

SCOR - A new company based on proven strategies and great ambitions

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SCOR

Notice

Certain statements contained in this presentation are forward-looking statements, of necessity provisional, that are based on risks and uncertainties that could cause actual results, performance or events to differ materially from those in such statements.

Additional information regarding risks and uncertainties is set forth in the **2007** annual report of the company.

The Group's financial information is prepared on the basis of IFRS and interpretations issued and approved by the European Union.

The presented accounts for Q1 2008 results are unaudited and include full consolidation of Converium and Revios.

The pro-forma financial information as of 31 March 2007 is unaudited and presented to illustrate the effect on the Group's income statement of the Converium acquisition as if the acquisition had taken place on 1st January 2007.

1

A twin-engine group based on proven strategies

2

Life engine – An attractive market delivering consistency and stability to the Group

3

Non-Life engine – Focus on profitability and diversification

4

Well on track to achieve 2010 targets

A new company based on proven strategies and great ambitions

Back on Track

- Introduction
- Restoring confidence
 - Detailed balance sheet review
 - 2002 – a promising year
- Restoring profitability
 - Overall strategy
 - Detailed strategy
 - Management and organisation
- Conclusion

SCOR 18 November 2002 1

Nov 2002 – mid 2004
Back on Track

mid 2004 – mid 2007
Moving Forward
New SCOR

mid 2007 – mid 2010
Dynamic Lift

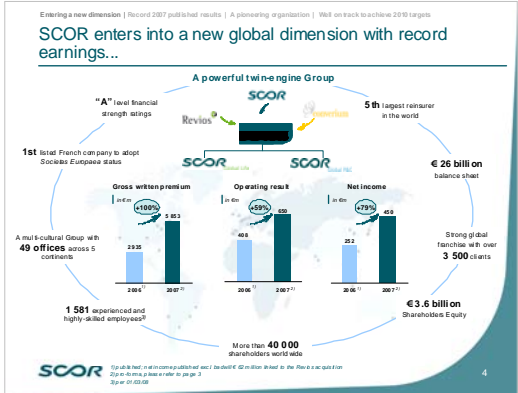
6. The objectives of the "Moving Forward" plan

5. The Group's vision

*"The SCOR Group's strategy is to be a **medium-sized** reinsurance company, with **worldwide operations**, practising **selectively in all the different branches** of reinsurance, with an underwriting policy focused on **profitability**, developing **value-added services**, complying with a **prudent investment policy**, in order to offer its customers the **level of security** that they expect of it."*

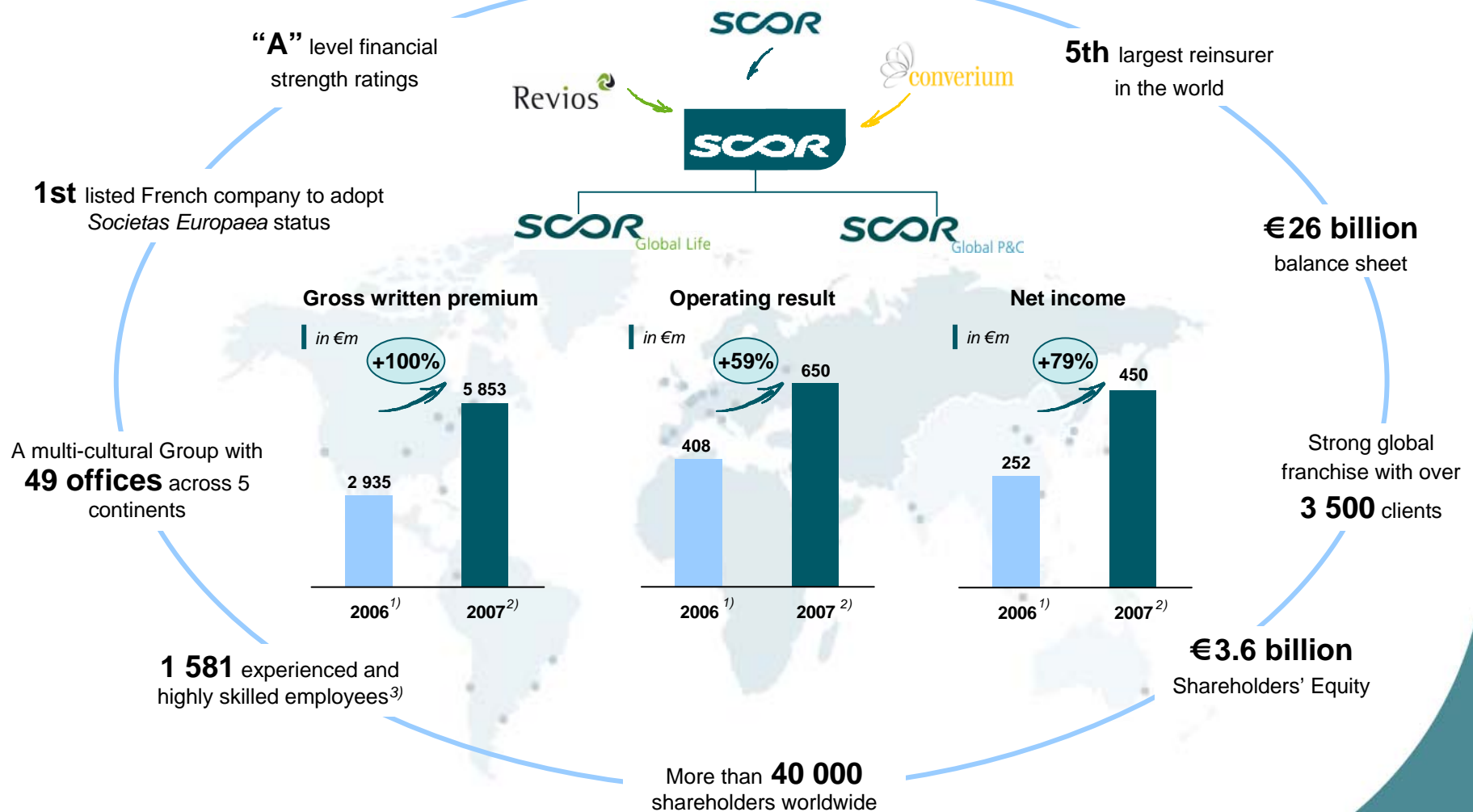
Denis Kessler – June 2003

SCOR Moving Forward - September 2004 21



SCOR enters a new global dimension with record earnings...

