Risk Assessment - Scores and Ratings

OVERALL BUSINESS RISK	FAILURE SCORE	DELINQUENCY SCORE	PAYDEX®	MAXIMUM CREDIT RECOMMENDATION
	INSOLVENCY RISK	REPAYMENT RISK	PAYMENT HABITS	D&B GUIDANCE
	1 89 100	1 52 100	1 79 100	£ 24,750,000
LOW-MODERATE	LOW	MODERATE	LOW	
	Predictive	Predictive		

Overall Business Risk

Dun & Bradstreet delivers an Overall Business Risk in a number of solutions that uses the best available scores, ratings, and indices to provide a high-level assessment for your company. The overarching Low- to High-Risk Levels are based on the combination of individual risk levels for scores, ratings, and indices that have been assessed for your business.

Whilst each market globally will have their own risk scores and ratings, the Overall Business Risk uses data that is available locally to create a globally consistent view that can be used to compare businesses in different countries to one another.

OVERALL BUSINESS RISK

LOW-MODERATE RISK

Overall Business Risk of Your Business

- Overall assessment of this company: STABLE CONDITION
- Based on the perceived sustainability of this company: STRONG LIKELIHOOD OF CONTINUED OPERATIONS
- Based on the payment behaviour of this company: MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS

Risk Assessment - Scores and Ratings

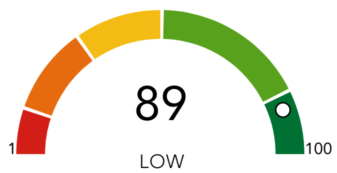
Failure Score

The Failure Score predicts the likelihood that an organisation will obtain legal relief from its creditors or cease operations over the next 12-month period. Your Failure Score comes in two flavours; a 1-5 band and a 1-100 Percentile Score – allowing for different levels of granularity.

To creditors, vendors, suppliers and other businesses, your Failure Score measures their risk of loss associated with doing business with your business.

FAILURE SCORE

INSOLVENCY RISK



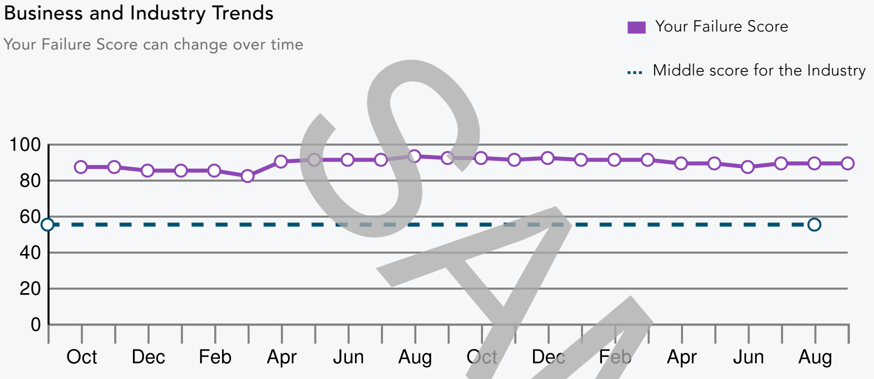
Predictive

Probability of Failure

0.12%

Business and Industry Trends

Your Failure Score can change over time



Key

Probability of Failure: This indicates the probability that your business will obtain legal relief from its creditors or cease operations over the next 12-month period.

Key factors impacting this score

- The net worth of the Domestic Ultimate Parent is strong
- There are no mortgages or debentures associated with this company
- There have been no insolvency events associated to this company
- Securely established company
- Only a small percentage of or no Trade Experiences have been paid late in the last month
- There are multiple directors for this company

Why is this score important?

- Suppliers, lenders, landlords, and customers are just a handful of business partners who could be interested in your company's Failure Score to help manage risk.
- A poor Failure Score could make it difficult for your business to access capital or result in less generous loan terms.
- You could also lose out on opportunities due to concerns that doing business with your business will result in a loss.

Risk Assessment - Scores and Ratings

D&B Rating

D&B Rating is an indicator typically used by financial institutions, vendors and suppliers to assesses the creditworthiness of your business. There are two parts to the D&B Rating, the Composite Appraisal and the Rating Classification.

Your Composite Credit Appraisal is a risk indicator from 1-4 indicating your business's overall creditworthiness. A higher number indicates higher risk.

Your Rating Classification is a combination of letters or numbers that indicate your company's net worth and financial strength.

Current D&B Rating

Financial Strength	5A - £35,000,000 and over in Tangible Net Worth or Equity
Risk Indicator	1 - Minimum Risk

Previous D&B Rating

Financial Strength	5A - £35,000,000 and over in Tangible Net Worth or Equity
Risk Indicator	1 - Minimum Risk

