

Understanding the D&B US Viability Rating™

This document is intended to address the following questions:

- What is the Viability Rating?
- What are the predictive and descriptive components of the Viability Rating?
- What is the availability of the Viability Rating?
- How is the Viability Rating calculated?
- How does the predictive component of the Viability Rating perform?



I. INTRODUCTION

The Viability Rating is a multi-dimensional rating that delivers a highly insightful and reliable assessment of a company's future viability. Dun & Bradstreet created the Global Data, Insight and Analytics (GDIA) strategy in 2012 to focus on advanced data improvements and innovations with the goal to fuel improvements to the predictive insights we deliver to our customers. The Viability Rating is an outcome of our new strategy, including both predictive and descriptive components. The predictive components predict the likelihood that a company will go out of business, become inactive, or file for bankruptcy over the next 12 months. The descriptive components provide an indication of the amount of predictive data available to make a reliable risk assessment, as well as insight into the age, type and size of business. The specific components of the Viability Rating are:

Viability Score	Portfolio Comparison	Data Depth Indicator	Company Profile
5	7	C	J
1 - 9	1 - 9	A - M	A - Z

- **Viability Score:** predictive rating of 1-9 where 1 is the lowest probability of going out of business or becoming inactive over the next 12 months compared to approximately 30M US businesses in Dun & Bradstreet Data Cloud and 9 is highest probability of going out of business or becoming inactive.
- **Portfolio Comparison:** predictive rating of 1-9 where 1 is the lowest probability of going out of business or becoming inactive over the next 12 months compared to other businesses within the same model segment and 9 is the highest probability of going out of business or becoming inactive
- **Data Depth Indicator:** descriptive rating of A-G and H-M. A-G is assigned on a “report card-like” scale where A is assigned to businesses with the highest level of predictive data including complete firmographics, extensive commercial trading activity, and comprehensive financial attributes and G is assigned to business with the lowest level of predictive data including basic identify data only. H-M are special categories that override the A-G rating giving our customer's further insight when Dun &

Bradstreet has confirmation that a business has met one of six risk conditions.

- **Company Profile:** descriptive rating A-X and Y-Z where A is the largest, most established businesses with complete, comprehensive data reported in the Dun & Bradstreet Data Cloud and X is the smallest, youngest businesses with basic firmographic data only. Y is assigned to a branch location and Z is assigned to a business that is a subsidiary.

The Viability Score and Portfolio Comparison use statistical probabilities to classify public and private companies into a 1-9 risk rating segmentation. These classifications are based on the chance that a company will go out of business, become inactive or dormant, or file for bankruptcy over the next 12-months.

The Data Depth Indicator uses a point system to assign a numeric value to a data attribute based on its ability to enhance the predictive accuracy of the Viability Score and Portfolio Comparison. The more predictive a data attribute, the more points assigned. For example, financial data and extensive trade data have higher predictive index, enabling robust prediction. So they receive higher points, placing a company higher on the A-G scale.

The Company Profile uses segmentation to define and group businesses that are similar in terms of their size (employees and annual sales), their age (years in business or management control year) and the availability of complete financial statements and commercial trade history.

The Viability Rating utilize the combined power of the Dun & Bradstreet Data Cloud that includes approximately 30 million U.S. businesses including business activity signals, detailed commercial payment experiences that capture month-to-month trends, public filing, demographic, and financial information when available.

Our proprietary DUNSRight® Quality Process recently enhanced with our Global Data, Insight and Analytics (GDIA) strategy, ensures the integrity of the information contained in our Data Cloud. DUNSRight is our process for collecting and enhancing information. Our expert team of statisticians and economists lead the development of our Predictive Indicator solutions, the fifth and final component of the sequential DUNSRight process, and are responsible for turning our vast Data Cloud into actionable business insight, enabling you to confidently make critical risk decisions.

In addition, Dun & Bradstreet created the Global Data, Insight and Analytics (GDIA) strategy in 2012 to focus on advanced data improvements and innovations with the goal to fuel improvements to the predictive insights we deliver to our customers.

The Viability Rating is based on segmentation analysis and subsequent regression analysis using a scorecard approach - resulting in a rating system that helps our customers solve multi-dimensional business problems, and is highly effective in helping to predict the future viability of a prospect, customer, supplier, potential acquisition, business partner, and other business-to-business relationships. The solution helps our customer answer fundamental questions with more precision:

- Is this a viable business?
- Do I want to initiate or continue a relationship with this business?
- Am I confident in the depth of data driving a reliable risk assessment or automated, score-based decision?
- Is there a profitable segment of small, new business prospects I should target?
- Are there growth opportunities with thriving businesses?
- Do I have complete visibility into the financial performance of this business?
- How does additional data, provided by the new applicant or potential new supplier, impact and justify my objective risk assessment?
- How can I be more selective or less restrictive by combining how much I know about the company with its profile to customize by decisions?

