dun & bradstreet
FINANCE

Dun & Bradstreet's International Data Coverage

A guide to available scores, ratings, and analytical insights around the globe

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Introduction

This guide provides an in-depth overview of Dun & Bradstreet's international data coverage – from the market availability of our credit reports to our leading predictive scores and ratings.

The Dun & Bradstreet Data Cloud

The Dun & Bradstreet Data Cloud offers the world's most comprehensive business data and analytical insights to power today's most crucial business needs. That's why 90% of the Fortune 500, and companies of all sizes around the world, rely on Dun & Bradstreet products to help grow and protect their businesses.

The Data Cloud covers more than 400 million entities and is structured around our Live Business Identity™, which represents all information about any given entity. Live Business Identity helps ensure our clients have the most accurate and up-to-date view of business entities. The starting point of Live Business Identity is the Dun & Bradstreet D-U-N-S® Number, a proprietary, unique 9-digit identifier for businesses that allows us to track a business and its related data and connections throughout the full lifecycle of that business.

DUNSRight™ Quality Process

Our ability to turn an enormous stream of data into high quality business information is what sets us apart. We define data quality by asking ourselves
four questions:

1. Is the data accurate?
2. Is the data complete?
3. Is the data timely?
4. Is the data globally consistent?

To answer these questions, we use a process we call DUNSRight™ to collect, aggregate, edit, and verify data from thousands of sources daily so that our clients have timely and accurate information on which to make profitable decisions for their businesses.

The foundation of DUNSRight™ is Quality Assurance which includes over 2,000 separate automated checks, plus many manual ones, to ensure that data in the Dun & Bradstreet Data Cloud meets our high-quality standards. In addition, five quality drivers work sequentially to collect and enhance data. Once the DUNSRight™ process is complete, any given entity has a Live Business Identity which is kept current through our continual monitoring of business activity.

The process to create our Live Business Identity works like this:
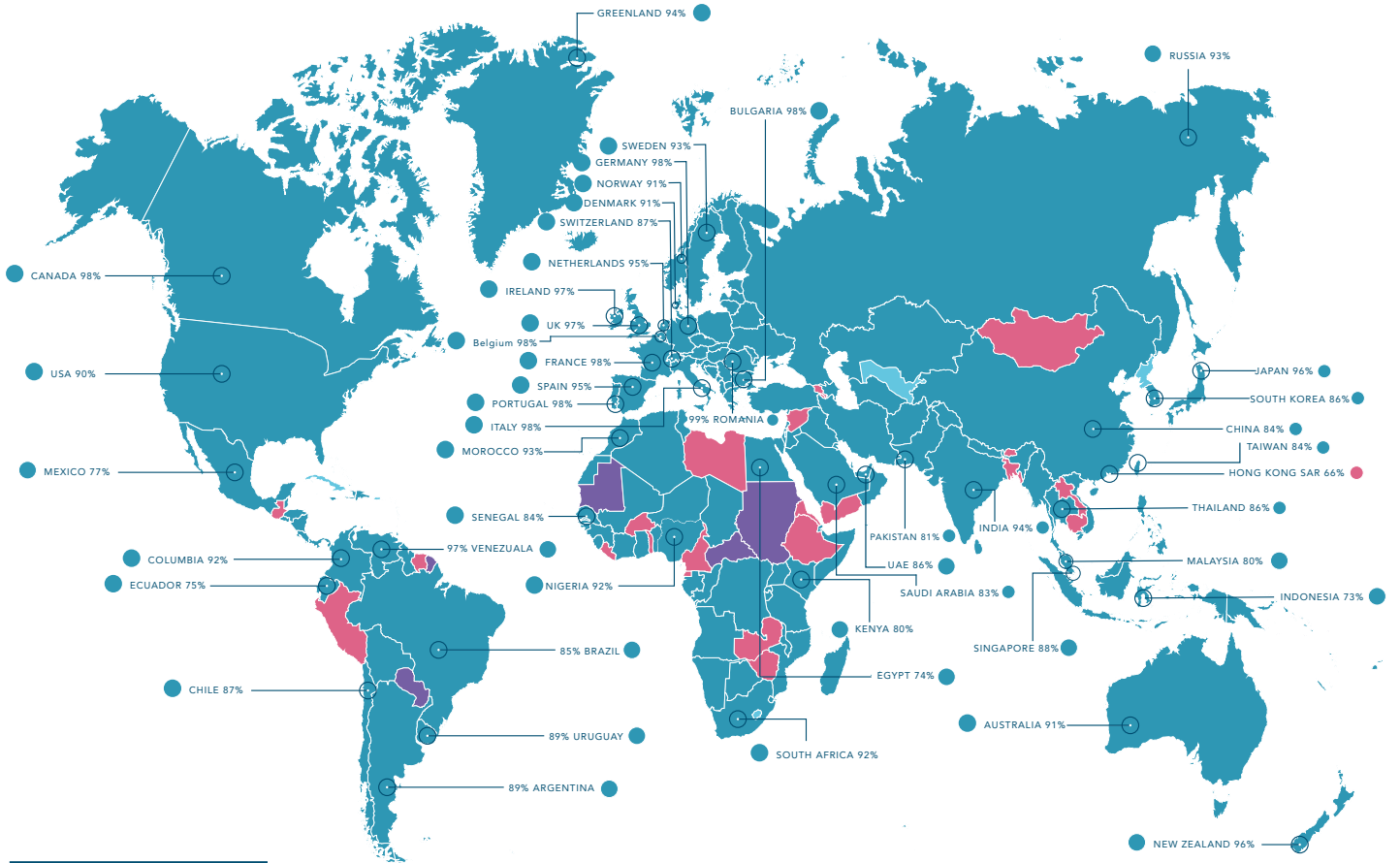
• Global Data Collection brings together data from a variety of sources worldwide.
• We apply the D-U-N-S® Number business identifier to new entities as a unique means of identifying and tracking a business globally through every step in the life and activity of the business.
• We integrate the data into our Data Cloud through our patented Entity Matching, which produces a single, more accurate picture of each business.
• We use Corporate Linkage to identify connections between entities, which enables our customers to view their total risk or opportunity across related businesses.
• Finally, our predictive and prescriptive indicators use statistical analysis to rate a business' past performance and to indicate how likely the business is to perform that same way in the future.