A powerful twin-engine Group



1) published; net income published excl. badwill of € 62 million linked to the Revios acquisition
 2) pro-forma
 3) per 01/03/08

...with a robust capital shield and a focus on shareholder value creation

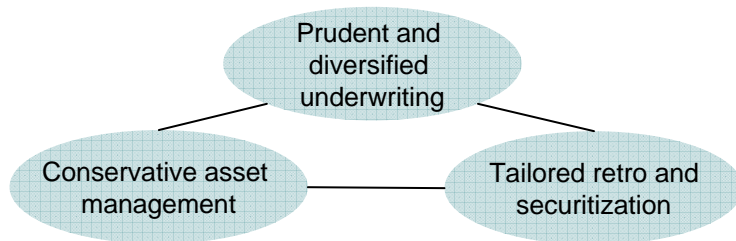
Capital shield

Solid balance sheet *(published)*

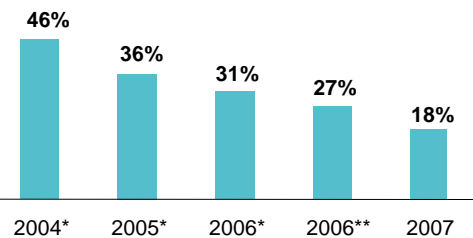
in €m

	2007	
Investments	19 022	▪ € 26 bn total assets
Gross reserves ¹⁾	19 192	▪ Non-Life reserves € 10.2 bn
Shareholders' Equity ²⁾	3 629	▪ Book value per share increased by € 0.5
Book value per share ³⁾ (€)	20.0	

Clear and transparent strategy



Low leverage - high financial flexibility



* SCOR financial leverage based on Moody's publication

** SCOR financial leverage excluding the Senior Debt maturing in June 07

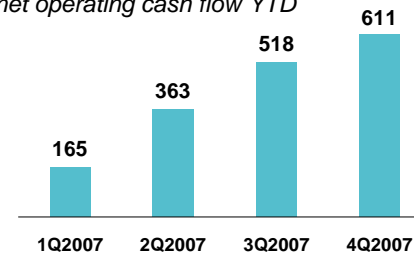
Shareholder value

Strong earnings *(pro-forma)*

	2007	
Net combined ratio	99.3%	▪ Net technical Non-Life ratio 92.1%
Life operating margin	7.7%	▪ Expense ratio 7.2%, to be improved by synergies
Net income (€m)	450	
ROE	12.7%	

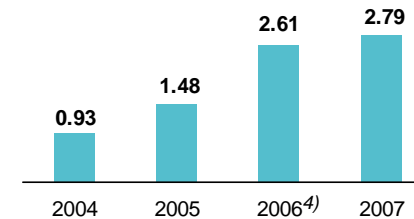
Positive trend in operating cash flow *(published)*

in €m, net operating cash flow YTD



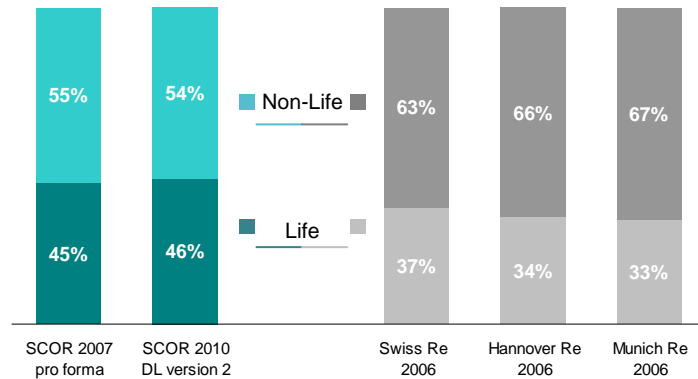
4 years of positive EPS trend *(published)*

in €m



“Twin-Engine” strategy is driving SCOR’s highly diversified portfolio

Well balanced Non-life and Life portfolios...



- A high diversification level thanks to:
 - ‘Twin-engine’ strategy relying on a balanced Life and Non-Life portfolio
 - Each portfolio bearing its own diversification drivers:
 - Geographical spread
 - Balanced by line of business
 - Strong ALM leading to limited asset risks

... leading to a high business diversification

SCOR Global Life



Split of total premiums 2007

SCOR Global P&C



1

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Life engine – An attractive market delivering consistency and stability to the Group

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Well on track to achieve 2010 targets

SCOR Global Life offers top-class expertise and service in a market with high barriers of entry

Attractive Life reinsurance market with high barriers of entry

- Committed long-term partnerships
- No space for opportunistic behavior
- Strong client network required
- Extremely knowledge- and expertise-driven industry
- No capacity-driven market in terms of technical risks
- Lower volatility of profits and higher predictability of results and cash flows
- Almost all business is directly written
- Long-lasting acquisition process for new business of 6 to 12 months
- Demanding regulatory requirements
- Local nature of the business supports the high barriers of entry

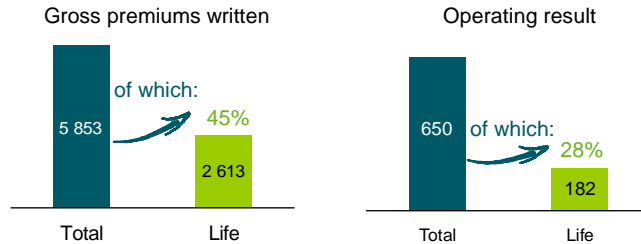


- **Strong position** in Continental Europe and the UK/Ireland, critical size in the US
- **Strengthens and sets up local presence and expertise with dedicated teams** worldwide
- Aims at **long-term relationships** with its clients, based on **partnerships providing tailor-made, innovative solutions**
- Establishes to cross fertilize experience through **global product line management**
- Offers **top-class client service** with **full product, medical underwriting, financial and actuarial support** backed by **advanced research centers** in key fields
- **Maximizes cooperation with ReMark team** – locally and centrally – to boost new business potential
- Experiences low volatility in **non-proportional and direct client relationship** business
- Further **reduces volatility** of the balance sheet **against peak risks** (e.g. Mortality swap)

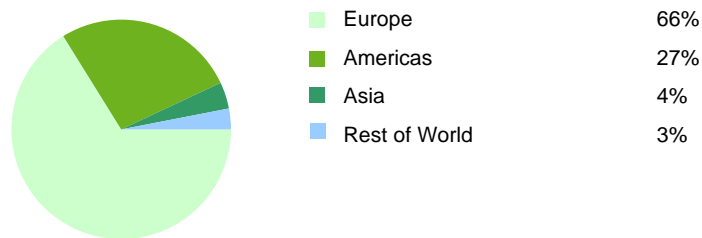
SCOR's Life engine delivers consistency and stability

Key Data (2007, pro-forma)

