dun & bradstreet
FINANCE

Dun & Bradstreet's International Data Coverage

A guide to available scores, ratings, and analytical insights around the globe

Overall Business Risk

Dun & Bradstreet delivers an Overall Business Risk that uses the best available scores, ratings, and indices to provide a high-level assessment for each entity. The overarching Low- to High-Risk Levels are based on the combination of individual risk levels for scores, ratings, and indices that have been assessed for the specific company.

While each market globally will have their own risk scores and ratings, the Overall Business Risk uses data that is available locally to create a globally consistent view that can be used to compare businesses in different countries to one another.

OVERALL BUSINESS RISK AVAILABILITY

AFRICA	ASIA PACIFIC	EUROPE / CENTRAL ASIA		LATIN AMERICA	
REUNION ISLAND	AUSTRALIA	ALBANIA	LITHUANIA	ANGUILLA	MONTSERRAT
	BANGLADESH	ANDORRA	LUXEMBOURG	ANTIGUA AND BARBUDA	NETHERLANDS ANTILLES
MIDDLE EAST	BHUTAN	ARMENIA	MACAO	ARGENTINA	NICARAGUA
ABU DHABI	BRUNEI	AUSTRIA	MACEDONIA	ARUBA	PANAMA
	CHINA	AZERBAIJAN	MALTA	BAHAMAS	PARAGUAY
NOR. AMERICA	HONG KONG	BELARUS	MOLDOVA	BARBADOS	PUERTO RICO
CANADA	INDIA	BELGIUM	MONACO	BELIZE	SAINT KITTS & NEVIS
GREENLAND	INDONESIA	BOSNIA AND HERZEGOVINA	MONTENEGRO	BERMUDA	SAINT LUCIA
UNITED STATES	JAPAN	BULGARIA	NETHERLANDS	BOLIVIA	SAINT VINCENT AND THE GRENADINES
	KOREA, REPUBLIC OF	CROATIA	NORWAY	BONAIRE	SURINAME
	MALAYSIA	CYPRUS	POLAND	BRAZIL	TRINIDAD AND TOBAGO
	MALDIVES	CZECH REPUBLIC	PORTUGAL	VIRGIN ISLANDS, BRITISH	TURKS AND CAICOS ISLANDS
	MYANMAR	DENMARK	ROMANIA	CAYMAN ISLANDS	URUGUAY
	NEPAL	ESTONIA	RUSSIAN FEDERATION	COLOMBIA	VENEZUELA
	NEW ZEALAND	FAROE ISLANDS	SAN MARINO	COSTA RICA	VIRGIN ISLANDS, U.S.
	PAKISTAN	FINLAND	SERBIA	DOMINICA	
	PHILIPPINES	FRANCE	SLOVAKIA	DOMINICAN REPUBLIC	
	SINGAPORE	GEORGIA	SLOVENIA	ECUADOR	
	SRI LANKA	GERMANY	SPAIN	EL SALVADOR	
	TAIWAN	GIBRALTAR	SWEDEN	FRENCH GUIANA	
	THAILAND	GREECE	SWITZERLAND	GRENADA	
	VIETNAM	HUNGARY	TAJIKISTAN	GUADELOUPE	
		ICELAND	TURKEY	GUATEMALA	
		IRELAND	TURKISH CYPRUS	GUYANA	
		ITALY	TURKMENISTAN	HAITI	
		KAZAKHSTAN	UKRAINE	HONDURAS	
		KYRGYZSTAN	UNITED KINGDOM	JAMAICA	
		LATVIA	UZBEKISTAN	MARTINIQUE	
		LICHTENSTEIN		MEXICO	

D&B Rating®

The D&B Rating is an alphanumeric figure, such as "3A2," that signifies a company's size and composite credit appraisal. There are two parts to the D&B Rating – Risk Indicator and Financial Strength.

Risk Indicator

The Risk Indicator is delivered on all International Business Reports and reflects Dun & Bradstreet's opinion of the risk associated with trading with a specific business – notably the likelihood of business continuance or failure over the next 12 months. Created from the synergy of scoring technology and expert rules, the Risk Indicator is dynamically refreshed whenever predictive data is loaded into the Data Cloud.

The Risk Indicator is generally displayed as a "–" or 1-4 Rating, indicating the probability of failure.

