# **Business Profile Report**

Training guide



## Introduction

### All you need to know

On the following pages, a sample Business Profile Report from Experian is provided with detailed explanations of how to read the report and why the information is important. If you don't understand a term or its "value," refer to our glossary of terms at the back of this training guide. Once you've reviewed this guide, we're sure you'll agree, Business Profile Report is a valuable tool that will help you make better decisions and be more profitable.

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### Evaluate risk at a glance

The Business Profile Report is designed to quickly highlight information contributing to a company's overall risk potential. Easy-to-read graphs summarize multiple data points for rapid analysis. Navigational links also are provided to allow you to quickly and easily navigate to report details.

The following page identifies key risk elements and descriptions of what they may mean in your analysis of the business.

### 1. Identifying Information

Company's headquarters location, Business Identification Number (BIN) and file-established date. Date of incorporation, phone number, primary business category and Tax ID Number are provided, when available.

Enables you to determine how long the company has been in business and verify the company's business location.

### 2. Matching Name and Address

Multiple names and addresses are often available for a particular business. These variations are brought together under the headquarters BIN. The matching name and address most closely matches your inquiry information.

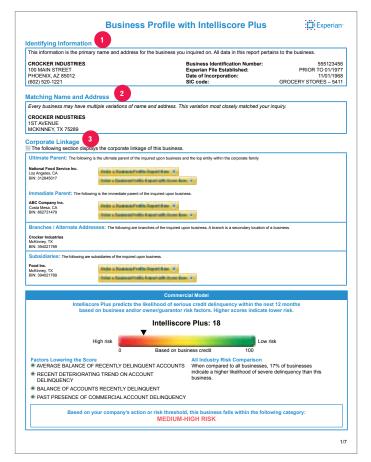
Provides additional visibility into how inquiry matched against data on Experian's file.

### 3. Corporate Linkage

Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers are used to identify these relationships.

Corporate Linkage enables businesses to make better decisions through the identification of relationships within a corporate family.

• **Global Ultimate Parent** — topmost responsible member of the family tree.



- Immediate Parent parent refers to a business with a subsidiary. The immediate parent is the parent company for the business that is the subject of the credit report.
- **Branches/Alternate addresses** additional locations or alternate addresses for the business that is the subject of this credit report.
- **Subsidiaries** business that is the subject of this credit report owns more than 50 percent.

### 4. Intelliscore Plus<sup>™</sup>

Intelliscore Plus,<sup>™</sup> Experian's credit score that predicts the likelihood of seriously derogatory payment, is available on the Business Profile or on a standalone report.

- •. Intelliscore Plus Score The score range for Intelliscore Plus is 0–100. Zero indicates high risk; 100 indicates low risk. Intelliscore Plus also has two exclusion scores. A 998 displays when there is a bankruptcy within the last two years. A 999 displays when there is not enough information to score a report.
- Factors lowering the score indicates the factors most influential in lowering the score from a top value of 100.
- All-industry risk comparison determines the percentage of businesses that have a higher likelihood of becoming severely delinquent compared with this business.
- Intelliscore Plus action provides a default risk assessment message; the field may be customized to display your company's credit policy message using customized score ranges.

A highly predictive risk score is critical when making a fast and accurate assessment of risk.

This information is the prim	ary name and address for the business you	i inquired on. All data in this report pert	ains to the business.
CROCKER INDUSTRIES 100 MAIN STREET PHOENIX, AZ 85012 (602) 520-1221		Business Identification Number: Experian File Established: Date of Incorporation: SIC code:	55512345 PRIOR TO 01/197 11/01/196 GROCERY STORES – 541
Interference and A			
Natching Name and A	address multiple variations of name and address. Th	ie variation most closely matched your	
CROCKER INDUSTRIES 1ST AVENUE MCKINNEY, TX 75289	numpie vanalions of name and address. In	is vanation most closely matched your	nquny.
Corporate Linkage The following section disp	plays the corporate linkage of this business.		
Ultimate Parent: The followi	ng is the ultimate parent of the inquired upon business a	and the top entity within the corporate family	
National Food Service Inc. Los Angeles, CA BIN: 312845017	And a balance for the Depart line of the second sec		
Immediate Parent: The folk	wing is the immediate parent of the inquired upon busin	1655.	
ABC Company Inc.	Color & Discourse To other Descriptions of		
Costa Mesa, CA BIN: 862731479	take a home strate hand off, from he		
	resses: The following are branches of the inquired u		
Crocker Industries McKinney, TX BIN: 394021789			
Subsidiaries: The following an	e subsidiaries of the inquired upon business.		
Food Inc. McKinney, TX BIN: 394021789	$\label{eq:constraint} for the function of the two terms of the terms of the term of term of terms of term of terms of term of terms of t$	- 1	
4	Comme	rcial Model	
	core Plus predicts the likelihood of serie ed on business and/or owner/guarantor		
		re Plus: 18	
	High risk 0 Based on bu	Low r	isk
	OF RECENTLY DELINQUENT ACCOUNTS	All Industry Risk Comparison When compared to all businesses, indicate a higher likelihood of sever business.	
Factors Lowering the So AVERAGE BALANCE RECENT DETERIORA DELINQUENCY	TING TREND ON ACCOUNT	bubiirubb.	
AVERAGE BALANCE     RECENT DETERIORA     DELINQUENCY	TING TREND ON ACCOUNT	basiness.	
AVERAGE BALANCE     RECENT DETERIORA     DELINQUENCY     BALANCE OF ACCOU			

### 5. Business Credit Information

Provides a snapshot of important trade balances and payment performance metrics, including:

- Key days beyond terms (DBT) calculations
- Total trade balance total outstanding balance and the total number of trade experiences on file
- Largest amount of credit extended in the previous six months
- Lowest to highest range of total balance owed over the previous six months

Indicates account balances and payment performance within the previous six to 12 months — potentially valuable information when determining how much credit to extend to the business.

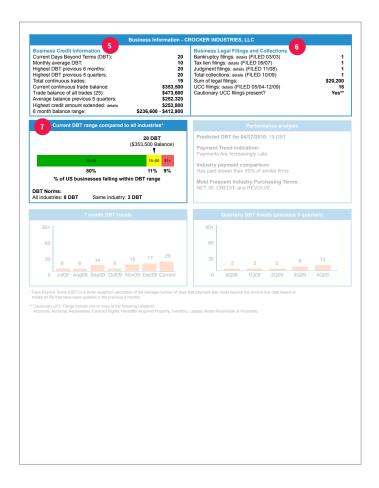
### 6. Legal Filings and Collections

Summarizes public record and other derogatory information, including original bankruptcies, tax liens, judgment filings and reported collection accounts. Hyperlinks within the Executive Summary allow you to quickly navigate to additional details in the body of the report.

*Identifies key liabilities and encumbrances that may indicate that the business is experiencing financial distress.* 

### 7. Current DBT industry comparison

Provides key measurements of payment performance, including:



- DBT dollar-weighted average number of days late a business pays its bills. The current DBT is based on tradelines updated in the last three months.
- The balance associated with existing tradelines that have been updated in the previous three months.
- Percentage of U.S. businesses that pay more quickly than the inquired-upon business.
- DBT norms compares the company's average DBT against the average DBT of all industries and other businesses within the same industry.

### 8. Performance analysis

A forecast of the expected DBT for 60 days into the future, payment trending and how much slower the business pays its bills than similar companies within the business's industry.

Provides payment performance trends and a prediction of possible changes in payment performance two months into the future, based on historical trends. Understanding the typical terms extended to similar companies assists you in defining reasonable terms based on industry standards.

### 9. Monthly DBT trends

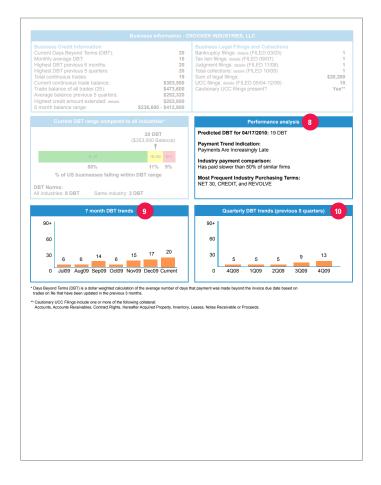
The business's average DBT performance for the previous seven months.

Changes in DBT over time may reveal that a business is incurring more debt or making progress in paying down outstanding balances. Long-term trending also may identify seasonal patterns that affect the business's ability to pay.

### 10. Quarterly DBT trends

The business's average DBT performance for the previous five quarters.

*Illustrates at a glance if the business is improving or declining in its payment performance.* 



## Legal filings and collections

### **Identify adverse actions**

The Legal Filings and Collections information in Business Profile Report identifies details associated with accounts that have been placed for collections and derogatory public record filings. Filings include filing dates as well as current disposition.

### 11. Collections

Experian's commercial collections database is the largest in the world and is based on experiences contributed by collection agencies to Experian. Additional collection information may be found in the Comments column of the Trade Payment Information section of the report. Contributed collections are retained for up to six years.

Enables you to identify accounts that have been placed for collections. Recent collection activity may indicate a business's inability or unwillingness to pay its financial obligations.

### 12. Bankruptcy, Tax Liens and Judgments

Filings collected from federal and state jurisdictions nationwide that may indicate that the business is in financial distress.

Identifies liabilities that may allow others to supersede your claim to the business's assets.