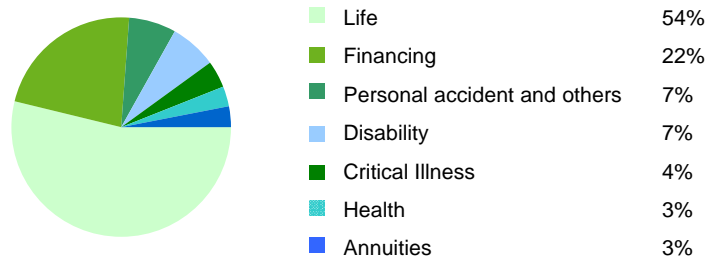
in €m



Geographic split by premium



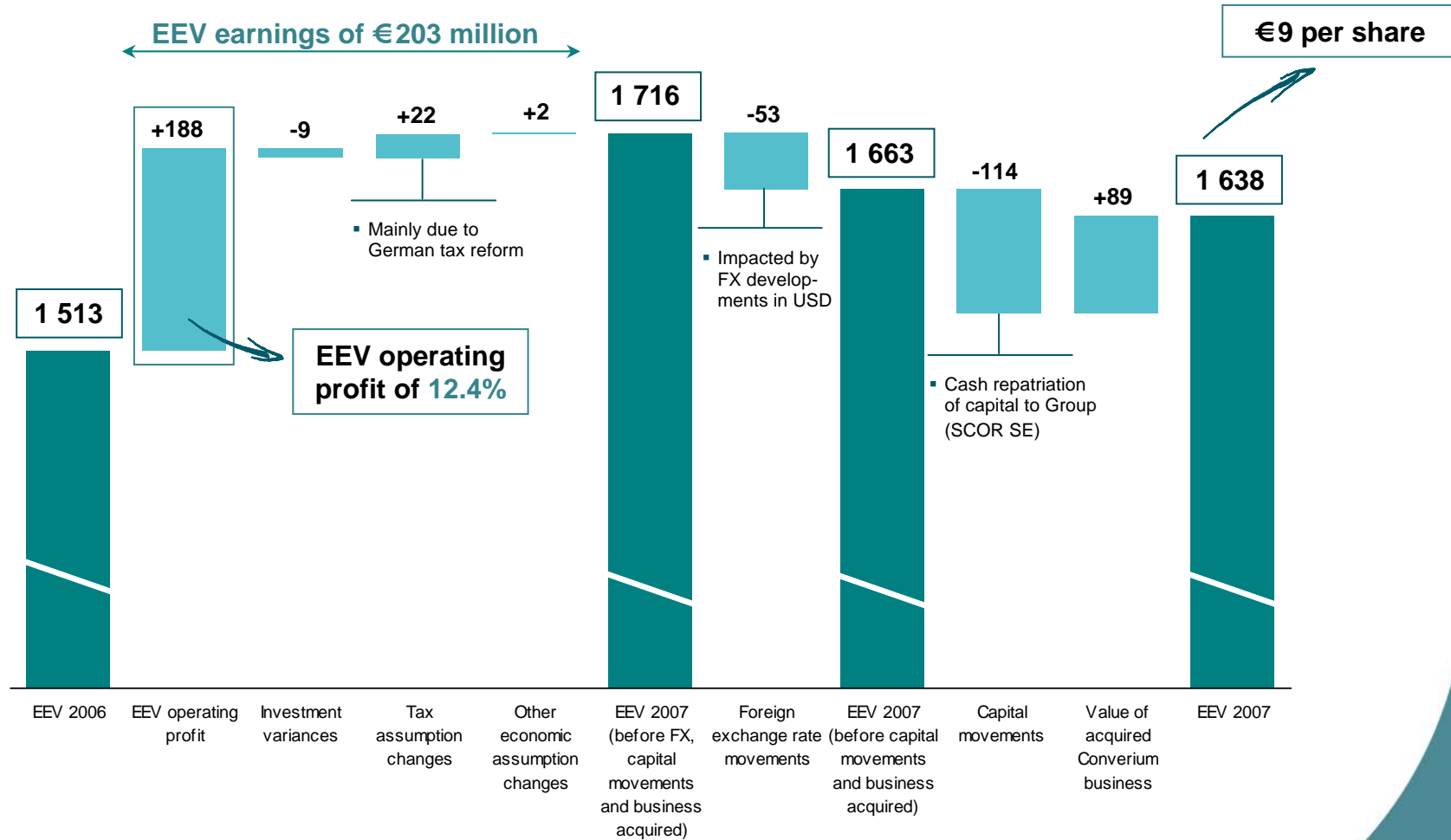
Split by lines of business by premium



- Is a **leading Life reinsurer** in key markets, especially in Europe and in many Asian markets, reaching critical size in North America, further strengthening market positions in Latin America, CIS and the Middle East
- Offers **full product and actuarial support** backed by advanced research centers in key fields
- Business approach is local and organized through 4 Market Units, supported and supervised by central functions
- Has strong local presence with a network of **24 offices** which serve over **80 countries**
- Aims at **long-term relationships** with its clients, **based on partnerships providing tailor-made, innovative solutions**
- Foresees a favorable outlook to achieve targets set in Dynamic Lift plan

SCOR Global Life EEV reaches € 1.64 billion driven by € 188 million operating profit

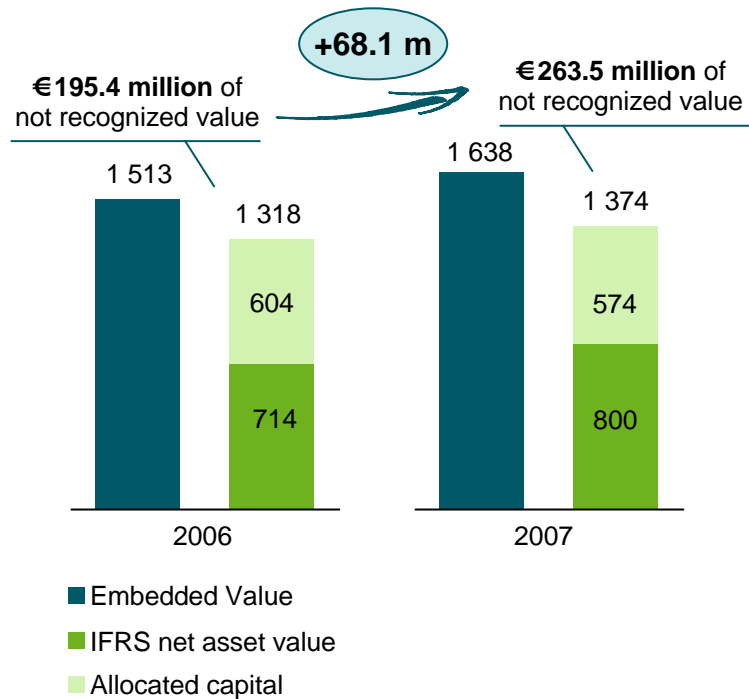
after tax, in €m



Significant growth of € 68 million in value not recognized under IFRS

Value not recognized under IFRS

in €m

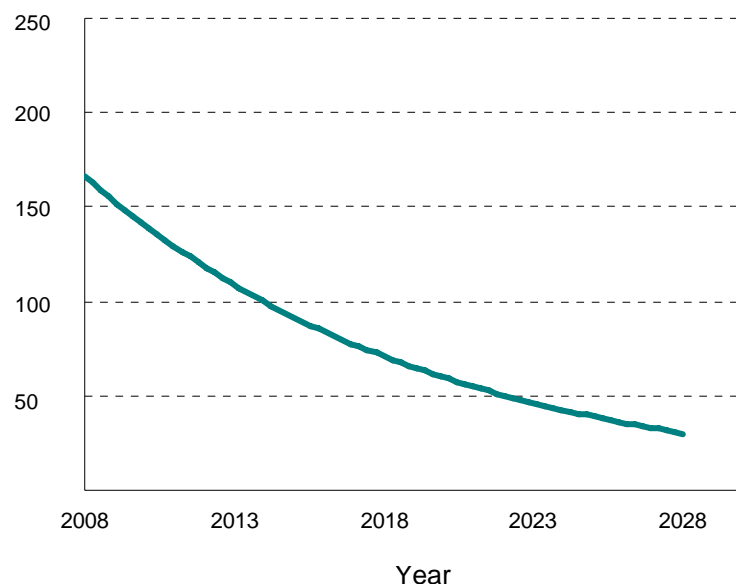


- EEV is more suitable to capture the economic value of Life business than IFRS accounting
- SCOR Global Life has created a substantial amount of off-balance sheet value (€ 263.5 million)
- Due to PGAAP-Accounting Converium's contribution to the not recognized IFRS value is negligible

