

Performance Projection Table

Equifax Small Business Credit Risk Score™ for Suppliers

Margin Score Range	Approval Rate	Delinquency Rate	Odds of Goods to One Bad	Delinquency Rate Within Score Range
539-816	5%	2.2%	45	2.2%
531-538	10%	2.7%	36	3.2%
518-530	15%	3.1%	31	3.9%
509-517	20%	3.6%	27	4.7%
497-508	25%	4.0%	24	5.6%
488-496	30%	4.5%	21	6.8%
478-487	35%	4.9%	19	7.8%
467-477	40%	5.5%	17	9.1%
458-466	45%	5.9%	16	10.7%
452-457	50%	6.6%	14	11.8%
439-451	55%	7.3%	13	14.1%
428-438	60%	8.0%	12	16.6%
425-427	65%	8.6%	11	18.2%
420-424	70%	9.4%	10	19.1%
415-419	75%	10.4%	9	20.7%
397-414	80%	11.0%	8	23.9%
365-396	85%	12.2%	7	30.2%
354-364	90%	14.2%	6	39.9%
299-353	95%	16.2%	5	51.8%
101-298	100%	19.5%	4	82.8%

Approval Rate:	Percent of businesses in the universe of suppliers that score in or above the score range. For example, a credit policy with an 80% Approval Rate requires accepting accounts scoring 397 and above.
Delinquency Rate:	Proportion of businesses that are severely delinquent. For example, the Delinquency Rate for a credit policy that approves all businesses with a score of 397 or above is expected to be around 11.0%, and the Delinquency Rate within Score Range for businesses that score between 397 and 414 is 23.9%.
Odds of Goods to One Bad:	Ratio of "Good" (not severely delinquent) accounts to "Bad" (severely delinquent) accounts among those businesses that score at or above the score range. For example, a credit policy that approves all accounts scoring at or above 397 should result in a portfolio Odds of Good to One Bad of 8, that is, with 8 "Good" accounts for every "Bad" account.
Bankruptcy on File:	If a bankruptcy is on file, a score of 0 will be assigned.

This Performance Projection Table is based on the portfolios of typical suppliers. Performance may vary for an individual customer's portfolio, therefore, validation of the score (i.e. the generation of a customer-specific Performance Projection Table) is recommended.