

# Credit Scoring Table

Payment Quality Score																														
PQS 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 of 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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