

Intra-Group Variance			
Variable		FICO	EnergyScore
Education			
Profit Max		0.019	0.033
Race Blind		0.012	0.009
Demographic Parity		0.000	0.013
Equal Opportunity		0.005	0.013
Home Ownership			
Profit Max		0.154	0.161
Race Blind		0.086	0.059
Demographic Parity		0.000	0.061
Equal Opportunity		0.017	0.062
Income			
Profit Max		0.062	0.059
Race Blind		0.041	0.031
Demographic Parity		0.000	0.038
Equal Opportunity		0.013	0.041
Race			
Profit Max		0.071	0.106
Race Blind		0.028	0.043
Demographic Parity		0.048	0.038
Equal Opportunity		0.021	0.033