Date placed 10/2009	Status Closed, Partial F	sumant	Original Balance \$1,047	Outstanding Balance	Dat Clos 219 02/20	ed	PE	Age	ncy E SERVICI		Agency Phone 714-555-12
1012000	Gibbed, Faraari	ayinan	\$1,041	, 	00020		THE.	JETTADE	- OLIVIO	.0	714-555-11
Bankruptcy File Date					Statu					_	
File Date 12/23/2007		Filing Ty Bankrupt			Chapter 11 Di					Filing N 141195	
03/21/2003		Bankrupt			Chapter 11 bi	-				141195	
0312112000		Danki upi	-,		Unapici					141100	02071
Tax Liens											
File Date	Filing		Туре	Statu	s Amount		ing Numbe	r		Jurisd	
03/21/2008	County Tax		Released		\$7,700		080485864				ES COUNTY
09/12/2007	County Tax	.ien	Filed		\$7,700	21	080485865		LO	S ANGEL	ES COUNTY
Judgments											
File Date	Filing Type		Status A	mount	Plaintiff		Filing	Number		Ju	risdiction
11/23/2008	Judgment		Filed	\$12,500	MICHAEL SMITH	4	MH1	50401		LOS ANO	GELES COUN
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comme
CELLUL/PAG	01/2010*		NET 30	\$5,600	\$5,600	44%	56%				
COMMUNICTN	01/2010	03/2009	VARIED	\$800	\$0						CUST 4
DRUG DISTR	01/2010		NET 30	\$3,200	\$2,300		55%	45%			
FACTOR	11/2009		NET 30	\$1,100 \$2.600	\$0						
FINCL SVCS	01/2010	03/2008	CONTRCT	\$2,600	\$0 \$1,100						SATSFT
FOOD DISTR				401,100	\$1,100	100%					aniari
GENERAL	12/2009				\$0						
HELTH FOOD			VARIED	\$129,600	\$112,300	47%	52%	1%			PAYS-SL
INDUS MACH	12/2009		NET 30	<\$100	\$0						
MED CHEM	01/2010		NET 30	\$3,600	\$0						
NEWSPAPERS	01/2010	01/2010	NET 30	\$253,800	\$231,900	51%	21%	3%	16%	9%	
OFFC EQUIP	01/2010	12/2009	REVOLVE	\$1,700	\$1,500	100%					
OFFC SUPPL	12/2009	12/2009	CREDIT	\$5,400	\$4,200	100%					ACCTCLO
PACKAGING	01/2010	12/2007	NET 30		\$0						CUST 3
PAPER DIST REFRIG	01/2010	01/2008	NET 20 N10PRXO	\$400	\$0 \$200						CUST 3
	12/2009		N10PRXO	\$400	\$200						
TELECOM	01/2009		NET 30	\$38.200	so						
UTILITY	12/2009		NET 15		\$0						

## **Trade payment**

### **Trade payment information**

Trade Payment Information in Business Profile Report provides a timely and accurate view of a business's credit performance. Each tradeline represents a unique credit relationship and identifies key liabilities and encumbrances that may indicate poor performance in the past or that the business is currently experiencing financial distress. New, recent and historical trade experiences within the previous 36 months are provided.

Understanding the detailed information associated with each tradeline is a smart way to analyze past payment habits on all trade accounts.

### 13. Business Category

General industry category (or description) of the supplier to the inquired-upon business.

Enables you to identify whether the data contributor is a primary or secondary supplier and allows you to compare the business's payment habits across industries.

### 14. Date Reported

Date the contributor's data was taken from its accounts receivable system.

Shows you how recently the tradeline was reported.

### 15. Last Sale

Date the supplier last sold goods to the business.

Enables you to see the most recent purchase transaction date the company made with a particular supplier.

### 16. Payment Terms

Terms set by the supplier as to when payments are expected from the business upon delivery of goods sold.

Can be used to determine what credit terms to set.

placed 10/2009	Status		Original Balance	Outstanding Balance	Da Clos	te		Age	ncy		Agency Phone
	Closed, Partial	Payment	\$1.047	S2			RE				714-555-1212
Bankruptcy											
File Date		Filing Typ			Statu					Filing N	
12/23/2007		Bankrupto			Chapter 11 D					141195	
03/21/2003		Bankrupto	у		Chapte					141195	
File Date	Filing		Туре	Status	Amount	Fili	ng Numbe	r		Jurisd	liction
03/21/2008	County Tax	Lien	Released		\$7,700	200	80485864			S ANGELI	ES COUNTY
09/12/2007	County Tax	Lien	Filed		\$7,700	200	80485865			S ANGELI	ES COUNTY
Judgments											
File Date	Filing Type		Status Ar	nount	Plaintiff		Filing	Number		Ju	risdiction
11/23/2008	Judgment		Filed	\$12,500	MICHAEL SMIT	н		150401			SELES COUNTY
rade Paymen	t Informatio	on							-		
			nent Experience after are r	es iewly reporte				Da	Accour ays Bey	nt Statu ond Te	rms
13	14	15	16	- 1							
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
CELLUL/PAG	01/2010*		NET 30	\$5,600	\$5,600	44%	56%				
COMMUNICTN	01/2010	03/2009	VARIED	\$800	\$0						CUST 4 YR
DRUG DISTR	01/2010		NET 30	\$3,200	\$2,300		55%	45%			
FACTOR	11/2009		NET 30	\$1,100	\$0						
		03/2008	CONTRCT	\$2,600	\$0						
FINCL SVCS	11/2009	0012000									
FOOD	01/2010	032000	VARIED	\$51,100	\$1,100	100%					SATSFTRY
FOOD FOOD DISTR	01/2010 01/2010	032000	VARIED	\$51,100	\$0	100%					SATSFTRY
FOOD FOOD DISTR GENERAL	01/2010 01/2010 12/2009	031000	VARIED CONTRCT		\$0 \$0		501/	474			
FOOD FOOD DISTR GENERAL HELTH FOOD	01/2010 01/2010 12/2009 01/2010	0.12000	VARIED CONTRCT VARIED	\$129,600	\$0 \$0 \$112,300	100% 47%	52%	1%			SATSFTRY PAYS-SLOW
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH	01/2010 01/2010 12/2009 01/2010 12/2009	0.1200	VARIED CONTRCT VARIED NET 30	\$129,600 <\$100	\$0 \$0 \$112,300 \$0		52%	1%			
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010		VARIED CONTRCT VARIED NET 30 NET 30	\$129,600 <\$100 \$3,600	\$0 \$0 \$112,300 \$0 \$0	47%			18%	0%	
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010 01/2010	01/2010	VARIED CONTRCT VARIED NET 30 NET 30 NET 30	\$129,600 <\$100 \$3,600 \$253,800	\$0 \$0 \$112,300 \$0 \$0 \$231,900	47%	52%	1%	16%	9%	
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EQUIP	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010 01/2010 01/2010	01/2010 12/2009	VARIED CONTRCT VARIED NET 30 NET 30 NET 30 REVOLVE	\$129,600 <\$100 \$3,600 \$253,800 \$1,700	\$0 \$0 \$112,300 \$0 \$231,900 \$1,500	47% 51% 100%			16%	9%	PAYS-SLOW
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010 01/2010	01/2010	VARIED CONTRCT VARIED NET 30 NET 30 NET 30	\$129,600 <\$100 \$3,600 \$253,800	\$0 \$0 \$112,300 \$0 \$0 \$231,900	47%			16%	9%	
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EQUIP OFFC SUPPL	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010 01/2010 01/2010 12/2009	01/2010 12/2009 12/2009	VARIED CONTRCT VARIED NET 30 NET 30 NET 30 REVOLVE CREDIT	\$129,600 <\$100 \$3,600 \$253,800 \$1,700	\$0 \$0 \$112,300 \$0 \$0 \$231,900 \$1,500 \$4,200	47% 51% 100%			16%	9%	PAYS-SLOW ACCTCLOSED
FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EQUIP OFFC SUPPL PACKAGING	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010 01/2010 01/2010 01/2010	01/2010 12/2009 12/2009 12/2007	VARIED CONTRCT VARIED NET 30 NET 30 NET 30 REVOLVE CREDIT NET 30	\$129,600 <\$100 \$3,600 \$253,800 \$1,700	\$0 \$0 \$112,300 \$0 \$231,900 \$1,500 \$4,200 \$0	47% 51% 100%			16%	9%	PAYS-SLOW ACCTCLOSED CUST 3 YR
FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EQUIP OFFC SUPPL PACKAGING PAPER DIST	01/2010 01/2010 12/2009 01/2010 12/2009 01/2010 01/2010 01/2010 01/2010 01/2010	01/2010 12/2009 12/2009 12/2007	VARIED CONTRCT VARIED NET 30 NET 30 REVOLVE CREDIT NET 30 NET 20	\$129,600 <\$100 \$3,600 \$253,800 \$1,700 \$5,400	\$0 \$0 \$112,300 \$0 \$231,900 \$1,500 \$4,200 \$0 \$0	47% 51% 100% 100%			16%	9%	PAYS-SLOW ACCTCLOSED CUST 3 YR
FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EQUIP OFFC EQUIP OFFC EQUIP PACKAGING PAPER DIST REFRIG	01/2010 01/2010 12/2009 01/2010 01/2010 01/2010 01/2010 01/2010 01/2010 01/2010 01/2010 01/2010	01/2010 12/2009 12/2009 12/2007	VARIED CONTRCT VARIED NET 30 NET 30 NET 30 REVOLVE CREDIT NET 30 NET 20 N10PRXO	\$129,600 <\$100 \$3,600 \$253,800 \$1,700 \$5,400	\$0 \$0 \$112,300 \$0 \$231,900 \$1,500 \$4,200 \$0 \$0 \$200	47% 51% 100% 100%			16%	9%	PAYS-SLOW ACCTCLOSED CUST 3 YR

### 17. Recent High Credit

Highest account balance the business has carried in the last 12 months.

Shows you the highest amount of credit other suppliers have extended.

## **Trade payment**

### 18. Account Status

Shows the balance owed to the reporting supplier as of the date reported. The CUR column shows the percentage of the total account balance that was current at the date reported. The remaining columns show the percentage of the total account balance that was 1–30 days, 31–60 days, 61–90 days or 91+ days past due. Balances are rounded to the nearest \$100.

Allows you to determine if the business pays other suppliers on time.

### 19. Comments

Shows further comments on the status of the account as provided by the data supplier (e.g., WRITE OFF, PROMPT, CUST 1 YR.).

Can help you make more informed credit decisions based on direct comments from the data contributor.

### 20. Newly reported tradeline indicator (\*)

An asterisk (\*) after the date reported on a tradeline shows that the tradeline has been added to Experian's business information database within the past three months.

Distinguish the payment habits of newly reported tradelines versus continuously reported tradelines. Continuously reported tradelines are those that have had at least one update within the past three months, whereas newly reported tradelines are those that appeared for the first time within the past three months.

Comprehensive payment information allows easy analysis of whether a business's ongoing payment behavior is steady, improving or declining. Trade payment information may be used to see how the inquired-upon business pays firms like yours in order to assess both the company's ability and willingness to pay.

