

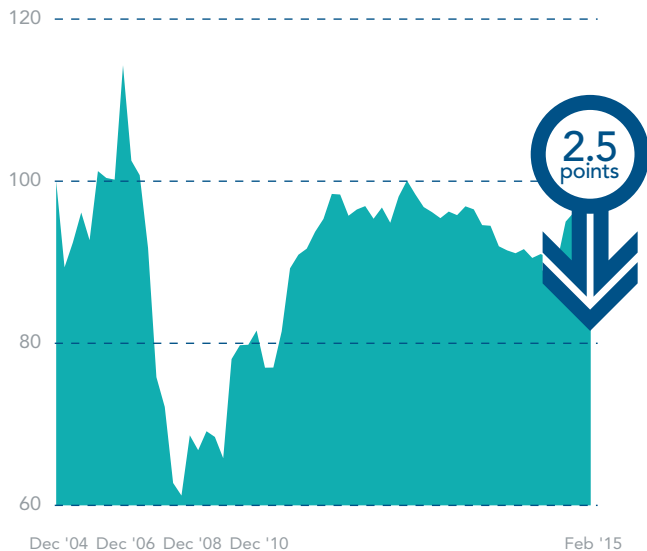
Dun & Bradstreet U.S. Economic Health Tracker

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

MARCH 2015

WWW.DNB.COM/TRACKER

Small Business Health Index



Source: D&B Global Data, Insights & Analytics

Payment Delinquency



12.6%

Credit Card Delinquency



1.0%

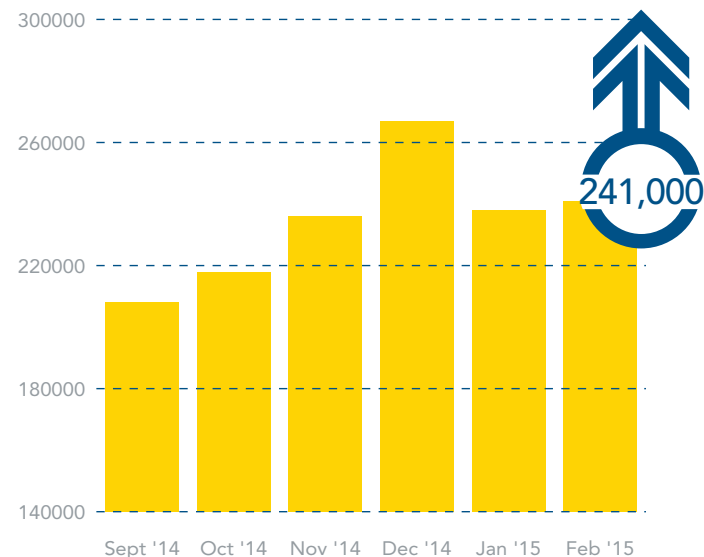
Credit Card Use



0.5%

D&B's Small Business Health Index declined 2.5 points in the latest reporting period. In spite of improvements in payment and credit card performance, operational stability declined for the month, driving down the overall index.

U.S. Jobs Health



Source: D&B Global Data, Insights & Analytics

Manufacturing



Retail



Real Estate



Business Services



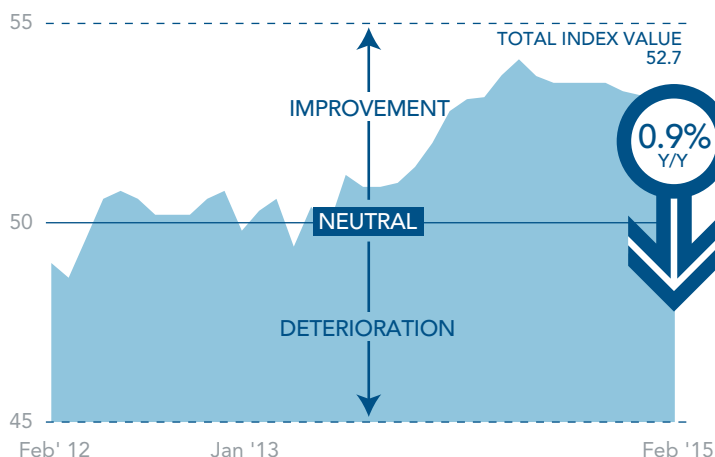
Construction



Trade, Transportation & Utilities

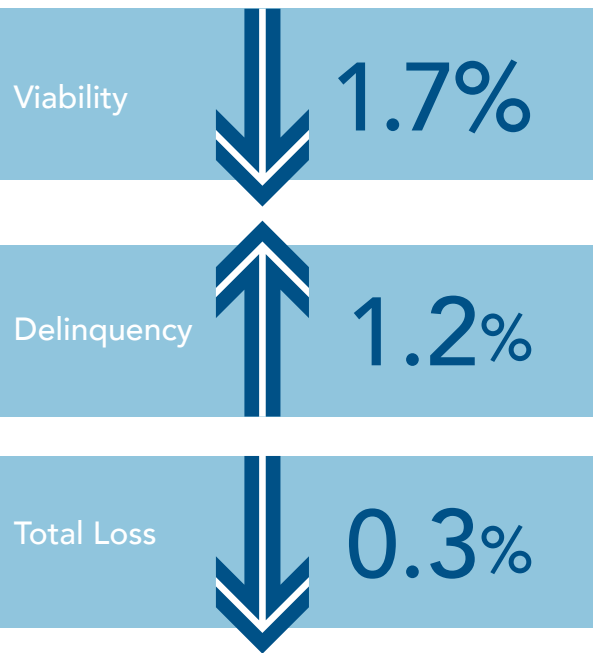
D&B estimates 241,000 new non-farm jobs were added to U.S. payrolls in February 2015. The business services segment continued to lead in employment gains.

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 remained relatively unchanged in February 2015 compared to a year earlier. A modest decline in viability and increase in payment delinquency may suggest a more risk-friendly approach by businesses in hopes of expansion.

PERSPECTIVES

D&B's U.S. Economic Health Tracker showed sluggish but hopeful operating conditions in the national economy in February 2015. Although small business growth slowed compared to previous months, payment delinquency declined significantly. D&B's Small Business Health Index declined 2.5 points during the reporting period, driven in large part by wavering operational stability. Meanwhile, approximately 241,000 non-farm payroll jobs were added in February, with business services continuing to lead employment growth. And the U.S. Business Health Index remained relatively unchanged compared to a year earlier. Businesses may be shifting to expansion mode, evidenced by a modest decline in viability and small increase in payment delinquency. Overall business performance continues to track with positive trend growth as the economy heads toward the second quarter of 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 February 27, 2015.

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

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