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D&B Global database covers more than 152 million companies

The D&B global database now contains information on more than 152 million companies, a 50% increase since 2005. Both the numbers and the quality of information continue to grow due to continuous investment and local acquisitions. The coverage offered by our worldwide database means you will always be able to find creditworthy prospects and keep an even closer eye on financial risks.



- 101 million active companies in the database available for risk, supply, sales & marketing and e-business decisions.
- 51 million inactive companies available with historical information for file matching and data cleansing purposes.

A customer satisfaction survey at D&B has confirmed that our global direction is meeting the market's needs. D&B is recognised more and more as the leader with its unprecedented worldwide provision of services and 100% coverage of most local markets.

Quality of information

Most of the recent growth in the global D&B company database comes from the BRIC countries (Brazil, Russia, India and China) accompanied by even wider market coverage in Europe (notably Belgium, Germany, Spain and the UK) and the US.

Special attention is being given to the quality of the company information in the database. Small and Medium-size Enterprises in particular are being identified faster and included in the database. In addition, 161.7 million extra lines of enriched information have been added to key company data since 2005, mainly telephone numbers, names of CEOs, employment figures and corporate activities.

Customer Case Study - Agfa Graphics NV accelerates risk assessment and credit management with D&B tools



Agfa Graphics is a world leader in prepress solutions for the printing and publishing industries. One in every two commercial printers throughout the world is an Agfa customer. Using several D&B solutions, worldwide risk assessment, credit management and collection strategies are designed & followed-up at the company's HQ in Mortsel, Belgium, by the Head of Global Credit Management Andreas Wenzel, who manages these together with seven Regional Credit Managers. Operations are executed by local collection managers who are spread across the globe.

World leading excellence (Company profile)

In prepress, Agfa Graphics offers workflow automation, project management, computer-to-film, computer-to-plate and proofing solutions. These solutions include consumables, hardware, software and services. As the world's largest plate supplier, Agfa Graphics produces plates aimed at providing advanced solutions for various printing applications.

Agfa Graphics is also rapidly expanding its offerings in the growing digital inkjet market based on its experience and expertise in both imaging and emulsion technology. Joint development and manufacturing partnerships with industry leaders broaden its technological reach and allow the company to develop comprehensive digital solutions for printing posters, banners, signage,



displays, labels and packaging materials.

Agfa Graphics is headquartered in Mortsels, Belgium, and employs some 5,300 people around the world. It has sales organizations in over 40 countries and representatives in more than 100. In 2008 Agfa Graphics accounted for 50% in turnover of its parent Agfa-Gevaert Group. Excluding currency effects, sales reached 1,522 million euro.

Improved credit risk assessment is business facilitator

"With respect to credit risk assessment, we are committed to providing our worldwide customer base and our partners with optimum service by understanding their business and their expectations," says Andreas Wenzel.

"Credit risk assessment must facilitate business. The D&B Enterprise Risk Assessment Manager eRAM allows us to perform centrally 10,000+ risk analyses per year for Europe & NAFTA with a low level on manpower."

For the Europe and NAFTA (US, Canada) regions – which generate more than half of all revenue – Agfa Graphics has put in place a centralized credit model using a set of effective web-based D&B tools: D&B Enterprise Risk Assessment Manager eRAM and D&B Portfolio Manager, complemented by company reports from the D&B database.

"By using D&B eRAM, we combine transaction risk management and decision support with portfolio analytics. Commercial credit applications are processed quickly, and additionally we have the option in case of high credit limit requests to download necessary financial data out of eRAM into a credit decision application form for a qualitative credit review. Credit requests for lease contracts with new customers are still handled and assessed individually by also using D&B company reports and data. We are customizing the ongoing eRAM to conform to our credit scorecards strategy, compare performance by location and view risk exposure company-wide."

"D&B delivers the tool set for screening customers, processing our credit scorecards and automate decisions as well as reporting."

