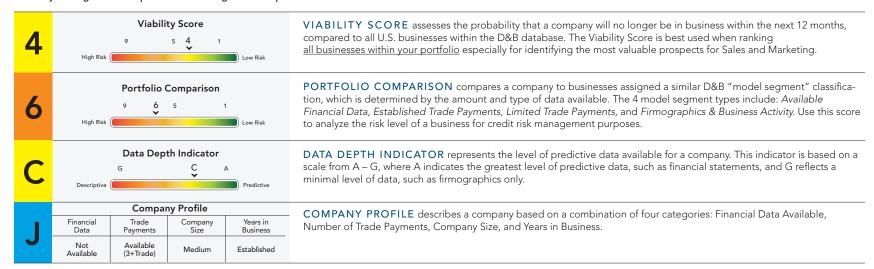


# Quick Reference Guide

# Dun & Bradstreet's U.S. Predictive Analytics

## D&B VIABILITY RATING™

The U.S. D&B Viability Rating delivers a highly reliable assessment of the probability that a company will no longer be in business within the next 12 months. Viability Rating is made up of the following four components:



### D&B DELINQUENCY PREDICTOR™

(new Commercial Credit Score)

The D&B Delinquency Predictor predicts the likelihood that a company will pay in a severely delinquent manner (91+days past due) during the next 12 months.

#### **DELINOUENCY PREDICTOR** AT-A-GLANCE

Commercial Credit Score	Credit Score Percentile	Credit Risk Class	Incidence of Delinquency	1—Low
580-670	91–100	1	1.1%	2-
530–579	71–90	2	2.5%	3_
481–529	31–70	3	5.8%	
453-480	11 –30	4	9.4%	4-
101–452	1–10	5	53.1%	5-High

"0" denotes open bankruptcy, out of business at the location or higher risk situations.

# D&B FINANCIAL STRESS SCORE®

(version 7.1)

The D&B Financial Stress Score predicts the likelihood that a business will experience financial stress in the next 12 months.

#### D&B FINANCIAL STRESS SCORE® AT-A-GLANCE

Financial Stress Score	Financial Stress Score Percentile	Financial Stress Risk Class	Incidence of Financial Stress	1—Low
1570–1875	95–100	1	0.03%	2_
1510–1569	69–94	2	0.09%	3_
1450–1509	34–68	3	0.24%	
1340–1449	2–33	4	0.84%	4-
1001–1339	1	5	4.70%	5-High

"0" denotes open bankruptcy, out of business at the location, or higher risk situations.

# D&B PAYDEX® SCORE

The D&B PAYDEX Score is a unique, dollar-weighted indicator of past payment performance as reported to D&B.

#### PAYDEX SCORE AT-A-GLANCE

100	30 Days Before Terms (Anticipate)	00 100	
90	20 Days Before Terms (Discount)	80–100 LOW risk of late	
80	0 Days, On Terms (Prompt)	payment	
70	15 Days Beyond Terms		
60	22 Days Beyond Terms	50–79 <b>MEDIUM</b> risk of	
50	30 Days Beyond Terms	late payment	
40	60 Days Beyond Terms		
30	90 Days Beyond Terms	0-49 <b>HIGH</b> risk of late	
20	120 Days Beyond Terms	payment	
UN	Unavailable		

Call 1.800.234.3867 or visit our Web site at www.dnb.com/our-data-insights for more details