

D&B Named First SBFE Certified Vendor™

Powering Your Small Business Relationships With SBFE Data™ & D&B Analytics



Dun & Bradstreet is proud to be the first certified vendor of the Small Business Financial Exchange, Inc. (SBFE®). The combination of D&B's & SBFE's data sets will produce the most robust small business data profiles on the market.



SMALL BUSINESSES & LENDING INSTITUTIONS

Small businesses are the growth engine for the U.S. economy – and lending institutions are a critical relationship enabling that growth. With lending and approval rates up and interest rates at historic lows, financial institutions today are pressured to build more profitable relationships. Dun & Bradstreet is now delivering a more in-depth view of each business in a lender's portfolio.

“A strong relationship with a banker is very important to the long-term health of a small business.”

Small Business Administration

Financial institutions which have complete visibility into the total debt exposure of small businesses can improve their overall performance by:

- Increasing approval rates while avoiding high risk applicants
- Identifying applicants with high likelihood of payment default
- Setting the most appropriate line size for each specific business
- Identifying accounts showing early signs of credit decay, enabling a lender to intercede before default
- Maximizing penetration and growth with existing customers via robust opportunity identification

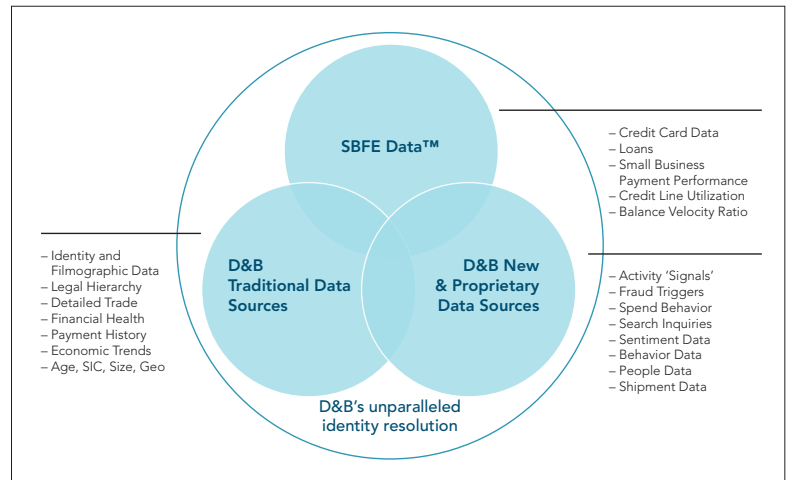
Improved predictability results in automated decisioning, fewer delinquencies and losses, higher approval rates, increased share of wallet, and ultimately, improved profitability.



**DUN & BRADSTREET
& SBFE®**

SBFE Members™ now have access to more predictive insights and analytics on small businesses as Dun & Bradstreet is authorized as the first SBFE Certified Vendor™.

The robust predictive power of combining SBFE Data™ and D&B's innovative data and analytics will provide SBFE members with improved transparency in their small businesses portfolio. This new data offering delivers more than 900 SBFE attributes derived from detailed SBFE account data (e.g. total % utilization, payment performance, and balance velocity ratio) which provide highly desirable predictive characteristics. These will be bundled with more than 150 additional D&B attributes in a single custom data packet.



With D&B's SBFE-powered analytics you can anticipate a minimum predictive lift of 20%, resulting in improved risk discrimination and account profitability across the credit lifecycle: loan originations and underwriting; account management and portfolio monitoring; and collections and recovery.



INNOVATION & PROFITABILITY

Dun & Bradstreet has an unrivaled legacy of innovation in risk management built over 174 years. D&B will once again deliver a breakthrough analytical solution for financial institutions by leveraging SBFE Data™. This new solution will drive increased profitability for financial institutions. SBFE-powered analytics from D&B will offer the highest level of risk discrimination available. D&B will be delivering SBFE Members new innovations in a phased approach:

- Phase I – Custom Analytics Leveraging Combined Data Elements**
- Use of all predictive data assets available – over 900 SBFE Data attributes, 150 D&B data attributes and customer/behavioral attributes across the credit lifecycle.
 - Key measurements include measuring payment and balance velocity, determining average and maximum balance ratios, and attributes built over a defined times series.
- Phase II – Development of an Industry-Leading Small Business Risk Score**
- Industry Bellwether score – industry-wide brand recognition, high adoption, usage across all financial institutions
 - Applications across underwriting, portfolio management, and collections
 - Broader insights – credit line assignment, new performance definitions (PD and LGD)
- Phase III – Future, Secondary Capabilities**
- Macro Economics – trending and segment impact
 - Benchmarking – customer versus peer group and industry
 - Forecasting – losses, attrition

Top Tier financial institutions can test and utilize new SBFE-powered solutions from D&B to achieve higher performance levels in identity resolution and predictiveness.

ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com.

SBFE, SBFE Data, SBFE Certified Vendor and SBFE Member are trademarks or registered trademarks of the Small Business Financial Exchange, Inc. or its subsidiary SBFE, LLC. For more information on SBFE or becoming an SBFE Member, please visit www.sbfe.org.