

Company Watch H-Score® to Probability of Distress® Mapping

H-Score®	PoD® One Year (%)	PoD® Three Year (%)
0	17.5	44.1
1	17.2	42.6
2	16.6	40.3
3	16	37.9
4	15.2	35.3
5	14.4	33.1
6	13.6	31
7	12.7	28.9
8	11.9	27.2
9	11	25.3
10	10.2	23.9
11	9.41	22.4
12	8.66	20.9
13	7.99	19.7
14	7.3	18.5
15	6.74	17.5
16	6.14	16.4
17	5.67	15.5
18	5.18	14.6
19	4.75	13.8
20	4.35	12.9
21	3.99	12.4
22	3.66	11.7
23	3.37	11.1
24	3.1	10.6
25	2.83	10.1
26	2.64	9.65
27	2.46	9.29
28	2.3	8.84
29	2.14	8.53
30	2.01	8.23
31	1.87	7.94
32	1.74	7.62
33	1.64	7.32

H-Score®	PoD® One Year (%)	PoD® Three Year (%)
34	1.53	7.07
35	1.42	6.8
36	1.33	6.54
37	1.25	6.29
38	1.17	6.04
39	1.1	5.82
40	0.10	5.54
41	0.95	5.37
42	0.89	5.07
43	0.82	4.93
44	0.77	4.75
45	0.71	4.53
46	0.66	4.33
47	0.61	4.1
48	0.57	3.9
49	0.52	3.72
50	0.49	3.55
51	0.45	3.39
52	0.42	3.26
53	0.39	3.12
54	0.36	2.96
55	0.34	2.83
56	0.32	2.71
57	0.30	2.6
58	0.27	2.45
59	0.26	2.36
60	0.24	2.24
61	0.22	2.13
62	0.20	2.04
63	0.19	1.94
64	0.18	1.85
65	0.16	1.75
66	0.15	1.69
67	0.14	1.56
68	0.13	1.47
69	0.12	1.39

H-Score®	PoD® One Year (%)	PoD® Three Year (%)
70	0.11	1.3
71	0.10	1.22
72	0.09	1.16
73	0.09	1.08
74	0.08	0.99
75	0.07	0.93
76	0.06	0.88
77	0.06	0.79
78	0.05	0.72
79	0.05	0.66
80	0.04	0.60
81	0.04	0.55
82	0.03	0.49
83	0.03	0.44
84	0.03	0.39
85	0.02	0.35
86	0.02	0.3
87	0.02	0.26
88	0.02	0.22
89	0.01	0.18
90	0.01	0.15
91	0.01	0.13
92	0.01	0.11
93	0.01	0.08
94	0.01	0.06
95	0.01	0.04
96	0.01	0.03
97	0.01	0.02
98	0.01	0.01
99	0.01	0.01
100	0.01	0.01