The output of this extensive process? High quality business information, available through powerful Dun & Bradstreet solutions.

The map below provides the percentage of reports that Dun & Bradstreet is able to provide immediately in a particular market.

GREENLAND 94%

RUSSIA 93%

BULGARIA 98%

SWEDEN 93%
GERMANY 98%
NORWAY 91%
DENMARK 91%
SWITZERLAND 87%

CANADA 98%

NETHERLANDS 95%

IRELAND 97%

JAPAN 96%
SOUTH KOREA 86%

UK 97%

USA 90%

Belgium 98%
FRANCE 98%
SPAIN 95%
PORTUGAL 98%
ITALY 98%
MOROCCO 93%

99% ROMANIA

CHINA 84%
TAIWAN 84%
HONG KONG SAR 66%

MEXICO 77%

THAILAND 86%

SENEGAL 84%

PAKISTAN 81%   INDIA 94%

97% VENEZUALA

COLUMBIA 92%

NIGERIA 92%

UAE 86%

MALAYSIA 80%

ECUADOR 75%

SAUDI ARABIA 83%

INDONESIA 73%

KENYA 80%

SINGAPORE 88%

85% BRAZIL

EGYPT 74%

CHILE 87%

AUSTRALIA 91%

89% URUGUAY

SOUTH AFRICA 92%

89% ARGENTINA

NEW ZEALAND 96%

CREDIT REPORT IMMEDIATE
AVAILIABILITY

70 - 100%

50 - 69%

< 50%
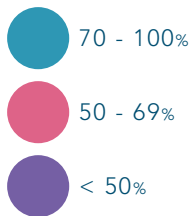
Investigation Speed of Service

When an up-to-date report is not immediately available, Dun & Bradstreet provides an investigation. Requests are fulfilled as quickly as possible, and the speed of service is dictated by two major factors:

- The service level requested for the investigation (routine or urgent)
- The region in which the company that data is requested for is located

Dun & Bradstreet's investigation capabilities are dependent on each market's available resources and infrastructure. In some markets we are able to collect data from the local registry. In markets without central registries, a Dun & Bradstreet representative conducts an interview directly with the company to gather as much information as possible.

