

COMPLETE RISK COMBINATION MATRIX

Risk Combination	Loan Count	Charge-Offs	CO Rate %
Credit <580 + LTI >50%	446	229	51.35%
Unsecured + Credit <580 + Amount <\$2K	487	219	44.97%
Credit <580 + Income <\$30K	630	249	39.52%
Unsecured + Credit <620 + Amount <\$2K	690	260	37.68%
Credit <580 + Income <\$50K + Amount <\$5K	689	250	36.28%
Credit <620 + Job <1yr + Amount <\$5K	198	38	19.19%
Credit <620 + Income <\$50K	2,173	411	18.91%
Credit <580 + LTV >100%	121	22	18.18%
Credit <580 + Job <1yr	274	41	14.96%
Credit <620 + PTI >15% + Indirect	161	24	14.91%
Credit 580-619 + Amount <\$5K	539	80	14.84%
Credit <580 + PTI >15%	156	23	14.74%
Credit 580-619 + Income <\$50K	929	106	11.41%
Unsecured + Job <1yr	510	58	11.37%
Credit 580-619 + Unsecured	880	100	11.36%
Job Tenure <6 months	703	66	9.39%
LTV >110% + Income <\$50K	160	15	9.38%
Credit 620-659 + LTI >50%	480	45	9.38%
LTV >100% + PTI >15%	259	24	9.27%
Credit 620-659 + Income <\$30K	390	36	9.23%
Credit <580 + Indirect Used	327	30	9.17%
Credit Score 580-619	1,663	145	8.72%
Credit <620 + Indirect Auto	746	64	8.58%
Indirect Auto + Credit <620	746	64	8.58%
Credit <620 + Income <\$50K + Indirect	490	42	8.57%
Credit <580 + Income <\$50K + Indirect	243	19	7.82%
Credit 620-659 + Job <1yr	282	22	7.80%
Credit <620 + DTI >43%	1,036	79	7.63%
Credit <620 + Income >\$100K	227	17	7.49%
LTV >110% + DTI >43%	94	7	7.45%
Credit 580-619 + LTV >110%	42	3	7.14%
Credit 580-619 + LTV >100%	158	11	6.96%
LTV >100% + Income <\$50K	492	34	6.91%
Credit 620-659 + LTV >110%	75	5	6.67%
Credit 620-659 + Unsecured	1,102	71	6.44%
Credit 620-659 + Income <\$50K	1,133	68	6.00%
Credit <620 + Job 5+ years	869	50	5.75%
Indirect Used + LTV >110%	144	8	5.56%
Credit <620 + Term >72mo	128	7	5.47%
Indirect Used + LTV >100%	519	28	5.39%
Credit <620 + Income >\$75K	515	27	5.24%