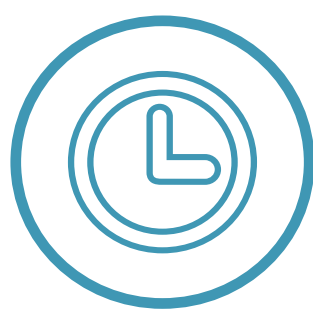


What is the Delinquency Predictor Score?

The Delinquency Predictor Score is Dun & Bradstreet's proprietary metric for assessing the likelihood that a business will:



Be severely late in paying at least 10% of dollars owed



Cease operations without satisfying its debts over the next 12 months.



Or seek legal relief from creditors

It can be indicated in three ways



Delinquency Predictor Score:
A numerical score between 101-670, where a higher number suggests less risk of severe delinquency in the next 12 months.



Delinquency Predictor Risk Class:
Five risk classes (1-5), where a class 1 business has the least risk of leaving creditors unpaid during the next 12 months.



Delinquency Predictor Percentile:
Companies are sorted into a percentile between 1-100, where a business in percentile 1 has the greatest chance of struggling with debt obligations over the next 12 months.



How are the values calculated?

Dun & Bradstreet uses predictive modeling analysis to make informed decisions about the likelihood a business will become severely delinquent on its accounts using the data it regularly collects about a business, including trade references*, public filings, and financial statements.



What does it mean to be severely delinquent on business debts? Dun & Bradstreet considers a company to be severely delinquent if it is 91+ days past due on at least 10% of outstanding debt.



Were you recently notified of a change to your business's Delinquency Predictor Score?

If your Delinquency Predictor Score, Risk Class, or Percentile has recently deteriorated, Dun & Bradstreet has determined that your firm is more likely to become severely delinquent on at least 10% of its debts over the next 12 months.



If your Delinquency Predictor Score, Risk Class, or Percentile has recently improved, Dun & Bradstreet has seen indications that your company is less likely to become severely delinquent on at least 10% of its debts over the next 12 months.



HOW CAN I IMPACT MY Delinquency Predictor Score?
Dun & Bradstreet bases its business credit scores and ratings upon the information it collects about a firm.

* Trade References will be added subject to D&B® verification and acceptance. Please see <http://www.dandb.com/glossary/trade-references/> for eligibility, process and other information regarding Trade References.