GORMAN MANUFACTURING COMPANY, INC.
D-U-N-S: 80-473-5132
ADDRESS: 492 Koller St, San Francisco, California, 94110

Risk Assessment

SCORES AND RATINGS

Max. Credit Recommendation
PAYDEX® Score
Delinquency Predictor Percentile
Financial Stress Percentile
Supplier Evaluation Risk Rating

US$ 2,000,000
68
LOW-MODERATE RISK
46
MODERATE RISK
3
MODERATE-HIGH RISK
6
MODERATE RISK

D&B GUIDANCE

Overall Business Risk

LOW
LOW-MODERATE
MODERATE
MODERATE-HIGH
HIGH

Dun & Bradstreet Thinks...

- Overall assessment of this company: SOME-STABILITY-CONCERNS
- Based on the perceived sustainability of this company: MODERATELY-HIGHER-THAN-AVERAGE-RISK-OF-FINANCIAL-STRESS-DISCONTINUED-OPERATIONS-OR-BUSINESS-INACTIVITY
- Based on the payment behavior of this company: MODERATE-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS

Maximum Credit Recommendation

US$ 2,000,000

The recommended limit is based on a moderately high probability of severe delinquency or business failure.

PAYDEX® SCORE

Based on 24 months of data

Low Risk (100)
High Risk (1)

Based on a D&B PAYDEX® Score of 68

Risk of Slow Pay
Low-Moderate

Payment Behavior
17 Days Beyond Terms

Understanding My Score

Payment History
Total Last 24 Months: 80
### Date of Experience

<table>
<thead>
<tr>
<th>Date</th>
<th>Payment Status</th>
<th>Selling Terms</th>
<th>High Credit (US$)</th>
<th>Now Owes (US$)</th>
<th>Past Due (US$)</th>
<th>Months Since Last Sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/20</td>
<td>Pays Slow 30-120+</td>
<td>N30</td>
<td>90,000</td>
<td>0</td>
<td>0</td>
<td>Between 6 and 12 Months</td>
</tr>
<tr>
<td>09/20</td>
<td>Pays Slow 30-60+</td>
<td>-</td>
<td>50,000</td>
<td>10,000</td>
<td>2,500</td>
<td>1</td>
</tr>
<tr>
<td>09/20</td>
<td>Pays Slow 30+</td>
<td>N30</td>
<td>5,000</td>
<td>250</td>
<td>250</td>
<td>Between 6 and 12 Months</td>
</tr>
<tr>
<td>09/20</td>
<td>Pays Promptly</td>
<td>N30</td>
<td>500</td>
<td>0</td>
<td>0</td>
<td>Between 6 and 12 Months</td>
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<tr>
<td>09/20</td>
<td>Pays Promptly</td>
<td>-</td>
<td>10,000</td>
<td>10,000</td>
<td>0</td>
<td>1</td>
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### KEYS

<table>
<thead>
<tr>
<th>PAYDEX®</th>
<th>Payment Practices</th>
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<tbody>
<tr>
<td>100</td>
<td>Anticipate</td>
</tr>
<tr>
<td>90</td>
<td>Discount</td>
</tr>
<tr>
<td>80</td>
<td>Prompt</td>
</tr>
<tr>
<td>70</td>
<td>15 Days Beyond Terms</td>
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<tr>
<td>60</td>
<td>22 Days Beyond Terms</td>
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<tr>
<td>50</td>
<td>30 Days Beyond Terms</td>
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<td>60 Days Beyond Terms</td>
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<tr>
<td>30</td>
<td>90 Days Beyond Terms</td>
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<td>20</td>
<td>120 Days Beyond Terms</td>
</tr>
<tr>
<td>1-19</td>
<td>Over 120 Days Beyond Terms</td>
</tr>
<tr>
<td>UN</td>
<td>Unavailable</td>
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</table>

### DELINQUENCY PREDICTOR SCORE

Based on a D&B Delinquency Predictor Percentile of 46

Score: 493 — Class 3

Factors Affecting Your Score:
- Proportion of slow payments in recent months
- Proportion of past due balances to total amount owing
- Higher risk industry based on delinquency rates for this industry
- Evidence of open suits and liens

Level of risk: **Moderate**

Probability of Delinquency: 6.52%

Compared to Businesses in D&B Database: 10.2%

### Business and Industry Trends

[Graph showing delinquency and industry trends from October 2019 to Current 2020]
### Financial Stress Score

- **Score:** 1363
- **Class:** 4
- **Based on a D&B Financial Stress Percentile of 3**

**Factors Affecting Your Score:**
- Low proportion of satisfactory payment experiences to total payment experiences
- High proportion of slow payment experiences to total number of payment experiences
- High proportion of past due balances to total amount owing
- UCC Filings reported
- High number of enquiries to D&B over last 12 months

**Level of Risk:** Moderate-High

**Probability of Failure:** 1.8%

**Average Probability of Failure for Businesses in D&B Database:** 0.48%

### Supplier Evaluation Risk Rating

- **Score:** 6

**Factors Affecting Your Score:**
- Proportion of past due balances to total amount owing
- Proportion of slow payment experiences to total number of payment experiences reported
- Evidence of open liens
- Business belongs to an industry with above average risk of ceasing operations or becoming inactive
- Unstable Paydex over last 12 months

**Business and Industry Trends**

**D&B Rating**
<table>
<thead>
<tr>
<th>Current Rating as of 06-02-2020</th>
<th>Previous Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Size</strong></td>
<td><strong>Risk Indicator</strong></td>
</tr>
<tr>
<td>1R: 10 employees and over</td>
<td>4: Higher than Average Risk</td>
</tr>
</tbody>
</table>

### D&B VIABILITY RATING

#### Portfolio Comparison Score
- **Level of risk**: Moderate-High
- **Rating Confidence Level**: Robust Predictions
- **Probability of becoming no longer viable**: 7%
- **Percentage of businesses ranked with this score**: 14%
- **Average probability of becoming no longer viable**: 5%

#### Viability Score
- **Level of risk**: Low
- **Probability of becoming no longer viable**: 7%
- **Percentage of businesses ranked with this score**: 14%
- **Average probability of becoming no longer viable**: 14%

#### Data Depth Indicator
- *Rich Firmographics*
- *Extensive Commercial Trading Activity*
- *Basic Financial Attributes*

#### Company Profile
- **Financial Data**: Not Available
- **Trade Payments**: Available
- **Company Size**: Large
- **Years in Business**: Established

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