FICO® SCORE

FICO® Scores

Reason Codes and Statements
(Key Factors)

Exclusion Codes

Including FICO® Industry Scores and FICO® Scores NG

Revised June 2025

Score Factors, Reason Codes, and Statements

Reason Statements/Score Factors	FICO® Score NG	FICO® Score		
	All CRAs	Equifax	TransUnion	Experian
Account payment history is too new to rate	A0	07	07	07
Accounts last reported in delinquent status	A1			
Amount of credit available on revolving accounts	A2			
Amount owed on accounts is too high	A3	01	01	01
Amount owed on bank/national revolving accounts	A4			
Amount owed on collections filed	A5			
Amount owed on delinquent accounts	A6	34	31 (I,T)[1,2]	34 (I,T)[1,2]
Amount owed on personal loans is high		44 (T) [2]	44 (T) [2]	44 (T) [2]
Amount owed on recently opened accounts is too high	A7			
Amount owed on recently opened bank/national revolving accounts is too high	A8			
Amount owed on recently opened consumer finance company accounts is too high	A9			
Amount owed on recently opened retail accounts is too high	B0			
Amount owed on recently opened revolving accounts is too high	B1			
Amount owed on recently opened sales finance company accounts is too high	B2			
Amount owed on retail accounts	B3	56*	56*	56*
Amount owed on revolving accounts	B4			
Amount owed on revolving accounts is too high	B5	11	11	11
Amount paid down on recently active installment loans is low		45 (T)[2]	45 (T)[2]	45 (T)[2]
Amount past due on accounts	B6	21	21	21
Bankruptcy filing reported	D0			
Date of last inquiry too recent	D1		19	
Delinquency on accounts	D2			
Delinquency on recently opened accounts	D3			
Derogatory public record or collection filed	D4	40	40	40
High balance to limit ratio over time on bank revolving/other rev accts		63 (T)[2]	63 (T)[2]	63 (T)[2]

		Equifax	TransUnion	Experian
High balance to limit ratio over time on retail revolving accounts		68 (T)[2]	68 (T)[2]	68 (T)[2]
High number of established accounts		47 (T)[2]	47 (T)[2]	47 (T)[2]
High number of monthly balance increases on bank rev/other rev accts		61 (T)[2]	61 (T)[2]	61 (T)[2]

Reason Statements/Score Factors	FICO® Score NG	FICO® Score		
	All CRAs	Equifax	TransUnion	Experian
High ratio of recent to historical balances on bank rev/other rev accts		84 (T)[2]	84 (T)[2]	84 (T)[2]
Insufficient installment payment history	F0			
Lack of recent auto finance loan information	F3	98 (I)[1]		
Lack of recent auto loan information	F4		97 (I)[1]	98 (I)[1]
Lack of recent bank/national revolving information	F5	15	15	15
Lack of recent consumer finance company account information	F6			
Lack of recent installment loan information	F7	32	04	32
Lack of recent non-mortgage installment loan info	F9			
Lack of recent reported mortgage loan information	F8			
Lack of recent retail account information	G0	50*	50*	
Lack of recent revolving account information	G1	16	16	16
Lack of recently established credit accounts	F1			
Lack of recently established revolving accounts	F2			
Length of time accounts have been established	J0	14	14	14
Length of time auto accounts have been established	J1			
Length of time bank/national revolving accounts have been established	J2			
Length of time consumer finance company loans have been established	J3	42*	98*	
Length of time installment loans have been established	J4	25 (I,T)[1,2]	25 (T)[2]	25 (I,T)[1,2]
Length of time open installment loans have been established	J6			36 (I)[1]
Length of time reported mortgage accounts have been established	J5			
Length of time retail accounts have been established	J7			
Length of time revolving accounts have been established	J8	12	12	12

Reason Statements/Score Factors		Equifax	TransUnion	Experian
Level of delinquency on accounts	D6	02	02	02
No mortgage loans reported	G2			
No recent bank/national revolving balances	G3	29 (T)[2]	29	29 (T)[2]
No recent non-mortgage balance information	G4	17	17	17
No recent retail balances	G5	41*	41*	41*
No recent revolving balances	G6	24	24	24
Number of accounts currently in delinquent status	M0			