Investigation requests on businesses in most Western European economies are usually processed within 2-4 working days for routine service. Priority service requests are usually delivered within 48 hours.

Investigations in Africa or Latin America may take longer to complete due to the local conditions for obtaining business information.

Please note, on some occasions Dun & Bradstreet is unable to collect or verify certain key data elements, including some that confirm that an organization exists or is still trading, in which case an "Undetermined" or "–" Risk Indicator may be assigned. Another reason this indicator may be assigned is when Dun & Bradstreet learns of an event that has not yet been published through the official channels but will affect the risk assessment for an organization. For example, a business may advise they have ceased trading but not have filed the appropriate documents yet.

Please refer to the Speed of Service table on the next page for a more detailed indication of average turnaround times by market.

> Speed of service is dictated by two major factors:
> The service level requested for the investigation (routine or urgent) and the region in which the company that data is requested for is located."

Speed of service is generally 5-7 days. The table below lists exceptions.

SPEED OF SERVICE

10 DAYS			8 DAYS	4 DAYS	3 DAYS
AFGHANISTAN	GABON REPUBLIC	NEPAL	ABU DHABI, UAE	ALBANIA	ANDORRA
ALGERIA	GAMBIA	NIGER REPUBLIC	AJMAN, UAE	BOSNIA-HERZEGOVINA	AUSTRIA
ANGOLA	GHANA	NIGERIA	DUBAI, UAE	BULGARIA	BELGIUM
ASCENSION ISLAND	GUINEA	OMAN	EGYPT ARAB REPUBLIC	CROATIA	CZECH REPUBLIC
BAHRAIN	IRAQ	PAKISTAN	FUJAIRAH, UAE	ESTONIA	DENMARK
BANGLADESH	ISLAMIC REPUBLIC OF IRAN	QATAR	RASAL-KHAIMAH, UAE	GIBRALTAR	FAROE ISLANDS
BENIN, PEOPLES REP.	IVORY COAST	RWANDA	SHARJAH, UAE	GREECE	FINLAND
BHUTAN	JORDAN	SAO TOME + PRINCIPE	UMM AL-QUWAIN, UAE	ICELAND	GERMANY
BRUNEI	KENYA	SAUDI ARABIA	UNITED ARAB EMIRATES	KOSOVO	GREENLAND
BURKINA FASO	KUWAIT	SENEGAL		LIECHTENSTEIN	HUNGARY
BURUNDI	LAOS	SEYCHELLES		LITHUANIA	IRELAND REPUBLIC
CAMBODIA	LEBANON	SIERRA LEONE		MACEDONIA	LATVIA
CAMEROON	LIBERIA	SOMALIA		MALTA	LUXEMBOURG
CANADA	LIBYA	SOUTH SUDAN		MONTENEGRO	NETHERLANDS
CAPE VERDE	MADAGASCAR	SRI LANKA		ROMANIA	PORTUGAL
CENTRAL AFRICAN REP.	MALAWI	ST HELENA		SERBIA	SLOVAKIA
CHAD	MALAYSIA	SUDAN		SERBIA AND MONTENEGRO	SPAIN
COMORO ISLANDS	MALDIVES	SYRIA		SWITZERLAND	SWEDEN
CONGO, DEMOCRATIC REP OF	MALI	TANZANIA		TAJIKISTAN	UNITED KINGDOM
DJIBOUTI	MAURITANIA	TOGO		TURKEY	NORWAY
EQUATORIAL GUINEA	MAURITIUS	TUNISIA		TURKISH REPUBLIC OF NORTHERN CYPRUS	
ERITREA	MOROCCO	UGANDA		TURKMENISTAN	
ETHIOPIA	MOZAMBIQUE	YEMEN ARAB REPUBLIC		UKRAINE	
FALKLAND ISLANDS	MYANMAR	ZAMBIA		UZBEKISTAN	

Overall Business Risk

Dun & Bradstreet delivers an Overall Business Risk that uses the best available scores, ratings, and indices to provide a high-level assessment for each entity. 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 the specific company.

While 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 ❷

HIGH	MODERATE-HIGH	MODERATE	LOW-MODERATE	LOW

Dun & Bradstreet thinks...

