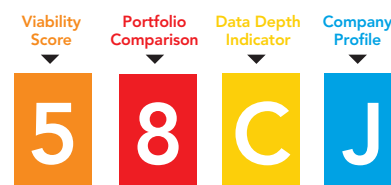


The D&B Viability Rating™

Quick Guide (U.S. Version)



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.

VIABILITY SCORE PROJECTED PERFORMANCE TABLE

5 VIABILITY SCORE
based on a scale of 1-9 (1=best, 9=worst)

Assesses the probability that a company will no longer be in business, within the next twelve months, compared to all US businesses within the D&B database.

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

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%

8 PORTFOLIO COMPARISON
based on a scale of 1-9 (1=best, 9=worst)

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 difference between the Viability Score and Portfolio Comparison?

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. Best used when ranking all businesses within your portfolio.

Portfolio Comparison refines the viability assessment of a company, comparing it only to businesses assigned a similar D&B "model segment" classification, which is determined by the amount and type of data available. Here, businesses are only ranked along with other businesses that provide financials, have 3+ trades, have 1 or 2 trades, or have no trades.

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%	64%	92%	0.8%
2	14%	0.2%	77%	96%	0.7%
1	23%	0.1%	100%	100%	0.6%

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%

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%

Model Segment: No Trade Payments Available

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%

How to Read the Tables

Viability Score: Ranges from 1 to 9, with 1 representing least likelihood and 9 representing highest likelihood of going out of business.

Percent of Total: The percent of U.S. businesses within D&B database that have a specific Viability Score.

Out of Business (Bad) Rate: The percent of U.S. businesses expected to go bad over next 12 months.

Cumulative Percent of Total: The cumulative percent of U.S. businesses within the D&B database that 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: The cumulative percent of bads 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: 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.



DATA DEPTH INDICATOR

based on a scale of A-M

Represents the level of predictive data available for a company. This indicator is based on a scale from A – G, where A indicates the greatest level of predictive data, such as financial statements, and G reflects a minimal level of data, such as firmographics only. **Special categories H-M** are assigned to businesses with special risk circumstances such as bankruptcy, business deterioration, severe risk and others.

- Commercial trading activity
- Financial attributes
- Firmographic data

DATA DEPTH INDICATOR DETAILED TABLE

DATA DEPTH	DESCRIPTION	LEVEL OF INSIGHT	
A	Rich firmographics, extensive commercial trading activity, and comprehensive financial attributes	Robust Predictions	Predictive ↑ Descriptive
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	Basic firmographics, trace commercial trading activity, and no financial attributes	Basic	
G	Basic firmographics, and no trade or financial attributes		
H	Out of business		
I	Unable to confirm		
J	Bankruptcy		
K	High-risk - Severe risk		
L	Self-reported DUNS Support Record		
M	Business deterioration –Severe Risk		



COMPANY PROFILE

based on a scale of A-Z

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)
- Firmographic Data

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

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