Date	Status	Original Balance	Outstanding Balance	Dat			Age	ncy		Agency Phone
10/2009	Closed, Partial Paymer	it \$1,04	17 \$:	219 02/20		RE	CEIVABLE	SERVICE	ES	714-555-1212
ankruptcy										
File Date	Fil	ing Type		Statu	s				Filing N	umber
		nkruptcy		Chapter 11 Dis					141195	
		nkruptcy		Chapter					141195	02571
ax Liens										
File Date	Filing	Туре	Statu	is Amount		ig Numbe			Jurisd	
03/21/2008	County Tax Lien	Released		\$7,700		8048586				ES COUNTY ES COUNTY
	County Tax Lien	Filed		\$7,700						ES COUNTY
File Date	Filing Type	Status	Amount	Plaintiff		Filing	Number		Ju	risdiction
11/23/2008	Judgment	Filed	\$12,500	MICHAEL SMITH	4	MH	150401		LOS AND	GELES COUNTY
				- 18						19
usiness Category	Date Last Reported	t Sale Payment Ter	ns Recent High Credit	18 Balance	Cur	1-30	31-60	61-90	91+	19 Comments
CELLUL/PAG		t Sale Payment Ter			Cur 44%	1-30 56%	31-60	61-90	91+	
	Reported 20	-	ns Credit	Balance			31-60	61-90	91+	
CELLUL/PAG	Reported 20	NET 30	ns Credit \$5,600	Balance \$5,600			<b>31-60</b> 45%	61-90	91+	Comments
CELLUL/PAG COMMUNICTN	01/2010* 20 01/2010 03/	NET 30 2009 VARIED	ns Credit \$5,600 \$800	Balance \$5,600 \$0		56%		61-90	91+	Comments
CELLUL/PAG COMMUNICTN DRUG DISTR	Reported 01/2010* 20 01/2010 03/ 01/2010 11/2009	NET 30 2009 VARIED NET 30	rs Credit \$5,600 \$800 \$3,200	Balance \$5,600 \$0 \$2,300		56%		61-90	91+	Comments
CELLUL/PAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD	Reported         20           01/2010*         03/           01/2010         03/           01/2010         03/           11/2009         03/           01/2010         03/	NET 30 VARIED NET 30 NET 30 2008 CONTRCT VARIED	TS Credit \$5,600 \$800 \$3,200 \$1,100	Balance \$5,600 \$0 \$2,300 \$0 \$0 \$0 \$1,100		56%		61-90	91+	Comments
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR	Reported         Las           01/2010*         20           01/2010         03//           01/2010         11//           11/2009         11//           01/2010         03//           01/2010         03//           01/2010         03//	NET 30 2009 VARIED NET 30 NET 30 2008 CONTRCT	rs Credit \$5,600 \$800 \$3,200 \$1,100 \$2,600	Balance \$5,600 \$0 \$2,300 \$0 \$0	44%	56%		61-90	91+	CUST 4 YR
CELLUL/PAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD	Reported         20           01/2010*         03/           01/2010         03/           01/2010         03/           11/2009         03/           01/2010         03/	NET 30 VARIED NET 30 NET 30 2008 CONTRCT VARIED	rs Credit \$5,600 \$800 \$3,200 \$1,100 \$2,600	Balance \$5,600 \$0 \$2,300 \$0 \$0 \$0 \$1,100	44%	56%		61-90	91+	CUST 4 YR
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD	Reported 01/2010 03/0 01/2010 03/0 01/2010 03/0 01/2010 03/0 01/2010 03/0 01/2010 03/0 01/2010 03/0 01/2010 03/0	NET 30 2009 VARIED NET 30 NET 30 2008 CONTRCT VARIED VARIED	redit \$5,600 \$800 \$3,200 \$1,100 \$2,600 \$51,100 \$129,600	Balance \$5,600 \$0 \$2,300 \$0 \$1,100 \$0 \$1,200	44%	56%		61-90	91+	Cust 4 yr
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH	Reported 20 01/2010 20 01/2010 03/0 01/2010 11/2009 11/2009 03/0 01/2010 03/0 01/2010 12/2009 01/2010 12/2009	NET 30 2009 VARIED NET 30 NET 30 2008 CONTRCT VARIED VARIED VARIED NET 30	ms Credit S5,600 \$800 \$3,200 \$1,100 \$2,600 \$51,100 \$51,100 \$51,29,600 <\$100	Balance \$5,600 \$0 \$2,300 \$0 \$1,100 \$0 \$1,100 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	44%	56%	45%	61-90	91+	Cust 4 yr
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD NDUS MACH MED CHEM	Reported         Las           01/2010         20           01/2010         33/           01/2010         11/2009           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         11/2009           01/2010         12/2009           01/2010         11/2009           01/2010         01/2010           01/2010         01/2010	NET 30 2009 VARIED NET 30 NET 30 2008 CONTRCT VARIED CONTRCT VARIED NET 30 NET 30	** Credit \$5,600 \$3,200 \$1,000 \$2,600 \$51,100 \$129,600 <\$129,600 <\$129,600 \$3,600	Balance \$5,600 \$0 \$2,300 \$0 \$0 \$1,100 \$0 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$112,300 \$10,300 \$10,300\$10,300\$100\$100\$100	44% 100% 47%	56% 55% 52%	45%			Cust 4 yr
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS	Reported         Las           01/2010*         20           01/2010         33/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         01/           01/2010         01/	NET 30 VARIED NET 30 2008 CONTRCT VARIED VARIED VARIED NET 30 NET 30 NET 30 NET 30	** Credit \$5,600 \$3,200 \$1,00 \$2,600 \$51,100 \$51,100 \$129,600 <\$129,600 \$3,600 \$3,600 \$2,53,800	Balance \$5,600 \$00 \$2,300 \$00 \$1,100 \$00 \$112,300 \$112,300 \$01 \$00 \$00 \$231,900	44% 100% 47% 51%	56%	45%	61-90	91+	Cust 4 yr
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EQUIP	Reported         Last           01/2010*         20           01/2010*         00           01/2010*         01           11/2009         03/           01/2010         01/2010           01/2010         01/2010           01/2010         01/2010           01/2010         01/2010           01/2010         01/2010           01/2010         01/2010           01/2010         01/2	VARIED 2009 VARIED NET 30 VARIED 2008 CONTRCT VARIED VARIED NET 30 NET 30 NET 30 2010 NET 30 2010 NET 30	Credit \$5,600 \$3,200 \$1,100 \$2,600 \$51,100 \$51,100 \$129,600 -<\$100 \$3,600 \$3,600 \$253,800 \$1,700	Balance \$5.600 \$0 \$2.300 \$0 \$1.100 \$0 \$112,300 \$0 \$112,300 \$0 \$112,300 \$0 \$15,50	44% 100% 47% 51% 100%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC EUIP OFFC SUPPL	Reported         Las           01/2010         20           01/2010         33/           01/2010         03/           01/2010         03/           01/2010         01/           01/2010         03/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/	VARIED 2009 VARIED 2008 VARIED 2008 CONTRCT VARIED VARIED NET 30 NET 30 NET 30 2010 NET 30 2010 RET 30 2010 CREDIT	** Credit \$5,600 \$3,200 \$1,00 \$2,600 \$51,100 \$51,100 \$129,600 <\$129,600 \$3,600 \$3,600 \$2,53,800	Balance \$5,600 \$2,300 \$0 \$3,00 \$0 \$112,300 \$0 \$2231,900 \$14,200	44% 100% 47% 51%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW ACCTCLOSEI
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM NEWSPAPERS OFFC CEQUIP OFFC SUPPL PACKAGING	Reported         Last           01/2010         20           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         01//2010           01/2010         01//2010           01/2010         01//2010           01/2010         12/           01/2010         12/           01/2010         12/	VARIED 2009 VARIED NET 30 NET 30 VARIED VARIED CONTRCT VARIED NET 30 NET 30 NET 30 REVOLVE 2010 NET 30 REVOLVE 2009 CREDIT 2007 NET 30	Credit \$5,600 \$3,200 \$1,100 \$2,600 \$51,100 \$51,100 \$129,600 -<\$100 \$3,600 \$3,600 \$253,800 \$1,700	Balance \$5,000 \$00 \$00 \$1,100 \$1,100 \$00 \$1,200 \$1,200 \$1,200 \$1,200 \$1,500 \$1,500 \$4,200 \$4,200 \$20 \$20 \$20 \$20 \$20 \$20 \$20	44% 100% 47% 51% 100%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW ACCTCLOSEI
COMMUNICTN DRUG DISTR FACTOR FINCL SVCS FOOD FOOD DISTR GENERAL HELTH FOOD INDUS MACH MED CHEM MED CHEM NEWSPAPERS OFFC EQUIP OFFC SUPPL OFFC SUPPL PACKAGING PAPER DIST	Reported         Last           01/2010         01/2010         03/2010           01/2010         01/2010         03/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2         12/2009           01/2010         01/2         12/2009           01/2010         01/2         12/2009	NET 30           2009         VARIED           NET 30         NET 30           2008         CONTRCT           VARIED         VARIED           VARIED         VARIED           VARIED         NET 30           NET 30         NET 30           2010         NET 30           2010         NET 30           2010         RESVOLVE           2009         REVOLVE           2009         REVOLVE           2007         NET 30           2008         NET 20	** Credit \$5,600 \$3,200 \$1,100 \$2,600 \$51,200 \$1,200 \$1,200 \$1,200 \$3,600 \$3,500 \$1,200 \$3,600 \$2,53,800 \$1,700 \$5,400	Balance \$5,800 \$2,300 \$0 \$0 \$1,100 \$0 \$112,000 \$0 \$231,000 \$1,500 \$4,200 \$0 \$2,21,000 \$1,500 \$1,500 \$2,21,000 \$1,500 \$2,21,000 \$1,500 \$2,21,000 \$1,500 \$2,200 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	44% 100% 47% 51% 100% 100%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW ACCTCLOSEI
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FOOD FOOD DISTR GENERAL HELTH FOOD NDUS MACH MED CHEM NEWSPAPERS OFFC GUIPP OFFC SUPPL PACKAGING PAPER DIST REFRIG	Reported         123           01/2010         01/2010           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         01/           12/2000         01/	VARIED 2009 VARIED NET 30 NET 30 2008 CONTRCT VARIED VARIED CONTRCT VARIED NET 30 2010 NET 30 2009 REVOLVE 2009 REVOLVE 2009 REVOLVE 2009 REVOLVE 2009 RET 20 NET 30 2008 NET 30	Credit \$5,600 \$3,200 \$1,100 \$2,600 \$51,100 \$51,100 \$129,600 -<\$100 \$3,600 \$3,600 \$253,800 \$1,700	Balance \$5,800 \$0 \$2,300 \$0 \$1100 \$0 \$112,000 \$112,000 \$4,200 \$4,200 \$0 \$201,800 \$4,200 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	44% 100% 47% 51% 100%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW ACCTCLOSEI
CELLULPAG COMMUNICTM DRUG DISTR FACTOR FOOD DISTR GENERAL HELTH FOOD MOUS MACH MEED CHEM NEWSPAPERS OFFC SUPPL PACKAGING PAPER DIST REFRIG SAFTY PROD	Reported         Last           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2010           01/2010         01/2010         01/2           01/2010         01/2         01/2010           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2           01/2010         01/2         01/2	VARIED 2009 VARIED NET 30 2008 CONTRCT VARIED CONTRCT VARIED NET 30 2010 NET 30 2010 NET 30 2010 NET 30 2009 REVOLVE 2009 REVOLVE 2009 REVOLVE 2009 REVOLVE 2009 NET 30 2007 NET 30 2007 NET 30	** Credit \$5,600 \$8000 \$3,200 \$1,100 \$2,2000 \$251,100 \$51,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000\$	Balance \$5,800 \$2,300 \$0 \$0 \$0 \$1,100 \$0 \$112,300 \$112,300 \$112,300 \$112,300 \$0 \$221,900 \$1,900 \$1,900 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	44% 100% 47% 51% 100% 100%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW ACCTCLOSEI
CELLULPAG COMMUNICTN DRUG DISTR FACTOR FOOD FOOD DISTR GENERAL HELTH FOOD NDUS MACH MED CHEM NEWSPAPERS OFFC GUIPP OFFC SUPPL PACKAGING PAPER DIST REFRIG	Reported         123           01/2010         01/2010           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         03/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         01/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         12/           01/2010         01/           12/2000         01/	VARIED 2009 VARIED NET 30 NET 30 2008 CONTRCT VARIED VARIED CONTRCT VARIED NET 30 2010 NET 30 2009 REVOLVE 2009 REVOLVE 2009 REVOLVE 2009 REVOLVE 2009 RET 20 NET 30 2008 NET 30	** Credit \$5,600 \$3,200 \$1,100 \$2,600 \$51,200 \$1,200 \$1,200 \$1,200 \$3,600 \$3,500 \$1,700 \$5,400	Balance \$5,800 \$0 \$2,300 \$0 \$1100 \$0 \$112,000 \$112,000 \$4,200 \$4,200 \$0 \$201,800 \$4,200 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	44% 100% 47% 51% 100% 100%	56% 55% 52%	45%			Comments CUST 4 YR SATSFTRY PAYS-SLOW ACCTCLOSEC

