

## Dow Jones Industrial Average – VIU Bankability Diagnostic

MMM (3M) as primary issuer | All 30 DJIA components as peer universe | VIU Peer Index: 49.30

Scores reflect current fundamental quality across 6 pillars. Index membership does not imply bankability threshold.

VIU PEER INDEX  
**49.30**  
DOW 30 BENCHMARK

OPPORTUNITY ZONE – Score 57+		MODERATE ZONE – Score 40-57		STRESS ZONE – Score Below 40	
1	<b>MSFT</b> Microsoft Corp.	69.2	11	<b>TSLA</b> Tesla Inc.	57.8
2	<b>AAPL</b> Apple Inc.	66.0	12	<b>AXP</b> American Express	57.2
3	<b>JNJ</b> Johnson & Johnson	63.4	13	<b>PFE</b> Pfizer Inc.	57.0
4	<b>NKE</b> Nike Inc.	63.0	14	<b>KO</b> Coca-Cola Co.	48.6
5	<b>XOM</b> ExxonMobil Corp.	62.6	15	<b>MCD</b> McDonald's Corp.	48.2
6	<b>PG</b> Procter & Gamble	61.1	16	<b>CMCSA</b> Comcast Corp.	46.3
7	<b>CSCO</b> Cisco Systems	61.0	17	<b>CAT</b> Caterpillar Inc.	45.9
8	<b>CVX</b> Chevron Corp.	59.9	18	<b>MMM</b> 3M Company	45.2*
9	<b>CRM</b> Salesforce Inc.	59.1	19	<b>IBM</b> IBM Corp.	44.8
10	<b>MRK</b> Merck & Co.	58.6	20	<b>UNH</b> UnitedHealth Group	44.5
			21	<b>AMGN</b> Amgen Inc.	43.7
			22	<b>HD</b> Home Depot Inc.	43.5
			23	<b>HON</b> Honeywell Intl.	41.4
			24	<b>RTX</b> RTX Corp.	41.0
			25	<b>DOW</b> Dow Inc.	38.5
			26	<b>SBUX</b> Starbucks Corp.	37.8
			27	<b>INTC</b> Intel Corp.	37.2
			28	<b>JPM</b> JPMorgan Chase	34.3
			29	<b>GS</b> Goldman Sachs	28.3
			30	<b>BA</b> Boeing Co.	23.1

\* MMM = Primary issuer in this diagnostic run

Score ranges: Opportunity Zone 57+ | Moderate Zone 40-56 | Stress Zone <40 | VIU Peer Index (VPI): 49.30 | Scores based on current public financial data