Risk Indicator	Probability of Failure	Guide to Interpretation
1	Minimum risk	Proceed with transaction - offer extended terms if required.
2	Lower than average risk	Proceed with transaction.
3	Higher than average risk	Proceed with transaction but monitor closely.
4	High Risk	Take suitable assurances before extending credit - e.g. personal guarantees.
--	Undetermined	Insufficient information to assign a risk indicator - e.g. no information available to indicate trading or further investigation required. Conduct further analysis and seek strong guarantees before extending credit.

Financial Strength

Financial Strength is determined by the latest Tangible Net Worth and provides an indication of firm size based on employee size or financial information in the local currency.

D&B RATING

Current Rating as of 07/13/2021

Financial Strength

5A : £ 35,000,000 and over in Tangible Net Worth or Equity

This Company's Current Tangible Net Worth:
£ 6,950,000,000

Risk Indicator

2 : Lower than Average Risk

Previous Rating

Financial Strength

5A : £ 35,000,000 and over in Tangible Net Worth or Equity

Risk Indicator

1 : Minimum Risk

RISK INDICATOR AVAILABILITY

The table below shows the markets where Dun & Bradstreet provides a Risk Indicator.

AFRICA		ASIA PACIFIC	EUROPE / CENTRAL ASIA		LATIN AMERICA	MIDDLE EAST
ALGERIA	LIBYA	AMERICAN SAMOA	ALBANIA	LITHUANIA	ANTIGUA & BARBUDA	BAHRAIN
ANGOLA	MADAGASCAR	AUSTRALIA	ANDORRA	LUXEMBOURG	ARGENTINA	IRAN
ASCENSION ISLANDS	MALAWI	BANGLADESH	ARMENIA	MACEDONIA	ARUBA	IRAQ
BENIN	MALI	BHUTAN	AUSTRIA	MALTA	BAHAMAS	ISRAEL
BOTSWANA	MAURITANIA	BRUNEI	AZERBAIJAN	MOLDOVA	BARBADOS	JORDAN
BURKINA FASO	MAURITIUS	CHINA	BELARUS	MONACO	BELIZE	KUWAIT
BURUNDI	MOROCCO	CHRISTMAS ISLANDS	BELGIUM	MONTENEGRO	BERMUDA	LEBANON
CAMEROON	MOZAMBIQUE	COOK ISLANDS	BOSNIA-HERZEGOVINA	NETHERLANDS	BOLIVIA	OMAN
CAPE VERDE	NAMIBIA	FIJI	BULGARIA	NORWAY	BONAIRE	QATAR
CENTRAL AFRICAN REP	NIGERIA	HONG KONG	CROATIA	POLAND	BRAZIL	SAUDI ARABIA
CHAD	RWANDA	INDIA	CYPRUS	PORTUGAL	CAYMAN ISLANDS	SYRIA
COMOROS	SAO TOME & PRINCIPE	INDONESIA	CZECH REPUBLIC	ROMANIA	CHILE	UNITED ARAB EMIRATES
CONGO	SENEGAL	JAPAN	DENMARK	RUSSIAN FEDERATION	COLOMBIA	
CONGO DEMOCRATIC REP	SEYCHELLES	KOREA REP OF	ESTONIA	SAN MARINO	COSTA RICA	**NORTH AMERICA**
DJIBOUTI	SIERRA LEONE	MALAYSIA	FINLAND	SERBIA	CURACAO	CANADA
EGYPT	SOMALIA	MALDIVES	FRANCE	SLOVAKIA	DOMINICA	UNITED STATES
EQUATORIAL GUINEA	SOUTH AFRICA	MARSHALL ISLANDS	GEORGIA	SLOVENIA	DOMINICAN REPUBLIC	
ERITREA	ST HELENA	MIDWAY ISLANDS	GERMANY	SPAIN	ECUADOR	
ETHIOPIA	SUDAN	MYANMAR (BURMA)	GIBRALTAR	SWEDEN	EL SALVADOR	
GABON	SWAZILAND	NAURU	GREECE	SWITZERLAND	FALKLAND ISLANDS	
GAMBIA	TANZANIA	NEPAL	HUNGARY	TAJIKISTAN	GRENADA	
GHANA	TOGO	NEW HEBRIDES	ICELAND	TURKEY	GUATEMALA	
GUINEA	TUNISIA	NEW ZEALAND	IRELAND	TURKISH REP N CYPRUS	GUYANA	
GUINEA BISSAU	UGANDA	NORFOLK ISLANDS	ITALY	TURKMENISTAN	HAITI	
IVORY COAST	ZAMBIA	PAKISTAN	KAZAKHSTAN	UKRAINE	HONDURAS	
KENYA	ZIMBABWE	PAPUA NEW GUINEA	KYRGZSTAN	UNITED KINGDOM	JAMAICA	
		PHILIPPINES	LATVIA	UZBEKISTAN	MEXICO	
		SINGAPORE			MONTSERRAT	
		SRI LANKA			NETHERLANDS ANTILLES	
		TAIWAN			NICARAGUA	
		THAILAND			PANAMA	
		TONGA			PARAGUAY	
		VIETNAM			PERU	
					ST KITTS-NEVIS	
					ST LUCIA	
					ST VINCENT	
					SURINAME	
					TRINIDAD & TOBAGO	
					TURKS & CAICOSIS	
					URUGUAY	
					VENEZUELA	
					VIRGIN ISLANDS UK	
					YEMEN	