Reason Statements/Score Factors	FICO® Score NG	FICO® Score		
	All CRAs	Equifax	TransUnion	Experian
Number of accounts with delinquency	M1	18	18	18
Number of accounts with recent delinquency	M2			
Number of active bank/national revolving accounts	M3			
Number of active retail accounts	M4			
Number of adverse/derog public records	M5			
Number of bank/national revolving accounts	M7			
Number of bank/national revolving accounts with balances	M6	23	23(T)[2]	23(T)[2]
Number of bank/national revolving or other revolving accounts	M8			
Number of collections filed	M9			
Number of finance co accts established relative to length of finance hist	N0			
Number of consumer finance company inquiries	N1			
Number of established accounts	N2	28	28	28 (I)[1]
Number of open installment loans	N3			
Number of recently opened consumer finance company accounts	N4			
Number of retail accounts	N5			
Number of retail accounts with balances	N6			
Number of revolving accounts	N7	26 (I)[1]		
Number of revolving accounts with balances higher than limits	N8			
Payments due on accounts	X0			46*

Proportion of balance to limit on auto accounts is too high	P0			
Proportion of balance to limit on consumer finance company accounts is too high	P2 (TU, EXP)			
Proportion of balance to limit on consumer finance company accounts is high	P2 (EFX)			
Proportion of balance to limit on delinquent accounts is too high	P1			
Proportion of balance to limit on retail accounts is too high	P3			
Proportion of balance to limit on retail revolving accounts is high		48 (T)[2]	48 (T)[2]	48 (T)[2]
Proportion of balance to limit on sales finance company accounts is too high	P7			
Proportion of balances to credit limits on bank/national revolving accounts is too high	Q1 (TU, EXP)			
Proportion of balance to limit on bank/national revolving accounts is high	Q1 (EFX)			
Proportion of balance to loan amount on personal loans is high		49 (T)[2]	49 (T)[2]	49 (T)[2]

Reason Statements/Score Factors	FICO® Score NG	FICO® Score		
	All CRAs	Equifax	TransUnion	Experian
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	P5 (TU)		10	
Ratio of balance to limit on bank revolving or other rev accts too high	P5 (EFX, XPN)	10		10
Proportion of balances to credit limits on revolving accounts is too high	P6			
Proportion of balances to loan amounts on mortgage loans is too high	P8			
Proportion of loan balances to loan amounts is too high	P9	33	03	33
Proportion of revolving balances to total balances is too high	Q0			
Serious delinquency	D7	39	39	39
Serious delinquency, and public record or collection filed	D8	38	38	38
Time since account activity is too long	J9			
Time since delinquency is too recent or unknown	K0	13	13	13
Time since derogatory public record or collection is too short	K1	20	20	20
Time since high balance to limit ratio on bank revolving/other rev accts		89 (T)[2]	89 (T)[2]	89 (T)[2]
Time since most recent account opening is too short	K2	30	30	30

Reason Statements/Score Factors	FICO® Score NG	FICO® Score		
	All CRAs	Equifax	TransUnion	Experian
Time since most recent auto account opening is too short	K3			
Time since most recent bank/national revolving account opening is too short	K4			
Time since most recent consumer finance company account opening is too short	K5			
Time since most recent installment loan account opening is too short	K6			
Time since most recent retail account established	K7			
Time since most recent revolving account established	K8			
Time since most recent sales finance company account opening is too short	K9			
Too few accounts currently paid as agreed	R0	19	27	19
Too few accounts with balances	R1			
Too few accounts with recent payment information	R2	31		31 (I)[1]
Too few active accounts	R3			
Too few bank/national revolving accounts	R4	03		03
Too few bank/national revolving accounts with recent payment information	R5			
Too few consumer finance company accounts with recent payment information	R6			
Too few installment accounts	R7			

