1%	9,554	43.5%	\$64,207	22.2%	28.4%	2.5 / 1	15.0%	\$5.67
<b>Deciles</b>												
300 to 604	336,411	10.0%	\$4,718,729	3.6%	105,258	61.9%	\$636,468	37.8%	31.3%	2.2 / 1	13.5%	\$6.41
604 to 666	336,411	20.0%	\$10,353,231	11.4%	27,061	77.8%	\$332,524	57.5%	8.0%	11.4 / 1	3.2%	\$30.14
666 to 696	336,411	30.0%	\$12,693,398	21.0%	13,062	85.5%	\$215,802	70.3%	3.9%	24.8 / 1	1.7%	\$57.82
696 to 720	336,411	40.0%	\$14,205,602	31.7%	8,096	90.3%	\$145,644	79.0%	2.4%	40.6 / 1	1.0%	\$96.54
720 to 750	336,411	50.0%	\$15,570,110	43.5%	5,331	93.4%	\$107,886	85.4%	1.6%	62.1 / 1	0.7%	\$143.32
750 to 787	336,412	60.0%	\$16,699,212	56.1%	3,789	95.6%	\$95,569	91.0%	1.1%	87.8 / 1	0.6%	\$173.73
787 to 818	336,411	70.0%	\$17,408,553	69.3%	2,599	97.2%	\$66,528	95.0%	0.8%	128.4 / 1	0.4%	\$260.67
818 to 838	336,411	80.0%	\$16,527,183	81.8%	2,032	98.4%	\$44,066	97.6%	0.6%	164.6 / 1	0.3%	\$374.05
838 to 850	336,411	90.0%	\$13,931,309	92.3%	1,588	99.3%	\$24,570	99.1%	0.5%	210.8 / 1	0.2%	\$566.01
850 to 900	336,411	100.0%	\$10,187,685	100.0%	1,191	100.0%	\$15,756	100.0%	0.4%	281.5 / 1	0.2%	\$645.59
Scorables (86.10%)	3,364,111		\$132,295,012		170,007		\$1,684,813		5.1%	18.8 / 1	1.3%	\$77.52
Total	3,907,271		\$142,080,799		223,265		\$1,824,415		5.7%	16.5 / 1	1.3%	\$76.88