Mature business book expected to provide substantial distributable cash flow over the next years

Trendline¹⁾ of expected annual distributable²⁾ cash flow

in €m, net of maintenance expenses and tax



- Existing business book strongly contributes to the overall distributable cash flow in the near future
- Expected undiscounted distributable cash flow is projected to emerge
 - 50% within the first 8 years
 - 75% within the first 15 years
 - 90% within the first 24 years
- The steady flow of substantial profits from in-force business enables the company to fund new business growth and to upstream capital to the Group (SCOR SE)

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Well on track to achieve 2010 targets

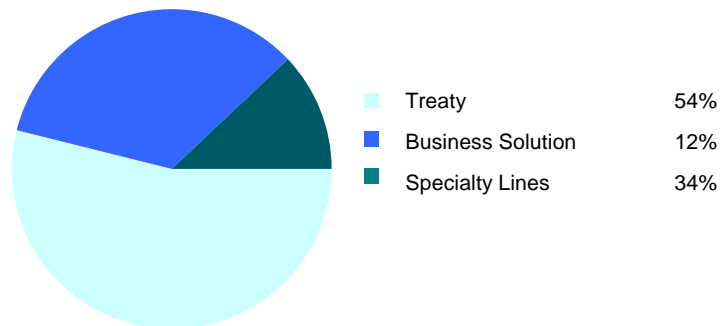
SCOR Global P&C is committed to reinsurance and a worldwide presence...

Worldwide Presence



Business Area Split (by premium; 2008 Business Plan)

Total premium 2008 (pro-forma): €3.1 bn



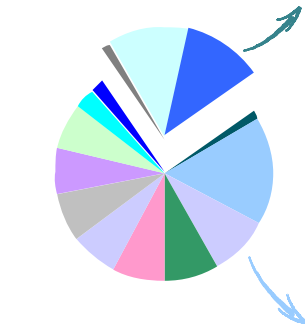
- Global reach and broad band of capabilities to serve our clients in the best possible way...but voluntarily underweighted in the US
- Primary focus on reinsurance
- Niche insurance business very selectively pursued
- Two strong balanced core business areas ...
 - Treaty P&C: Very much market specific, deserving a multi-domestic approach
 - Business Solutions & Specialty Lines: More global and, to a large extent, uncorrelated between themselves and with Treaty P&C
- ...managed with the required coordination (cross-selling and leveraging)
- ...to provide a competitive/attractive range of customized solutions

...with an excellent business position in Business Solutions and Specialty Lines...

Portfolio Mix by Line of Business

2008 expected

Business Solutions: € 372 m



Specialty Lines: € 1 054 m

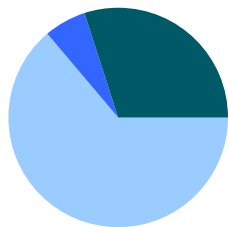
Natural Resources	12%
Industrial & Commercial Risks	12%
Cedant Fac. Serv.	1%
Lloyd's	16%
Agriculture	9%
Credit & Surety	8%
Engineering	8%
MDU	7%
GAUM	7%
IDI	7%
Marine	7%
Space	3%
Aviation	2%
US Cat	1%

SCOR Global P&C

- SCOR shows **excellent capabilities** in attractive Specialties, which is a strong differentiator in the market
- Confirms strong market position in Aviation, Credit & Surety, Engineering, Marine
- Maintains **position in top league** for Agricultural, Decennial, Space
- Introduces Decennial in new markets
- Very actively **explores and develops new opportunities** of significant size: Captives, Affinity Groups, Lloyd's
- Grows Business Solutions strongly with expected market upturn in 2010

Portfolio Mix by Type of Business

2008 expected



Proportional	64%
Non-Proportional	6%
Facultative	30%

- Further improves the **diversification of the entire Group**
- Manages to be less affected by **cycles** of individual lines of business

... resulting in strong operating performance for Q1 2008

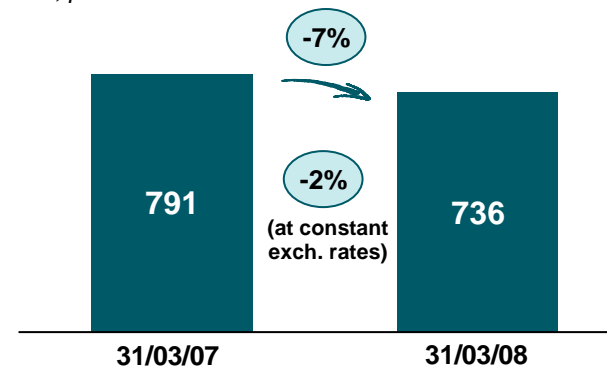
Profit & Loss

in €m, pro-forma

	Q1 2007	Q1 2008	Variation
Gross written premiums	791	736	-7%
Net earned premiums	692	657	-5%
Technical management Costs	54	45	-17%
Net investment income <i>(gross of expenses)</i>	119	84	-29%
Operating result	96	71	-26%
Net combined ratio ¹⁾	102.7%	98.8%	-3.9 pts

Gross written premium development

in €m, pro-forma



Non-Life Loss Ratio SCOR vs. Peers (Q1 2008)

Loss ratio components (Source: Credit Suisse)

	Attriti-tional losses	Cat losses	Total loss ratio	Reserve releases	Total LR, excl. Reserve releases
Hannover Re	68.3%	6.8%	75.1%	0.0%	75.1%
Munich Re	64.1%	10.7%	74.8%	0.0%	74.8%
Swiss Re	61.2%	8.1%	69.3%	5.0%	74.3%
SCOR	63.8%	6.8%	70.6%	1.8%	72.4%

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Integration process well on track