FINANCIAL STRENGTH AVAILABILITY

The table below shows the markets where Dun & Bradstreet provides Financial Strength.

AFRICA	ASIA PACIFIC		EUROPE / CENTRAL ASIA		LATIN AMERICA		MIDDLE EAST	NOR. AMERICA
EGYPT	AMERICAN SAMOA	NAURU	ANDORRA	MOLDOVA	ANGUILLA	GUYANA	BAHRAIN	CANADA
MAURITIUS	AUSTRALIA	NEW HEBRIDES	AUSTRIA	MONACO	ANTIGUA & BARBUDA	HAITI	IRAN	UNITED STATES
SOMALIA	BANGLADESH	NEW ZEALAND	BELGIUM	MONTENEGRO	ARGENTINA	HONDURAS	IRAQ	
SOUTH AFRICA	CHINA	NORFOLK ISLANDS	CYPRUS	NETHERLANDS	ARUBA	JAMAICA	ISRAEL	
ZIMBABWE	CHRISTMAS ISLANDS	PAKISTAN	CZECH REPUBLIC	POLAND	BAHAMAS	MEXICO	JORDAN	
	COOK ISLANDS	PAPUA NEW GUINEA	FRANCE	PORTUGAL	BARBADOS	MONTSERRAT	KUWAIT	
	FIJI	SINGAPORE	GEORGIA	ROMANIA	BELIZE	NETH. ANTILLES	LEBANON	
	HONG KONG	SRI LANKA	GERMANY	RUSSIAN FEDERATION	BERMUDA	NICARAGUA	OMAN	
	INDIA	TAIWAN	GIBRALTER	SERBIA	BOLIVIA	PANAMA	QATAR	
	INDONESIA	THAILAND	GREECE	SLOVAKIA	BRAZIL	PARAGUAY	SAUDI ARABIA	
	KOREA REP OF	TONGA	HUNGARY	SPAIN	CAYMAN ISLANDS	PERU	SYRIA	
	JAPAN		ICELAND	SWITZERLAND	CHILE	ST LUCIA	UN. ARAB EMIRATES	
	MALAYSIA		IRELAND	TAJIKISTAN	COLOMBIA	ST VINCENT	YEMEN	
	MALDIVES		ITALY	TURKEY	COSTA RICA	SURINAME		
	MARSHALL ISLANDS		KAZAKHSTAN	TURKMENISTAN	DOMINICA	TRINIDAD & TOBAGO		
	MIDWAY ISLANDS		KYRGYZSTAN	UKRAINE	DOMINICAN REPUBLIC	TURKS & CAICOSIS		
			LATVIA	UNITED KINGDOM	ECUADOR	URUGUAY		
			LUXEMBOURG		EL SALVADOR	VENEZUELA		
			MACEDONIA		GRENADA	VIRGIN ISLANDS UK		
			MALTA		GUATEMALA			
			MOLDOVA					

AAA Rating for Denmark, Finland, Norway and Sweden

A separate rating system is presented on credit reports from Scandinavian countries. The “Triple A” system is highly predictive and uses the same guiding principles as the D&B Risk Indicator. The AAA system assimilates financial strength and risk indicators into an alphabetic-only rating presentation. Comparing the “Triple A” Rating to the D&B Risk Indicator is simple. An explanation of the rating codes is shown below.