"With D&B's online Portfolio Manager, we merge our own enriched customer & credit data from Europe, Canada and the US with D&B's database to provide a breakdown of the overall risk structure according to internally defined credit risk categories and credit ratings. D&B has been particularly responsive in assisting us with creating credit profiles. Predictive scores help us review the likelihood of bad debt across our portfolio and identify good as well as risky customers."

Collections dedicated to improve cash generation

"We run a premier, full-service collections and accounts receivables operation dedicated to accelerating cash flow, lowering operating costs, monitoring performance and improving corporate reporting. By target-setting the accounts receivables, we can launch initiatives to improve cash generation such as DSO (Days Sales Outstanding) enhancement and stabilization," he adds.

"We are able to deliver this due to reliable data gathering, the implementation of state-of-the art collection tools, open and frequent communication, and excellent staff.

"The quality of company reports determine their value. We compare reports from D&B and local players. The D&B reports show major improvements in quality."

Andreas Wenzel concludes: "A company is defined by the quality of its products and its people. The D&B staff are up to par and we have witnessed quick and major improvements in data quality, especially in company reports from Germany, and Southern and Eastern Europe, the traditional weak spots in business information."

"On a global level, no other provider compares with D&B. We have re-conducted our contract with D&B and it is our intention to roll out the D&B Portfolio Manager as a global credit portfolio management tool with customer risk classification for our worldwide operations."





Payment practises evolution

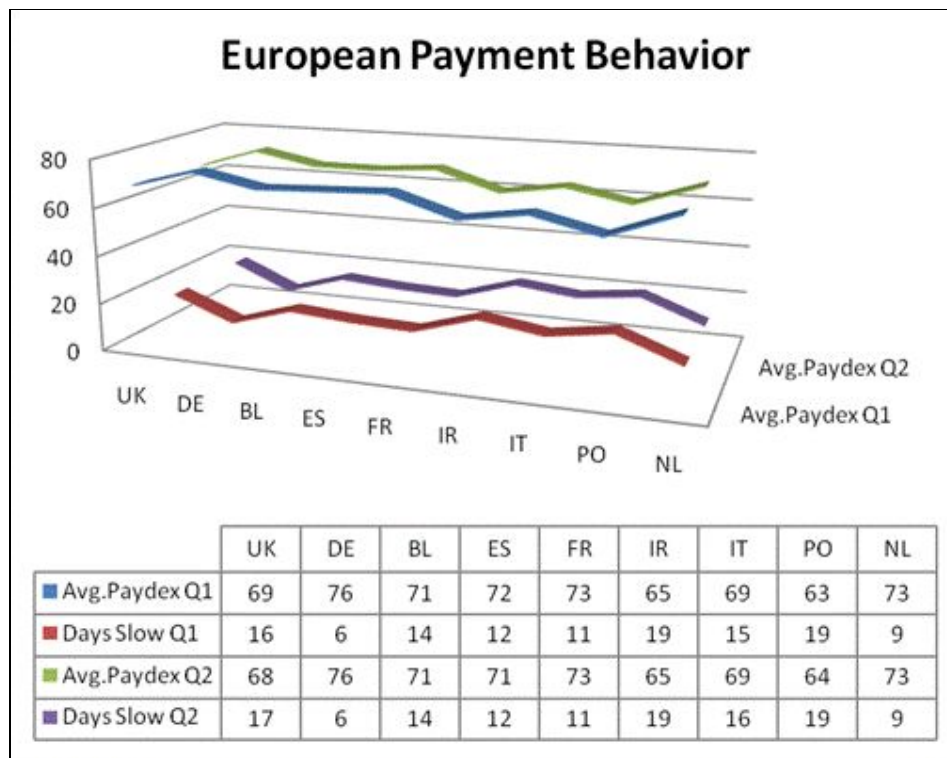
The global economic crisis has hardly had any effect on payment practices. D&B constantly monitors company payment behaviour in Europe and the rest of the world. The D&B Paydex Score is a worldwide reference used for credit assessments and ratings.

Payment behaviour not entirely in line with legal framework

If business partners do not have an agreement on payment terms, the standard applicable term of payment is 30 days from the date of invoice or date of receipt of goods or services. Please keep in mind that in Europe, only half of invoices are paid within 30 days.

