

Financial & Delinquency Score Indices

Product Guide

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Chapter 1: Coverage and Schema

Introduction

Financial Score, Delinquency Score, Risk Indicator and Financial Strength Indicators are innovative addition to our data portfolio. Pitney Bowes is committed to continually develop and build upon the state of the art data products for our customers. We have an exhaustive roadmap to ensure that we bring the best product to the market so our customers can derive highest value for their business support.

Score data is acquired from our trusted partners who have reliable sources and robust mechanisms to provide the most complete and up-to-date data available. Business data is collected from various sources.

About

Financial Score (FS):

The Financial Score predicts the likelihood that an organisation will obtain legal relief from its creditors or cease operations over the next 12 month period. The Financial scorecard also looks for events signalling the onset of failure, such as a meeting of creditors, administrator appointed, bankruptcy, receiver appointed and petition for winding-up.

The Financial Score is a relative measure of risk, whereby 1 represents organisations that have the highest probability of failure and 100 the lowest. It shows how an organisation's risk of failure compares to other organisations within a country.

Scores annotated in FS (1 – 4) represents a segmentation into four distinct risk groups where a one (1) represents businesses that have the highest probability of failure, and a four (4) represents businesses with the low probability of financial failure.

Introduction

Score segmentation:

| Financial Score | Risk Group (FS) | Probability of Failure |
|-----------------|-----------------|--------------------------|
| 0 | 0 | Insufficient Information |
| 1-10 | 1 | High Risk |
| 11-50 | 2 | Higher than average risk |
| 51-85 | 3 | Lower than average risk |
| 86-100 | 4 | Minimum Risk |

Delinquency Score (DS):

The Delinquency Predictor 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. A severely delinquent firm is defined as a business with at least 10% of its payments are made after more than 91 days. Payments are weighted based on the total balance of accounts paid later than 91 days compared to the total balance owed.

Scores annotated in DS (1 – 4) represents a segmentation of the scorable universe into four distinct risk groups where a one (1) represents businesses that have the highest risk and a four (4) represents businesses with the lowest risk.

Score segmentation:

| Delinquency Score | Risk Group (DS) | Probability of Failure |
|-------------------|-----------------|--------------------------|
| 0 | 0 | Insufficient Information |
| 1-10 | 1 | High Risk |
| 11-50 | 2 | Higher than average risk |
| 51-85 | 3 | Lower than average risk |
| 86-100 | 4 | Minimum Risk |

Risk Indicator:

Risk Indicators is derived from the Financial Score, where 1 represents organisations that have the highest probability of risk and 4 the lowest. There is a direct correlation between the Financial Score and Risk Indicator.

| Risk Indicator (RI) | Probability of Failure |
|---------------------|--------------------------|
| 0 | Insufficient Information |
| 1 | High Risk |
| 2 | Higher than average risk |
| 3 | Lower than average risk |

| Risk Indicator (RI) | Probability of Failure |
|---------------------|------------------------|
| 4 | Minimum Risk |

Financial Strength Indicator:

The Financial Strength Indicator is determined by the Tangible Net Worth from the latest financial accounts and provides an indication of the strength of the organisation to cope with adverse trading periods or exploit investment opportunities.

Tangible Net Worth is defined as shareholder funds minus any Intangible Assets.

| Financial Strength Indicator | Tangible Net Worth (in £) | |
|------------------------------|---|------------|
| | From | To |
| Net Worth | | |
| 5A | 35,000,000 | And Above |
| 4A | 15,000,000 | 34,999,999 |
| 3A | 7,000,000 | 14,999,999 |
| 2A | 1,500,000 | 6,999,999 |
| 1A | 700,000 | 1,499,999 |
| A | 350,000 | 699,999 |
| B | 200,000 | 349,999 |
| C | 100,000 | 199,999 |
| D | 70,000 | 99,999 |
| E | 35,000 | 69,999 |
| F | 20,000 | 34,999 |
| G | 8,000 | 19,999 |
| H | 0 | 7,999 |
| Alternate Symbols Used | | |
| N | Negative Net Worth | |
| O | Net Worth Undetermined (accounts unavailable or older than 2 years) | |

Features

The Financial Score (FS), Delinquency Score (DS), Risk Indicator (RI) and Financial Strength Indicator (FSI) data set provides a wide array of features designed to help users improve their consumer-oriented services. Features include:

- The FS, DS, RI and FSI scores indices
- Calculated by Output Area (OA) code to provide the most accurate geographic coverage.
- Supplied with National and County based indices for flexibility in your analysis.

Installation

As a result, the data set allow users to drive growth and increase profitability of a geographic area by.

- Allowing users to automate decision making for increased efficiency.
- Helping to satisfy regulatory needs for timely, consistent and objective review of decisions at the account level.
- Allowing users to apply scores across an entire portfolio to quickly identify risk and opportunity.

Installation

The FS, DS, RI and FSI scores data set is delivered as pipe delimited (|) text files (.TXT).

To install the The FS, DS, RI and FSI scores data product:

1. Download the data to a directory on your computer.
2. Unzip the data.
3. Once unzipped, the data can be loaded into a database or opened directly into MapInfo Pro.