## **Trade payment**

### 21. Trade Payment Totals

This section is a summary of all continuously reported tradelines and newly reported tradelines.

The significance of identifying newly reported versus continuously reported tradelines is that an applicant may be paying new vendors better or worse than the old vendors.

### 22. Additional Payment Experiences

This section lists tradeline experiences not updated within the past three months of the report date and nonstandard trade accounts, such as leases and bank loans representing payment information that differs from traditional trade credit accounts.

Additional trade experiences are retained for 36 months past the last update provided by an Experian trade supplier.

	Tr	ade Payme	nt Experience:						Ac	count St Beyond	atus Days Terms	
Туре		ines ported	Recei High Cred	Balar	ice	Cur		1-30	31-60	61-90	91+	Comments
Continuously Rep	orted	19	\$491	,600 \$3	53,500	50%		31%	3%	10%	6%	DBT: 22
Newly Reporte	ed .	1	\$5	,600 \$	\$5,600	44%		56%				DBT: 8
Trade Lines Tot	als	20	\$497	,200 \$3	59,100	50%		31%	3%	10%	6%	DBT: 22
ditional Pay	mont Exp	rioncos	22									
ultional Pa		Trade Paym	ent Experience after date are	es newly report	ed)						nt Status yond Term	s
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	,	Cur	1-30	31-60	61-90	91+	Comments
ACCT SVCS	07/2009		NET 30	\$319.900	\$319.90	00	72%	28%				
ADVERTISNG	07/2009		NET 30			50						CUST5 YR
AIR TRANS	10/2008	10/2008		\$2,600	\$2,60	00	100%					CUST 6 YR
CHEMICALS	01/2008		NET 30	\$200	\$20	00	50%	50%				
UTILITY	01/2008		NET 30	\$200	\$10	00	50%	50%				
ate Reported	Indu	stry	Business DB		:e	Cur		1-30		31-60	ond Terms 61-90	91+
	Cur	DBT										
CURRENT	N/A	N/A.	22	\$359		50%		31%		3%	10%	6%
DEC09 NOV09	91%	3	17	\$412		41%		43%		10%	1%	5%
OCT09	92%	3	10	\$390				16%		7%		D76
SEP09	92%	3	14	\$290				49%		14%		
AUG09	92%	3	6	\$273				41%				
JUL09	91%	3	6	\$236		57%		43%				
arterly Pay	mont Trond											
			- Quarterly Av	erages				Ad	count	Status D	ays Beyor	nd Terms
Quarter	Month		DBT	Balance		Cur		1-30		31-60	61-90	91+
Q4 - 09	OCT-DE		13	\$362		55%		32%		9%		4%
Q3 - 09	JUL-SE		9	\$266		51%		44%		5%		
Q2 - 09 Q1 - 09	APR-JU JAN-MA		5	\$237 \$210		68%		31% 31%		1% 1%		
Q4 - 08			5	\$210		71%		28%		1%		
				0104				2010				
uiries												
mmary of Inq	uiries											
Business Category AGRICULTR	JAN10	DEC09	NOV09	OCT09	SEF	°09	A	UG09	JU	L09	JUN09	MAY09
FINCL SVCS												
TELECOM	1											
Totals	2			2								

## **Payment trends**

### **Evaluate ongoing payment behavior**

Business Profile Report provides detailed trending information that can help you identify seasonal trends and gain greater visibility to improving or deteriorating payment performance.

### 23. Monthly Payment Trends

Uses continuously reported tradelines to identify changes in payment behavior over the previous six months.

*Quickly identifies recent payment behavior changes for the business you inquired upon and across the industry.* 

### 24. Quarterly Payment Trends

Represents a five-quarter analysis of payment trends.

Long-term changes in DBT reflect the ability of a company to sustain cash flow over time. If the DBT are increasing, it may indicate that the company is becoming less able to pay.

### 25. Inquiries

Provides a summary of all inquiries made on the business within the past nine months.

Assess whether the company is actively seeking credit and identify the types of businesses that have been submitting inquiries on the business.

Туре	Li Rep	ines iorted	Recen High Credit	Balan	ce Ci	ır	1-30	31-60	61-90	91+	Comment
Continuously Repo	orted	19	\$491.	600 \$35	3,500 50	56	31%	3%	10%	6%	DBT: 22
Newly Reporter	d.	1	\$5.	600 \$	5,600 44	16	56%				DBT: 8
Trade Lines Tota	ils :		\$497,	200 \$35	9,100 50	%	31%	3%	10%	6%	DBT: 22
Additional Pay											
		Trade Payr	nent Experienc after date are r							int Status yond Term	
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
ACCT SVCS	07/2009		NET 30	\$319,900	\$319,900	72%	28%				
ADVERTISNG	07/2009		NET 30		\$0						CUST5 YR
AIR TRANS	10/2008	10/2008		\$2,600	\$2,600	100%					CUST 6 YR
CHEMICALS	01/2008		NET 30	\$200	\$200	50%	50%				
UTILITY	01/2008		NET 30	\$200	\$100	50%	50%				
Nonthly Paym		Payment T	rends Analysis S INDUSTRY SI	C: 5411						nt Status ond Terms	
Date Reported	Indus	stry	Business DBT	Balanc	• C	ur	1-30		31-60	61-90	91+
	Cur	DBT									
CURRENT	N/A	N/A	22	\$359,		0%	31%		3%	10%	6%
DEC09	91%	3	17	\$412,		1%	43%		10%	1%	5%
NOV09 OCT09	92% 92%	3	15	\$395, \$279.		3% 1%	32% 16%		10% 7%		5%
SEP09	92%	3	14	\$279,		176	49%		14%		
AUG09	92%	3	6	\$290,		7% 3%	49%		1476		
JUL09	92%	3	6	\$273,		176 196	41%				
30009	91%		0	ąz30,	500 5/	76	4376				
Quarterly Payr											
			- Quarterly Av							Days Beyor	
Quarter	Months		DBT	Balance		Cur	1-30		31-60	61-90	91+
Q4 - 09	OCT-DE		13	\$362,		5%	32%		9%		4%
Q3 - 09	JUL-SEI		9	\$266,		1%	44%		5%		
Q2 - 09	APR-JU		5	\$237,		8%	31%		1%		
Q1 - 09	JAN-MA		5	\$210,		8%	31%		1%		
Q4 - 08	OCT-DE	с	5	\$184,	300 7	1%	28%		1%		
nguiries 25											
Summary of Ing	uiries										
Business Category	JAN10	DEC09	NOV09	OCT09	SEP09		AUG09	JU	L09	JUN09	MAY09
AGRICULTR				1	1						
FINCL SVCS	1										
GENERAL		1		1							
TELECOM	1										
Totals	2	1		2	1						

## **UCC** filings

### **Assess liquidity and locate assets**

Business Profile Report notes the presence of any Uniform Commercial Code (UCC) filings. UCC filings are required whenever a company pledges assets as collateral.

### 26. UCC Profile

Business Profile Report lists up to the 10 most recent UCC filings (original, amendments or terminations), with the most recent displayed first for easy review. If more than 10 UCC filings are indicated for the business, you may access a complete UCC filing report free of charge on the same business day of your Business Profile Report inquiry.

Identifies lenders or financial institutions that have secured interest in a particular piece of property. Knowing what property is secured is important.

### 27. Cautionary UCC

Cautionary UCC filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds. The cautionary message is designed to highlight their presence.

The presence of cautionary UCC filings indicates that the business has pledged key assets such as accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds to secure financing.