- Overall assessment of this organization over the next 12 months: **STABLE CONDITION**
- Based on the predicted risk of business discontinuation: **LIKELIHOOD-OF-CONTINUED-OPERATIONS**
- Based on the predicted risk of severely delinquent payments: **MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

OVERALL BUSINESS RISK AVAILABILITY

AFRICA	ASIA PACIFIC	EUROPE / CENTRAL ASIA		LATIN AMERICA	
REUNION ISLAND	AUSTRALIA	ALBANIA	LITHUANIA	ANGUILLA	MONTSERRAT
	BANGLADESH	ANDORRA	LUXEMBOURG	ANTIGUA AND BARBUDA	NETHERLANDS ANTILLES
MIDDLE EAST	BHUTAN	ARMENIA	MACAO	ARGENTINA	NICARAGUA
ABU DHABI	BRUNEI	AUSTRIA	MACEDONIA	ARUBA	PANAMA
	CHINA	AZERBAIJAN	MALTA	BAHAMAS	PARAGUAY
NOR. AMERICA	HONG KONG	BELARUS	MOLDOVA	BARBADOS	PUERTO RICO
CANADA	INDIA	BELGIUM	MONACO	BELIZE	SAINT KITTS & NEVIS
GREENLAND	INDONESIA	BOSNIA AND HERZEGOVINA	MONTENEGRO	BERMUDA	SAINT LUCIA
UNITED STATES	JAPAN	BULGARIA	NETHERLANDS	BOLIVIA	SAINT VINCENT AND THE GRENADINES
	KOREA, REPUBLIC OF	CROATIA	NORWAY	BONAIRE	SURINAME
	MALAYSIA	CYPRUS	POLAND	BRAZIL	TRINIDAD AND TOBAGO
	MALDIVES	CZECH REPUBLIC	PORTUGAL	VIRGIN ISLANDS, BRITISH	TURKS AND CAICOS ISLANDS
	MYANMAR	DENMARK	ROMANIA	CAYMAN ISLANDS	URUGUAY
	NEPAL	ESTONIA	RUSSIAN FEDERATION	COLOMBIA	VENEZUELA
	NEW ZEALAND	FAROE ISLANDS	SAN MARINO	COSTA RICA	VIRGIN ISLANDS, U.S.
	PAKISTAN	FINLAND	SERBIA	DOMINICA	
	PHILIPPINES	FRANCE	SLOVAKIA	DOMINICAN REPUBLIC	
	SINGAPORE	GEORGIA	SLOVENIA	ECUADOR	
	SRI LANKA	GERMANY	SPAIN	EL SALVADOR	
	TAIWAN	GIBRALTAR	SWEDEN	FRENCH GUIANA	
	THAILAND	GREECE	SWITZERLAND	GRENADA	
	VIETNAM	HUNGARY	TAJIKISTAN	GUADELOUPE	
		ICELAND	TURKEY	GUATEMALA	
		IRELAND	TURKISH CYPRUS	GUYANA	
		ITALY	TURKMENISTAN	HAITI	
		KAZAKHSTAN	UKRAINE	HONDURAS	
		KYRGYZSTAN	UNITED KINGDOM	JAMAICA	
		LATVIA	UZBEKISTAN	MARTINIQUE	
		LICHTENSTEIN		MEXICO	

D&B Rating®

The D&B Rating is an alphanumeric figure, such as "3A2," that signifies a company's size and composite credit appraisal. There are two parts to the D&B Rating – Risk Indicator and Financial Strength.

Risk Indicator

The Risk Indicator is delivered on all International Business Reports and reflects Dun & Bradstreet's opinion of the risk associated with trading with a specific business – notably the likelihood of business continuance or failure over the next 12 months. Created from the synergy of scoring technology and expert rules, the Risk Indicator is dynamically refreshed whenever predictive data is loaded into the Data Cloud.

The Risk Indicator is generally displayed as a "–" or 1-4 Rating, indicating the probability of failure.

Risk Indicator	Probability of Failure	Guide to Interpretation
1	Minimum risk	Proceed with transaction - offer extended terms if required.
2	Lower than average risk	Proceed with transaction.
3	Higher than average risk	Proceed with transaction but monitor closely.
4	High Risk	Take suitable assurances before extending credit - e.g. personal guarantees.
--	Undetermined	Insufficient information to assign a risk indicator - e.g. no information available to indicate trading or further investigation required. Conduct further analysis and seek strong guarantees before extending credit.

