

# Rolling in the deep

## Key statistics, Oct 2014

|                                 |                 |
|---------------------------------|-----------------|
| Habitual revolvers              | <b>22.15%</b>   |
| Delinquent borrowers            | <b>5.15%</b>    |
| Charge-off rate                 | <b>~5.4%</b>    |
| Rollover ratio                  | <b>15.3%</b>    |
| Defaulted borrowers             | <b>&lt;0.2%</b> |
| Average number of credit cards  | <b>6</b>        |
| Average banking relationship    | <b>3</b>        |
| Average credit score (of 2,000) | <b>1,916</b>    |

~ estimated

## Proportion of people with the best and worst credit score

| RISK GRADE     | Nov 2013 | Nov 2014      |
|----------------|----------|---------------|
| AA (1911-2000) | 36.68%   | <b>36.07%</b> |
| HH (1000-1723) | 4.51%    | <b>4.73%</b>  |

## Terms and definitions

|                      |  |
|----------------------|--|
| Habitual revolvers   | They have not paid their outstanding balances in full for at least three consecutive months          |
| Delinquent borrowers | They have accounts that are 30 or more days past due, or closed with outstanding balance             |
| Charge-off rate      | Bad credit-card debt written off as a proportion of average rollover balance                         |
| Rollover ratio       | Credit card balances outstanding for 30 days or longer as a percentage of total credit card balances |
| Defaulted borrowers  | Consumers with a card status that has been written off as bad debt                                   |