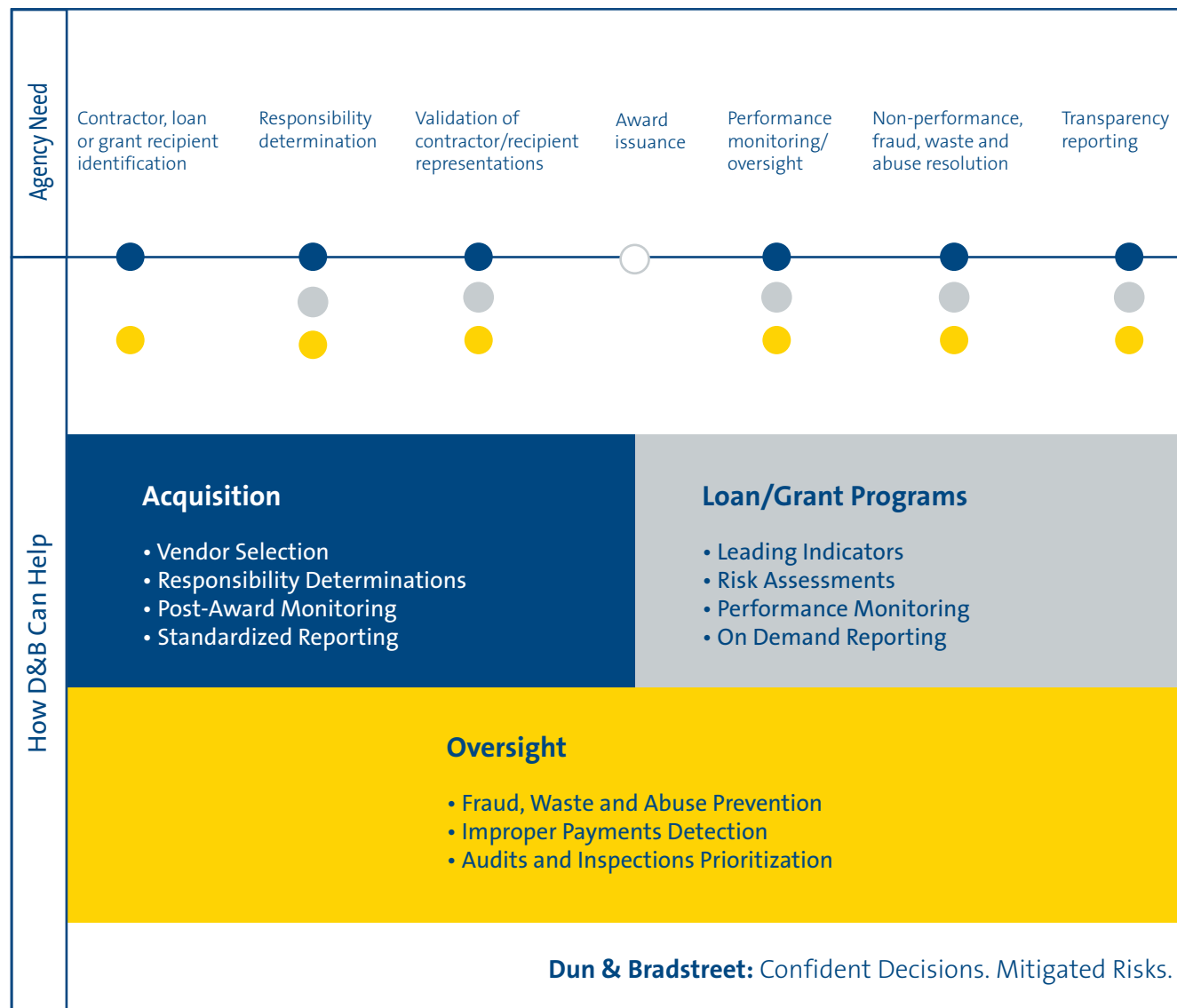




Decide with Confidence

How D&B can help with Recovery Act Requirements For Loan/Grant Programs



The Challenge

Billions in new funding is now available to expand or create new loan and grant programs to bolster financial institutions and reinvigorate our economy. With the demand for greater transparency, oversight and accountability, monitoring individual loan and grant recipients as well as entire portfolios has become even more challenging.

How D&B Can Help

D&B's best practices for credit risk management can provide the fundamental framework government agencies need to meet program, transparency and oversight regulations.

- **Leading Indicators** – D&B's predictive indicators rate the past performance of an applicant and indicate how likely the entity is to perform that same way in the future.
- **Risk Assessments** – Proven analytical and financial models assess credit risk for loans and loan guarantee applicants by using loan past-performance data and predictive risk management scores.
- **Performance Monitoring** – Automated post-award monitoring can detail the overall delinquency rate of a particular loan portfolio and then drill down to examine root causes and various portfolio dimensions.
- **On Demand Reporting** – Scorecards and dashboards provide management level reporting aligned to the requirements of the Recovery Act, Congress and the White House.