Triple A Rating	Guide to Interpretation	Equivalent D&B Risk Indicator
AAA	Highest credit worthiness	1
AA	Good credit worthiness	2
A	Credit Worthy	3
AN	Newly formed	3
B	Credit risk	4
C	High credit risk	4
--	Rating not determined – essential information is unavailable or under review.	--

D&B® Maximum Credit Recommendation

The Maximum Credit Recommendation suggests the greatest amount of credit that Dun & Bradstreet suggests extending, based on monthly payment terms. The amount is the total value of goods and services that the average creditor should have outstanding across multiple accounts and invoices — not necessarily the maximum amount it can afford. The recommendation is based on a historical analysis of similar companies in the Data Cloud.

The table below shows the markets where Dun & Bradstreet can provide a Maximum Credit Recommendation.

AFRICA	EUROPE / CENTRAL ASIA		LATIN AMERICA	NORTH AMERICA
REUNION ISLAND	ALBANIA	LITHUANIA	MARTINIQUE	CANADA
	ARMENIA	LUXEMBOURG	USA	UNITED STATES
	AUSTRIA	MACEDONIA	VIRGIN ISLANDS	
	AZERBAIJAN	MALTA		
	BELARUS	MOLDOVA		
	BELGIUM	MONACO		
	BOSNIA-HERZEGOVINA	MONTENEGRO		
	BULGARIA	NETHERLANDS		
	CROATIA	POLAND		
	CYPRUS	PORTUGAL		
	CZECH REPUBLIC	ROMANIA		
	DENMARK	RUSSIAN FEDERATION		
	ESTONIA	SAN MARINO		
	FRANCE	SERBIA		
	FINLAND	SLOVAKIA		
	GEORGIA	SLOVENIA		
	GERMANY	SPAIN		
	GIBRALTAR	SVALBARD AND JAN MAYEN		
	GREECE	SWEDEN		
	HUNGARY	SWITZERLAND		
	ICELAND	TAJIKISTAN		
	IRELAND	TURKEY		
	ITALY	TURKISH CYPRUS		
	KAZAKHSTAN	TURKMENISTAN		
	KYRGYZSTAN	UKRAINE		
	LATVIA	UNITED KINGDOM		
	NORWAY	UZBEKISTAN		
	LICHTENSTEIN			

D&B® Failure Score

The D&B Failure Score predicts the likelihood that a business will, in the next 12 months, seek legal relief from its creditors or cease business operations without paying all its creditors in full.

The table below shows the markets where Dun & Bradstreet can provide a D&B Failure Score.

AFRICA	ASIA PACIFIC	EUROPE			NORTH AMERICA
MOROCCO	AUSTRALIA	AUSTRIA	GREECE	SERBIA	CANADA
	CHINA (2022)	BELGIUM	HUNGARY	SLOVAKIA	UNITED STATES
	HONG KONG SAR	BOSNIA	IRELAND	SLOVENIA	
	JAPAN	CROATIA	ITALY	SPAIN	
	NEW ZEALAND	CZECH REPUBLIC	LUXEMBOURG	SWEDEN	
	SINGAPORE	DENMARK	NETHERLANDS	SWITZERLAND	
	SOUTH KOREA	FINLAND	NORWAY	UNITED KINGDOM	
	TAIWAN	FRANCE	POLAND		
	THAILAND	GERMANY	PORTUGAL		

D&B® Delinquency Score

The D&B Delinquency Score predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past term) over the next 12 months, seek legal relief from creditors, or cease operations without paying all creditors in full over the next 12 months.

The table below shows the markets where Dun & Bradstreet can provide a D&B Delinquency Score.

ASIA PACIFIC	EUROPE		NORTH AMERICA
AUSTRALIA	GREECE	ROMANIA	CANADA
NEW ZEALAND	ITALY	SPAIN	UNITED STATES
SINGAPORE (2022)	PORTUGAL	UNITED KINGDOM	

D&B® PAYDEX

The PAYDEX measures a business's past payment performance. On a scale of 1 to 100, scores of 80 and above are considered low risk and could potentially increase a business's credibility to creditors.

A business's PAYDEX Score is roughly equivalent to an individual's credit rating, and many suppliers, banks, and customers will look at a company's PAYDEX Score and business credit report before engaging with that company's services.

Dun & Bradstreet assigns scores on a scale of 1 to 100, with 100 being the best possible PAYDEX Score. Scores are divided into three Risk Categories:

- 0 to 49 indicates a high risk of late payment
- 50 to 79 indicates a moderate risk
- 80 to 100 indicates a low risk

About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organisations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

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