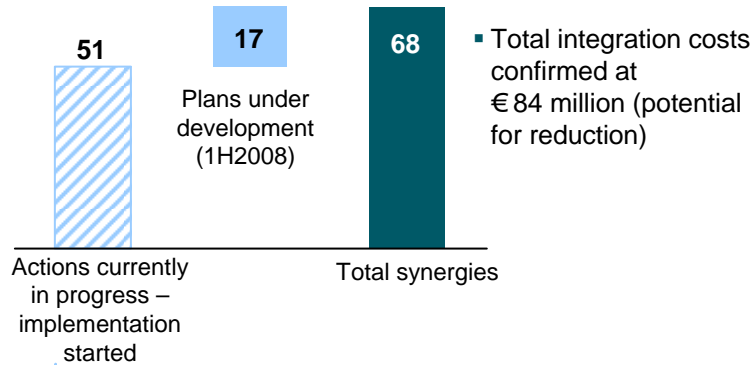
		Completed	Work in progress	Due in
Organization	Mobilize key talents and announce new management teams	✓		
	Harmonize and merge incentive schemes	✓		
	Harmonize and merge compensation	✓		
	Confirm synergy targets of both companies	✓		
	Implementation of synergy plan and restructuring		✓	H1 2008
Underwriting	Design common underwriting plan	✓		
	Establish and announce underwriting teams in time for the renewals	✓		
	Merge all Life operations into SCOR Global Life	✓		
	Negotiate with joint venture partners	✓		
Risk Management	Confirm Converium's reserves by external study	✓		
	Establish common risk control tools	✓		
	Finalize a common ERM platform		✓	H1 2008
	Define common retrocession policy and programs	✓		
	Resolve outstanding legacy legal matters (Converium SEC Matters & Class Action)		✓	2008 ¹⁾
Finance	Integrate financials as of Q3 2007 (provisional purchase price allocation)	✓		
	Squeeze out merger process	✓		



¹⁾ Please note - Additional disclosure provided for SCOR Switzerland Holding AG legacy litigations in the consolidated Interim Report as of September 30th, 2007 (published on www.scor.com)

Streamlining of operations underway

Pre-tax annual synergy targets of EUR 68m confirmed (of which EUR 35m in 2008)

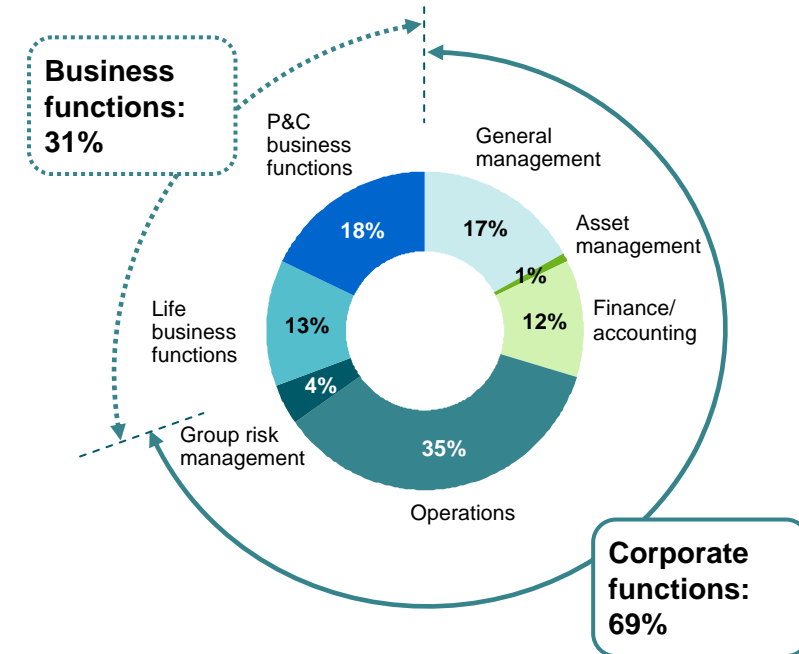


Strong savings identified in non-personnel costs

Impact on total cost run rate to be realized by:

	Total	31/12/08	31/12/09
Net attrition of personnel	13	13	0
Savings on external fees	21	12	9
Savings on IT	6	4	2
Savings on corporate costs ¹⁾	6	6	0
General office expenses	5	0	5
TOTAL	51	= 35	+ 16

Synergies split per function (estimation as of March 2008, all inclusive)



- Synergy focusing on corporate functions
- 3 headquarters dissolved into hub structure

Delivering value to shareholders while providing optimal security to clients

In a challenging environment, SCOR aims over the next 3 years:

To secure a ROE of 900 bps above risk free rate over the cycle

To provide an “A+”¹⁾ level of security to clients by 2010

To self-finance the development of the Group over the next 3 years

To return excess capital to shareholders by various means

APPENDICES

Appendix A: Active positioning in a changing Life environment

Appendix B: SCOR Global P&C anticipates the challenges ahead

Appendix C: Successful combination of SCOR and Converium P&C portfolios

Appendix D: Strong Life European Embedded Value development in 2007

Appendix E: Life Q1 results

Appendix F: Asset Management

Appendix G: Unrealized gains and losses, investment income, structured products

Appendix A: Active positioning in a changing Life environment

Adapting to a changing risk & new regulatory environment

(ageing of the population, new regulatory constraints, emergence of new distribution channels)

- Advanced research centers in LTC, longevity & mortality
- Strong presence in the bancassurance sector and telemarketing¹⁾
- Actively preparing for Solvency II, which offers new reinsurance opportunities



Facing more global client needs and increased retention

- Global client initiatives: Providing integrated solutions across the globe
- Global Product Line management: Leveraging our expertise worldwide
- Moving up into the value chain: Remark
- Increasing local presence in emerging markets, active marketing activity and enhanced services

Supporting Life insurance companies with capital market solutions

- Transferring risk to the capital market, e.g. Mortality Swap
- Partnering with banks for handling the financial risks

Taking advantage of a market with proven high barriers of entry

- SCOR Global Life has actively taken part in the consolidation process
- Enhanced market clout and economies of scale and competitive edge in product design capability

Appendix B: SCOR Global P&C anticipates the challenges ahead

Adapting to a changing risk & new regulatory environment (*ageing of the population, new regulatory constraints, emergence of new distribution channels*)

- Actively preparing for Solvency II, which offers new reinsurance opportunities
- Continuous monitoring of legal and regulatory requirements
- Identification and assessment of emerging risks



Facing more global client needs and increased retention

- Consolidating and cross-selling (incl. Life) on mature markets
- Targeting growing and emerging markets
- Providing customized solutions
- Strong franchise with mid-size multi-line regional or national insurers
- Unique expertise in Specialty Lines
- Strengthening relationships with monoliners as well as niche players in Specialty Lines

Being selective in the most competitive and commoditized business environments

- Maintaining underwriting discipline in mature developed markets
- Focusing on innovative and value-added customized solutions

Leveraging our combined worldwide network of underwriting teams

- In Specialties, e.g. Agriculture, Credit & Surety
- In Business Solutions, large projects in developing economies
- In Treaty business, in selected markets with business partners

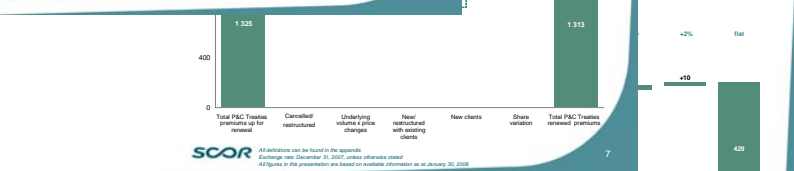
Appendix C: Successful combination of SCOR and Converium P&C portfolios

