

# Financial & Delinquency Score Indices

Product Guide

Data Model Version 5.4  
Source Data Version 2017.12



Information in this document is subject to change without notice and does not represent a commitment on the part of the vendor or its representatives. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying without the written permission of Pitney Bowes Software, The Smith Centre, The Fairmile, Henley-on-Thames, Oxfordshire, RG9 6AB UK.

© 2014-2018 Pitney Bowes Software Inc. All rights reserved.

Products named herein may be trademarks of their respective manufacturers and are hereby recognised. Trademarked names are used editorially, to the benefit of the trademark owner, with no intent to infringe on the trademark. Adobe Acrobat® is a registered trademark of Adobe Systems.

#### LICENSE

The product is supplied under the terms and conditions specified in the separate Licence Agreement(s). Failure to comply with the terms and conditions may lead to the termination of the licence(s). Customers wishing to install or copy the Data onto more than one computer should apply for a Multi-user Licence. Customers wishing to provide a bureau service for others or to use the Data for the benefit of or on behalf of any others should apply for a Bureau Licence or a Special Licence.

Pitney Bowes Software is making Adobe Acrobat® Reader (the "Software") available to you as a convenience to allow you to easily view and print the documentation in .pdf file format. This should not be construed as an endorsement of Adobe Systems Incorporated or its products. Use of the Software is governed by the terms and conditions of the end user license agreement which is included in the Software. Pitney Bowes Software makes no representations or warranties, express or implied, with respect to the accuracy, reliability or completeness of the Software. The entire risk as to the use of the Software is assumed by you. In no event shall Pitney Bowes Software be liable to you or any other person, regardless of the cause, for the effectiveness or accuracy of the Software or for any special, indirect, incidental or consequential damages arising from or occasioned by your use of the Software, even if advised of the possibility of such damages.

#### Further Information

Pitney Bowes Software Inc.

350 Jordan Rd, Troy, NY 12180 USA

Telephone: 800.367.6950

E-mail: [software.support@pb.com](mailto:software.support@pb.com)  
[www.pitneybowes.com/us](http://www.pitneybowes.com/us)

September 2018

---

## Table of Contents

---

<b>Chapter 1: Coverage and Schema</b> .....	<b>4</b>
<b>Introduction</b> .....	<b>4</b>
About .....	4
<b>Features</b> .....	<b>6</b>
<b>Installation</b> .....	<b>7</b>
<b>Coverage</b> .....	<b>7</b>
<b>Table Structure</b> .....	<b>7</b>

# 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

<b>Column name</b>	<b>Description</b>	<b>Field Type &amp; Length</b>
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**

<b>Column name</b>	<b>Description</b>	<b>Field Type &amp; Length</b>
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

<b>Column name</b>	<b>Description</b>	<b>Field Type &amp; Length</b>
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**

---

<b>Column name</b>	<b>Description</b>	<b>Field Type &amp; Length</b>
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