

D&B U.S. Economic Health Tracker

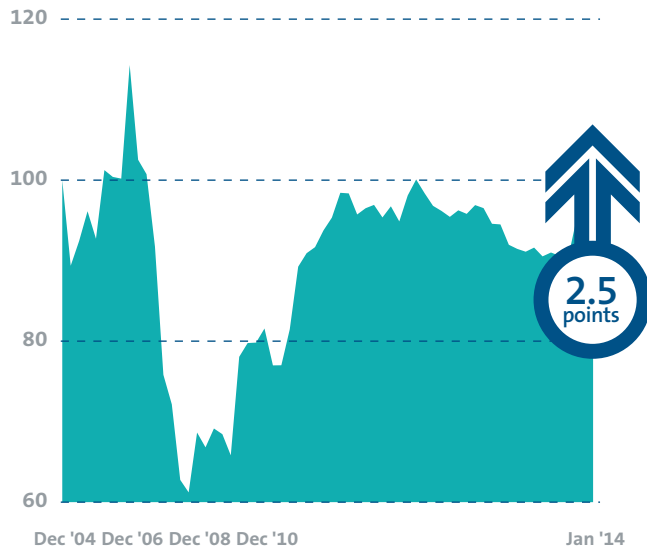
A multi-dimensional view of the U.S. Economy



February 2015

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Small Business Health Index



Source: D&B Global Data, Insights & Analytics

D&B's Small Business Health Index improved 2.5 points in the latest reporting period, driven by a marked decline in payment delinquency.

Payment Delinquency



16.1%

Credit Card Delinquency



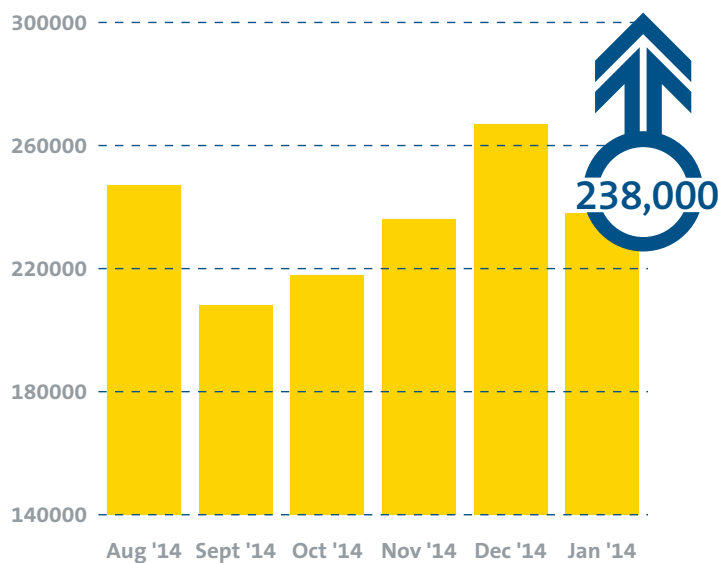
1.1%

Credit Card Use



0.2%

U.S. Jobs Health



Source: D&B Global Data, Insights & Analytics

Manufacturing



Retail



Real Estate



Business Services



Construction



Trade,
Transportation
& Utilities



D&B estimates 238,000 new non-farm jobs were added to U.S. payrolls in January 2015. The business services segment continued to lead in employment gains.

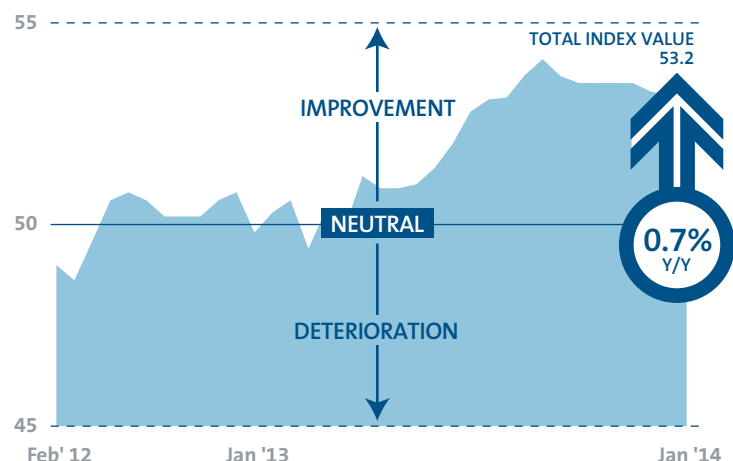




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U.S. Business Health Index

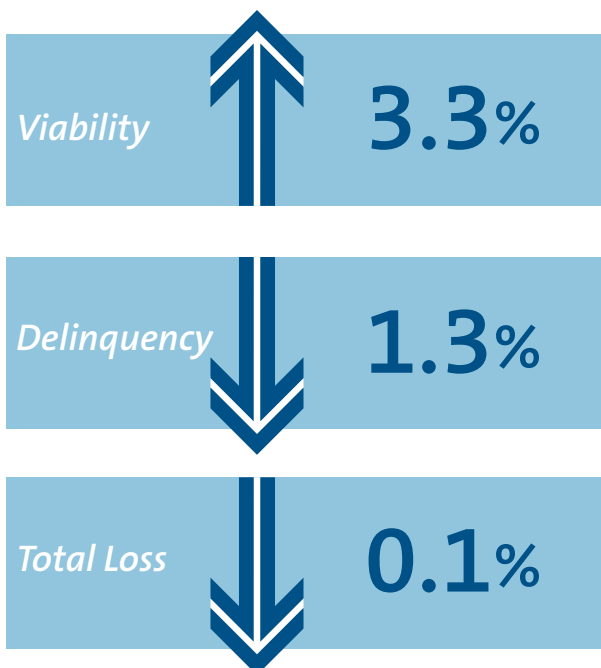


Source: D&B Global Data, Insights & Analytics

U.S. business health strengthened by nearly 1 percent in January 2015 compared to a year earlier. Delinquencies and risk of business failure fell for the month, while U.S. companies exhibited sustained financial strength.

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.



Perspectives

D&B's U.S. Economic Health Tracker revealed decelerating growth with some bright spots in January 2015. Small business growth slowed compared to previous months, although overall payment delinquency declined significantly. D&B's Small Business Health Index improved only 2.5 points during the reporting period, fueled in part by continued reliance on credit cards and late credit card payments. Meanwhile, approximately 238,000 non-farm payroll jobs were added in January, with business services and construction among the leading segments. And the U.S. Business Health Index strengthened by nearly 1 percent compared to a year earlier. Despite the slowdown in index growth, payment delinquency and business failure risks declined for the month among all U.S. businesses. All told, signs of improvement on Main Street support D&B's cautiously optimistic view for economic growth in 2015.

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 January 29, 2015.

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

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