

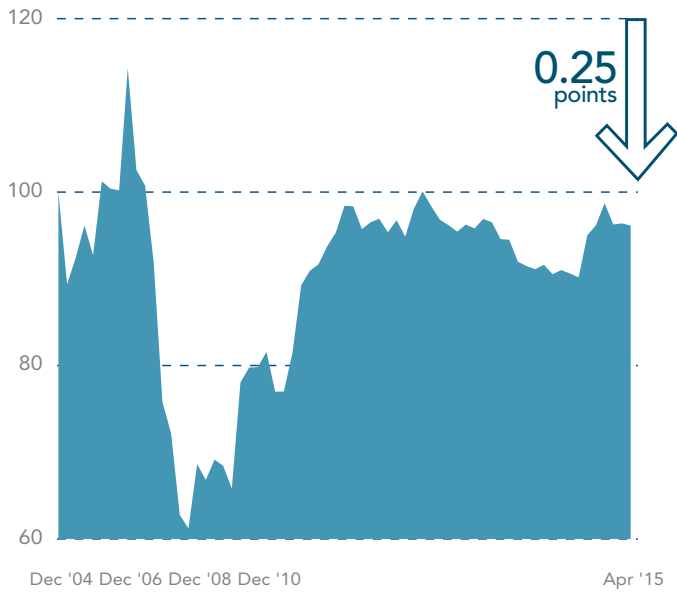
Dun & Bradstreet U.S. Economic Health Tracker

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

MAY 2015

WWW.DNB.COM/TRACKER

SMALL BUSINESS HEALTH INDEX

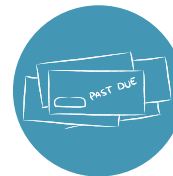


Source: D&B Global Data, Insights & Analytics



PAYMENT DELINQUENCY

↓ 12%



CREDIT CARD DELINQUENCY

↓ 1.3%

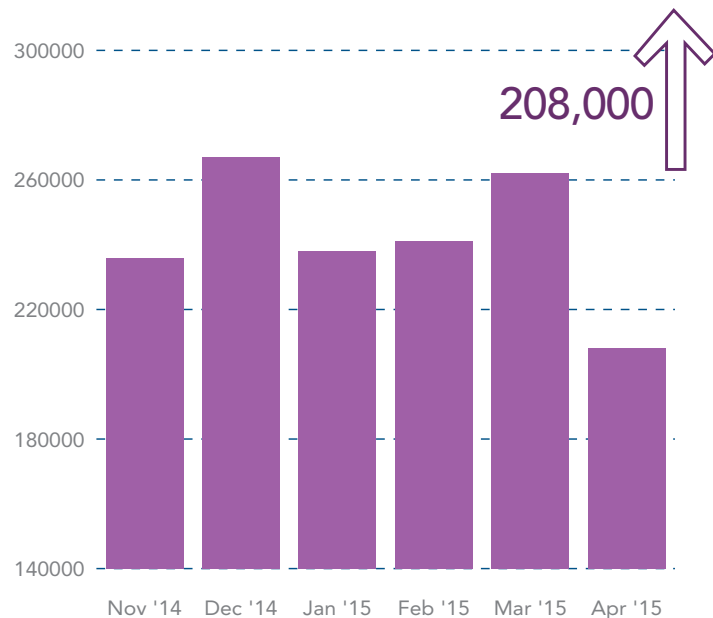


CREDIT CARD USE

↓ 3.4%

Dun & Bradstreet's Small Business Health Index changed little during the latest reporting period, signaling continued stabilization in the small business sector.

U.S. JOBS HEALTH



Source: D&B Global Data, Insights & Analytics



MANUFACTURING



RETAIL



REAL ESTATE



BUSINESS SERVICES



CONSTRUCTION

NO CHANGE

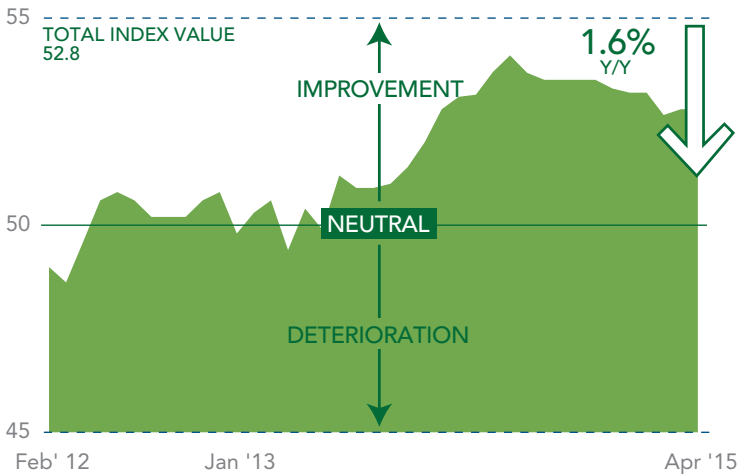


TRADE, TRANSPORTATION & UTILITIES



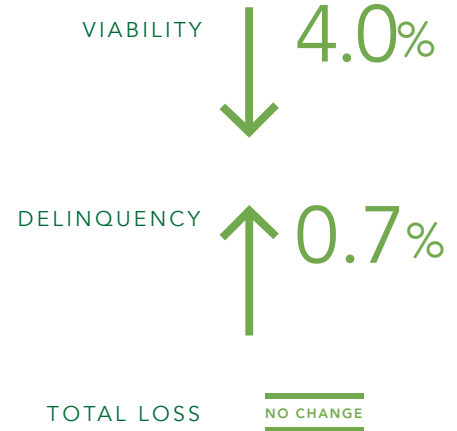
Dun & Bradstreet estimates 208,000 new non-farm jobs were added to U.S. payrolls in April 2015. The business services segment continued to lead in employment gains, while manufacturing saw some attrition.

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 continued its slight decline in April 2015 compared to a year earlier. Some weakness in business viability and payment delinquency affected the overall business climate.

PERSPECTIVES

Dun & Bradstreet's U.S. Economic Health Tracker showed stabilization in small business contrasted with slower job growth. Small business health changed little in April as businesses continued improving their on-time bill and credit-card payments. Meanwhile, D&B estimates 208,000 new non-farm jobs were added to U.S. payrolls, a markedly lower estimate than the previous month. Business services continued to lead hiring gains, although construction and manufacturing hiring remained weak. Finally, overall U.S. business health stayed relatively unchanged for the month, with incremental declines in business viability and delinquency. All told, the May Tracker reflects a hesitant economy that could still see modest gains heading into the summer months.

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 May 1, 2015.

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

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