

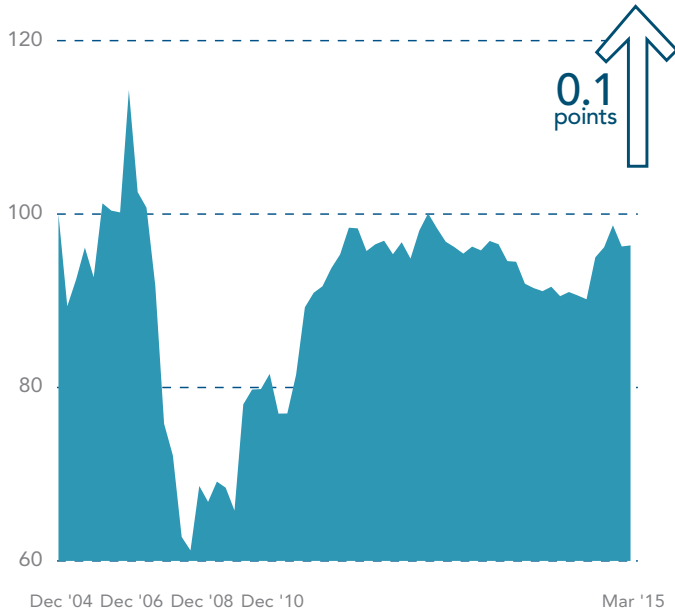
Dun & Bradstreet U.S. Economic Health Tracker

A multi-dimensional view of the U.S. Economy

APRIL 2015

WWW.DNB.COM/TRACKER

SMALL BUSINESS HEALTH INDEX

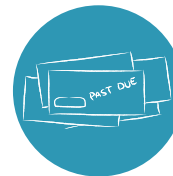


Source: D&B Global Data, Insights & Analytics



PAYMENT DELINQUENCY

↓ 29%



CREDIT CARD DELINQUENCY

↓ 1.3%

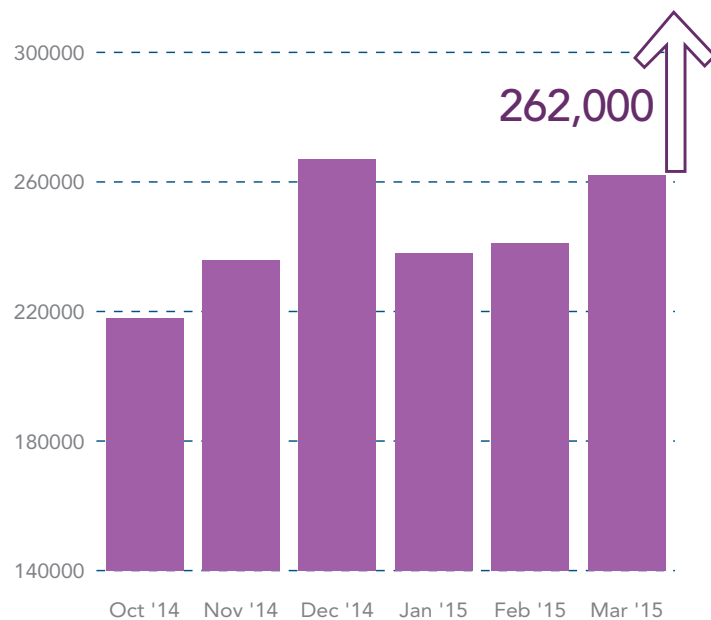


CREDIT CARD USE

↓ 2.7%

Dun & Bradstreet's Small Business Health Index remained relatively unchanged in the latest reporting period, indicating potential stabilizing in the small business sector.

U.S. JOBS HEALTH



Source: D&B Global Data, Insights & Analytics



MANUFACTURING



RETAIL



REAL ESTATE

NO CHANGE



BUSINESS SERVICES



CONSTRUCTION

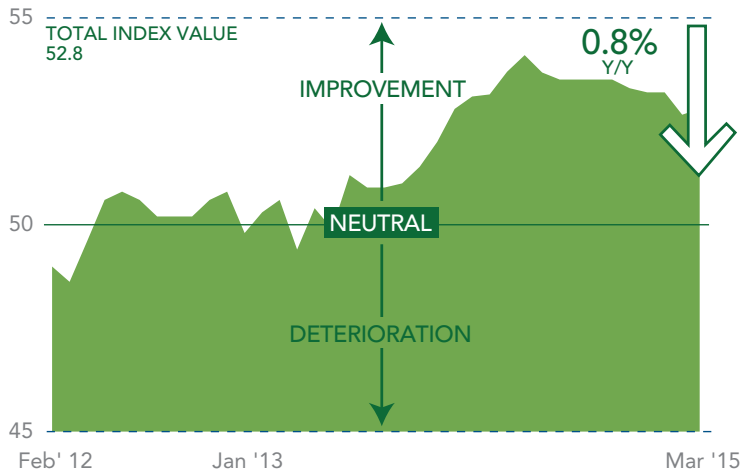


TRADE, TRANSPORTATION & UTILITIES



Dun & Bradstreet estimates 262,000 new non-farm jobs were added to U.S. payrolls in March 2015. The business services segment continued to lead in employment gains, while real estate showed no change.

U.S. BUSINESS HEALTH INDEX



HOW TO READ THIS INDICATOR:
 A reading of 50% represents "neutral."
 A reading of more than 50% reflects improvement and a reading of less than 50% reflects deterioration.



Source: D&B Global Data, Insights & Analytics

U.S. business health declined slightly in March 2015 compared to a year earlier. A continued slip in business viability was offset by modest improvements in payment delinquency and total loss risk.

PERSPECTIVES

Dun & Bradstreet's U.S. Economic Health Tracker revealed yet more mixed signals in March 2015. Small business health remained relatively unchanged compared to the prior month, signaling potential stabilization in that sector. Notably, small businesses showed a nearly 30-percent reduction in late payments. Meanwhile, Dun & Bradstreet anticipates 262,000 non-farm jobs were added to U.S. payrolls, with the business services segment once again leading gains. Real estate employment stagnated, however, indicating continued skittishness in that sector. Finally, overall U.S. business health dipped slightly, with a small decline in business viability balanced by modest improvements in timely bill payments and lower risk of business failure. Taken together, the Tracker's March subcomponents reveal a still-stuttering economy highlighted by key bright spots in specific segments.

METHODOLOGY

The **Small Business Health Index** measures year-over-year small business performance through equally weighted payment patterns and credit use. **U.S. Jobs Health** combines Small Business Health Index industry data with BLS figures to forecast monthly nonfarm payroll employment. The **U.S. Business Health Index** provides a year-over-year equally weighted average of D&B's Viability Score, Delinquency Predictor and Total Loss Predictor. The index ranges from zero (with all businesses recording high levels of risk) to 100% (with all businesses recording low levels of risk). Data available as of March, 2015.

To learn more, visit www.dnb.com/tracker

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