FICO™

Here's the most complete, authoritative list of FICO Classic Reason Codes (two-digit numeric codes) explaining why your score may be lower, based on the official PDF used by lenders:

📉 FICO Classic Reason Codes (Negative Factors)

Code	Factor Description
00	No adverse factor – nothing significantly lowering score
01	Amount owed on accounts is too high
02	Level of delinquency on accounts
03	Proportion of loan balances to loan amounts is too high
04	Lack of recent installment loan information
05	Too many accounts with balances
06	Too many consumer-finance company accounts
07	Account payment history is too new to rate
08	Too many inquiries in the last 12 months
09	Too many accounts recently opened
10	Proportion of balances to credit limits on revolving accounts is too high
11	Amount owed on revolving accounts is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time all accounts have been established
15	Lack of recent revolving (bank/national) account info
16	Lack of recent revolving account info (other)
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Date of last inquiry too recent
20	Time since derogatory public record or collection is too short
21	Amount past due on accounts
22T	Serious delinquency, derogatory public record or collection filed
23	Number of bank/natl. revolving accounts with balances
24	No recent revolving balances reported
25	Length of time installment loans have been established
26	Number of revolving accounts
27	Too few accounts currently paid as agreed
28	Number of established accounts
29	No recent bank/natl. revolving balances
30	Time since most recent account opening is too short
31	Amount owed on delinquent accounts
36	Payments due on accounts
38	Serious delinquency/public record or collection filed
39	Serious delinquency (e.g., 90+ days late)
40	Derogatory public record or collection filed
50	Lack of recent retail account information
51	Number of active retail accounts
52	Number of active bank/natl. revolving accounts
53	Lack of recent consumer-finance account information
54	Number of recently opened consumer-finance accounts
55	Number of accounts with delinquency (retail/other)
56	Amount owed on retail accounts

57	Time since the most recent retail account established
58	(Repeated) Length of time accounts have been established
59	Lack of recent bank revolving account information
60	No recent bank/natl. revolving balances
61	Proportion of balances to credit limits on bank revolving accounts
62	Lack of recent installment loan information
63	Proportion of loan balances to loan amounts
64	Lack of recent revolving account information
65	No recent revolving balances
66	Amount owed on bank/natl. revolving accounts
67	Amount of bank card credit extended
68	Monthly payment due on accounts
69	Amount owed on revolving accounts
70	Level of delinquency on accounts
71	Lack of prior revenue based on payment pattern
74	Number of open installment loans
80	Too many recently opened bank/natl. revolving accounts
81	Frequency of delinquency
82	No mortgage loans reported
83	Proportion of revolving balances to total balances is too high
85	Too few active accounts
86	Time since the most recent revolving account established
87	Amount of credit available on revolving accounts
88	Number of revolving accounts with balances higher than limits
97	Lack of recent auto loan information
98	Length of time consumer-finance company loans have been established
99	Lack of recent consumer-finance account information

ℹ️ Notes & Usage

- These codes are used across Classic FICO Score, Auto FICO, Bankcard FICO, Installment Loans, Personal Finance versions.
- When you review your FICO score (e.g., via myFICO), you'll often see up to 4 top "reason codes" that had the biggest impact—typically negative factors.
- Code 00 means no clear adverse factor—they simply couldn't pinpoint one major issue.
- Code 22T flags very serious issues, such as 90+ days late payments or public records.