Use of these critical assets may indicate that the business is under financial stress.

nto the Experian number fi	eld of the BizApps	business day by enterir – order page.				
	UCC Summary	27			ings	
JAN-PRESENT	2010	Cautionary UCCs*	Total Filed	Released/Term'd	Cont	Amended/Assi
JAN-PRESENT	2010	3	5		1	2
JAN-JUN	2009	3	2		1	2
JUL-DEC	2009	0	1	1		
JAN-JUN	2008	1	1			
PRIOR TO JAN	2008	2	10	2		3
Totals		7	18	3	1	5
*Cautionary UCC Filings include o Iccounts, Accounts Receivable, Co	ne or more of the follow ontracts, Hereafter Acqu	ing collateral: ired Inventory, Leases, Notes	Receivable or Proc	eeds.		
UCC Filings						
Filing Number: 190894886038 Jurisdiction: ARIZONA SEC OF Secured Party: WESTERN ALLI Collateral: HEREAFTER ACQUII UCC FILED Date: 11/18/2009	ANCE, INC. AZ PHOEN	IIX 85008				
Filing Number: 311026004952 Jurisdiction: ARIZONA SEC OF Secured Party: BANK OF AMER Collateral: FURN & FIX, EQUIP,	ICA LEASING & CAPIT	AL, LLC GA TUCKER 30084 ED PROP	2059			
Secured Party: ELECTRIC CAPI Collateral: FURN & FIX, EQUIP, UCC FILED Date: 09/22/2009 Filing Number: 0881980131 Jurisdiction: SEC OF STATE C/ Secured Party: COMMERCE BA Collateral: HEREAFTER ACQUII	LIFOR	ED PROP, CONTRACT RIGH		S, REAL PROPERTY		
Not all are displayed						

## **Commercial finance relationships**

### **Identify lending relationships**

### 28. Commercial Finance Relationships

This portion of the Business Profile Report provides banking and insurance information. Additional financial information may also be found within the Trade Payment Information section of the report.

*Identify financial partners associated with the business or verify business relationships.* 

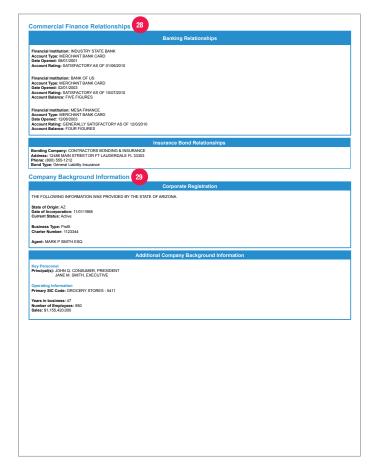
More detailed information including performance is available through our Small Business Credit Share program. For additional information on this program, please contact your Experian account representative.

### 29. Company Background Information

This section provides Corporate Registration details and company background information.

- Corporate Registration details may include state of incorporation, incorporation date, charter number, current status, most recent filing date, and name and address of the registered agent.
- Company background information may include annual sales, key personnel, primary and secondary Standard Industrial Classification (SIC), and number of employees.

*This section is used to help you better understand the history and size of the business.* 



## **Commercial finance relationships**

### In-depth analysis of a company's history

Company Financial Information provides objective data on the financial health of the business if it is a publicly held company.

### 30. Balance sheet

Balance sheet — Information is included for up to three fiscal years. You can analyze the current statement or conduct up to a threeyear trend analysis of key financial items.

A balance sheet is a company's statement of assets, liabilities and net worth. Assets are broken down into two categories:

- **Current assets** cash and assets of the business that are likely to be converted to cash in the next 12 months
- **Noncurrent assets** assets of the company that are not expected to be made liquid (converted to cash) in the next 12 months, such as buildings, real estate, fixtures and equipment

Liabilities also are broken down into two categories:

- **Current liabilities** debts the company owes that will likely be paid in the next 12 months, such as accounts payable, current amounts due on long-term debt and accrued taxes
- Long-term liabilities debts of the company that are due beyond the next 12 months, such as the amount of a bank loan that is due beyond the next 12 months

	Balance sheet for fiscal year ending: DE Data current through: 12/31/2009 (\$ Thous		
	2009	2008	2007
Cash and equivalent	140,129	90,751	84,693
Receivables net	46,252	35,735	32,948
Inventory	146,678	151,431	133,885
Other current assets	14,737	8,600	7,483
Total current assets	347,796	286,517	259,009
Fixed assets — net	44,821	22,280	18,735
investments	2,921	1,946	1,677
Other assets	51,421	59,294	70,487
Total assets	446,959	370.037	349,908
Debt due in 1 year	14.060	15,260	16.460
Notes payable	0	10.000	15.000
Accounts payable	35.119	32.335	32.549
Taxes payable	1.063	480	519
Other current liabilities	75,018	70,455	69,805
Total current liabilities	125,260	128.530	134,333
Long-term debt	20,000	34,000	50,000
Other liabilities	15.755	11.946	10.577
Net worth	285.944	195.561	154.998
Total liab, and net worth	446.959	370.037	349,908
	Data current through: 12/31/2009 (\$ Thous 2009	2008	2007
	1,155,420	1,124,894	1,099,158
Cost of goods sold	592,563	568,860	555,776
Cost of goods sold Gross income on sales	592,563 562,857	568,860 556,034	555,776 543,382
Cost of goods sold Gross income on sales Expenses	592,863 562,857 447,225	568,860 556,034 469,586	555,776 543,382 458,785
Cost of goods sold Gross income on sales Expenses Pretax income	592,563 562,857 447,225 115,832	568,860 556,034 469,586 86,448	555,776 543,382 458,785 84,597
Cost of goods sold Gross income on sales Expenses Pretax income Taxes	692,563 662,867 447,225 116,632 25,249	568,860 556,034 469,586 86,448 35,885	555,776 543,382 458,785 84,597 40,606
Cost of goods sold Gross income on sales Expenses Pretax income Mare-fax income	992,663 662,867 447,225 115,632 25,249 90,383	568,860 556,034 469,586 86,448 35,885 50,563	555,776 543,382 458,785 84,597 40,606 43,991
Cost of goods sold Gross income on sales Expenses Pretax income Mare-fax income	692,563 662,867 447,225 116,632 25,249	568,860 556,034 469,586 86,448 35,885	555,776 543,382 458,785 84,597 40,606
Cost of goods sold Gross income on sales Expenses Pretax income Taxes Miter aux income Extraord. inc. & discont'd ops	992,663 662,867 447,225 115,632 25,249 90,383	568,860 556,034 469,586 86,448 35,885 50,563	555,776 543,382 458,785 84,597 40,606 43,991
Net Sales Cool of goods void Gross income on sales Expenses Pretax income Alten-tax forme Extense Net income	592.563 692.867 447.225 115.632 25.249 90.383 0 90.303 Critical data and ratios for fiscal year ending	588,860 558,034 469,586 88,448 35,885 50,583 0 50,583 0 50,583	555,776 533,382 458,785 84,597 40,606 43,991 0
Cost of goods sold Gross income on sales Expenses Pretax income Taxes Miker-tax income Extraord. Inc. & discont'd ops	562,563 562,867 447,223 155,632 25,249 90,363 0 90,363	588,860 558,034 469,586 88,448 35,885 50,583 0 50,583 0 50,583	555,776 533,382 458,785 84,597 40,606 43,991 0
Dost of goods sold Siross income on sales Expenses Présix income Tanse Miter-tax income Exhancil, inc. & discont d'ops Het income	952,553 562,567 447,223 1515,632 22,249 90,385 0 90,383 0 90,383 Critical data and roof fiscal year ending Data current through: 12/31/2009 (§ Thous	568,800 556,034 469,586 88,448 35,885 60,563 0 60,563 50,563 1 and5)	555,776 543,382 458,785 84,587 40,606 43,991 0 43,991
Cost of goods sold Siross income on sales Expenses Pretax income Extraord, inc. & discord'ops Net income Vet worth	592,563 692,867 447,225 115,862 25,249 90,383 0 0,033 Critical data and ratios for fiscal year ending Data current through: 1231/2009 (\$ Thous 2009	568,860 566,034 469,565 86,448 35,885 50,585 0 60,563 2065 2065 2068	555,776 543,382 458,785 84,595 40,606 43,991 0 43,991
Dost of goods sold Siross income on sales Spenness Dretax income Tases Miter-tax income Extended inc. & discort di ops Lette income Vet worth Vet worth Vet worth	1952,553 562,567 447,223 1515,632 25,240 0,385 0 0,385 0 0,385 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	568,800 556,034 469,586 88,448 35,885 50,663 0 50,663 : DEC 31 2006 195,561	555,776 543,82 458,785 84,587 40,806 43,991 0 43,991 2007 154,998
Cost of goods sold Cross income on sales Expenses Pretax income Extraordin Ex	592,563 662,867 447,225 151,582 25,249 80,383 0 0 0,0383 Critical data and ratios for fiscal year ending Data current through 12317/2003 (\$ Thous 2009 285,944 222,569	568.800 598.034 469.580 86.449 53.885 60.563 0 50.563 0 50.563 105.061 105.061 105.787	555,776 543,382 445,785 84,697 40,606 43,991 0 43,991 154,698 124,675
Cost of goods sold Groots income on sales Detast income Extranct inc. & discort of ops Extranct inc. & discort of ops Het income Het income Het worth Current salo (times) Is tail adet to N.W.	592,563 682,867 447,225 1156,02 25,249 0,033 0 0,035 Critical data and ratios for fiscal year ending Data current through. 12/31/2009 (\$ Thous 2059,94 225,94 225,94 225,94 23,94 23,94 24,97	568.800 266.034 449.969 469.449 35.885 90.033 0 90.963 2008 195.501 195.501 195.501 195.501 222 101.2 7.48	555,776 543,382 448,597 40,606 43,391 0 43,391 2007 154,999 124,875 124,875 124,875 124,875
Dost of goods sold Strass income Tretax income Taxes Men-tax income Extraord, inc. & discont'd ops et el income Vet working capital Vet working capital Camett atto (inmets) Karated det to N.W. Kis carrent det to N.W.	592,563 662,867 447,225 151,562 52,249 90,383 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	568.800 568.034 460.505 86.448 35.585 00.603 00.603 105.051 157.607 22 101.2 101.2 101.2	555,776 543,826 443,876 44,060 44,3991 0 443,991 7 154,999 124,676 124,676 124,677 124,677 124,777 126,77 28,7 28,7 28,7 28,7 28,7 28,7 28,7 2
Dost of goods sold Siross income on sales Spenses Detais Income Tasis Atter task income Exhancil, inc. & discort of ops ket income Vet worth Atter voltang capital Current diable to N.W. Si India doet to N.W. Si India doet to N.W. Si India doet to N.W.	592,563 6922,867 447 225 151,682 25,209 60,383 0 0,383 Critical data and ratios for fiscal year ending Data current through: 12/31/2009 (\$ Thous 2009 285,944 222,558 2.8 6.3 9 49.7 3.63 7.8	568.860 958.054 449.956 68.449 50.663 0 50.663 0 50.663 105.661 105.661 105.661 105.661 105.661 105.20 1012 2 7.66 223 4.5	555,776 543,825 448,878 44,907 44,000 43,991 0 43,991 154,996 1154,996 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,677 1124,677 1124,677 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,7777 1124,7777 1124,7777 1124,7777 1124,77777 1124,77777 1124,777777 1124,77777777777777777777777777777777777
Cost of goods sold Status Income on tables Expenses Pretars encome Transes After-tain income Exclande inc. & discont d ops Net Income Net worth Net worth Net worth Coment ratio (times) Is wall ded to N.V. Is carrierd ded to N.V. Is directars inc. Is directars inc. To N.V. Is di	592,563 692,867 447,223 151,5822 152,5249 100,383 0 0 0 0 0 0 0 0 0 0 0 0 0	568.800 568.034 460.506 8.648 3.5,865 0.050 0 0 0 0 0 0 0 0 0 0 0 0 0	655,778 643,382 486,785 84,597 40,000 43,391 0 2007 154,999 124,076 154,999 124,076 154,999 124,077 18,73 200 124,076 124,076 124,076 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072 124,072,
Cost of goods and/ Gross Income on sales Defease records Defease records Taxes Alter-tax income Excitance in e. & descontril ops Net income Net worth Net worth Carrent ratio (imea)	592,563 6922,867 447 225 151,682 25,209 60,383 0 0,383 Critical data and ratios for fiscal year ending Data current through: 12/31/2009 (\$ Thous 2009 285,944 222,558 2.8 6.3 9 49.7 3.63 7.8	568.860 958.054 449.956 68.449 50.663 0 50.663 0 50.663 105.661 105.661 105.661 105.661 105.661 105.20 1012 2 7.66 223 4.5	555,776 543,825 448,878 44,907 44,000 43,991 0 43,991 154,996 1154,996 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,676 1124,677 1124,677 1124,677 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,776 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,777 1124,7777 1124,7777 1124,7777 1124,7777 1124,77777 1124,77777 1124,777777 1124,77777777777777777777777777777777777

