

## SMALL BUSINESS INTELLIScore

### CREDIT INFORMATION FOR SAMPLE CO.

Days Beyond Terms (DBT) .....	36
Highest Average DBT over Past 5 Quarters.....	48
Trade Account Balance from 5 Trade Lines.....	\$ 107,000
Recent High Credit.....	\$ 25,000
Median Credit.....	\$ 9,650
Number of Bankruptcies.....	0
Number of Judgments, Liens and Collection Accounts.....	2
Number of Original UCC Filings.....	3
Legal Balance.....	\$ 1,531
SIC Code.....5048 (Optical Wholesale)	

### CREDIT INFORMATION FOR JOE TESTCASE, PROPRIETOR OF SAMPLE CO.

Trade Account Balance from 7 Trade Lines.....	\$ 244,300 ❶
Monthly Obligation.....	\$ 2,650 ❷
Legal and Collection Balance.....	\$ 13,600 ❸
Number of Bankruptcies.....	0
Highest Credit Extended.....	\$ 196,700
Percentage Current.....	65.80% ❹
Account Balance to Limit Ratio.....	42.10% ❺
Number of Accounts 90 Days Past Due.....	4
Higher than Statistical Average of: ❻	
Derogatory Credit Obligations	
Credit Obligations Having Balances Near or Exceeding Credit Limits	

**Score: 12.10**

**ACTION: HIGH RISK, COD (As Specified by Customer)**

The *IntelliScore* uses a statistically-based model to determine the credit risk score for a business and/or its proprietor.

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**❶ Trade Acct Balance:**  
The number as total balance of trade debt for the proprietor.

**❷ Monthly Obligation:**  
Monthly payments required of the proprietor.

**❸ Legal & Collection Balance:** Total amounts owed by proprietor for accounts placed in collection or legal balances such as judgments or liens.

**❹ Percentage Current:**  
Ratio of current payments to total outstanding debts. The higher the number, the lower the risk.

**❺ Account Balance to Limit Ratio:** Compares total outstanding balances to their credit limits. Higher numbers indicate less credit available and typically higher risk.

**❻ Higher Than Statistical Average:** Lists potentially derogatory factors about proprietor's credit history.