

Dun & Bradstreet Credit Scoring Report®

See also: D&B BBR, D&B BIR, D&B CR, D&B PAR, and D&B SER

In fast moving markets, a credit application held in review can become a customer lost to the competition. But a quick decision that's wrong can hurt your bottom line. The D&B Commercial Credit Scoring Report predicts the likelihood of a company paying in a delinquent manner (90+ days past terms) during the next 12 months based on the information in D&B's file.

Applications

Using this report, you can make faster credit decisions. The score helps you decide quickly whether to accept or reject accounts, adjust terms or credit limits, or conduct a more extensive review based on the report D&B provides. You can also learn how the company's relative ranking among other businesses in the D&B database. It's the perfect tool to help you manage a high volume of small to medium dollar accounts, so you can accelerate your credit decision process.

Key Features

The report offers effective tools to evaluate a business, including:

Company Overview: Our unique D&B D-U-N-S Number links key information on any company in D&B files. This summary provides a company's name, address, net worth, size and date of current management's control, as well as other valuable information.

D&B Commercial Credit Score Findings: We have included a number of ways you can evaluate risk:

- The 1-100 Credit Score Percentile-shows you where the company ranks among businesses in the D&B information base.
- The Credit Score Class-separates businesses into five classifications.
- The 101-670 Credit Score-predicts the likelihood of an account paying in a delinquent manner (90+ days past terms) during the next 12 months based on information in D&B's file.

Commercial Credit Analysis: Highlights significant information that has had an impact on the score can include slow payment(s,) overall financial strength and net worth, age of the business, and the presence of suit(s,) lien(s,) and/or judgment(s,) in D&B files.

D&B PAYDEX® Score: Gives you an instant overview of how a firm pays its bills as reported to D&B. An industry D&B PAYDEX is also provided, when available, so that you can compare the company to other companies in its industry.

Credit: Average high credit and highest credit granted (as reported to D&B) put your risk in size perspective.

Special Events: Identifies major changes or significant activities D&B recently learned of. This section can note situations such as fire or a burglary that may adversely affect a company, or situations like expansion plans, which may indicate an opportunity.

Sample Credit Scoring Report (CSR)

* The sample report below represents the type of information available to you. Not all Reports will contain all of these sections or all of this information.

Do not confuse with other Gorman Companies, this is a fictitious company used by D&B for demonstration purposes.

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DUN & BRADSTREET COMMERCIAL CREDIT SCORING REPORT

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DUNS: 00-007-7743	DATE PRINTED: OCT 01 2001
GORMAN MANUFACTURING	BUSINESS SUMMARY
AND BRANCH(ES) OR DIVISIONS(S)	=====
492 KOLLER STREET	CONTROL: 1990
SAN FRANCISCO, CA	START: 1984
TEL: 415 000-0001	EMPLOYS: 16
CEO: Leslie Gorman, President	NET WORTH: \$(450,000)
	SIC: 27 52
	LOB: COMMERCIAL PRINTING

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COMMERCIAL CREDIT SCORE

The Commercial Credit Score predicts the likelihood of a firm paying in a delinquent manner (90 + Days Past Terms) during the next 12 months, based on the information in Dun & Bradstreet's file. The score was calculated using statistically valid models derived from D&B's extensive data files.

DECISIONMAKER (TM) RECOMMENDATION

CREDIT GUIDELINE:
APPROVE UP TO \$5,000

CREDIT SCORE CLASS (0 - 5): 4 - SIGNIFICANT RISK

CREDIT SCORE PERCENTILE: 15
(Highest Risk: 1; Lowest Risk: 100)

The Credit Score Percentile above means this firm scores the same as or better than 15 percent of the businesses currently available in D&B s Information Base.

COMMERCIAL CREDIT SCORE: 410
(Highest Risk: 101; Lowest Risk: 660)

INCIDENCE OF DELINQUENT PAYMENT AMONG
Companies with Scores 401-440: 19.8%
All Firms in D&B s Files: 16.6%

AVERAGE HIGH CREDIT: \$ 3,360
HIGHEST CREDIT: \$ 42,000

TRADE EXPERIENCES: 5
PAYDEX SCORE/INDEX - FIRM: 67 - 18 Days Beyond Terms
PAYDEX SCORE/INDEX - INDUSTRY: 77 - 5 Days Beyond Terms

Your DecisionMaker (TM) Recommendation is based on the criteria selected by your company.

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COMMERCIAL CREDIT ANALYSIS

The Credit Score is based on the following are prioritized factors in addition to other information in D&B s files.

- 18% of trade experiences indicate slow payment(s) are present.

