



Decide with Confidence

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## ST. CHARLES HEALTH SYSTEM, INC.

D-U-N-S® 06-149-2740

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Bend, OR 97701  
Website: [www.scmc.org](http://www.scmc.org)

Phone 541 382-4321  
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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

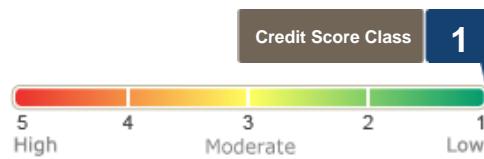


The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000).

##### Financial Stress Class

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

Credit Score	519
Highest Risk	101
Lowest Risk	670

#### D&B Rating

##### D&B Rating

1R2

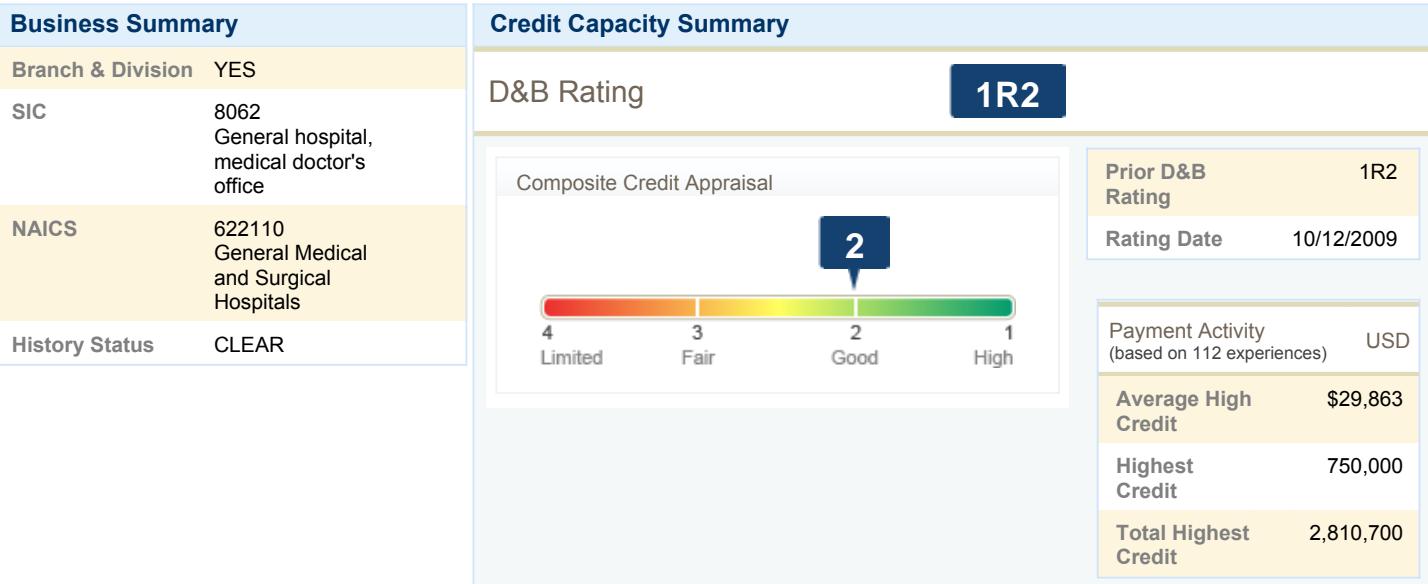
##### Composite Credit Appraisal



### Business Information



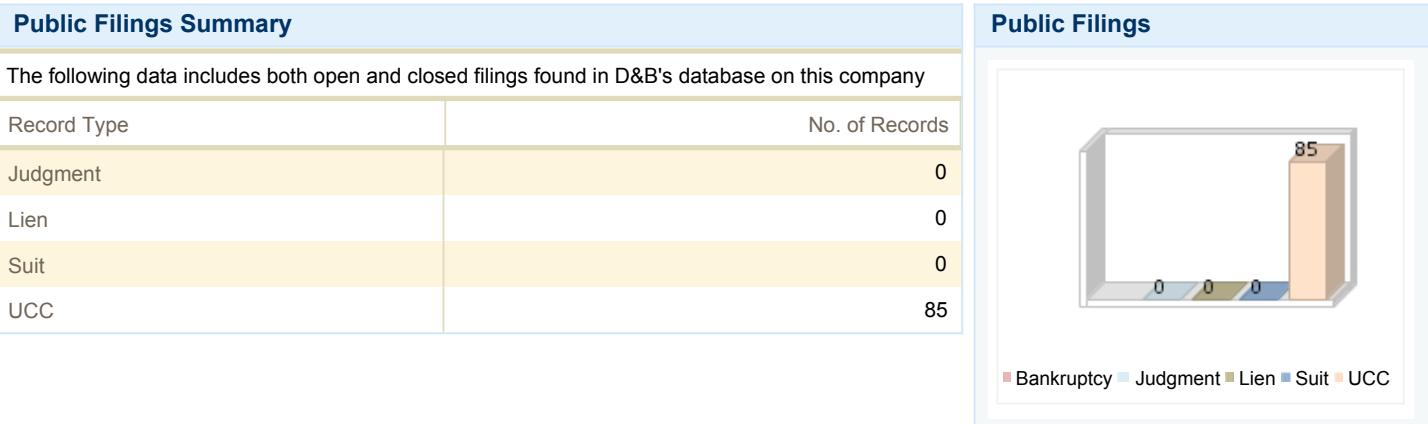
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## Industry Data

SIC		NAICS	
Code	Description	Code	Description
80620000	General medical and surgical hospitals	622110	General Medical and Surgical Hospitals
80110000	Offices and clinics of medical doctors	621111	Offices of Physicians (except Mental Health Specialists)