Reason Statements/Score Factors	FICO® Score NG	FICO® Score		
	All CRAs	Equifax	TransUnion	Experian
Too few retail accounts	R8			
Too few retail accounts with recent payment information	R9			
Too few revolving accounts	S0			
Too few revolving accounts with recent payment information	S1			
Too few sales finance company accounts with recent payment information	S2			
Too many accounts recently opened	T0	09	09	09
Too many accounts with balances	T1	05	05	05
Too many bank/national revolving accounts	T2	04		04
Too many consumer finance company accounts	T3	06	06	06
Too many inquiries last 12 months	T5	08	08	08
Too many installment accounts	T4			

Too many recently active accounts	T6			
Too many recently active auto accounts	T7			
Too many recently active bank/national revolving accounts	T8			
Too many recently active consumer finance company accounts	T9			
Too many recently active installment loan accounts	U0			
Too many recently active retail accounts	U1			
Too many recently active sales finance company accounts	U2			
Too many recently opened accounts with balances	U4			
Too many recently opened bank/national revolving accounts	U5			
Too many recently opened bank/national revolving accounts with balances	V4			
Too many recently opened consumer finance company accounts	U6			
Too many recently opened installment accounts	U7			
Too many recently opened retail accounts with balances	U8			
Too many recently opened revolving accounts	U9			
Too many recently opened revolving accounts with balances	V0			
Too many recently opened sales finance company accounts	V1			
Too many retail accounts	V2			
Too many revolving accounts	V3			

Notes

- Duplicate, valid reason codes on a given credit report are not possible. For example, the same reason code will not appear more than once for any credit file. Fewer than four valid reason codes may be returned, such as for high-scoring credit files.
- Credit grantors should consult with their own Legal and Compliance departments for advice, review, and modify the narrative reasons, as deemed appropriate, prior to use.

- For score factors, reason codes, and statements for FICO® Score XD, contact your score provider.

1 (I) denotes reason codes only used in one or more FICO® Industry Scores (formerly known as Industry Options) but which is not currently used in the base model. Thus, if you are coding for the FICO® Auto Score, Bankcard Score, you need only account for the base FICO® Score codes plus the industry codes (I)

2 (T) denotes reason codes added for FICO® Score 10 T that are not currently used in the base model. Thus, if you are coding for the FICO® Score 10 T, you need to account for the base FICO® Score codes plus the codes marked (T).

* denotes reason code reserved for future use.

All other reason codes and statements listed may apply to any of the FICO® Score models.

Exclusion Codes

An exclusion code is returned in place of the score if the consumer's report meets one of the following exclusion criteria[1]:

FICO® Score Exclusion Codes – Equifax[2]	
Code	Definition
L0	Subject deceased indicated
L1	No trade lines
L2	Insufficient or unknown trade line history
L3	No recently reported trade line information (no trade line updates in last 6 months)
L4	No trade lines reported with valid current status
L5	Record unable to be scored

FICO® Score Exclusion Codes – Experian[3]	
Code	Definition
9000	The Credit Profile contains more than 500 trade lines, inquires and public records
9001	The Profile report contains one or more trade lines having a deceased status
9002	The Profile report does not contain any trade lines with a status date within the last six (6) months OR a balance within the last six (6) months.
9003	The Profile report does not contain any trade lines that have been open for at least six (6) months.

FICO® Score Exclusion Codes – TransUnion [4]	
Code	Definition
2	Not Scored. Subject Deceased. [online environment only]
3	Not Scored. Insufficient Credit. [online environment only]
D	Subject deceased indicated [batch environment only]
F	File unavailable for scoring [batch environment only]
N	No trade lines [batch environment only]

I	Insufficient or unknown trade line history [batch environment only]
R	No recently reported trade line information (no trade line updates in last 6 months) [batch environment only]
Z	Record unable to be scored [batch environment only]

For exclusion codes for FICO® Score XD based on Equifax Data, contact your score provider.

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[1] These Exclusion codes pertain to all versions of FICO® Scores, except for FICO® Score XD.

[2] © 1258-2007 Equifax Inc. Source: *Equifax System-to-System Model Manual*

[3] © 2006 Experian. Source: *Experian Products and Services Risk Models* [4] © 2008 TransUnion LLC. Source: TransUnion credit reporting format.