Fico Score:

1 = excellent

2 = very good

3 = decent

4 = bad

5 = very bad

```
  5 star: 1115371
  4 star: 1841133
  3 star: 1945940
  2 star: 1402726
  1 star: 70407
```

FICO scores were categorized into five buckets, with higher buckets representing worse credit risk, to help summarize borrower credit profiles for modeling purposes.