This document explains in greater detail how the Viability Rating was developed.

II. WHAT THE VIABILITY RATING PREDICTS AND WHAT INSIGHT DOES THE DESCRIPTIVE DIMENSIONS DELIVER?

The Viability Rating predicts a business's likelihood of:

- Voluntarily or involuntarily going out of business
- Becoming dormant or inactive
- Filing for bankruptcy

The underlying models for the Viability Score and Portfolio Comparison are based upon the observed characteristics of hundreds of thousands of businesses in the Dun & Bradstreet Data Cloud and the relationship these characteristics have to the probability of meeting the above definition.

A "Risk Rating" of 1 – 9 is assigned by the model. This is a segmentation of the scorable universe into nine distinct risk groups where a one (1) represents businesses that have the lowest probability of going out of business, becoming inactive or filing for bankruptcy, and nine (9) represents businesses with the highest probability. This dimension of the Viability Rating is unique to Dun & Bradstreet. Using this expanded definition of an active business, we can predict business closing for small businesses that may slowly reduce their activity over time until they eventually cease to exist.

The Data Depth Indicator provides insights into the level of predictive data elements available on a business. It allows customers to understand and have confidence in the underlying data inputs used to assess viability. Scale ranges from A-G, with A being records with the deepest, predictive data, and G referring to businesses with a level of descriptive data that has limited predictive value. Special categories H-M are assigned to businesses with special risk circumstances such as bankruptcy, business deterioration, severe risk and others. Refer to Appendix A for the key to the Data Depth Indicator.

The Company Profile categories range from A-Z based on a combination of the following characteristics: A-X:

- Young: Less than 5 years in business under the current ownership
- Established: More than 5 years in business under the current ownership
- Small: Less than 10 employees or missing actual employees, or less than \$100,000 in annual sales or missing actual sales
- Medium: Between 10-49 employees or between \$100,001 - \$499,999 in annual sales
- Large: Greater than 50 employees or greater than \$500,000 in annual sales
- Financial Statement available or not available
- Trade Payments complete (3 or more trade references), limited (1 or 2 trade references), or not available.

Companies with an A Profile are the largest, most established businesses with complete financial statement and trade payment data. Companies with an X Profile are the smallest, youngest businesses with no financial or trade payment data available. Y and Z are profiles reserved for branch locations and subsidiaries and take precedence over Profiles A-X. Refer to Appendix B for the key to the Company Profile categories.

Availability of the Viability Rating

A Viability Rating is available on the vast majority of the 30 million U.S. based businesses reported in the Dun & Bradstreet Data Cloud. Following are the availability rules:

- Viability Rating will not be calculated if the D-U-N-S Number®:
 - Is on Stop Distribution
 - Is a branch of a foreign headquarters
 - Has a base date prior to 1983
- The Viability Score (1-9), Profile Comparison (1-9), Data Depth Indicator (A-M) will automatically trade-up to the U.S. headquarter score/indicator for U.S. branch locations.
- Businesses designated as “out of business” and business records that are missing or have invalid address will be assigned a Viability Score of zero and a Portfolio Comparison of zero and a Data Depth Indicator of H or I.

Model Development Process

The predictive components of the Viability Rating were developed using state-of-the-art statistical modeling techniques to select and weight the data elements that are most predictive of business closure, inactivity and bankruptcy. The resulting models are mathematical equations that consist of a series of variables and coefficients (weights) that have been calculated for each variable.

In the model development process, data is collected from two time periods designated as an observation window and a performance window. The observation window defines the sample used in the model and all identification and characteristic data are collected from this time period. The predictive variables and segmentation schemes are defined from this snapshot. The performance window defines the length of time the

businesses in the sample are tracked to examine their performance.

In the development of the Viability Rating, the observation window was December 2010 and the performance window was the twelve months from January 2011 to December 2011. A total of 1,660,000 businesses were used in development. Of this population, approximately 14% went out of business, became inactive or filed for bankruptcy during the performance window and were considered “bad” companies in the development sample.