Paydex Score – The key to corporate financing

Paydex is the term for the numerical scores given by D&B Dun to businesses for promptness of payments to creditors. The Paydex Score ranges from 0 to 100 (best). A Paydex of 75 or higher is considered healthy for a company. The score indicates if a company is paying its suppliers and vendors on time, before they are due, or past due. Business credit reviewers use the Paydex Scores for credit facilities. Continuous correct payment behaviour is literally of capital importance. A decreasing Paydex Score on the other hand, will result in a negative assessment.



Improve your cash position

As an example, not collecting invoice payments costs Belgian companies approximately EUR 8 billion per year. Moreover, a bankruptcy rate of 8% in Belgium indicates that good credit management is no luxury.

A company's credit management ensures regular checks of customers' and suppliers' creditworthiness. Credit limits can mitigate part of the risk.

Accurate company data and credit reports, risk analysis and online tools are prerequisites for efficient credit and risk management. World leader D&B can offer you these crucial tools!



D&B is investing and driving improvements in data coverage on D&B Global Database

- **Better coverage on Italian businesses** - D&B recently announced an agreement to sell its domestic operations in Italy to CRIF. CRIF, based in Bologna, Italy, is a leading banking credit information provider in continental Europe...

The sale is part of a strategic relationship whereby CRIF will own the domestic business and distribute D&B branded products and solutions in Italy. CRIF will operate the business under a new name, CRIBIS D&B. D&B will receive access to CRIF's Italian business information database for international use and will continue to provide technical support and services to CRIF. This relationship significantly enhances the value customers receive through improved data quality and coverage.

"With this transaction, we will provide our customers with access to enhanced global data, thus improving our customer value proposition and reinforcing the strength of the D&B brand," said Emanuele Conti, President of D&B Europe, Latin America and International Partnerships.

- **New global employee models implemented for China and India**
 - 969K new employee figures in China for a 49% increase in employee coverage
 - 786K new employee figures in India for a 369% increase in employee coverage.
- **Vietnam** file building improves Active record coverage from 11,000 records to 64,000 records

D&B Business Information Reports - the foundation of your business decisions

Business Information Reports are a solid source of information that can help you perform critical analysis of a businesses operations, profitability and stability. Designed to help you evaluate your medium-to-higher risk decisions, the report contains in-depth information that can include: D&B risk evaluation, payment performance data and financial statements data. The Business Information Reports help you make daily credit decisions, analyse the financial strength of a company, and discover business opportunities.

Click here to view the sample US report: <http://www.dnb.com/us/managebusinesscredit/pdf/creditbuilder.pdf>

Click here to view the sample European report: <http://dbbelgium.dnb.com/English/Brochures/standardUKENG.pdf>

The Business Information Reports contain unique data such as the **D&B Failure Score**, **D&B Delinquency Score**, the **D&B Rating**, the **D&B Credit Limit** and the **D&B D-U-N-S® Number**. All were developed to help you make confident business decisions more easily.

Customer Case Study - CB Richard Ellis's approach to the new Anti-Money laundering regulations

CB Richard Ellis is one of the UK's main commercial estate agencies, occupying a similar space to the likes of Knight Frank, Cushman & Wakefield and Jones Lang LaSalle.

It is part of the CB Richard Ellis Group (**NYSE:CBG**), the world's largest commercial real estate services firm (in terms of 2006 revenue). Headquartered in Los Angeles and with over 24,000 employees, the company serves real estate owners, investors and occupiers through more than 300 offices worldwide. CB Richard Ellis offers a number of services, including: strategic advice and execution for property sales and leasing; facilities and project management; mortgage banking; appraisal and valuation; development services; investment management; and research and consulting.

On December 15 2007, the new Money Laundering Regulations 2007 come into force. All commercial and residential estate agents (as defined by the Estate Agency Act 1979) are subject to these regulations. This means *they are required by law (alongside all other regulated businesses – financial institutions, law firms etc) to verify the identity of their clients, both individuals and businesses.*

Mark Winton joined CB Richard Ellis as Compliance Director and Money Laundering Reporting Officer in 2004. "When I started, there was





no online verification of clients. It was all done with hard copy documentation such as a company's Articles of Association and an individual's driving license, and it all had to come via the client or client's solicitors," he says.