Risk Assessment - Scores and Ratings

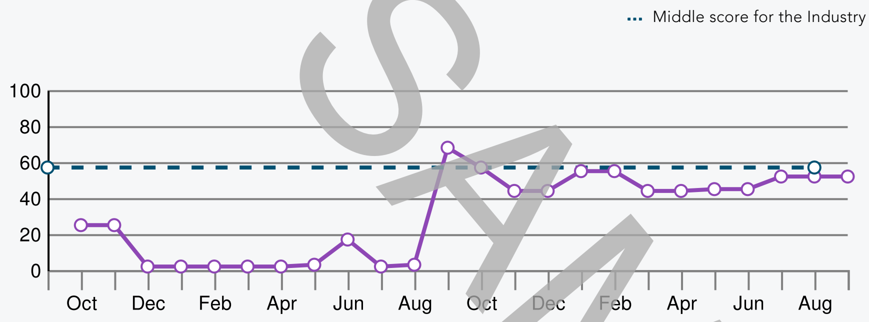
Delinquency Score

The Delinquency Score predicts the likelihood that a business will pay its bills on time in the future based on information in the Dun & Bradstreet Data Cloud. Your Delinquency Score comes in two flavours; a 1-5 band and a 1-100 Percentile Score – allowing for different levels of granularity.

To creditors, suppliers and other businesses, your Delinquency Score can help measure if your business will pay on time.

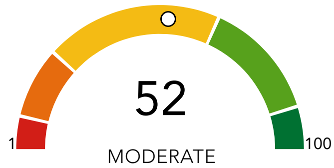
Business and Industry Trends

Your Delinquency Score can change over time



DELINQUENCY SCORE

REPAYMENT RISK



MODERATE

Predictive

Probability of Delinquency

5.69%

Key

Probability of Delinquency: This indicates the probability that your business will pay its bills after they are due.

Key factors impacting this score

- This business has been trading for a considerable length of time
- There are several trade experiences paid promptly
- None of the principals of this business have associations with other businesses that have been subject to insolvency events
- The business recently had overdue payments
- The cash ratio of the company is very weak

Why is this score important?

- Vendors, financial institutions, and landlords are just a few examples of business partners that may check your Delinquency Score when assessing the risk of dealing with your business.
- Your Delinquency Score may impact decisions by financial institutions to accept or reject new business credit applicants.
- Your Delinquency Score may provide guidance to other businesses in setting credit limits, payment terms, and upfront deposit amounts.

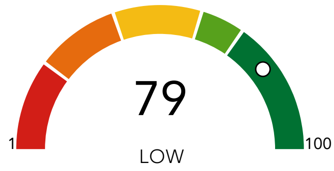
Risk Assessment - Scores and Ratings

PAYDEX® Score

The D&B Payment Score (or PAYDEX®) is a score that evaluates an organisation's payment history based on trade experiences collected through Dun & Bradstreet's Trade Programme. Your business's PAYDEX® Score summarises what your business's payment habits have been to date.

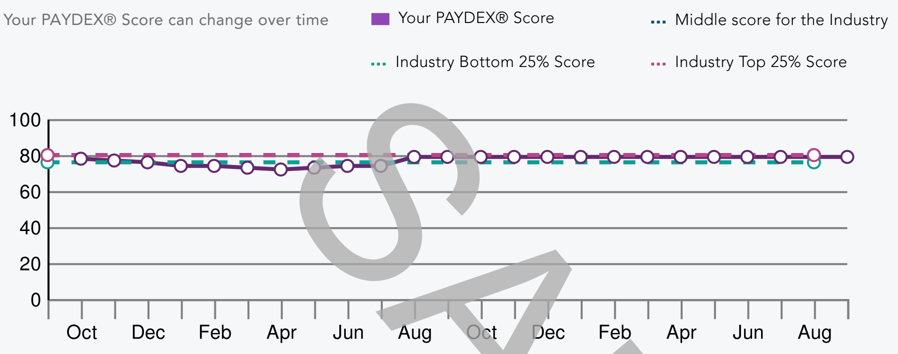
PAYDEX®

PAYMENT HABITS



Business and Industry Trends

Your PAYDEX® Score can change over time



Payment Behavior

1 days

Beyond Terms

Your risk of slow payment is currently LOW. This could have an effect on your ability to obtain financing or receive a favourable interest rate.

Key

Your company's payment behaviour is based historical payments and indicates to others the speed your company pays its bills.

How can I potentially impact this score?

- Make On-Time Payments
- Encourage your suppliers and vendors to report payment experiences to Dun & Bradstreet.
- Dispute inaccurate "slow" payments with the D&B Customer Service Team

Why is this score important?

- Your PAYDEX® score can be used by lenders to help determine whether to approve you for financing.
- The PAYDEX® score is an illustration of your payment habits as a business.

Risk Assessment - Scores and Ratings

Maximum Credit Recommendation

D&B provides guidance in the form of a Maximum Credit Recommendation (MCR) which is calculated based on key attributes from the D&B Data Cloud.

The Maximum Credit Recommendation (MCR) shows the total amount of credit the average creditor should have outstanding with a business at any one time. Your recommendation is based on the D&B Failure Score associated with your business, the Industry your business operates in and the size of your business, taken from financial information when available, or demographic information such as number of employees.

MAXIMUM CREDIT RECOMMENDATION

D&B GUIDANCE

£ 24,750,000

Key factors impacting this recommendation

- The recommended limit is based on a low risk of business failure.

Why is this score important?

- Your Maximum Credit Recommendation rating can impact the maximum amount of credit a business is willing to extend to your business.
- Businesses may use this recommendation to help agree appropriate terms and limits when extending credit.