From the observation window data, Dun & Bradstreet performed extensive data analysis to determine those variables that are statistically the most significant factors for predicting closure, inactivity and bankruptcy and calculate the appropriate weights for each. Only Dun & Bradstreet, with its vast Data Cloud, is uniquely qualified to demonstrate this impact. Dun & Bradstreet identified hundreds of predictive variables from evaluating a combination of both “good” and “bad” performing businesses in the Dun & Bradstreet Data Cloud.

Dun & Bradstreet’s investments in data and insight activities have enabled the use of business activity “signals” generated by our patented and proprietary, rules-driven, data collection system known as Dun & Bradstreet Intelligence Engine in our predictive scores. These “signals” are particularly beneficial to differentiate between low and high risk on small businesses that tend to have limited or no commercial trade history. Dun & Bradstreet has also enhanced the depth of data utilized by the scores through the use of Detailed Trade data on businesses with established commercial trade history. Detailed Trade uses granular payment data and captures month-to-month fluctuations in payment behavior, and provides predictive lift to the scores.

Appendix C contains a sampling of data elements used by the predictive components of the Viability Rating.

Scoring System and Model Selection for the Viability Score and Portfolio Comparison

The ability to accurately assess risk is dependent on the availability of robust underlying data elements, so Dun & Bradstreet has developed a scoring system that accounts for the correlation between depth of predictive data and future viability.

The result is a suite of models consisting of four unique scorecards, with each scorecard driven by depth of predictive data elements such as demographics, commercial trade, and financial data attributes available on a business.

Each model was developed and optimized on a more homogenous subpopulation to account for the amount of information contained in our Data Cloud on the business and the difference is bad rates. The four models are:

- Financial Statement Data Available: Bad Rate 0.6%
- Established Trade Payments (3 or more trades reported): Bad Rate 5%
- Limited Trade Payments (1 or 2 trades reported): Bad Rate 11%
- No Trade Payments (Firmographic and Business Activity Data Only): Bad Rate 16%

The Viability Score provides a 1-9 ranking based on all four models combined. The Portfolio Comparison provides a 1-9 ranking based on the individual model segment. Providing both views allows of a better understanding of risk relative to the full Dun & Bradstreet universe of businesses and relative to just those businesses within the same model segment.

Viability Score **Portfolio Comparison**



Having a system of models allows for better separation of “goods” and “bads” by focusing on unique populations. It also provides for the most predictive score possible, optimized on the data available. The Viability Rating, therefore, provides maximum risk discriminatory power with segmented scorecards for improved risk management decisions.

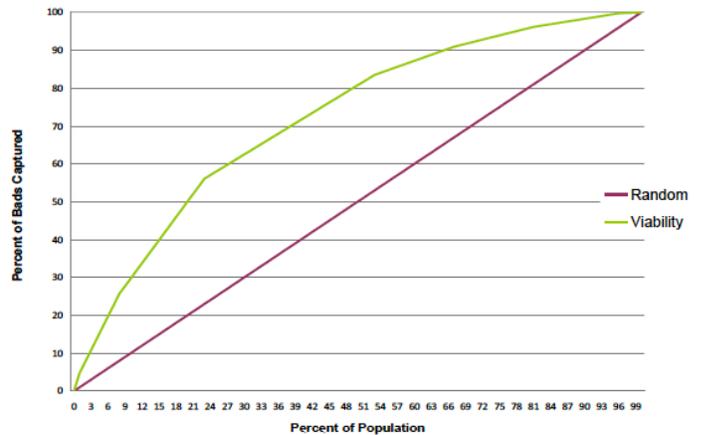
Model Performance

One way to measure model performance is by examining a trade-off curve. A trade-off curve is a plot of ascending accumulation of good accounts vs. bad accounts. It is useful for illustrating model performance both at a particular score and across the spectrum of score distribution.

The trade-off curve in Graph 1 illustrates the screening effectiveness of the Viability Score, the first component of the Viability Rating. For example, in the worse scoring 15% of the cumulative population, the models identify approximately 40% of the cumulative “bads”.

This means that by eliminating the worst scoring 15% (businesses with Viability Scores of 8 or 9), you would expect to capture or eliminate 40% of the “bads” in your portfolio.

Graph 1: Viability Score Performance across all Model Segments



During the course of model development, various statistics from the development sample are gathered similar to the trade-off curve shown above. Development statistics provide useful information that can be used to help management determine policy related to the use of the models. For several reasons, however, statistics from model development should not be construed as precise forecasts for individual portfolios.