Strong renewals with limited business attrition

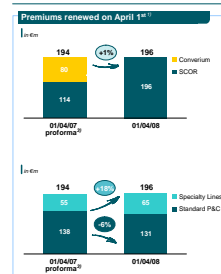
Outstanding January 2008 renewals

- All January 2008 renewals objectives achieved: ✓ Aggregation, ✓ Leadership, ✓ Profitability
- 78% of total Global P&C Treaty premiums up for renewal (P&C Treaties + Specialty Treaties)
- January 2008 Global P&C Treaty volume reached: € 1.742 billion. This volume equals 2007 volume (€ 1.755 billion) at constant exchange rates
- Reasons for outstanding renewals in a post-merger environment:
 - Two very strong complementary franchises
 - Highly efficient, swift integration process with regard to teams and systems
 - Access to new business with existing clients and enlarged client base
 - Strict underwriting discipline and tight controls applied throughout the renewals: 12% of the P&C Treaties premiums up for renewal were cancelled and successfully replaced by new business
 - Renewed business fully compliant with profitability targets
 - Confirmed net technical ratio* objective

SCOR (*) Net technical ratio: Total Loss Ratio + Net Commission Ratio

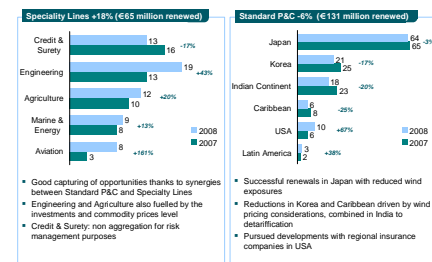


Non-Life April renewals: Stable premium volume with business bound of € 196 million



- Almost 10% of treaty²⁾ business up for renewal
- Successful aggregation of the ex-Converium lines, re-affirming the client franchise on the business we wanted
- Market environment dominated by low single digit retentions reductions with some

Non-Life April renewals: Strong growth in Specialty Lines of +18%



- Good capturing of opportunities thanks to synergies between Standard P&C and Specialty Lines
- Engineering and Agriculture also fuelled by the investments and commodity prices level
- Credit & Surety; no aggregation for risk management purposes
- Successful renewals in Japan with reduced wind exposures
- Reductions in Korea and Caribbean driven by wind pricing considerations, combined in India to deaffirmation
- Pursued developments with regional insurance companies in USA



- Reinforced relationships with existing clients and enlarged client base
- **Portfolio attrition of ~ €66 million** (on 90% of P&C Treaties premiums up for renewal in January and April 2008): In line with the € 80 million Dynamic Lift V2 estimates for the full year
- Attrition outweighed with business from new clients (€ 56 million) and with new and/or restructured business from existing clients (€ 110 million)
- On pure SCOR treaties the impact of cancellation, restructuring and re-underwriting leads to a decrease by € 52 million
- Common treaties decrease by € 78 million due to **attrition**, cancellation, restructuring and re-underwriting impact
- Pure Converium treaties decline (-21%) is due to the impact of underwriting policy alignment, **attrition**, cancellation, restructuring and re-underwriting



Appendix D: Strong Life European Embedded Value development in 2007

- **2007 SCOR Global Life European Embedded Value (EEV) reaches €1.64 billion** including Converium, capital outflow and considering negative foreign exchange impact
- **Strong development results in a Life EEV of €1.72 billion and a return on EEV of 13.4%**, compared to the same perimeter as last year (excluding Converium, foreign exchange rate impact and capital outflow)
- **Very satisfactory value of new business** of €59.7 million, up by 16.4% compared to 2006 (€51.3 million in 2006) testifying the strength of the franchise
- **Improvement of EEV operating profits by 16.1%** to €188.3 million and of **EEV earnings by 5.0%** to €202.7 million
- **Significant value not recognized under IFRS** - EEV not recognized in IFRS equity reaches **€263.5 million**, up €68.1 million compared to 2006
- **EEV results clearly demonstrate the long-term value creation capacity of SCOR Global Life as well as its ability to generate cash**

Appendix D: Very satisfactory value of new business of € 60 million

EEV operating profit

in €m

	2007	2006	Variation
Value added by new business	59.7	51.3	+16.4%
Expected return	98.5	82.4	
Experience variances	12.9	-13.0	
Changes to operating assumptions and models	17.2	41.5	
EEV operating profit	188.3	162.2	+16.1%
Investment variances	-9.3	27.6	
Economic assumption changes ³⁾	23.6	3.3	
EEV earnings	202.7	193.1	+5.0%

- Strong increase in new business value from €51.3 million to €59.7 million, from various European markets, mainly in Life and Health Protection Business¹⁾
- New business margin increases from 3.1% to 4.3%²⁾ (after tax expenses and cost of capital) showing profitability improvement
- The positive experience variance underlines the adequacy of the assumptions on future developments
- Changes to operating assumptions and models mainly driven by changing mortality projections for Europe, in particular for UK and Ireland, based on observed mortality trends

Appendix D: Positive cash production allows for capital repatriation

EEV 2007 vs. EEV 2006

in €m

	2007	2006
Required Capital	609.5	483.5
Free Surplus	123.8	192.8
Adjusted Net Asset Value	733.3	676.3
Present Value of In-Force	1 063.3	964.8
Cost of Capital	-140.5	-124.3
Time value of Financial Options and Guarantees	-18.6	-3.6
European Embedded Value	1 637.6	1 513.3

- The positive cash production in 2007 allowed a cash repatriation of capital to the Group (SCOR SE) of € 114.4 million
- This explains the reduction in free surplus
- The integration of Converium is the driver of the increase in required capital and the changes in time value of financial options and guarantees

Appendix E: Life Q1 2008 results

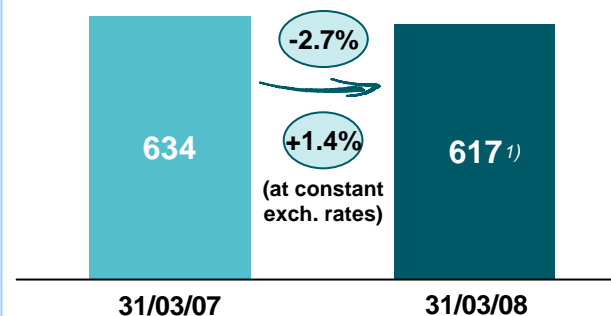
Profit & Loss

in €m, pro-forma

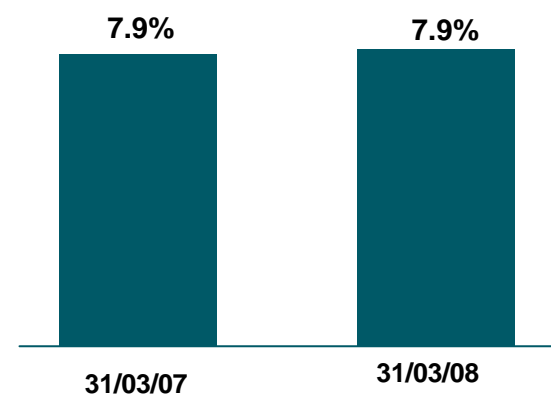
	Q1 2007	Q1 2008	Variation
Gross written premiums	634	617	- 3%
Net earned premiums	566	560	- 1%
Technical management Costs	44	36	- 18%
Net investment income <i>(gross expenses)</i>	83	68	- 18%
Operating income	45	44	+ 0.0%
Life operating margin	7.9%	7.9%	+0.0 pts