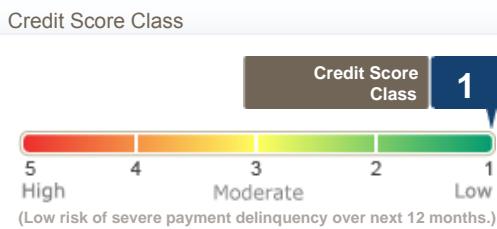
## Indicators



## Commercial Credit Score



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**Summary****Incidence of Delinquent Payment**

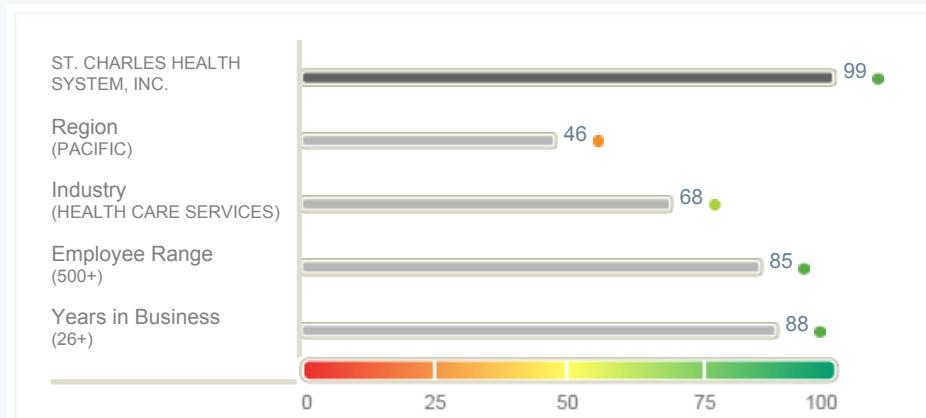
Among Companies with This Class	6.00%
Average Compared to All Businesses	23.50%
Credit Score Percentile	99
Credit Score	519
Number of Payment Experiences	112

**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**

- 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 Class

3



### 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

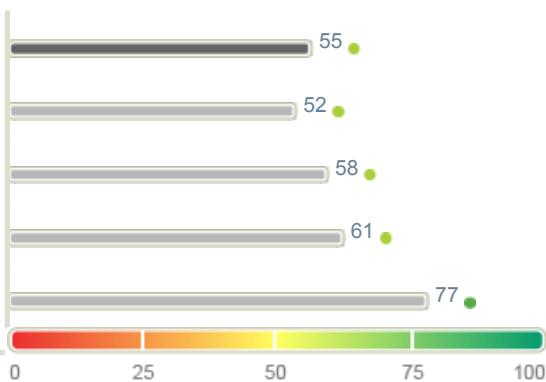
- Low proportion of satisfactory payment experiences to total payment experiences.
- UCC Filings reported.
- High proportion of past due balances to total amount owing.
- High number of inquiries to D&B over last 12 months.
- Unstable Paydex over last 12 months.

### 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

ST. CHARLES HEALTH SYSTEM, INC.



- 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.