In addition, models are developed assuming that the relationships observed between past customers’ characteristics and subsequent payment performance will hold true on future customers. Because of this assumption, development statistics should be viewed as estimates, and not precise forecasts of future performance at a given score.

Nevertheless, models are robust tools for rank-ordering risk in changing circumstances; higher scoring businesses perform better than lower scoring businesses. Tracking the score distributions and the actual performance of accounts provides the most accurate projections for individual portfolios.

Relationship between Viability Score and Projected Out of Business Rates

The 2013 projected “bad” rate, also referred to as Out of Business rate, is 14%.

Table 1 provides the projected Out of Business rate based on a recent out-of-time sample from the Dun & Bradstreet Data Cloud as of September 2012.

Table 1 – Projected Out of Business Rate by Viability Score

VIABILITY SCORE	PERCENT OF TOTAL	OUT OF BUSINESS (BAD) RATE
9	1%	65%
8	8%	42%
7	14%	27%
6	30%	13%
5	14%	7%
4	14%	5%
3	15%	3%
2	4%	2%
1	0.3%	0.2%

Each Viability Score has a “bad” rate that can be compared with the average. For example, the table above shows that 1% of all companies scored a 9 in September 2012 and of that group, 65% are projected to go out of business, became inactive, or file for bankruptcy over the next 12 months. What this means is that businesses with a Viability Score of 9 are approximately 5 times ($65/14 = 5$) more likely to go bad than the average and 325 times ($65/0.2 = 325$) more likely to go bad than the businesses with a Viability Score of 1.

Appendix D contains complete Projected Performance tables for the Viability Score and the four Portfolio Comparison model segments.

Appendix A

Data Depth Indicator Detailed Table

The Data Depth measure uses a combination of Firmographic, Trade, and Financial attributes that are critical to assessing the future viability of a business to determine the depth of predictive data elements available on the business. In general, higher the percentage of predictive data attributes, greater is the Data Depth value. The following table outlines the most common scenarios associated with the different Data Depth values.

DEPTH OF DATA	DESCRIPTION	LEVEL OF INSIGHT	
A	Rich Firmographics, Extensive commercial trading activity, and Comprehensive Financial attributes	Robust Predictions	
B	Rich Firmographics, Extensive commercial trading activity, and/or Basic Financial attributes		
C	Rich Firmographics, Extensive commercial trading activity, and no Financial attributes	Decision Support	
D	Rich Firmographics, Partial commercial trading activity, and no Financial attributes	Directional	
E	Rich Firmographics, Sparse commercial trading activity, and no Financial attributes		
F	Rich Firmographics, Trace commercial trading activity, and no Financial attributes	Basic	
G	Basic Firmographics and no Financial Attributes		
H	Out of Business		
I	Unable to Confirm Designation		
J	Bankruptcy		
K	High Risk - Sever Risk		
L	Self Reported D-U-N-S Support Record		
M	Business Deterioration - Severe Risk		

Appendix B

Company Profile

- | | |
|------------------------------------|-----------------------------------|
| A. Financials, large, established | N. 1-2 Trade, large, young |
| B. Financials, large, young | O. 1-2 Trade, medium, established |
| C. Financials, medium, established | P. 1-2 Trade, medium, young |
| D. Financials, medium, young | Q. 1-2 Trade, small, established |
| E. Financials, small, established | R. 1-2 Trade, small, young |
| F. Financials, small, young | S. No Trade, large, established |
| G. 3+ Trade, large, established | T. No Trade, large, young |
| H. 3+ Trade, large, young | U. No Trade, medium, established |
| I. 3+ Trade, medium, established | V. No Trade, medium, young |
| J. 3+ Trade, medium, young | W. No Trade, small, established |
| K. 3+ Trade, small, established | X. No Trade, small, young |
| L. 3+ Trade, small, young | Y. Branch |
| M. 1-2 Trade, large, established | Z. Subsidiary |

- **Young:** Less than 5 years in business under the current ownership.
- **Established:** More than 5 years in business under the current ownership.
- **Small:** Less than 10 employees or missing actual employees, or less than \$100,000 in annual sales or missing actual sales
- **Medium:** Between 10-49 employees or between \$100,001 - \$499,999 in annual sales
- **Large:** Greater than 50 employees or greater than \$500,000 in annual sales
- **Financial Statement** available or not available
- **Trade Payments** complete (3 or more trade references), limited (1 or 2 trade references), or not available.

Appendix C

List of Data Elements Used in Viability Score and Portfolio Comparison

Following is a list of some of the data elements used in the predictive components of the Viability Rating. The variables used and their weights vary by scorecard.

