

D&B DELINQUENCY SCORE™

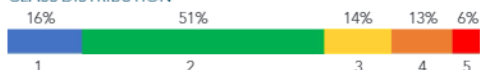
(Formerly the Commercial Credit Score)

The D&B Delinquency Score predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past due) during the next 12 months. Severely delinquent means 10% of payments are slow and 10% or more are 90 days past due.

D&B DELINQUENCY SCORE AT-A-GLANCE

Delinquency Score	Delinquency Score Percentile	Delinquency Risk Class	Incidence of Delinquency
566-690	85-100	1	1.49%
469-565	34-84	2	4.95%
423-468	20-33	3	13.63%
310-422	7-19	4	36.28%
101-309	1-6	5	73.31%

CLASS DISTRIBUTION



"0" denotes open bankruptcy or higher risk situations.

D&B FAILURE SCORE®

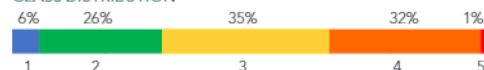
(Formerly the Financial Stress Score)

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

D&B FAILURE SCORE AT-A-GLANCE

Failure Score	Failure Score Percentile	Failure Risk Class	Incidence of Failure
1561-1890	95-100	1	0.04%
1493-1560	69-94	2	0.12%
1432-1492	34-68	3	0.33%
1294-1431	2-33	4	1.37%
1001-1293	1	5	9.49%

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D&B PAYDEX®

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

D&B PAYDEX 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)	50-79 MEDIUM risk of late payment
70	15 Days Beyond Terms	
60	22 Days Beyond Terms	0-49 HIGH risk of late payment
50	30 Days Beyond Terms	
40	60 Days Beyond Terms	UN
30	90 Days Beyond Terms	
20	120 Days Beyond Terms	UN
UN	Unavailable	

D&B VIABILITY RATING™

The Canadian D&B Viability Rating is a multi-dimensional rating that delivers a highly insightful and reliable assessment of a company's future viability.

The D&B Viability Rating is made up of the following four components:

4	<p>Viability Score</p> <p>9 5 4 1</p> <p>High Risk Low Risk</p>	<p>VIABILITY SCORE predictive rating of 1-9 where 1 is the lowest probability of going out of business or becoming inactive over the next 12 months compared to approximately 1.8 million Canadian businesses in D&B's database and 9 is highest probability of going out of business or becoming inactive. The Viability Score is best used when ranking all businesses within your portfolio especially for identifying the most valuable prospects for Sales and Marketing.</p>								
6	<p>Portfolio Comparison</p> <p>9 6 5 1</p> <p>High Risk Low Risk</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: Available Financial Data, Established Trade Payments, Limited Trade Payments, and Firmographics & Business Activity. Use this score to analyze the risk level of a business for credit risk management purposes.</p>								
C	<p>Data Depth Indicator</p> <p>G C A</p> <p>Descriptive Predictive</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 Rich Firmographic and Extensive Trade Activity and G reflects basic Firmographic information 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. Category Y denotes a branch and category Z denotes a subsidiary.</p>
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Not Available	Available (3+ Trade)	Medium	Established							