

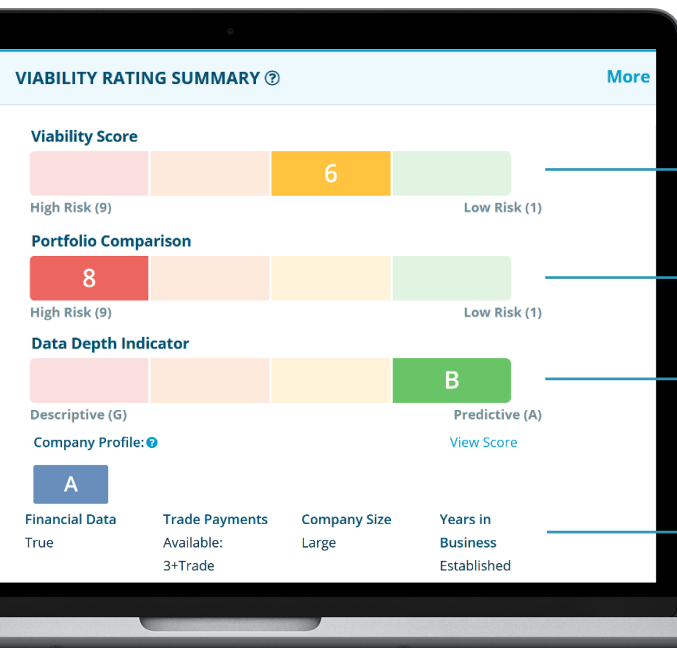
Quick Reference Guide

Dun & Bradstreet's U.S. Predictive Analytics

Dun & Bradstreet's industry-leading analytics help you anticipate which business partners may close their doors, start paying slowly, or file for bankruptcy.

D&B VIABILITY RATING™

The 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. This multidimensional rating is made up of four components:



- VIABILITY SCORE** assesses the probability that a company will no longer be in business within the next 12 months, compared to all businesses in the U.S. Dun & Bradstreet Data Cloud. The Viability Score is best used when ranking all businesses within your portfolio.
- PORTFOLIO COMPARISON** compares a company to businesses assigned a similar "model segment." This calibrated view of the score shows the specific viability of this company. The four risk models are Available Financial Data, Established Trade Payments, Limited Trade Payments, and Firmographics & Business Activity.
- DATA DEPTH INDICATOR** represents the level of predictive data available for a company. This indicator is based on a scale from A-M, where A represents an expansive payment history, and G reflects a minimal level of data, such as firmographics only. H-M are assigned to businesses with severe risk circumstances.
- COMPANY PROFILE** describes a company based on a combination of four categories: available financial data, number of trade payments, company size, and years in business. The Company Profile is characterized as a letter ranging from A-Z; where A describes a company with comprehensive data, all the way to X, which reflects a company with minimal data available. Y represents a branch, and Z represents a subsidiary.

Dun & Bradstreet's U.S. Predictive Analytics

D&B® FAILURE SCORE

The D&B Failure Score predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors in full, voluntarily withdraw from business operation and leave unpaid obligations, file for bankruptcy, or make an arrangement for the benefit of creditors over the next 12 months. Risk information is classified in three ways, from the most specific (raw score) to the broadest (class).

Raw Score (1,001 = highest risk; 1,875 = lowest risk)	Percentile (1 = highest risk; 100 = lowest risk)	Class (1 = lowest risk; 5 = highest risk)	Incidence of Failure	
1570-1875	95-100	1	0.03%	LOW
1510-1569	69-94	2	0.09%	LOW MODERATE
1450-1509	34-68	3	0.24%	MODERATE
1340-1449	2-33	4	0.84%	MODERATE HIGH
1001-1339	1	5	4.70%	HIGH

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

D&B® DELINQUENCY 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. Risk information is classified in three ways, from the most specific (raw score) to the broadest (class).

Raw Score (101 = highest risk; 670 = lowest risk)	Percentile (1 = highest risk; 100 = lowest risk)	Class (1 = lowest risk; 5 = highest risk)	Probability of Delinquency of the Risk Class	
580-670	91-100	1	1.1%	LOW
530-579	71-90	2	2.5%	LOW MODERATE
481-529	31-70	3	5.8%	MODERATE
453-480	11-30	4	9.4%	MODERATE HIGH
101-452	1-10	5	53.1%	HIGH

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

D&B PAYDEX®

The D&B PAYDEX Score is a concise, dollar-weighted indicator of past payment performance as reported to Dun & Bradstreet that summarizes recent payment experiences reflecting risk in ongoing payment habits.

PAYDEX SCORE AT-A-GLANCE

100	30 Days Before Terms (Anticipate)		70-100 US MARKET NORM
90	20 Days Before Terms (Discount)		
80	0 Days, On Terms (Prompt)		
70	15 Days Beyond Terms		60-69 BELOW US MARKET NORM
60	22 Days Beyond Terms		
50	30 Days Beyond Terms		40-59 CONCERNING PAYMENT HISTORY
40	60 Days Beyond Terms		
30	90 Days Beyond Terms		21-39 MODERATELY POOR PAYMENT PERFORMANCE
20	120 Days Beyond Terms		
UN	Unavailable		0-20 POOR PAYMENT PERFORMANCE

D&B RATING®

The D&B Rating is an alphanumeric figure, such as "3A2" that signifies a company's size and composite credit appraisal.

Financial Strength/ Employee Size	Range	Risk Indicator:			
		Very Low	Low	Moderate	Higher Than Average
5A	\$500,000,000 - and over	1	2	3	4
4A	\$10,000,000 - \$49,999,999	1	2	3	4
3A	\$1,000,000 - \$9,999,999	1	2	3	4
2A	\$750,000 - \$999,999	1	2	3	4
1A	\$500,000 - \$749,999	1	2	3	4
BA	\$300,000 - \$499,999	1	2	3	4
BB	\$200,000 - \$299,999	1	2	3	4
CB	\$125,000 - \$199,999	1	2	3	4
CC	\$75,000 - \$124,999	1	2	3	4
DC	\$50,000 - \$74,999	1	2	3	4
DD	\$35,000 - \$49,999	1	2	3	4
EE	\$20,000 - \$34,999	1	2	3	4
FF	\$10,000 - \$19,999	1	2	3	4
GG	\$5,000 - \$9,999	1	2	3	4
HH	Up to \$4,999	1	2	3	4
1R	No financial info; >10 employees	N/A	2	3	4
2R	No financial info; 1-9 employees	N/A	2	3	4

ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB). Twitter: [@DunBradstreet](#)