Having used D&B at a previous company, Mark instigated a company wide switch to D&B for Anti-Money Laundering verification of UK registered customers.

"I knew D&B would provide the online verification we required to meet our legal obligations, without us having to bother our clients to the same degree," he continues. "The report is cost effective from a time point of view and less hassle for our clients. So far I have rolled out D&B's system to 30-40 people throughout CB Richard Ellis in the UK and we are still in transition. I'd looked at other systems like Equifax, World-Check but D&B was a better option in terms of both ease of access and costs."

Ninety percent of CB Richard Ellis's clients are corporate and it is for these clients that Mark has introduced D&B's reports. He has drawn on the JMLSG guidance notes, even though there is no specific guidance for the estate agents sector, and on his thirteen years' experience in compliance role to develop a robust company-wide money laundering policy.

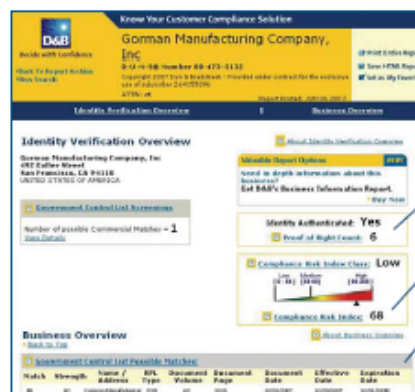
"The Anti-Money Laundering reports give us all the information we need for our UK clients, including checks against politically exposed persons databases, the Bank of England's sanctions database and the FSA register."

Mark says it is easy to quantify the tangible business benefits of using D&B's reports. "If you measure the approximate time per case that you save by not having to contact the client or client's solicitors, but instead spending ten minutes in front of your PC, it's worth tens of thousands of pounds to us every year."



Anti-Money Laundering Report - Know Your Customer

- A Proof of Right Count of 6 implies a high corroboration factor of business existence
- B Compliance Risk Index Class of 68 implies high risk
- C This match was found on the SDN list



D&B Country Risk Services - several countries have been downgraded since the start of the year!

To do business safely in other countries you must be aware of the financial and global risks you run in a specific country. D&B's Country Risk Services inform you about changes in the risk environment of individual countries and predict national developments that may affect this in the short to medium term.

The following facts are taken from Oct '09 D&B Country RiskLine Reports.

Australia - Economic growth remains relatively strong and supports our view that the country will avoid recession.

Cuba - The government announces further limited reforms as it struggles to withstand a pronounced economic downturn.

France - Despite an improving economic outlook, French companies may well experience rising corporate insolvencies and payment risks.

Via <http://www.dbai.dnb.com> you can order two different types of country reports:



Country RiskLine Report - This 7 page report provides concise analysis on the risks of doing business in a country. Data



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includes a Country Risk Indicator, a guide to payment terms and delays, key economic indicators with forecasts and an overview of the latest developments. Please view the sample Country RiskLine Report on Ireland:

http://www.dnbcountryrisk.com/freesamples/emc/Ireland_emc.pdf

Country Report - Provides critical information and analysis on the trade environment of an individual country. This report offers approximately 60 pages of in-depth political, economic, and commercial data and analysis for evaluating risks and opportunities worldwide. Please view the sample Country Report on Russian Federation:

<http://www.dnbcountryrisk.com/freesamples/samplefiles/FCRSample.pdf>

For more information, please contact your D&B sales representative.

About D&B

D&B (NYSE:DNB) is the world's leading source of commercial information and insight on businesses, enabling companies to Decide with Confidence® for 167 years. D&B's global commercial database contains more than **152 Million** business records. The database is enhanced by D&B's proprietary DUNSRight® Quality Process, which provides our customers with quality business information. This quality information is the foundation of our global solutions that customers rely on to make critical business decisions.

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