## **Company financial information**

Net worth is calculated by subtracting the company's total liabilities from its total assets.

The balance sheet can help you understand a firm's financial strength and can provide indications of a company's near- and longterm solvency. Tracking these financial indicators can help you analyze whether a company is likely to become financially stronger or weaker.

### 31. Operating statement

Operating statement — Also known as a profit and loss statement, the operating statement provides details of a company's sales, cost of sales, operating expenses and net profit/loss.

An operating statement can quickly help you understand whether a company is profitable or not. By looking at operating statement trends, it becomes immediately apparent whether the company's revenues are growing or declining and at what rate. Improvements or reductions in gross profit margin and operating expenses also can provide valuable insights into how well a company is managing its costs relative to its revenue. Finally, knowing whether a company is experiencing profitable operations over time can provide a strong indicator of the company's near- and long-term viability.

### 32. Critical data and ratios

Critical data and ratios — This information helps you understand the relationship between key balance sheet items and how those ratios change over time.

Financial ratios typically are divided into three categories:

	Balance sheet for fiscal year ending: Data current through: 12/31/2009 (\$ Tho		
	2009	2008	2007
Cash and equivalent	140.129	90.751	84 693
Receivables - net	46,252	35,735	32,948
Inventory	146.678	151.431	133.885
Other current assets	14.737	8.600	7.483
Total current assets	347,796	286,517	259,009
Fixed assets — net	44.821	22.280	18 735
Investments	2,921	1.946	1.677
Other assets	51.421	59.294	70.487
Total assets	446.959	370.037	349,908
Debt due in 1 year	14.060	15.260	16.460
Notes payable	0	10,000	15,000
	35.119	32,335	
Accounts payable Taxes payable	1,063	32,335	32,549
Other current liabilities	75.018	70.455	69.805
Total current liabilities			
Total current liabilities	125,260 20.000	128,530 34.000	134,333
Long-term debt Other liabilities	20,000	34,000	50,000
	15,755 285,944	11,946	
Net worth Total liab, and net worth	285,944	195,561 370.037	154,998 349,908
Total liab. and net worth			349,908
	Operating statement for fiscal year ending Data current through: 12/31/2009 (\$ Tho		
	2009	2008	2007
Net Sales			2007
	2009	2008	
Cost of goods sold	2009 1,155,420	2008 1,124,894	1,099,158
Net Salles Cost of goods sold Gross income on salles Expenses	2009 1,155,420 592,563	2008 1,124,894 568,860	1,099,158
Cost of goods sold Gross income on sales	2009 1,155,420 592,583 562,857	2008 1,124,894 568,860 556,034	1,099,158 555,776 543,382
Cost of goods sold Gross income on sales Expenses	2009 1.155.420 592.563 592.287 447.225	2008 1,124,894 568,860 556,034 469,586	1,099,158 555,776 543,382 458,785
Cost of goods sold Gross income on sales Expenses Pretax income	2009 1,155,420 592,83 562,857 447,225 115,632	2008 1,124,894 568,860 556,034 4569,586 86,448	1,099,158 555,776 543,382 458,785 84,597
Cost of goods sold Gross income on sales Expenses Pretax income Taxes After-tax income	2009 1,158,420 562,863 562,857 447,225 115,632 25,249	2008 1,124,894 568,860 558,034 460,586 88,448 35,885	1,099,158 555,776 543,382 458,785 84,597 40,806
Cost of goods sold Gross income on sales Expenses Pretax income Taxes	2009 1.155.420 802.653 802.857 447.225 115.632 25.49 90.383	2008 1,124,894 558,860 558,034 469,566 86,448 358,885 50,563	1,099,158 555,776 543,382 458,785 84,597 40,806 43,991
Cost of goods sold Gross income on sales Expenses Pretax income Taxes Ade-tax income Extraord. inc. & discortif ops	2009 1,155,420 802,853 802,857 447,225 115,832 25,349 90,383 0 90,383 Critical data and ratios for fiscal year endit	2008 1,122,894 568,860 556,034 460,586 86,448 35,885 50,563 0 50,563 10 10 10 10 10 10 10 10 10 10	1,099,158 655,776 543,382 458,785 84,597 40,606 43,991 0
Cost of goods sold Gross income on sales Expenses Pretax income Taxes Ade-tax income Extraord, inc. & discontrid ops	2009 1,155,420 592,853 562,857 441,225 1116,632 25,249 90,383 0 90,383	2008 1,122,894 568,860 556,034 460,586 86,448 35,885 50,563 0 50,563 10 10 10 10 10 10 10 10 10 10	1,099,158 655,776 543,382 458,785 84,597 40,606 43,991 0
Coat of goods sold Groos income on sales Expenses Pretax income Taxes Alter-tax income Extraord. Inc. & decord ops Net income	2009 1,159,420 552,563 552,857 447,225 115,852 25,249 90,383 0 90,383 Critical data and ratio of fiscal year enditi Data current through: 12/21/2009 (5 Tho	2006 1,124,894 1,124,894 1,124,894 1,556,034 469,586 86,448 30,865 0 0 50,563 0 50,563 0 50,563 10 10 10 10 10 10 10 10 10 10	1,099,158 555,776 643,382 458,785 84,587 40,086 43,991 0 43,991
Cost of goods sold Cross Income on sailes Expenses Pretax income Taxes Alter-tax income Extende Ine. A decord ops Net income Net worth	200 1,155,420 502,563 502,857 447,225 115,652 2,5,49 90,383 0 90,383 Critical data and ratios for fiscal year endir Data current through: 12/31/2009 (5 Tho 2009	2006 1,122,654 566,860 556,034 440,568 86,448 35,865 50,663 0 0 0 0 0,663 192,661 195,661 195,661	1,009,158 555,776 543,382 46,8785 84,597 40,066 43,3091 0 43,3091 22000 154,999 154,999 124,676
Cost of goods sold Gross Income or sales Expenses Pretax income Taoss After tas income Extensor income Extensor income Net worth Net worth	2009 1,155,420 552,553 562,857 447,225 115,652 25,249 90,383 0 90,383 Critical data and ratios for fiscal year endin Data current through: 123,217,020 §C Tho 2009 225,544	2006 1,124,894 1,124,894 356,800 556,004 460,586 86,488 33,885 50,583 0 50,583 0 50,563 0 50,563 2008 1925 2008 1926 1926 1926 1927 2008 1926 1926 1927 2008 1926 1926 1927 2008 1926 1927 2008 1926 1927 2008 1926 1927 2008 1926 1927 2008 1926 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 2008 1927 1927 2008 1927 2008 1927 1927 1927 2008 1927 1927 2008 1927 1927 2008 1927 1927 2008 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 1927 19	1,099,158 555,770 543,382 448,785 84,597 40,000 43,991 0 43,991 0 2007 144,991
Cast el goods sold Grass locar en sules Grass locare en sules Detats nocne Tases Alter tas income Exitand inc. à discortid ops Net worth Net worth Vet worth Uet worth Current ratio (inces)	2009 1.155.420 802.65 802.857 447.225 111.652 22.249 80.383 0 0.383 Critical data and ratios for fric.cl year endit Data current through: 1231/2009 (5 The 2005) 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005 2005	2006 1,124,854 566,860 556,034 460,568 86,48 36,865 50,563 0 0 0 0 0 0 0 0 0 0 0 0 0	1,099,188 555,777 543,382 458,785 40,566 4,3591 0,43,591 0,43,591 154,999 1154,999 1154,999 1154,999 1124,576
Cost of goods sold Gross income on sales Expenses Pretax income Extraord inc. & discortid ops Net income Net income Net worth Net worth Net worth Content salio (times) % Istall decit by NV.	2009 1,155,420 892,563 892,857 447,225 1115,832 25,249 90,383 0 90,383 Critical data and ratios for fiscal year endit Data current through. 12/24/2009 (5 Tho 2005) 285,844 222,538 2.8 6.3.9 40.7	2008 1,122,694 1,528,690 556,034 460,586 86,448 35,885 0 0 0 0 0 0 0 0 0 0 0 0 0	1,09,158 555,77 553,382 455,785 84,597 40,060 43,591 0 0 43,591 154,989 1154,989 1154,989 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,877 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,977 1124,9777 1124,9777 1124,9777
Carl of goods sold Gross Income on sales Detaits Income Taxes Alter-tas Income Extraord Inc. & discontid ops Net worth Net worth Net worthing capital Current ratio (Innes) Natal debt to N.W. % Gurrent debt to N.W.	2009 1.155.420 562.653 562.657 447.225 111.652 25.249 90.383 Critical data and ratios for fiscal year andifi Data current through: 127.8709 (5 Tho 285.944 222.58 2.8 3.9 49.7 3.9	2006 1,124,884 666,860 556,034 466,586 86,448 36,865 50,563 0 0 0 0 0 0 0 0 0 0 0 0 0	1,099,188 555,777 553,382 468,375 40,866 4,3391 0,026 4,3391 0,026 4,3391 2007 1154,998 1124,677 1154,998 1124,677 1154,999 1124,677 1122,7 2007 2007 2007 2007 2007 2007 2007
Coat of goods sold Coats income on sales Expenses Pretax income Extraord inc. & discortid ops Extraord inc. & discortid ops Extraord inc. & discortid ops Net income  Net worth Current ratio (inces) Si total debt to N.W. Si adfertax nic. to N.W. Si adfertax nic. to Net. Si adfertax nic. to Net.	2009 1,155,420 802,563 802,867 447,225 115,852 20,249 90,383 0 90,383 Critical data and ratios for fiscal year endit Data current through: 12/31/2009 (5 Tho 28,544 222,556 2.8 63.9 40.7 35.9 7.8	2008 1,122,894 568,800 555,034 460,588 86,448 33,885 0 0 0 0 0 0 0 0 0 0 0 0 0	1,099,188 955,770 953,382 488,789 40,000 43,991 0 43,991 155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1155,999 1
Cost of goods sold Gross income on sales Expenses Pretax income Taxes Ade-tax income Extraord. inc. & discortif ops	2009 1.155.420 562.653 562.657 447.225 111.652 25.249 90.383 Critical data and ratios for fiscal year andifi Data current through: 127.8709 (5 Tho 285.944 222.58 2.8 3.9 49.7 3.9	2006 1,124,884 666,860 556,034 466,586 86,448 36,865 50,563 0 0 0 0 0 0 0 0 0 0 0 0 0	1,099,188 555,777 553,382 468,375 40,866 4,3391 0,026 4,3391 0,026 4,3391 2007 1154,998 1124,677 1154,998 1124,677 1154,999 1124,677 1122,7 2007 2007 2007 2007 2007 2007 2007

