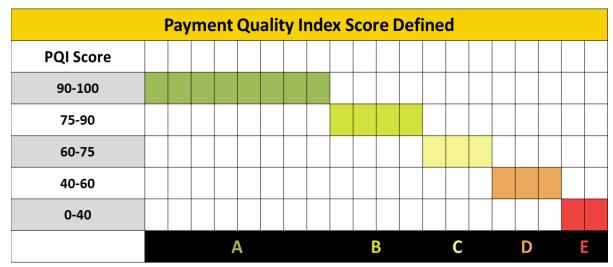


## **Credit Scoring Table**



Use this key to help identify expected payment habits and guidance on terms		
Α	Highly Likely – Very good payment experience; creative terms to win business	
В	Good – Overall payment experience is good; expect timely payments	
С	Moderate – Payment experience satisfactory, some slowness; normal credit terms	
D	Low – Risk is present, material slowness in payments; short credit terms	
E	Very Low – Very high probability of lateness ; cash terms advised	

PG Score Defined	
PG Score	Probability of default within the next 12 months
90-100	Buyer represents exceptional credit risk characteristics – Extremely low probability or default
80-89	Buyer represents superior credit risk characteristics – Low probability of default
70-79	Buyer represents excellent credit risk characteristics – Low probability of default
50-69	Buyer represents good credit risk characteristics – Medium to low probability of default
41-49	Buyer represents fair credit risk characteristics; medium probability of default; overall position supports extension of credit. Risk monitoring advised.
31-40	Buyer represents marginal credit risk characteristics — Not an immediate risk but could accelerate quickly. Risk monitoring advised.
20-30	Buyer represents weak credit risk characteristics — Signs of distress present
10-19	Buyer represents poor credit risk characteristics – Default risk is high; going concern is strongly questioned
1-9	Buyer represents extremely poor credit risk characteristics – Default highly probable

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.

BE ADVISED: THIS TABLE IS PROVIDED SUBJECT TO THE TERMS AND CONDITIONS OF THE PROFITGUARD AGREEMENT SIGNED BY THE CUS-TOMER AND FOR THE EXCLUSIVE USE OF THE CUSTOMER AND ANY DISSEMINATION, DISTRIBUTION, OR COPYING OF THIS TABLE IS STRICTLY PROHIBITED. THE INFORMATION CONTAINED IN THIS TABLE IS BELIEVED TO BE ACCURATE BUT IS NOT GUARANTEED. THE TABLE IS INTENDED TO PROVIDE A GUIDE AS TO THE CREDIT RISK OF THE DEBTOR UNDER REVIEW AND SUGGESTED CREDIT TERMS THAT MIGHT BE OFFERED. HOWEVER, DUE TO CHANGES OCCURRING EVERYDAY THERE MAY BE ERRORS OR OMISSIONS IN THIS TABLE. THIS TABLE SHOULD BE USED IN CONJUNCTION WITH A CREDIT LIMIT ADVISORY AND OR CREDIT ALERT, AND IS PRIMARILY A STARTING POINT, AND NOT TO BE USED AS THE SOLE FACTOR, IN MAKING A CREDIT DECISION. PROFITGUARD MAKES NO REPRESENTATIONS OR WARRANTIES AS TO THE ACCURACY, TIMELINESS OR COMPLETENESS OF THE INFORMATION CONTAINED IN THIS TABLE AND, AS A RESULT, PROFITGUARD IS NOT RESPONSIBLE FOR ANY LOSSES OR DAMAGES RESULTING FROM THE USE OF THIS TABLE. WHEN DEALING WITH HIGH RISK ACCOUNTS, PROFITGUARD RECOMMENDS YOU CONSULT LEGAL COUNSEL PRIOR TO OFFERING TERMS.