

D&B VIABILITY RATING™

The U.S. D&B Viability Rating delivers a highly reliable assessment of the probability that a company will no longer be in business within the next 12 months. Viability Rating is made up of the following four components:

4	<p>Viability Score</p>	<p>VIABILITY SCORE assesses the probability that a company will no longer be in business within the next 12 months, compared to all U.S. businesses within the D&B database. The Viability Score is best used when ranking <u>all businesses within your portfolio</u> especially for identifying the most valuable prospects for Sales and Marketing.</p>								
6	<p>Portfolio Comparison</p>	<p>PORTFOLIO COMPARISON compares a company to businesses assigned a similar D&B "model segment" classification, which is determined by the amount and type of data available. The 4 model segment types include: <i>Available Financial Data, Established Trade Payments, Limited Trade Payments, and Firmographics & Business Activity</i>. Use this score to analyze the risk level of a business for credit risk management purposes.</p>								
C	<p>Data Depth Indicator</p>	<p>DATA DEPTH INDICATOR represents the level of predictive data available for a company. This indicator is based on a scale from A – G, where A indicates the greatest level of predictive data, such as financial statements, and G reflects a minimal level of data, such as firmographics only.</p>								
J	<p>Company Profile</p> <table border="1"> <thead> <tr> <th>Financial Data</th> <th>Trade Payments</th> <th>Company Size</th> <th>Years in Business</th> </tr> </thead> <tbody> <tr> <td>Not Available</td> <td>Available (3+Trade)</td> <td>Medium</td> <td>Established</td> </tr> </tbody> </table>	Financial Data	Trade Payments	Company Size	Years in Business	Not Available	Available (3+Trade)	Medium	Established	<p>COMPANY PROFILE describes a company based on a combination of four categories: Financial Data Available, Number of Trade Payments, Company Size, and Years in Business.</p>
Financial Data	Trade Payments	Company Size	Years in Business							
Not Available	Available (3+Trade)	Medium	Established							

D&B DELINQUENCY PREDICTOR™ (new Commercial Credit Score)

The D&B Delinquency Predictor predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past due) during the next 12 months.

DELINQUENCY PREDICTOR AT-A-GLANCE

Commercial Credit Score	Credit Score Percentile	Credit Risk Class	Incidence of Delinquency	1-5 Scale
580–670	91–100	1	1.1%	1 (Low)
530–579	71–90	2	2.5%	2
481–529	31–70	3	5.8%	3
453–480	11–30	4	9.4%	4
101–452	1–10	5	53.1%	5 (High)

"0" denotes open bankruptcy, out of business at the location or higher risk situations.

D&B FINANCIAL STRESS SCORE® (version 7.1)

The D&B Financial Stress Score predicts the likelihood that a business will experience financial stress in the next 12 months.

D&B FINANCIAL STRESS SCORE® AT-A-GLANCE

Financial Stress Score	Financial Stress Score Percentile	Financial Stress Risk Class	Incidence of Financial Stress	1-5 Scale
1570–1875	95–100	1	0.03%	1 (Low)
1510–1569	69–94	2	0.09%	2
1450–1509	34–68	3	0.24%	3
1340–1449	2–33	4	0.84%	4
1001–1339	1	5	4.70%	5 (High)

"0" denotes open bankruptcy, out of business at the location, or higher risk situations.

D&B PAYDEX® SCORE

The D&B PAYDEX Score is a unique, dollar-weighted indicator of past payment performance as reported to D&B.

PAYDEX SCORE AT-A-GLANCE

Score	Description	Risk Level
100	30 Days Before Terms (Anticipate)	80–100 LOW risk of late payment
90	20 Days Before Terms (Discount)	
80	0 Days, On Terms (Prompt)	
70	15 Days Beyond Terms	50–79 MEDIUM risk of late payment
60	22 Days Beyond Terms	
50	30 Days Beyond Terms	
40	60 Days Beyond Terms	0–49 HIGH risk of late payment
30	90 Days Beyond Terms	
20	120 Days Beyond Terms	
UN	Unavailable	