Financial Strength

Financial Strength is determined by the latest Tangible Net Worth and provides an indication of firm size based on employee size or financial information in the local currency.

D&B RATING ❓

Current Rating as of 07/13/2021		Previous Rating	
Financial Strength	**Risk Indicator**	**Financial Strength**	**Risk Indicator**
5A : £ 35,000,000 and over in Tangible Net Worth or Equity	**2** : Lower than Average Risk	**5A** : £ 35,000,000 and over in Tangible Net Worth or Equity	**1** : Minimum Risk

This Company's Current
Tangible Net Worth:
£ 6,950,000,000

The table below shows the markets where Dun & Bradstreet provides a Risk Indicator.

AFRICA		ASIA PACIFIC	EUROPE / CENTRAL ASIA		LATIN AMERICA	MIDDLE EAST
ALGERIA	LIBYA	AMERICAN SAMOA	ALBANIA	LITHUANIA	ANTIGUA & BARBUDA	BAHRAIN
ANGOLA	MADAGASCAR	AUSTRALIA	ANDORRA	LUXEMBOURG	ARGENTINA	IRAN
ASCENSION ISLANDS	MALAWI	BANGLADESH	ARMENIA	MACEDONIA	ARUBA	IRAQ
BENIN	MALI	BHUTAN	AUSTRIA	MALTA	BAHAMAS	ISRAEL
BOTSWANA	MAURITANIA	BRUNEI	AZERBAIJAN	MOLDOVA	BARBADOS	JORDAN
BURKINA FASO	MAURITIUS	CHINA	BELARUS	MONACO	BELIZE	KUWAIT
BURUNDI	MOROCCO	CHRISTMAS ISLANDS	BELGIUM	MONTENEGRO	BERMUDA	LEBANON
CAMEROON	MOZAMBIQUE	COOK ISLANDS	BOSNIA-HERZEGOVINA	NETHERLANDS	BOLIVIA	OMAN
CAPE VERDE	NAMIBIA	FIJI	BULGARIA	NORWAY	BONAIRE	QATAR
CENTRAL AFRICAN REP	NIGERIA	HONG KONG	CROATIA	POLAND	BRAZIL	SAUDI ARABIA
CHAD	RWANDA	INDIA	CYPRUS	PORTUGAL	CAYMAN ISLANDS	SYRIA
COMOROS	SAO TOME & PRINCIPE	INDONESIA	CZECH REPUBLIC	ROMANIA	CHILE	UNITED ARAB EMIRATES
CONGO	SENEGAL	JAPAN	DENMARK	RUSSIAN FEDERATION	COLOMBIA	
CONGO DEMOCRATIC REP	SEYCHELLES	KOREA REP OF	ESTONIA	SAN MARINO	COSTA RICA	NORTH AMERICA
DJIBOUTI	SIERRA LEONE	MALAYSIA	FINLAND	SERBIA	CURACAO	CANADA
EGYPT	SOMALIA	MALDIVES	FRANCE	SLOVAKIA	DOMINICA	UNITED STATES
EQUATORIAL GUINEA	SOUTH AFRICA	MARSHALL ISLANDS	GEORGIA	SLOVENIA	DOMINICAN REPUBLIC	
ERITREA	ST HELENA	MIDWAY ISLANDS	GERMANY	SPAIN	ECUADOR	
ETHIOPIA	SUDAN	MYANMAR (BURMA)	GIBRALTAR	SWEDEN	EL SALVADOR	
GABON	SWAZILAND	NAURU	GREECE	SWITZERLAND	FALKLAND ISLANDS	
GAMBIA	TANZANIA	NEPAL	HUNGARY	TAJIKISTAN	GRENADA	
GHANA	TOGO	NEW HEBRIDES	ICELAND	TURKEY	GUATEMALA	
GUINEA	TUNISIA	NEW ZEALAND	IRELAND	TURKISH REP N CYPRUS	GUYANA	
GUINEA BISSAU	UGANDA	NORFOLK ISLANDS	ITALY	TURKMENISTAN	HAITI	
IVORY COAST	ZAMBIA	PAKISTAN	KAZAKHSTAN	UKRAINE	HONDURAS	
KENYA	ZIMBABWE	PAPUA NEW GUINEA	KYRGZSTAN	UNITED KINGDOM	JAMAICA	
		PHILIPPINES	LATVIA	UZBEKISTAN	MEXICO	
		SINGAPORE			MONTSERRAT	
		SRI LANKA			NETHERLANDS ANTILLES	
		TAIWAN			NICARAGUA	
		THAILAND			PANAMA	
		TONGA			PARAGUAY	
		VIETNAM			PERU	
					ST KITTS-NEVIS	
					ST LUCIA	
					ST VINCENT	
					SURINAME	
					TRINIDAD & TOBAGO	
					TURKS & CAICOSIS	
					URUGUAY	
					VENEZUELA	
					VIRGIN ISLANDS UK	
					YEMEN	

