



Decide with Confidence

ST. CHARLES HEALTH SYSTEM, INC.

D-U-N-S® 06-149-2740

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Advanced Scoring Report

Purchase Date: 09/27/2012
Last Update Date: 03/28/2012
Attention: Bryan

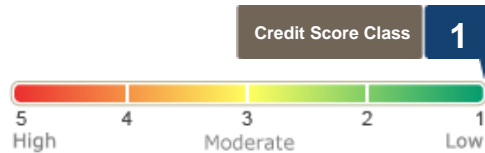
Executive Summary**Company Info**

Year Started	1971	Employees	3,200
Control Year	1971	Employees Here	1,962 at this location
CEO	JIM DIEGEL, CEO	Working Capital	\$37,642,000

Predictive Analytics**Financial Stress Class**

The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000).

Financial Stress Class	3
Financial Stress Score	1,486
Highest Risk	1,001
Lowest Risk	1,875

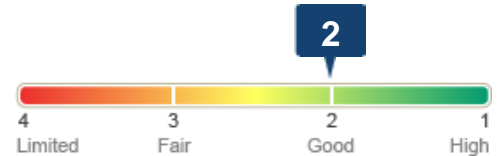
Credit Score Class

The Credit Score class of 1 for this company shows that 6.00% of firms with this classification paid one or more bills severely delinquent.

Credit Score Class	1
Credit Score	519
Highest Risk	101
Lowest Risk	670

D&B Rating

D&B Rating

1R2**Composite Credit Appraisal****Business Information**



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Business Summary

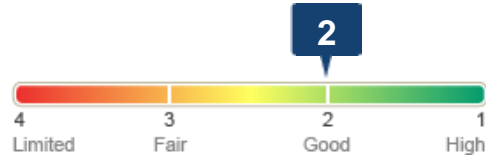
Branch & Division	YES
SIC	8062 General hospital, medical doctor's office
NAICS	622110 General Medical and Surgical Hospitals
History Status	CLEAR

Credit Capacity Summary

D&B Rating

1R2

Composite Credit Appraisal



Prior D&B Rating 1R2

Rating Date 10/12/2009

Payment Activity
(based on 112 experiences) USD

Average High Credit \$29,863

Highest Credit 750,000

Total Highest Credit 2,810,700

Industry Data**SIC**

Code	Description
80620000	General medical and surgical hospitals
80110000	Offices and clinics of medical doctors

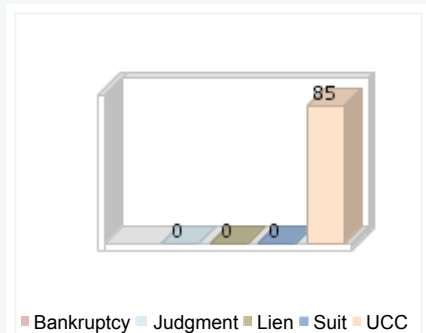
NAICS

Code	Description
622110	General Medical and Surgical Hospitals
621111	Offices of Physicians (except Mental Health Specialists)

Indicators**Public Filings Summary**

The following data includes both open and closed filings found in D&B's database on this company

Record Type	No. of Records
Judgment	0
Lien	0
Suit	0
UCC	85

Public Filings**Commercial Credit Score**



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Summary

Credit Score Class



Incidence of Delinquent Payment

Among Companies with This Class	6.00%
Average Compared to All Businesses	23.50%
Credit Score Percentile	99
Credit Score	519
Number of Payment Experiences	112

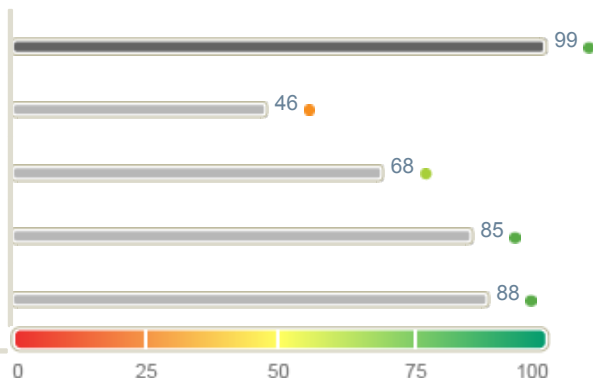
Key Factors

- Insufficient number of payment experiences.
- Most recent amount past due.
- Low proportion of satisfactory payment experiences to total payment experiences.

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Credit Score Percentile Norms Comparison

ST. CHARLES HEALTH
SYSTEM, INC.Region
(PACIFIC)Industry
(HEALTH CARE SERVICES)Employee Range
(500+)Years in Business
(26+)

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

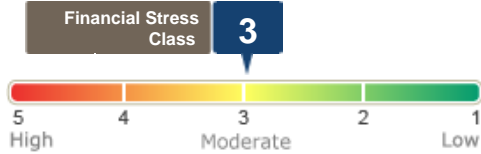
Financial Stress Score



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Summary

Financial Stress Class

**Financial Stress Score Percentile**

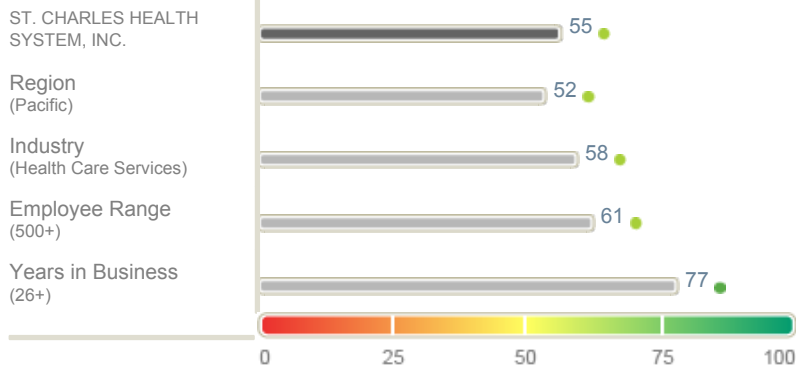
Financial Stress National Percentile	55
Financial Stress Score	1486
Probability of Failure with This Score	0.24%
Failure per 10K	24/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	112

Key Factors

- Low proportion of satisfactory payment experiences to total payment experiences.
- UCC Filings reported.
- High proportion of past due balances to total amount owing.
- High number of inquiries to D&B over last 12 months.
- Unstable Paydex over last 12 months.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Financial Stress Percentile Comparison

- Lower risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.