- **Solvency ratios** These ratios provide an indication of a company's ability to generate cash. They focus mainly on the current assets and current liabilities balance sheet items.
  - Current ratio provides a good indication of how much cash a company has or can expect to generate from selling inventory in relation to its obligations that are expected to be paid over the next 12 months.
  - Average days sales outstanding gives an indication of how quickly a company collects on its receivables and therefore is a further indicator of a company's ability to generate cash.

## **Company financial information**

- Debt ratios These ratios demonstrate how leveraged a business is.
  - A high debt-to-equity ratio indicates that the company owes more than it actually owns of the business.
  - A low debt-to-equity ratio indicates a company owns more of the business than it owes.

Understanding whether a company is highly leveraged or not is a very important part of any credit analysis, and it is essential to understanding how to manage the credit relationship.

- Operating ratios These ratios provide insight into a company's ability to run a profitable and sustainable business.
  - The ratio of net profit to net sales provides insight into the company's ability to generate a healthy profit margin. By looking at this ratio trend over three years, it becomes quickly apparent whether a company, even if profitable, is maintaining sufficiently strong profit margins to remain financially viable in the long term.
  - The net income\_to-net worth ratio provides insight into how well a company is growing the net worth of the business from operations and if there is a sufficient return to finance the business from operations or if additional borrowing may be required.

	Balance sheet for fiscal year ending: Data current through: 12/31/2009 (\$ Tho		
	2009 2009	2008	2007
Cash and equivalent	140.129	90.751	84.693
Receivables — net	46,252	35.735	32,948
nventory	146,678	151,431	133,885
Other current assets	14,737	8,600	7 483
Total current assets	347.796	286.517	259.009
Fixed assets — net	44,821	22,280	18.735
nvestments	2.921	1.946	1.677
Other assets	51.421	59.294	70.487
Iner assets	446,959	370.037	349,908
Debt due in 1 year	14,060	15,260	16.460
	14,060	15,260	16,460
Notes payable			
Accounts payable	35,119	32,335	32,549
Faxes payable	1,063	480	519
Other current liabilities	75,018	70,455	69,805
Total current liabilities	125,260	128,530	134,333
.ong-term debt	20,000	34,000	50,000
Other liabilities	15,755	11,946	10,577
Net worth	285,944	195,561	154,998
fotal liab. and net worth	446,959	370,037	349,908
	Operating statement for fiscal year endin Data current through: 12/31/2009 (\$ Tho 2009		200
	Data current through: 12/31/2009 (\$ Tho	usands)	2000
Vet Sales	Data current through: 12/31/2009 (\$ Tho	usands)	2007 1,099,158
Vet Sales Cost of goods sold	Data current through: 12/31/2009 (\$ Tho 2009	usands) 2008	1,099,158
	Data current through: 12/31/2009 (\$ Tho 2009 1,155,420	usands) 2008 1,124,894	1,099,150
Cost of goods sold	Data current through: 12/31/2009 (\$ Tho 2009 1,155,420 592,563	usands) 2008 1,124,894 568,860	1,099,150 555,770 543,38
Cost of goods sold Gross income on sales	Data current through: 12/31/2009 (\$ Tho 2009 1,155,420 592,683 562,857	usands) 2008 1,124,894 568,860 556,034	1,099,15i 555,774 543,38: 458,785
Cost of goods sold Gross income on sales Expenses	Data current through: 12/31/2009 (\$ Tho 2009 1.155.420 582.863 582.857 447.225	usands) 2008 1,124,894 566,880 556,034 469,588	1,099,150 555,770 543,38: 458,781 84,593
Cost of goods sold Gross income on sales Expenses Pretax income	Data current through: 12/31/2009 (\$ Tho 2009 1.155.420 592.563 592.567 4477.25 115.522	usands) 2008 1,124,894 568,860 6555,034 469,586 86,448	1,099,150 555,774 543,383 458,789 84,597 40,600
Cost of goods sold Sross income on sales Expenses Pretax income Faxes	Data current through: 12/31/2009 (\$ The 2000 1.155,420 992,583 962,887 447,225 115,632 23,349	2008 2008 1,124,894 668,860 658,034 469,586 86,488 35,885	1,099,151 555,774 543,383 458,784 84,593 40,600 43,997
Cost of goods sold Gross income on sales Expenses Pretax income Kases Mter-tax income	Data current through: 12/31/2009 (5 The 2009 1:155.400 562.883 562.887 447.225 115.582 25.249 90.383	2008 2008 1,124,894 568,890 558,034 469,585 80,448 35,885 50,583	1,099,151 555,774 543,382 458,783 84,599 40,600 43,999
Cost of goode sold Siross income on sales Supervises Pretax income Raxes Meen-tax income Extraord. Inc. & discont'd ops	Data current through: 12/31/2009 (\$ The           2020         1.155.420           902.653         902.653           902.653         902.653           903.853         0           903.83         0           Critical data and ratios for fiscal year endit         Data current through: 12/31/2009 (\$ The	Usands) 2008 1.124,694 566,800 556,004 460,686 86,448 35,685 50,563 0 50,563 0 50,563 1 usands)	1,099,155 555,776 543,382 458,786 84,997 40,600 43,997 6 43,997
Jost of goods sold Sinas income on sales Spontes Vetex income Ganes Mentax income Subard, inc. & discont?d ops Het Income	Data current through: 12/31/2009 (\$ Tho           209           209           11/54,600           11/54,600           562,653           562,653           562,657           447,225           25,348           90,383           0           90,383           Critical data and ratios for fiscal year endit           Data current through: 1/2/3/2009 (\$ Tho           209	Usands) 2008 1.124.804 556.800 556.034 449.806 86.449 35.885 50.653 0 50.653 0 50.053 ng: DEC 31 usands) 2008	1,099,156 555,775 543,382 4458,785 84,593 40,000 43,991 ( 43,991 ( 2001)
Zear of goods sold Ziross Income on sales Dentess Income Testas Income Kases Men-Las Income Extensor Inc. 6. discont diops Her Income Her Income	Data current through: 1231/2009 (\$ Tho           2090           1155,420           622,653           922,653           922,857           447,225           1156,822           25,849           90,383           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           <	Usands) 2008 1.124,894 568,800 559,034 460,808 86,448 35,885 50,503 0 50,503 0 50,503 0 10 50,503 10 50,503 10 50 10 10 10 10 10 10 10 10 10 1	1,099,158 555,777 543,382 448,749 40,000 43,999 ( 43,999 ( 2000) 154,990 154,990
Cost of goods sold Sinos Income o sales Spenses Vetex Income Extraord Income Extraord Inc. & discont'd ops et et income et worth et worth et worth	Data current through: 12/31/2009 (\$ The           2009           2009           11/55,400           952,553           562,857           447,225           11,55,400           90,383           0           90,383           Critical data and ratios for fiscal year endit           Data current through: 12/31/2009 (\$ Tho           285,844           225,584           225,584	Usands) 2006 1,124,84 568,800 566,034 460,566 66,448 33,885 50,663 0 50,563 0 150,563 195,561 157,587	1,099,158 555,776 543,332 40,878 84,597 40,800 43,399 ( 2000) 154,990 154,990 154,990
Zear of goods sold Zirass Income on sales Dentess Income Stass Men-Lak Income Extension Men-Lak Income Learnort Inc. & discont diops Het Income Het Income Learnort Income Learnort Income	Data current through: 12312009 (\$ The 2090           1155,420           62,633           62,623           52,847           447,225           115,632           25,249           90,383           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           25,80           22,80           2,8	Usands) 2008 1.124.894 566.800 556.034 460.888 80.484 35.885 80.583 0 50.563 0 50.563 0 50.563 0 157.967 22	1,099,151 565,771 543,38 458,781 458,781 445,991 43,999 43,999 43,999 154,991 154,991 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,877 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,977 124,9777 124,9777 124,9777 124,9777 124,9777 124,97777 124,9777
Zost of goods sold Gross Income on sales Spenses Vetex Income Cases Men-tas Income Extraord, Inc. & discontid ops etel Income Ket worth Let worth Let worth Capital Zumet ratio (Irmes)	Data current through: 12/31/2009 (\$ The           2000           11/55,420           92:553           562,857           447,225           11/56,420           93:383           0           90:383           Oritical data and ratios for fiscal year endit           Data current through: 12/31/2009 (\$ The           225,584           225,584           2.8           63:9	Usands) 206 1,124,84 568,80 569,04 469,88 86,448 33,885 50,53 0 50,563 0 50,563 0 50,563 0 195,561 157,867 22 1012	1,099,158 555,772 543,383 43,878 84,997 40,600 43,399 0 43,399 0 2006 154,999 124,677 11,1 128,172
Jost of goods sold Siross income on sales Spenses Vetex income Keet sonome Existencia, inc. & discontid ops et la income et la income et la worth A la devolting cupital Zument sato (times) is talai det to N. W.	Data current through: 12312009 (\$ The 2099           209           1155,420           62,633           62,623           155,420           52,623           62,623           10,652           23,549           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0      0           0     <	Usands) 2008 1.124.894 568.800 566.004 460.586 80.484 50.863 0 0 60.563 0 105.663 0 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.663 105.	1,099,154 565,777 543,382 458,784 458,784 458,784 458,784 458,784 458,784 458,784 458,784 458,784 2000 154,597 154,597 128,677 131,788 1,3 1,788 1,3 1,788 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,587 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1,597 1
Zee of goods sold Sinas Income on sales Sprenses Sprenses Vetex noome Listanot len. & discontri ops Listanot len. & discontri	Data current through: 12312099 (\$ The           2000           1155,420           952,553           952,553           952,553           952,553           952,553           952,553           952,553           952,553           90,383           0           90,383           Critical data and ratios for fiscal year endit           Data current through: 12712009 (\$ Tho           225,564           225,564           228           65.9           45.7           35.9	Usands) 200 200 1,124,694 566,800 556,004 460,686 66,449 33,885 50,663 0 50,663 0 50,563 107 80 107 20 107,967 22 1012 1012 1012 102 103 104 105 203	1,099,154 555,777 543,382 448,879 448,879 40,800 43,999 ( 2000) 154,991 128,77 1128,1 87,7 28,1 28,1 28,1 28,1 28,1 28,1 28,1 28,1
Jost of goods sold Sitoss income on sales Signates Setta income Sales Man-faix income Sales Man-faix income Man-faix	Data current through: 12312009 (\$ The 2099           209           1155,420           662,633           662,653           1155,420           662,653           662,653           90,363           0           00           00,363           Critical data and rates for fiscal year endines           Data current through: 12017009 (\$ The 285,844           225,854           228           63,9           36,9           7,8	Usands) 2008 1.124.884 566.800 556.034 460.586 80.484 358.885 50.563 0 50.563 0 50.563 0 50.563 0 155.561 157.561 157.561 157.561 157.561 22 1012 23 1012 45	1,099,154 555,777 543,383 449,787 84,997 40,000 43,099 (43,399 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999 154,999
Zear of goods sold Sitos Income on sales Signifiess Septemess Vetax Income Met-task Income Statucation Le. & discontril ops Met anothy Met ano	Data current through: 12312099 (\$ The           2000           1155,420           952,553           952,553           952,553           952,553           952,553           952,553           952,553           952,553           90,383           0           90,383           Critical data and ratios for fiscal year endit           Data current through: 12712009 (\$ Tho           225,564           225,564           228           65.9           45.7           35.9	Usands) 200 200 1,124,694 566,800 556,004 460,686 66,449 33,885 50,663 0 50,663 0 50,563 107 80 107 20 107,967 22 1012 1012 1012 102 103 104 105 203	1,099,151 565,777 543,38 468,78 465,78 40,000 43,99 43,99 43,99 2000 124,67 124,67 124,67 124,67 124,67 128,87 228,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,000 24,0000 24,0000 24,0000000000
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## Glossary