The table below shows the markets where Dun & Bradstreet provides Financial Strength.

AFRICA	ASIA PACIFIC		EUROPE / CENTRAL ASIA		LATIN AMERICA		MIDDLE EAST	NOR. AMERICA
EGYPT	AMERICAN SAMOA	NAURU	ANDORRA	MOLDOVA	ANGUILLA	GUYANA	BAHRAIN	CANADA
MAURITIUS	AUSTRALIA	NEW HEBRIDES	AUSTRIA	MONACO	ANTIGUA & BARBUDA	HAITI	IRAN	UNITED STATES
SOMALIA	BANGLADESH	NEW ZEALAND	BELGIUM	MONTENEGRO	ARGENTINA	HONDURAS	IRAQ	
SOUTH AFRICA	CHINA	NORFOLK ISLANDS	CYPRUS	NETHERLANDS	ARUBA	JAMAICA	ISRAEL	
ZIMBABWE	CHRISTMAS ISLANDS	PAKISTAN	CZECH REPUBLIC	POLAND	BAHAMAS	MEXICO	JORDAN	
	COOK ISLANDS	PAPUA NEW GUINEA	FRANCE	PORTUGAL	BARBADOS	MONTSERRAT	KUWAIT	
	FIJI	SINGAPORE	GEORGIA	ROMANIA	BELIZE	NETH. ANTILLES	LEBANON	
	HONG KONG	SRI LANKA	GERMANY	RUSSIAN FEDERATION	BERMUDA	NICARAGUA	OMAN	
	INDIA	TAIWAN	GIBRALTER	SERBIA	BOLIVIA	PANAMA	QATAR	
	INDONESIA	THAILAND	GREECE	SLOVAKIA	BRAZIL	PARAGUAY	SAUDI ARABIA	
	KOREA REP OF	TONGA	HUNGARY	SPAIN	CAYMAN ISLANDS	PERU	SYRIA	
	JAPAN		ICELAND	SWITZERLAND	CHILE	ST LUCIA	UN. ARAB EMIRATES	
	MALAYSIA		IRELAND	TAJIKISTAN	COLOMBIA	ST VINCENT	YEMEN	
	MALDIVES		ITALY	TURKEY	COSTA RICA	SURINAME		
	MARSHALL ISLANDS		KAZAKHSTAN	TURKMENISTAN	DOMINICA	TRINIDAD & TOBAGO		
	MIDWAY ISLANDS		KYRGYZSTAN	UKRAINE	DOMINICAN REPUBLIC	TURKS & CAICOSIS		
			LATVIA	UNITED KINGDOM	ECUADOR	URUGUAY		
			LUXEMBOURG		EL SALVADOR	VENEZUELA		
			MACEDONIA		GRENADA	VIRGIN ISLANDS UK		
			MALTA		GUATEMALA			
			MOLDOVA					

AAA Rating for Denmark, Finland, Norway and Sweden

A separate rating system is presented on credit reports from Scandinavian countries. The "Triple A" system is highly predictive and uses the same guiding principles as the D&B Risk Indicator. The AAA system assimilates financial strength and risk indicators into an alphabetic-only rating presentation. Comparing the "Triple A" Rating to the D&B Risk Indicator is simple. An explanation of the rating codes is shown below.

