

Credit Risk Score Defined						
<i>Credit Risk Score</i>						
8.50 To 10.0						X
7.00 To 8.49					X	X
6.00 To 6.99					X	
5.00 To 5.99			X	X	X	
4.00 To 4.99		X	X	X	X	
3.25 To 3.99		X	X	X		
2.00 To 3.24	X	X	X	X		
1.00 To 1.99	X	X				
	G	F	E	D	C	B A

Use this Key to Help Determine the Meaning of the Suggested Terms.	
A	Open Account (Creative Credit Terms can be Considered to Win Business)
B	Open Account (Normal Credit Terms)
C	Open Account (Short Credit Terms Recommended)
D	Consignment Terms (UCC Filing Advised)
E	Partial Payment in Advance
F	Secured (UCC Filing Advised) or Contra Agreement
G	Confirmed, Irrevocable Stand-By Letter of Credit (L/C) - or Cash in Advance

Default Probability Score Defined	
<u>Default Score</u>	<u>Probability of Default Within the Next 12 Months</u>
90 To 100	Buyer represents exceptional credit risk characteristics – Extremely Low Probability of Default
80 To 89	Buyer represents superior credit risk characteristics — Low Probability of Default
70 To 79	Buyer represents excellent credit risk characteristics — Low Probability of Default
50 To 69	Buyer represents good credit risk characteristics – Medium to Low Probability of Default
31 To 49	Buyer is beginning to represent marginal credit risk characteristics; Not an Immediate Risk; but Risk Could Accelerate Quickly
20 To 30	Buyer represents weak credit risk characteristics — Signs of Distress Present
10 To 19	Buyer represents poor credit risk characteristics – Default Risk is High ; Going Concern is Strongly Questioned
1 To 9	Buyer represents extremely poor credit risk characteristics – Default Highly Probable
BK	Buyer is currently operating under Bankruptcy Protection, Receivership, Restructuring, Liquidation or Similar
OR	Buyer is currently operating under some form of “Out of Court Restructuring”

NOTE: CREDIT SCORES MAY BE INFLUENCED BY SEVERAL FACTORS, INCLUDING BUT LIMITED TO, FINANCIAL STATEMENTS, BANKING INFORMATION, AND CREDIT DATA. ENTITIES LACKING SUPPORTING DATA MAY HAVE LOWER SCORES ASSIGNED AS SUCH.

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