Coverage

| Country | ISO3 Code |
|---------------|-----------|
| Great Britain | GBR |

Table Structure

This section contains information about the table structure of the FS, DS, RI and FSI scores data set.

| Column name | Description | Field Type & Length |
|-------------|-------------------------------------|---------------------|
| OA | OA Code | Nvarchar(10) |
| Tot_Poi | Total No. Of Poi In Zip | float |
| Fss_0 | Total No. Of Poi Having Fss Score 0 | float |
| Fss_1 | Total No. Of Poi Having Fss Score 1 | float |
| Fss_2 | Total No. Of Poi Having Fss Score 2 | float |
| Fss_3 | Total No. Of Poi Having Fss Score 3 | float |
| Fss_4 | Total No. Of Poi Having Fss Score 4 | float |

| Column name | Description | Field Type & Length |
|--------------------|--|--------------------------------|
| Dfss_0 | Distributions Of Fss Score 0 (Fss_0/Tot_Poi) | float |
| Dfss_1 | Distributions Of Fss Score 1 (Fss_1/Tot_Poi) | float |
| Dfss_2 | Distributions Of Fss Score 2 (Fss_2/Tot_Poi) | float |
| Dfss_3 | Distributions Of Fss Score 3 (Fss_3/Tot_Poi) | float |
| Dfss_4 | Distributions Of Fss Score 4 (Fss_4/Tot_Poi) | float |
| Sttdfss_0 | State Based Indices Of Fss Score 0 | float |
| Sttdfss_1 | State Based Indices Of Fss Score 1 | float |
| Sttdfss_2 | State Based Indices Of Fss Score 2 | float |
| Sttdfss_3 | State Based Indices Of Fss Score 3 | float |
| Sttdfss_4 | State Based Indices Of Fss Score 4 | float |
| Natdfss_0 | National Based Indices Of Fss Score 0 | float |
| Natdfss_1 | National Based Indices Of Fss Score 1 | float |
| Natdfss_2 | National Based Indices Of Fss Score 2 | float |
| Natdfss_3 | National Based Indices Of Fss Score 3 | float |
| Natdfss_4 | National Based Indices Of Fss Score 4 | float |
| Ds_0 | Total No. Of Poi Having Dsc Score 0 | float |
| Ds_1 | Total No. Of Poi Having Dsc Score 1 | float |
| Ds_2 | Total No. Of Poi Having Dsc Score 2 | float |
| Ds_3 | Total No. Of Poi Having Dsc Score 3 | float |
| Ds_4 | Total No. Of Poi Having Dsc Score 4 | float |
| Dds_0 | Distributions Of Dsc Score 0 (Dsc_0/Tot_Poi) | float |
| Dds_1 | Distributions Of Dsc Score 1 (Dsc_1/Tot_Poi) | float |
| Dds_2 | Distributions Of Dsc Score 2 (Dsc_2/Tot_Poi) | float |
| Dds_3 | Distributions Of Dsc Score 3 (Dsc_3/Tot_Poi) | float |
| Dds_4 | Distributions Of Dsc Score 4 (Dsc_4/Tot_Poi) | float |
| Sttdds_0 | State Based Indices Of Dsc Score 0 | float |
| Sttdds_1 | State Based Indices Of Dsc Score 1 | float |

Table Structure

| Column name | Description | Field Type & Length |
|--------------------|--|--------------------------------|
| Sttdds_2 | State Based Indices Of Dsc Score 2 | float |
| Sttdds_3 | State Based Indices Of Dsc Score 3 | float |
| Sttdds_4 | State Based Indices Of Dsc Score 4 | float |
| Natdds_0 | National Based Indices Of Dsc Score 0 | float |
| Natdds_1 | National Based Indices Of Dsc Score 1 | float |
| Natdds_2 | National Based Indices Of Dsc Score 2 | float |
| Natdds_3 | National Based Indices Of Dsc Score 3 | float |
| Natdds_4 | National Based Indices Of Dsc Score 4 | float |
| ri_0 | Total No. Of Poi Having ri Score 0 | float |
| ri_1 | Total No. Of Poi Having ri Score 1 | float |
| ri_2 | Total No. Of Poi Having ri Score 2 | float |
| ri_3 | Total No. Of Poi Having ri Score 3 | float |
| ri_4 | Total No. Of Poi Having ri Score 4 | float |
| dri_0 | Distributions Of ri Score 0 (ri_0/Tot_Poi) | float |
| dri_1 | Distributions Of ri Score 1 (ri_1/Tot_Poi) | float |
| dri_2 | Distributions Of ri Score 2 (ri_2/Tot_Poi) | float |
| dri_3 | Distributions Of ri Score 3 (ri_3/Tot_Poi) | float |
| dri_4 | Distributions Of ri Score 4 (ri_4/Tot_Poi) | float |
| sttdri_0 | County Based Indices Of ri Score 0 | float |
| sttdri_1 | County Based Indices Of ri Score 1 | float |
| sttdri_2 | County Based Indices Of ri Score 2 | float |
| sttdri_3 | County Based Indices Of ri Score 3 | float |
| sttdri_4 | County Based Indices Of ri Score 4 | float |
| natdri_0 | National Based Indices Of ri Score 0 | float |
| natdri_1 | National Based Indices Of ri Score 1 | float |
| natdri_2 | National Based Indices Of ri Score 2 | float |
| natdri_3 | National Based Indices Of ri Score 3 | float |
| natdri_4 | National Based Indices Of ri Score 4 | float |
| fi_O | Total No. Of Poi Having fi code O | float |
| fi_N | Total No. Of Poi Having fi code N | float |
| fi_H | Total No. Of Poi Having fi code H | float |
| fi_G | Total No. Of Poi Having fi code G | float |
| fi_F | Total No. Of Poi Having fi code F | float |
| fi_E | Total No. Of Poi Having fi code E | float |
| fi_D | Total No. Of Poi Having fi code D | float |
| fi_C | Total No. Of Poi Having fi code C | float |

