

Credit Scoring Table

Credit Risk Score Defined							
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8.50 To 10.0							X
7.00 To 8.49						X	X
6.00 To 6.99						X	
5.00 To 5.99				X	X	X	
4.00 To 4.99			X	X	X	X	
3.25 To 3.99			X	X	X		
2.00 To 3.24	X	X	X	X			
1.00 To 1.99	X	X					
	G	F	E	D	C	B	A

Use this Key to Help Determine the Meaning of the Suggested Terms	
A	Open Account (Creative Credit Terms can be Considered to Win Business)
B	Open Account (Normal Credit Terms)
C	Open Account (Short Credit Terms Recommended)
D	Consignment Terms (UCC Filing Advised)
E	Partial Payment in Advance
F	Secured (UCC Filing Advised) or Contra Agreement
G	Confirmed, Irrevocable Stand-By Letter of Credit (L/C) - or Cash in Advance

Default Probability Score Defined	
Default Score	Probability of Default Within the Next 12 Months
90 To 100	Buyer represents exceptional credit risk characteristics -- Extremely Low Probability of Default
80 To 89	Buyer represents superior credit risk characteristics -- Low Probability of Default
70 To 79	Buyer represents excellent credit risk characteristics -- Low Probability of Default
50 To 69	Buyer represents good credit risk characteristics -- Medium to Low Probability of Default
41 To 49	Buyer represents fair credit risk characteristics; Medium Probability of Default; Overall Position Supports Extension of Credit. Risk Monitoring Advised.
31 To 40	Buyer represents marginal credit risk characteristics -- Not an Immediate Risk but Could Accelerate Quickly. Risk Monitoring Advised.
20 To 30	Buyer represents weak credit risk characteristics -- Signs of Distress Present
10 To 19	Buyer represents poor credit risk characteristics -- Default Risk is High ; Going Concern is Strongly Questioned
1 To 9	Buyer represents extremely poor credit risk characteristics -- Default Highly Probable
BK	Buyer is currently operating under Bankruptcy Protection, Receivership, Restructuring, Liquidation, etc.
OR	Buyer is currently operating under some form of "Out of Court Restructuring"

NOTE: CREDIT SCORES MAY BE INFLUENCED BY SEVERAL FACTORS, INCLUDING BUT NOT LIMITED TO, FINANCIAL STATEMENTS, BANKING INFORMATION, AND CREDIT DATA. ENTITIES LACKING SUPPORTING DATA MAY HAVE LOWER SCORES ASSIGNED AS SUCH.

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