BizQualify provides business health metrics on **4,000 U.S. public companies and 13 million U.S. private companies**. BQ leverages auditable filings from the IRS and Dept. of Labor that pertain to employee benefit plans (e.g., healthcare, 401k, profit sharing), from which over 250 fields are derived. For capital markets, BQ provides employment trends, credit events, and ESG (governance) issues and is being used for equities, fixed income, macro, and munis, as well as private equity and investment banking.

### Auditable Firmographics & Factors Reported to the IRS

<table>
<thead>
<tr>
<th>Threat of Audit = Higher Accuracy</th>
<th>Deep Coverage</th>
<th>Superior Analytics</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Legal name, address, phone, EIN</td>
<td>• Cash-based, traceable filings</td>
<td>• 250+ new factors &amp; trends</td>
</tr>
<tr>
<td>• Precise headcount &amp; industry</td>
<td>• 2010 – present, monthly updates</td>
<td>• Growth: employees, contributions</td>
</tr>
<tr>
<td>• Consistent with taxes</td>
<td>• Over 20M corporate locations</td>
<td>• Profitability: profit-sharing, benefits</td>
</tr>
<tr>
<td>• Roll up from subsidiaries</td>
<td>• Over 100M employees</td>
<td>• Credit risk: payment delinquency</td>
</tr>
<tr>
<td>• Track locations outside HQ</td>
<td>• Over 4K tickers</td>
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</tr>
</tbody>
</table>

**BQ is on Thomson Reuters**

We are pleased to announce that BQ is now available on Thomson Reuters's Eikon platform as the premier provider of firmographics and financial metrics on U.S. private and public companies.

“As a leading provider of audited firmographics and financial metrics on U.S. companies, BizQualify bring transparency to a historically opaque market, and in partnership we empower better insight and decision making around corporate actions for financial and corporate strategy professionals.”

Leon Saunders Calvert, Global Head, Capital Markets and Advisory, Thomson Reuters

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BQ Found Predictive by Deutsche Bank for the Russell 3000

**Growth factor:**
BQ Growth Score

- 1-year and 3-year trends in employees, revenue, profitability
- IRS cash-based metrics normalized by industry

**Savings factor:**
Employee versus company contributions

- Greater employee contributions - better performance
- Employees as insiders: buy company stock (via 401k) if doing well

**Benefits factor:**
Employee welfare benefit indicators

- Better treatment of employees - better performance

“Nobody knows a company better than its employees. As a firm grows or loses ground to a competitor, employees will change their savings behavior, gain or lose benefits and potentially react by voting with their feet.”

Yin Luo et al., Deutsche Bank Report, page 1

BQ Credit Factors

Internal problems with payroll & benefits are leading indicators of external problems.

“Overall, smaller companies (10 to 1,000 employees) have outperformed, especially within Information and Healthcare.”

Yin Luo et al., Deutsche Bank Report, page 11