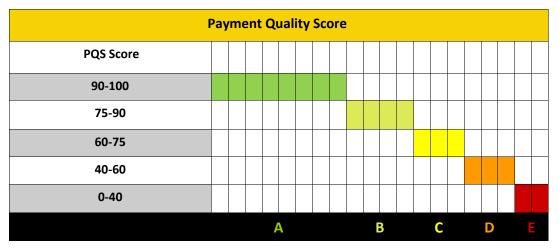


## **Credit Scoring Table**



Use this key to help identify expected payment habits and guidance on terms		
Α	Highly likely — Very good payment experience; creative terms to win business	
В	Good — Overall payment experience is good; expect timely payments	
С	Moderate — Payment experience satisfactory, some slowness; normal credit terms	
D	Low — Risk is present, material slowness in payments; short credit terms	
E	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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