Triple A Rating	Guide to Interpretation	Equivalent D&B Risk Indicator
AAA	Highest credit worthiness	1
AA	Good credit worthiness	2
A	Credit Worthy	3
AN	Newly formed	3
B	Credit risk	4
C	High credit risk	4
--	Rating not determined – essential information is unavailable or under review.	--

D&B® Maximum Credit Recommendation

The Maximum Credit Recommendation suggests the greatest amount of credit that Dun & Bradstreet suggests extending, based on monthly payment terms. The amount is the total value of goods and services that the average creditor should have outstanding across multiple accounts and invoices — not necessarily the maximum amount it can afford. The recommendation is based on a historical analysis of similar companies in the Data Cloud.

The table below shows the markets where Dun & Bradstreet can provide a Maximum Credit Recommendation.

AFRICA	EUROPE / CENTRAL ASIA		LATIN AMERICA	NORTH AMERICA
REUNION ISLAND	ALBANIA	LITHUANIA	MARTINIQUE	CANADA
	ARMENIA	LUXEMBOURG	USA	UNITED STATES
	AUSTRIA	MACEDONIA	VIRGIN ISLANDS	
	AZERBAIJAN	MALTA		
	BELARUS	MOLDOVA		
	BELGIUM	MONACO		
	BOSNIA-HERZEGOVINA	MONTENEGRO		
	BULGARIA	NETHERLANDS		
	CROATIA	POLAND		
	CYPRUS	PORTUGAL		
	CZECH REPUBLIC	ROMANIA		
	DENMARK	RUSSIAN FEDERATION		
	ESTONIA	SAN MARINO		
	FRANCE	SERBIA		
	FINLAND	SLOVAKIA		
	GEORGIA	SLOVENIA		
	GERMANY	SPAIN		
	GIBRALTAR	SVALBARD AND JAN MAYEN		
	GREECE	SWEDEN		
	HUNGARY	SWITZERLAND		
	ICELAND	TAJIKISTAN		
	IRELAND	TURKEY		
	ITALY	TURKISH CYPRUS		
	KAZAKHSTAN	TURKMENISTAN		
	KYRGYZSTAN	UKRAINE		
	LATVIA	UNITED KINGDOM		
	NORWAY	UZBEKISTAN		
	LICHTENSTEIN			

D&B® Failure Score

The D&B Failure Score predicts the likelihood that a business will, in the next 12 months, seek legal relief from its creditors or cease business operations without paying all its creditors in full.

The table below shows the markets where Dun & Bradstreet can provide a D&B Failure Score.

AFRICA	ASIA PACIFIC	EUROPE			NORTH AMERICA
MOROCCO	AUSTRALIA	AUSTRIA	GREECE	SERBIA	CANADA
	CHINA (2022)	BELGIUM	HUNGARY	SLOVAKIA	UNITED STATES
	HONG KONG SAR	BOSNIA	IRELAND	SLOVENIA	
	JAPAN	CROATIA	ITALY	SPAIN	
	NEW ZEALAND	CZECH REPUBLIC	LUXEMBOURG	SWEDEN	
	SINGAPORE	DENMARK	NETHERLANDS	SWITZERLAND	
	SOUTH KOREA	FINLAND	NORWAY	UNITED KINGDOM	
	TAIWAN	FRANCE	POLAND		
	THAILAND	GERMANY	PORTUGAL		

D&B® Delinquency Score

The D&B Delinquency Score predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past term) over the next 12 months, seek legal relief from creditors, or cease operations without paying all creditors in full over the next 12 months.

The table below shows the markets where Dun & Bradstreet can provide a D&B Delinquency Score.

ASIA PACIFIC		EUROPE			NORTH AMERICA
AUSTRALIA	SINGAPORE (2022)	GREECE	PORTUGAL	SPAIN	CANADA
NEW ZEALAND		ITALY	ROMANIA	UNITED KINGDOM	UNITED STATES

D&B® Emma

There are four smaller, or emerging, markets that may not have the coverage of trade behavior and actual bankruptcy information to enable Dun & Bradstreet to develop a standard Delinquency or Failure score. In these markets, Dun & Bradstreet provides the Emerging Market Mediation Alert (EMMA).