Demographic/Public Records/Business Activity Information

FACTOR	IMPACT ON MODEL
Business Activity Signals	Dun & Bradstreet's proprietary data used for Data Cloud maintenance and updates via the Intelligence Engine. Businesses that have more transactions within Dun & Bradstreet's Intelligence Engine and more transactions with high confidence matches within Intelligence Engine are less risky.
History Indicator	A "Business" or "Management" history adversely impacts the score. Business history relates to the firm/parent/ subsidiary when it is the defendant in criminal proceedings, files bankruptcy or debt arrangement, or has significant public filings. Management history relates to owners/ managers of a firm when there are criminal actions against those persons, individual bankruptcies, or bankruptcies/ unpaid obligations relations to companies affiliated to the same individual.
Ownership of Facility	If a firm owns its facilities, the score is positively impacted. Owned facilities provide a firm with additional control over associated costs and the working environment as a whole.
Suit, Liens, Judgments, and Prior Bankruptcies	The presence, as well as the number, of open suits, liens, or judgments. These are typically unforeseen circumstances that may negatively impact a business. The absence of public filings is considered a positive factor.
Age of the business	How long a business has been operating is a measure of stability. The more years the business has been operating, lower the risk.
Years Since Change in Management	How long a business has been operating under the same management, is a measure of stability. The more years the firm is under the same management, the lower the risk.
Employee Size, SIC and State	"Bad" are calculated by employee size segments, by SIC or Industry segments and by state. Those segments with lower "bad" rates are less risky.
Total Number of UCC Filings	The presence of and volume of UCC filings impact the score

Financial Information

FACTOR	IMPACT ON MODEL
Age and existence of Balance Sheets	A more recent balance sheet indicates lower risk.
Net Worth Indicator	A negative Net Worth is an indication of higher risk. An increase in the dollar amount of Net Worth is an indication of lower risk.
Return on Assets	Generally, the greater the return on assets, the lower the likelihood of risk.
Total Liabilities to Net Worth Ratios	Generally, the lower the business's liabilities to Net Worth ratio, the lower its overall likelihood of risk.

Payment Information

FACTOR	IMPACT ON MODEL
Number of Payment Experiences	The higher the number of trade experiences, the lower the risk. With absence of trade the model will rely on demographic factors and internal Dun & Bradstreet proprietary data used for the Data Cloud maintenance and updates.
Negative Payment Experiences	The model weights the percentage and dollar amount of negative payment experiences in the Dun & Bradstreet Data Cloud. They consist of unsatisfactory, bad debt, suit-filed, non-sufficient funds, credit refused, placed for collection or repossession trade experiences. The higher the percentage, the higher the risk.
Payment Experiences 31-60 Days Past Due	The model weights the percentage and dollar amount of payment experiences 31 to 60 days past terms in the Dun & Bradstreet Data Cloud. The higher the percentage of payment experiences of the firm that fall within the 31-60 days past due category, the higher the risk.
Payment Experiences 61-90 Days Past Due	The model weights the percentage and dollar amount of payment experiences 61 to 90 days past terms in the Dun & Bradstreet Data Cloud. The higher the percentage of payment experiences of the firm that fall within the 61-90 days past due category, the higher the risk.
Trending Payment Details	The model weights the most recent total amounts owing, amounts past due, and the percentage of total balances owing and past due. The higher the percentage of the most recent amounts owing and past due when compared to past time periods, the higher the risk

Appendix D

Projected Performance Tables

VIABILITY SCORE	PERCENT OF TOTAL	OUT OF BUSINESS (BAD) RATE	CUMULATIVE PERCENT OF TOTAL	CUMULATIVE PERCENT OF BADS CAPTURED	CUMULATIVE OUT OF BUSINESS (BAD) RATE
9	1%	65%	1%	3%	65%
8	8%	42%	8%	27%	44%
7	14%	27%	23%	55%	33%
6	30%	13%	53%	83%	21%
5	14%	7%	67%	91%	18%
4	14%	5%	81%	96%	16%
3	15%	3%	96%	100%	14%
2	4%	2%	100%	100%	14%
1	0.3%	0.2%	100%	100%	14%

* Table created based on a representative sample of the entire Dun & Bradstreet Data Cloud.