### Glossary

### Account balance

Dollar sum of all current and past-due amounts rounded to the nearest \$100.

*Lets you see the amount of debt the business is carrying with other suppliers.* 

### Account status

Account balance and aging of that account as of the last date reported.

*Provides you with a summary of the business's credit activities by trade relationship.* 

### Additional payment experiences

Consists of payment information on nontrade accounts such as bank loans and leases, plus tradelines not updated in the past three months.

Shows the most current information regarding periodic installment payments and can be indicative of payment problems in the recent past.

### **Bank information**

Shows the name, address and phone number of the company's bank, type of relationship and account status/balance, if available.

Allows you to directly check the bank listed on the report for the status of the debtor's bank accounts.

### Bankruptcies

Legal processes by which the company's assets are liquidated or by which the company seeks protection from creditors.

Makes you aware of financial distress.

### **Business category**

General industry category (or description) of the supplier to the inquired-upon business.

Enables you to identify whether the supplier is a primary or secondary supplier and allows you to compare the business's payment habits across industries.

### **Business Identification Number**

A unique ID number assigned to each business operating location in the BizSource<sup>SM</sup> database. This persistent ID allows BizSource to track all information associated with a business over time, even with address or name changes.

### Cautionary UCC

Cautionary UCC filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds. The cautionary message is designed to highlight their presence.

The presence of cautionary UCC filings indicates that the business has pledged key assets such as accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds to secure financing.

Use of these critical assets may indicate that the business is under financial stress.

### Comments

Additional explanations of account status.

Can help you make a more informed credit decision by highlighting the most derogatory information.



### Company background information

Information on the business's product/service line, Standard Industrial Classification codes, revenues, number of employees, names and titles of principals, year company was established and information filed in the state of incorporation.

Information about the business's background is used to further identify the company requesting credit.

### **Company Financial Information**

Financial information provided on publicly held U.S. businesses. Also may include in-depth business background information on privately held firms.

*Provides you with an in-depth analysis into a business's history and allows you to gauge its financial strength in relation to its payment habits.* 

### Continuously reported

Those tradelines that have had at least one update in the past three months.

*Identifies those tradelines that have the most current and relevant information for a credit decision.* 

### Current

Percentage of account that is paid within terms set by a supplier.

Allows you to determine if the company pays other suppliers on time.

### Date of last sale/activity

Dollar sum of all current and past-due amounts rounded to the nearest \$100.

*Lets you see the amount of debt the business is carrying with other suppliers.* 

#### Date reported

The month that the supplier's data was taken from its accounts receivable system.

Shows you the most current data in Experian's file.

### Days beyond terms (DBT)

Dollar-weighted average number of days late a business is paying reported tradelines.

DBT = (Tot 1 x 15) + (Tot 2 x 45) + (Tot 3 x 75) + (Tot 4 x 105)Total dollars outstanding

Tot 1 = Total dollars in aged category 1–30 days

Tot 2 = Total dollars in aged category 31–60 days

Tot 3 = Total dollars in aged category 61–90 days

Tot 4 = Total dollars in aged category 91+ days

Provides a single dollar-weighted average for determining payment status, expressed as the average number of days past "invoice due" date. This is not a subjective rating determined by one individual.

### Days past due

Percentage of the account that is 1–30, 31–60, 61–90 or 91+ days past due.

Shows you how late the business is paying other suppliers.

### DBT indicators (+), (-) or (=)

For comparison purposes, a plus (+), minus (–) or equal (=) sign next to each tradeline with a balance indicates whether the DBT for the particular tradeline is more than five days higher (–), more than five days lower (+) or within five days (=) of the average DBT for that business category.

Assess the payment behavior compared with other similar businesses.

## Glossary

### **DBT** norms

Lists the average number of days late the business's industry is paying all continuously reported tradelines and the average DBT for all industries.

*Provides a point of reference for comparison purposes, giving the business's DBT more context.* 

### Experian's quarterly averages

A five-quarter (15-month) summary of all the trade experiences reported to Experian for a particular business.

Provides evaluation of long-term payment behavior and the company's ability to generate sustained cash flow.

### Federal government information

Selected financial and contract data reflecting the business's dealings with federal government agencies.

Gives you another source for evaluating the business's financial history.

### Federal, state and county tax liens

Claims on the property or goods of a business by governmental tax agencies.

Allows you to determine whether the business has a legal requirement to pay past tax obligations before its other payments.

### File established

Date the first tradelines were contributed and the file was created within Experian's database.

Shows you the number of years Experian has been collecting data on the business.

### Inquiry information

Lists the number of inquiries and types of businesses making inquiries on the company within the past nine months.

Helps you determine if the business is expanding or if current suppliers are limiting their access, forcing the business to shop for new suppliers.

### Judgments

Court decisions directing a business to make payments to a plaintiff; abstract judgments differ only in that they are prepared by the court recorder's office.

Shows you if the business is responsible for any payments on a legal matter that can impact its cash flow.

### Leasing relationships

A lease is an agreement wherein, over the term of the lease, the owner permits the use of an asset in exchange for a series of payments.

### Newly reported

Those tradelines that have been added to Experian's file within the past three months.

Identifies the most recently added tradelines. Helps to identify how new information may affect conclusions about past payment behavior.

### Payment terms

Terms set by the suppliers.

Can be used to determine what credit terms to set.



### **Payment totals**

This section is a summary of all continuously reported tradelines and newly reported tradelines.

The significance of identifying newly reported versus continuously reported tradelines is that an applicant may be paying new vendors better or worse than the old vendors.

#### Payment trend

Historical record of the business's payment practices in the past six months based on continuously reported information.

Shows you if the business's payment behavior is improving or deteriorating.

### Phone number

Primary phone number of the inquiredupon company.

Allows you to validate the account and gives you immediate access to the business for more investigation or for collection purposes.

#### Public record

Commercial public record information filed with the U.S. legal system.

Shows you the business's legal liabilities, which may affect its ability to pay.

### Recent high credit

Highest account balance the business has carried in the last 12 months.

Shows you the highest amount of credit other suppliers have extended.

#### SIC code

Standard Industrial Classification (SIC) code assigned by the government for a business's primary business activity.

*Identifies the industry of the business. This information can be used when making risk assessments.* 

#### UCC filings and amendments

Uniform Commercial Code filings, which are required whenever a business pledges an asset as collateral.

Identifies collateral. Gives you additional bank or financing references and may signal financial instability (i.e., the number of filings pledged with noncapital assets).

Notes	

Notes	

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