| Column name | Description | Field Type & Length |
|--------------------|---|--------------------------------|
| fi_B | Total No. Of Poi Having fi code B | float |
| fi_A | Total No. Of Poi Having fi code A | float |
| fi_1A | Total No. Of Poi Having fi code 1A | float |
| fi_2A | Total No. Of Poi Having fi code 2A | float |
| fi_3A | Total No. Of Poi Having fi code 3A | float |
| fi_4A | Total No. Of Poi Having fi code 4A | float |
| fi_5A | Total No. Of Poi Having fi code 5A | float |
| dfsi_O | Distributions Of fi code O (fi_O/Tot_Poi) | float |
| dfsi_N | Distributions Of fi code N (fi_N/Tot_Poi) | float |
| dfsi_H | Distributions Of fi code H (fi_H/Tot_Poi) | float |
| dfsi_G | Distributions Of fi code G (fi_G/Tot_Poi) | float |
| dfsi_F | Distributions Of fi code F (fi_F/Tot_Poi) | float |
| dfsi_E | Distributions Of fi code E (fi_E/Tot_Poi) | float |
| dfsi_D | Distributions Of fi code D (fi_D/Tot_Poi) | float |
| dfsi_C | Distributions Of fi code C (fi_C/Tot_Poi) | float |
| dfsi_B | Distributions Of fi code B (fi_B/Tot_Poi) | float |
| dfsi_A | Distributions Of fi code A (fi_A/Tot_Poi) | float |
| dfsi_1A | Distributions Of fi code 1A (fi_1A/Tot_Poi) | float |
| dfsi_2A | Distributions Of fi code 2A (fi_2A/Tot_Poi) | float |
| dfsi_3A | Distributions Of fi code 3A (fi_3A/Tot_Poi) | float |
| dfsi_4A | Distributions Of fi code 4A (fi_4A/Tot_Poi) | float |
| dfsi_5A | Distributions Of fi code 5A (fi_5A/Tot_Poi) | float |
| sttdfsi_O | County Based Indices Of fi code O | float |
| sttdfsi_N | County Based Indices Of fi code N | float |
| sttdfsi_H | County Based Indices Of fi code H | float |
| sttdfsi_G | County Based Indices Of fi code G | float |
| sttdfsi_F | County Based Indices Of fi code F | float |
| sttdfsi_E | County Based Indices Of fi code E | float |
| sttdfsi_D | County Based Indices Of fi code D | float |
| sttdfsi_C | County Based Indices Of fi code C | float |
| sttdfsi_B | County Based Indices Of fi code B | float |
| sttdfsi_A | County Based Indices Of fi code A | float |
| sttdfsi_1A | County Based Indices Of fi code 1A | float |
| sttdfsi_2A | County Based Indices Of fi code 2A | float |
| sttdfsi_3A | County Based Indices Of fi code 3A | float |
| sttdfsi_4A | County Based Indices Of fi code 4A | float |

Table Structure

| Column name | Description | Field Type & Length |
|--------------------|--------------------------------------|--------------------------------|
| sttdfsi_5A | County Based Indices Of fi code 5A | float |
| Natdfsi_O | National Based Indices Of fi code O | float |
| Natdfsi_N | National Based Indices Of fi code N | float |
| Natdfsi_H | National Based Indices Of fi code H | float |
| Natdfsi_G | National Based Indices Of fi code G | float |
| Natdfsi_F | National Based Indices Of fi code F | float |
| Natdfsi_E | National Based Indices Of fi code E | float |
| Natdfsi_D | National Based Indices Of fi code D | float |
| Natdfsi_C | National Based Indices Of fi code C | float |
| Natdfsi_B | National Based Indices Of fi code B | float |
| Natdfsi_A | National Based Indices Of fi code A | float |
| Natdfsi_1A | National Based Indices Of fi code 1A | float |
| Natdfsi_2A | National Based Indices Of fi code 2A | float |
| Natdfsi_3A | National Based Indices Of fi code 3A | float |
| Natdfsi_4A | National Based Indices Of fi code 4A | float |
| Natdfsi_5A | National Based Indices Of fi code 5A | float |