EXPLANATIONS

Cumulative Financial Stress Score Performance

- **Viability Score:** Ranges from 1 to 9, with 1 representing least likelihood of going out of business, becoming inactive, or filing for bankruptcy and 9 representing highest likelihood.
- **Percent of Total** Indicates what percent of U.S. businesses within the Dun & Bradstreet Data Cloud have a specified Viability Score. For example, 8% of U.S. businesses have a Viability Score of 8.
- **Out of Business (Bad) Rate:** Indicates what percent of U.S. businesses is expected to go bad over next 12 months. For example, the Bad Rate associated with a Viability Score of 8 is 42%. This means approximately 42 out of 100 businesses with a Viability Score of 8 are predicted to go bad over the next 12 months.
- **Cumulative Percent of Total:** Indicates what cumulative percent of the U.S. businesses within the Dun & Bradstreet Data Cloud fall within a Viability Score range. For example, 23% of U.S. businesses have a Viability Score of 7-9.
- **Cumulative Percent of Bads Captured:** Indicates what cumulative percent of the bads are captured within the score range. For example, 55% of all businesses that go bad have a Viability Score of 7-9.
- **Cumulative Out of Business (Bad) Rate:** Indicates the cumulative bad rate within a score range. For example, across all score ranges 1-9, 14% of all businesses are projected to go bad. Across score ranges 7-9, 33% of all businesses are projected to go bad.

Model Segment: Available Financial Statement Data

PORTFOLIO COMPARISON	PERCENT OF TOTAL	OUT OF BUSINESS (BAD) RATE	CUMULATIVE PERCENT OF TOTAL	CUMULATIVE PERCENT OF BADS CAPTURED	CUMULATIVE OUT OF BUSINESS (BAD) RATE
9	2%	7%	2%	28%	7%
8	4%	2%	6%	43%	4%
7	10%	1%	16%	61%	2%
6	8%	1%	24%	70%	2%
5	11%	0.5%	36%	79%	1%
4	13%	0.3%	49%	86%	1%
3	15%	0.2%	65%	92%	0.8%
2	14%	0.2%	77%	96%	0.7%
1	23%	0.1%	100%	100%	0.6%

* Table created based on sample of businesses with financial statements reported.

Model Segment: Established Trade Payments

PORTFOLIO COMPARISON	PERCENT OF TOTAL	OUT OF BUSINESS (BAD) RATE	CUMULATIVE PERCENT OF TOTAL	CUMULATIVE PERCENT OF BADS CAPTURED	CUMULATIVE OUT OF BUSINESS (BAD) RATE
9	3%	23%	3%	13%	23%
8	13%	11%	16%	37%	13%
7	14%	7%	30%	56%	10%
6	9%	5%	39%	65%	9%
5	11%	5%	50%	74%	8%
4	11%	4%	62%	82%	7%
3	11%	3%	73%	89%	7%
2	16%	3%	89%	97%	6%
1	11%	2%	100%	100%	5%

* Table created based on sample of businesses with 3+ trades reported.

Model Segment: Limited Trade Payments

PORTFOLIO COMPARISON	PERCENT OF TOTAL	OUT OF BUSINESS (BAD) RATE	CUMULATIVE PERCENT OF TOTAL	CUMULATIVE PERCENT OF BADS CAPTURED	CUMULATIVE OUT OF BUSINESS (BAD) RATE
9	1%	45%	1%	5%	45%
8	15%	17%	17%	29%	19%
7	2%	14%	19%	32%	19%
6	25%	13%	43%	60%	15%
5	15%	10%	59%	74%	14%
4	11%	9%	70%	83%	13%
3	11%	7%	81%	91%	12%
2	12%	6%	93%	97%	11%
1	7%	4%	100%	100%	11%

* Table created based on sample of businesses with 1 or 2 trades reported.

Model Segment: No Trade Payments Available
(Firmographic and Business Activity Data Only)

PORTFOLIO COMPARISON	PERCENT OF TOTAL	OUT OF BUSINESS (BAD) RATE	CUMULATIVE PERCENT OF TOTAL	CUMULATIVE PERCENT OF BADS CAPTURED	CUMULATIVE OUT OF BUSINESS (BAD) RATE
9	3%	58%	3%	10%	58%
8	12%	36%	15%	39%	40%
7	9%	23%	25%	53%	33%
6	12%	18%	37%	67%	28%
5	13%	13%	50%	78%	24%
4	17%	10%	67%	89%	20%
3	11%	7%	79%	94%	19%
2	14%	5%	92%	98%	17%
1	8%	3%	100%	100%	16%

* Table created based on sample of businesses with no trades reported.



ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity. Twitter: [@DunBradstreet](#)