

# Credit Scoring Table

Payment Quality Index Score Defined												
PQI Score												
90-100												
75-90												
60-75												
40-60												
0-40												
	A			B			C		D		E	

Use this key to help identify expected payment habits and guidance on terms	
<b>A</b>	Highly Likely – Very good payment experience; creative terms to win business
<b>B</b>	Good – Overall payment experience is good; expect timely payments
<b>C</b>	Moderate – Payment experience satisfactory, some slowness; normal credit terms
<b>D</b>	Low – Risk is present, material slowness in payments; short credit terms
<b>E</b>	Very Low – Very high probability of lateness ; cash terms advised

PG Score Defined	
PG Score	Probability of default within the next 12 months
90-100	Buyer represents exceptional credit risk characteristics – Extremely low probability or default
80-89	Buyer represents superior credit risk characteristics – Low probability of default
70-79	Buyer represents excellent credit risk characteristics – Low probability of default
50-69	Buyer represents good credit risk characteristics – Medium to low probability of default
41-49	Buyer represents fair credit risk characteristics; medium probability of default; overall position supports extension of credit. Risk monitoring advised.
31-40	Buyer represents marginal credit risk characteristics – Not an immediate risk but could accelerate quickly. Risk monitoring advised.
20-30	Buyer represents weak credit risk characteristics – Signs of distress present
10-19	Buyer represents poor credit risk characteristics – Default risk is high; going concern is strongly questioned
1-9	Buyer represents extremely poor credit risk characteristics – Default highly probable

**NOTE: CREDIT SCORES MAY BE INFLUENCED BY SEVERAL FACTORS, INCLUDING BUT LIMITED TO, FINANCIAL STATEMENTS, BANKING INFORMATION, AND CREDIT DATA. ENTITIES LACKING SUPPORTING DATA MAY HAVE LOWER SCORES ASSIGNED AS SUCH.**

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