Gross written premiums

in €m, pro-forma

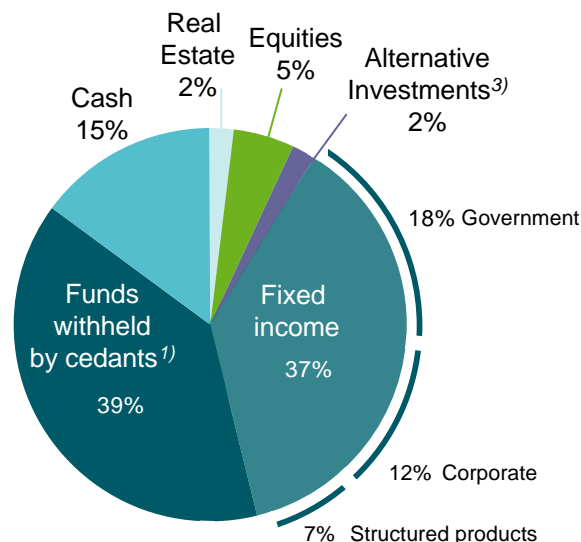


Life operating margin (pro-forma)



Appendix F: Asset Management - Cautious investment approach reinforced

Total investments €18.5 billion



in €m, published

	Q1 2008	Q1 2007
Average investments over the period	18 758	14 041
Total net investment results (net of expenses)	139	157
Return on net invested assets (including funds withheld by cedants)	3.0%	4.6%
Return on net invested assets (excluding funds withheld by cedants); of which:	2.8%	5.1%
<i>Capital gains/losses on investments net of write downs</i>	-0.5%	1.9%
<i>Currency gains/losses and FV²⁾</i>	-0.4%	0.1%
<i>Overheads allocated to investments</i>	-0.4%	-0.5%

- Strategic asset allocation follows strict and conservative Asset & Liability Management (ALM) process
- Strong cash position of € 2.8 billion coupled with conservative fixed income portfolio (3 years duration, 70%, AAA-rated)
- Equity market developments impacting the results negatively for € 35 million (€ 22 million impairment / losses, € 13 million FVI net of currency gains), partially offset by realized gains on bond portfolio of € 23 million
- All structured product investments performing and providing expected cash flows, no impairment recorded. Confirmed limited exposures to subprime of € 46 million (or 0.2% of total investments)

1) Included in loans and receivables according to IFRS accounting classification

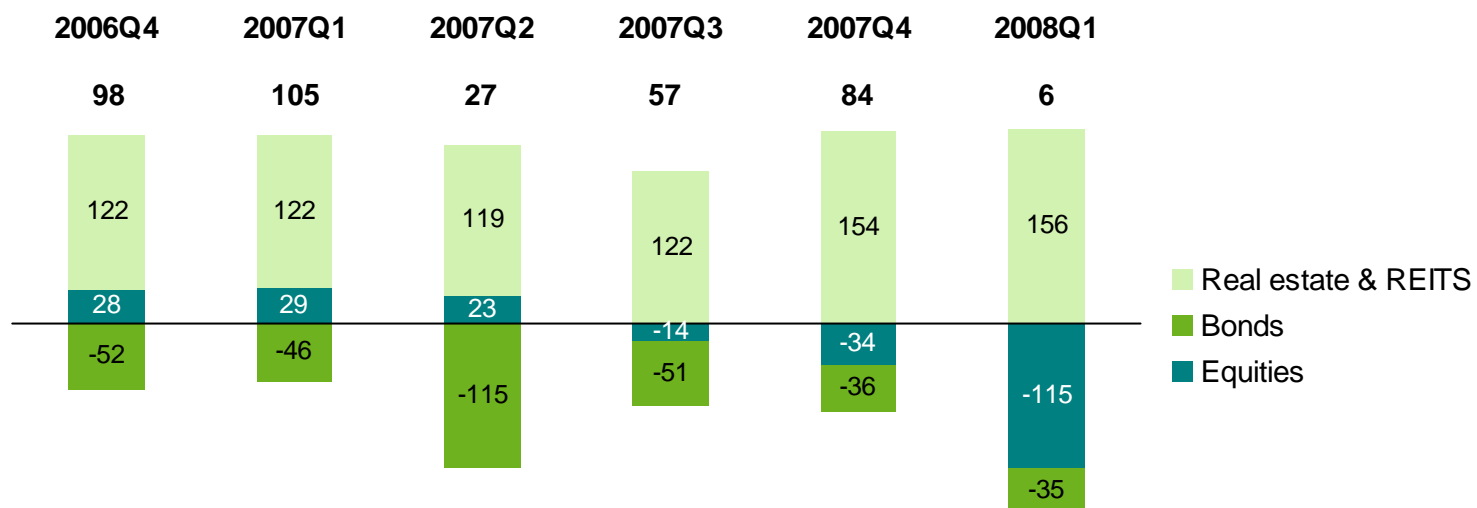
2) Fair value by income – includes € -20 million related to equity options used to hedge US equity linked annuity book, offset to be found in Life technical result, no net impact and no impact on Life operating margin

