

# The D&B Viability Rating™

Dun & Bradstreet's most comprehensive assessment of current and future health of a business

With thousands of businesses closing their doors every day, it can be difficult to navigate a rocky economic landscape. So when customers, prospects, and business partners face serious challenges, you need to know. D&B has created an innovative assessment tool that provides precise insight into the health of companies with whom they do business.

The D&B Viability Rating is a new evaluation tool that offers a comprehensive assessment of whether or not to do business with a company. Only the D&B Viability Rating combines the most comprehensive measures of risk to deliver a highly reliable rating analyzing the current and future health of a business.

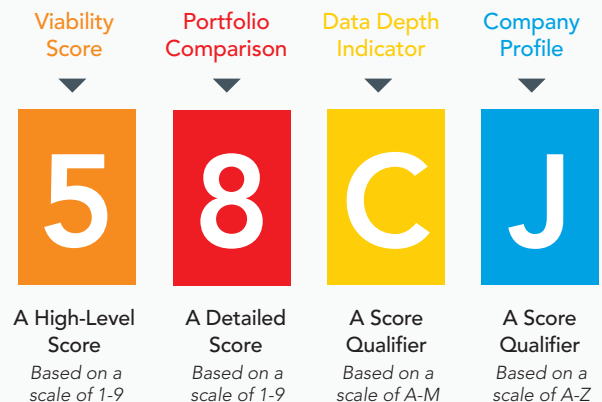
## COMPLEX INFORMATION IN A SINGLE PROFILE

The D&B Viability Rating enables customers to get a comprehensive snapshot view of a business in an increasingly complex world. It incorporates the most critical information related to your decision of whether or not to engage with a company.

Other scores answer only one-dimensional business problems or questions like “Will I get paid?” or “How can I reduce bankruptcy losses?” D&B's Viability Rating helps our customer answer fundamental questions with more precision:

- Is this a viable business?
- Can I identify growth opportunities with thriving businesses?
- Do I want to initiate or continue a relationship with this business?
- Do I have complete confidence in the depth of data driving my decision?
- Do I have complete visibility into the financial performance of this business?
- Can I increase my objectivity of my risk assessment?
- Can I customize my decisions based on how much there is to know about a company?

### AT A GLANCE - THE D&B VIABILITY RATING



#### The Viability Score:

Assesses the probability that a company will no longer be in business, within the next 12 months, compared to all U.S. businesses within the D&B database. Going out of business is defined as:

- Voluntary or involuntary close of business
- Becoming dormant or inactive
- Filing for bankruptcy

#### Portfolio Comparison:

Assesses the viability of a company, compared to similar businesses, within the same model segment. The type of data used to classify these segments is:

- Available financial data
- Established trade payments
- Limited trade payments
- Firmographics and business activity

## THE D&B VIABILITY RATING (CONT.):

### DATA DEPTH INDICATOR:

Presents the level of predictive data available on a business that was used to score its viability. Data depth includes how much business intelligence is known about a business based on the availability of predictive information such as:

- Commercial trading activity
- Financial attributes
- Firmographic data

### COMPANY PROFILE:

Examines how established a company is based on a combination of categories including financial data, trade payments, and demographics on the different categories within the profile include:

- Financial data
- Trade payments
- Years in business
- Company size (number of employees or sales)

## CUTTING-EDGE PREDICTIONS YOU CAN TRUST

The D&B Viability Rating builds on D&B's legacy of providing insight to customers, integrating multiple key risk indicators into industry-leading analytics. This multi-dimensional view includes:



- Expanded scale – assessing all levels of business closure, including voluntarily and involuntarily going out of business, becoming dormant or inactive, and bankruptcy



- Complete context – evaluating the viability of a company compared to all U.S. businesses and to its peers



- Total transparency – indicating how much predictive insight is known based on trade references, financial records, and firmographic data

Know more about the companies you do businesses with, faster. The unique D&B Viability Rating offers at-a-glance, comprehensive knowledge of customers and prospects, and helps you enhance your risk department's ability to navigate a challenging economic landscape.

Visit [www.dnb.com/our-data-insights](http://www.dnb.com/our-data-insights) to learn more.

## 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.