Business data quality in an emerging market is significantly influenced by the rapid changes that the country experiences as it develops. The definition of the EMMA Score is defined by the availability and richness of data in a country's database and how business risk is defined in that country.

For example:

- EMMA may predict risk from data other than bankruptcy such as, significant negative news events, poor site condition, poor financials, catastrophic events and/or significant decrease in shareholders.

- EMMA may predict business unreliability from a supply-chain perspective, using data such as late shipments or stale inventory.

The D&B EMMA is a score between 1 and 10 where 1 is the lowest measure of risk and 10 is the highest measure of risk.

It is a country-specific, statistically based score that predicts the likelihood of a business in an emerging market to be problematic in paying its debts within 12 months from observation, and eventually going out-of-business.

ROMANIA	TURKEY	CHINA	MEXICO

Global Business Ranking

The Global Business Ranking provides a simple, globally consistent way to compare companies across countries on their relative risk of business failure with loss to creditors. It builds on the power of the country-specific D&B Failure Score and harnesses the complete insight of the Data Cloud to provide a transparent understanding of business failure risk.

Each business is ranked relative to all businesses in the Data Cloud. The Global Business Ranking offers superior risk discrimination, carving the global business universe into 15 segments, with 1 representing the lowest risk level and 15 representing the highest risk level. Like the D&B Rating, it is displayed as an alphanumeric figure, where the number provides the overall rating and the letter indicates the depth of data available.

The Global Business Ranking is only available as a batch data file or as part of an API data feed.

DATA DEPTH	DESCRIPTION	MODEL SEGMENT	LEVEL OF INSIGHT
A	Financial with Trade	Financial and Trade	Robust Predictions
B	Financials Only	Financials Only	Robust Predictions
C	Thick Trade Only	Trade Only	Decision Support
D	Thin Trade Only	Trade Only	Directional
E	Full Firmographics and Signals	Macro, Firmographic and Signal	Directional
F	Full Firmographics without Signals or Partial Firmographics with/without Signals	Macro, Firmographic and Signal	Basic
G	Macroeconomic Only	Macro Only	Basic
H	Out of Business	Negative Events	High Risk Events
I	Unable to Confirm Designation	Negative Events	High Risk Events
J	Unfavorable Bankruptcy	Negative Events	High Risk Events
K	High Risk – Severe Risk	Negative Events	High Risk Events
L	Self Reported Duns Support Record	Negative Events	High Risk Events
N	Insolvency/Unable to pay debts	Negative Events	High Risk Events
O	Record is delisted	Negative Events	High Risk Events
P	Ceased Trading and Liquidation Process	Negative Events	High Risk Events
R	Business Financial Embarrassment	Negative Events	High Risk Events

Country Insight

In addition to our global credit reports, Dun & Bradstreet also offers Country Insight services. Country Insight services comprise various reports that detail the political, commercial, economic, and sovereign risk on 132 markets around the world. Each market is also assigned a Country Risk Indicator, which provides a comparative, cross-border assessment of the risk of doing business in a particular market.

The Country Risk Indicator is divided into seven bands, ranging from DB1 through DB7 (see table below). Each band is subdivided into quartiles (a-d), with an "a" rating representing lesser risk than a "d" rating. Only the DB7 indicator is not divided into quartiles.

For more information Dun & Bradstreet's Country Insight services, visit dnb.com/country-insight.

Indicator	Meaning	Explanation
DB1	Lowest Risk	Lowest degree of uncertainty associated with expected returns, such as export payments, and foreign debt and equity servicing.
DB2	Low Risk	Low degree of uncertainty associated with expected returns. However, countrywide factors may result in higher volatility of returns at a future date.
DB3	Slight Risk	Enough uncertainty over expected returns to warrant close monitoring of country risk. Customers should actively manage their risk exposures.
DB4	Moderate Risk	Significant uncertainty over expected returns. Risk-averse customers are advised to protect against potential losses.
DB5	High Risk	Considerable uncertainty associated with expected returns. Businesses are advised to limit their exposure and/or select high-return transactions only.
DB6	Very High Risk	Expected returns subject to large degree of volatility. A very high expected return is required to compensate for the additional risk or the cost of hedging such risk.
DB7	Highest Risk	Returns are almost impossible to predict with any accuracy. Business infrastructure has, in effect, broken down.

About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

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