3) Including hedge funds, funds of funds and private equity

Appendix G: Unrealized gains & losses evolution

YTD unrealized gains & losses

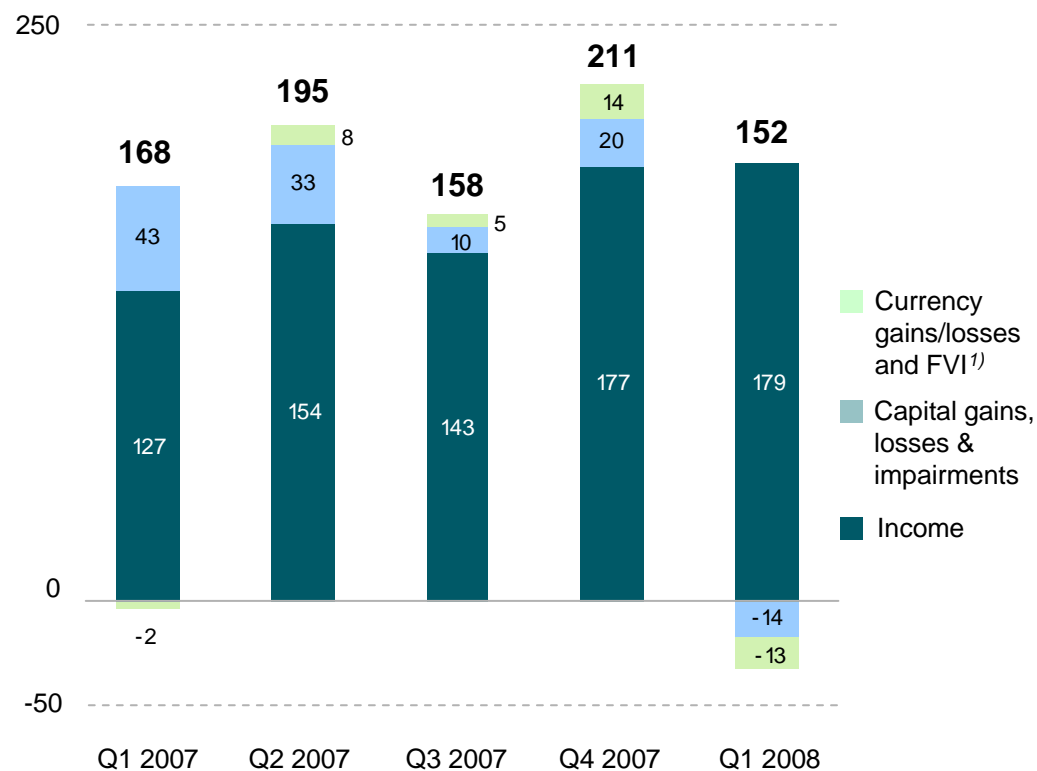
in €m



Appendix G: Investment income QTD

Investment Income QTD (before investment expenses)

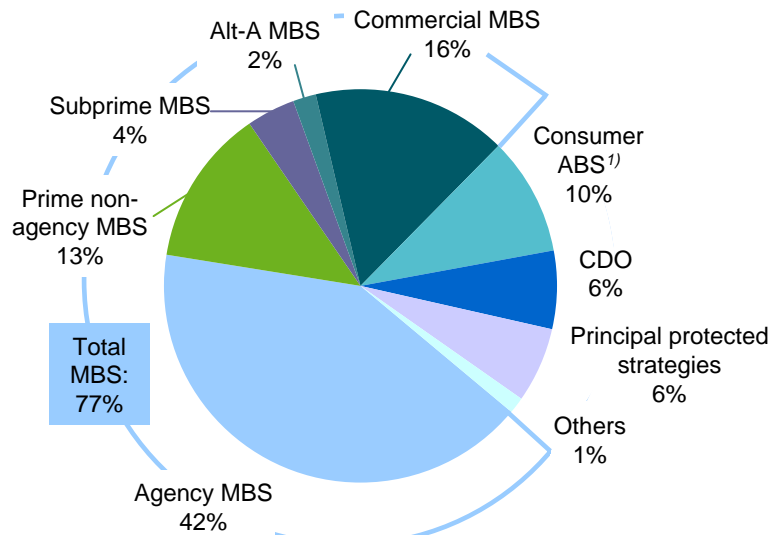
in €m



<i>Groupama guarantee impact¹⁾</i>	-10
<i>Equities impairments</i>	-17
<i>Real estate amortization</i>	-5
Change in depreciation of investment	-32
<i>Realized gains on bonds</i>	23
<i>Realized losses on REITS</i>	-5
Capital gains/losses on sale of investments ²⁾	18
TOTAL capital gains, losses and impairments	-14
<i>Fair Value by Income on equities</i>	-7
<i>Fair Value by Income (Alternative – FoF / HF)</i>	-3
<i>US annuities hedges³⁾</i>	-20
Change in fair value of investment (FVI)	-30
FX gains	17
TOTAL currency gains/losses and FVI	-13

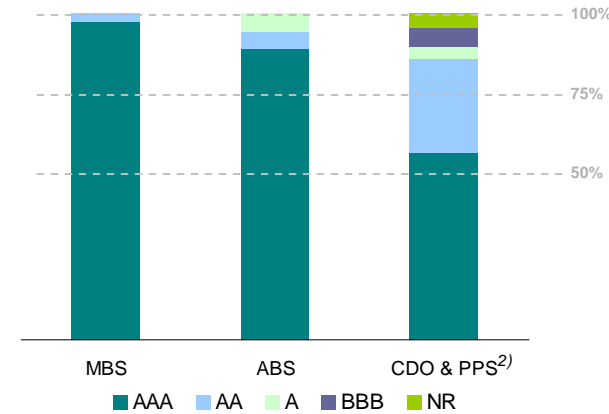
Appendix G: Update on structured products

Structured product portfolio €1.2 billion

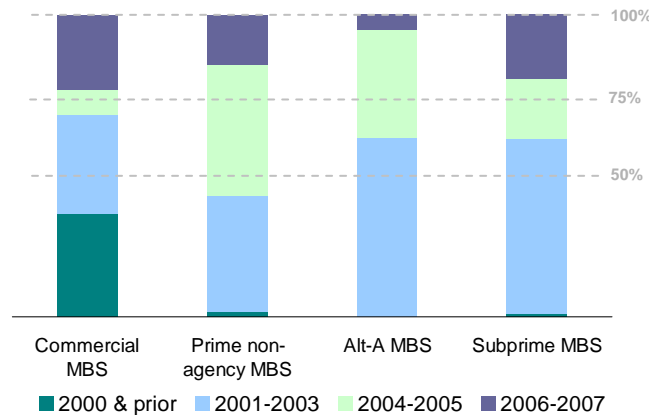


- Structured products mainly used to optimize asset liability matching - mainly supporting long-term Life liabilities
- Credit selection based on underlying issuance quality – only €27 million credit enhanced by monoliners, all expected to maintain investment grade rating even in the case of complete monoliner failure
- All investments performing and providing expected cash flows, no impairment recorded. In-depth pricing analysis performed & on-going monitoring in place - total unrealized losses of ~ €43 million - as of 31/03/2008

of high quality; 91% AAA-rated



of good vintages; 80% 2005 and prior



Appendix G: Key characteristics and performance indicators of subprime and Alt-A products

Alt-A MBS (Total: US\$ 31 m)

- Original average credit support 6.79%
- current average credit support 11.98%
- 100% of Alt-A pools have loan to values (LTV's) <80%
- Weighted average LTV is 60%
- No securities were downgraded in Q1 2008
- Current weighted average delinquencies 60+ days is 3.38%
- Current weighted average life is 6.35 years
- Average historical cumulative loss .84%

Subprime MBS

Prime 2nds (Total: US\$ 14 m)

- Prime 2nd Liens make up 21% of total subprime exposure
- 78% of the 2nd Lien deals are wrapped
- Weighted average LTV is 92.2%
- No securities were downgraded in Q1 2008
- Current weighted average delinquencies 60+ days is 4.11%
- Current weighted average Life is 5.37 years
- Average historical cumulative loss 2.31%

Subprime (Total: US\$ 55 m)

- 15% of subprime exposure is wrapped by monoline insurance provider
- Original average credit support 26.68%
- Current average credit support 45.96%
- 79% of subprime pools have LTVs <80%
- 2 securities (US\$ 8.178 m book value) downgraded from AAA to A in Q1 2008
- Weighted average LTV is 75.1%
- Current weighted average delinquencies 60+ days is 10.76%
- Current weighted average Life is 9.07 years
- Average historical cumulative loss 1.25%