



# The D&B Viability Rating™

## Quick Guide



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.

# 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 Projected Performance Table

Viability Score	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad/Captured	Cumulative Out of Business (Bad) Rate
9	1%	65%	1%	8%	65%
8	8%	42%	8%	23%	44%
7	14%	27%	23%	55%	33%
6	30%	13%	53%	83%	21%
5	14%	7%	67%	91%	18%
4	14%	3%	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 stability 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
- Demographics 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 US businesses within the D&B database. Best used when ranking businesses within your portfolio.

**Portfolio Comparison** reflects the viability assessment of a company's company as only to businesses as opposed to similar D&B "model segment" classifications, which is determined by the amount and type of data available. These businesses are only ranked along with other businesses that provide the same data, hence, 1 out of 2 models, or less, for each.

### Model Segment: Available Financial Statement Data

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad/Captured	Cumulative Out of Business (Bad) Rate
9	1%	7%	1%	28%	7%
8	4%	2%	5%	43%	4%
7	10%	1%	14%	63%	2%
6	8%	1%	24%	70%	2%
5	11%	0.5%	35%	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: Established Trade Payments

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad/Captured	Cumulative Out of Business (Bad) Rate
9	3%	23%	3%	13%	23%
8	13%	13%	16%	37%	13%
7	14%	7%	30%	54%	10%
6	9%	5%	39%	65%	9%
5	11%	3%	50%	74%	8%
4	11%	4%	62%	82%	7%
3	11%	3%	73%	89%	7%
2	14%	3%	89%	97%	6%
1	11%	2%	100%	100%	5%

### How to Read the Tables

**Viability Score:** Ranges from 1 (best), 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 a D&B database that have a specific Viability Score.

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

### Model Segment: Limited Trade Payments

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad/Captured	Cumulative Out of Business (Bad) Rate
9	1%	45%	1%	5%	45%
8	15%	17%	17%	29%	19%
7	2%	14%	19%	52%	18%
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: No Trade Payments Available

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad/Captured	Cumulative Out of Business (Bad) Rate
9	3%	58%	3%	10%	58%
8	12%	34%	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%

**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 probability to go out of 9-8.

**Cumulative Percent of Bad/Captured:** The cumulative percent of bads captured within the score range. For example, 10% of all businesses that go bad have a Viability Score of 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, 10% of all businesses are projected to go bad.

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