

## Identifying Information

This information is the primary name and address for the business you inquired on. All data in this report pertains to the business.

**CROCKER INDUSTRIES**  
100 MAIN STREET  
PHOENIX, AZ 85012  
(602) 520-1221

**Business Identification Number:** 555123456  
**Experian File Established:** PRIOR TO 01/1977  
**Date of Incorporation:** 11/01/1968  
**SIC code:** GROCERY STORES – 5411

## Matching Name and Address

Every business may have multiple variations of name and address. This variation most closely matched your inquiry.

**CROCKER INDUSTRIES**  
1ST AVENUE  
MCKINNEY, TX 75289

## Corporate Linkage

The following section displays the corporate linkage of this business.

**Ultimate Parent:** The following is the ultimate parent of the inquired upon business and the top entity within the corporate family

**National Food Service Inc.**  
Los Angeles, CA  
BIN: 312845017

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**Immediate Parent:** The following is the immediate parent of the inquired upon business.

**ABC Company Inc.**  
Costa Mesa, CA  
BIN: 862731479

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**Branches / Alternate Addresses:** The following are branches of the inquired upon business. A branch is a secondary location of a business.

**Crocker Industries**  
McKinney, TX  
BIN: 394021789

**Subsidiaries:** The following are subsidiaries of the inquired upon business.

**Food Inc.**  
McKinney, TX  
BIN: 394021789

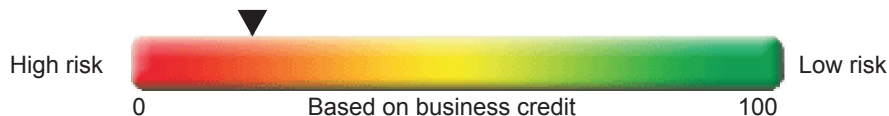
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## Commercial Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.

**Intelliscore Plus: 18**



### Factors Lowering the Score

- AVERAGE BALANCE OF RECENTLY DELINQUENT ACCOUNTS
- RECENT DETERIORATING TREND ON ACCOUNT DELINQUENCY
- BALANCE OF ACCOUNTS RECENTLY DELINQUENT
- PAST PRESENCE OF COMMERCIAL ACCOUNT DELINQUENCY

### All Industry Risk Comparison

When compared to all businesses, 17% of businesses indicate a higher likelihood of severe delinquency than this business.

Based on your company's action or risk threshold, this business falls within the following category:

**MEDIUM-HIGH RISK**

## Business Information - CROCKER INDUSTRIES, LLC

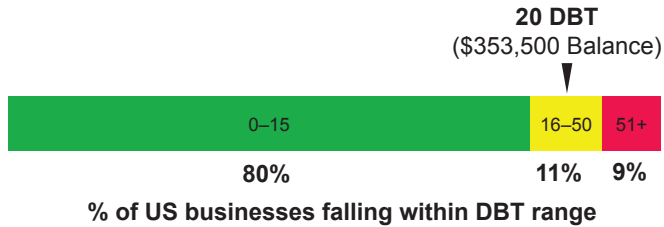
### Business Credit Information

Current Days Beyond Terms (DBT):	<b>20</b>
Monthly average DBT:	<b>10</b>
Highest DBT previous 6 months:	<b>20</b>
Highest DBT previous 5 quarters:	<b>20</b>
Total continuous trades:	<b>19</b>
Current continuous trade balance:	<b>\$353,500</b>
Trade balance of all trades (25):	<b>\$473,600</b>
Average balance previous 5 quarters:	<b>\$252,320</b>
Highest credit amount extended: <small>details</small>	<b>\$253,800</b>
6 month balance range:	<b>\$236,600 - \$412,900</b>

### Business Legal Filings and Collections

Bankruptcy filings: <small>details</small> (FILED 03/03)	<b>1</b>
Tax lien filings: <small>details</small> (FILED 09/07)	<b>1</b>
Judgment filings: <small>details</small> (FILED 11/08)	<b>1</b>
Total collections: <small>details</small> (FILED 10/09)	<b>1</b>
Sum of legal filings:	<b>\$20,200</b>
UCC filings: <small>details</small> (FILED 05/04-12/09)	<b>18</b>
Cautionary UCC filings present?	<b>Yes**</b>

### Current DBT range compared to all industries\*



#### DBT Norms:

All industries: **8 DBT**      Same industry: **3 DBT**

### Performance analysis

**Predicted DBT for 04/17/2010:** 19 DBT

#### Payment Trend Indication:

Payments Are Increasingly Late

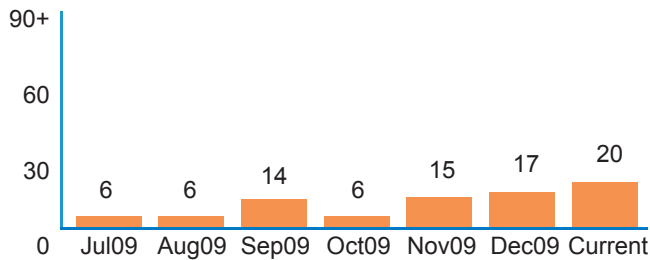
#### Industry payment comparison:

Has paid slower than 50% of similar firms

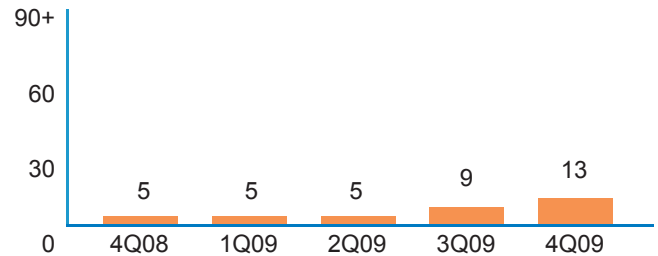
#### Most Frequent Industry Purchasing Terms:

NET 30, CREDIT, and REVOLVE

### 7 month DBT trends



### Quarterly DBT trends (previous 5 quarters)



\* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

\*\* Cautionary UCC Filings include one or more of the following collateral:

Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

## Legal Filings and Collections

### Collections

Date placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
10/2009	Closed, Partial Payment	\$1,047	\$219	02/2010	RECEIVABLE SERVICES	714-555-1212

### Bankruptcy

File Date	Filing Type	Status	Filing Number
12/23/2007	Bankruptcy	Chapter 11 Discharged	14119502571
03/21/2003	Bankruptcy	Chapter 11	14119502571

### Tax Liens

File Date	Filing	Type	Status Amount	Filing Number	Jurisdiction
03/21/2008	County Tax Lien	Released	\$7,700	20080485864	LOS ANGELES COUNTY
09/12/2007	County Tax Lien	Filed	\$7,700	20080485865	LOS ANGELES COUNTY

### Judgments

File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
11/23/2008	Judgment	Filed	\$12,500	MICHAEL SMITH	MH150401	LOS ANGELES COUNTY

## Trade Payment Information

### Trade Payment Experiences (Trade Lines With an (\*) after date are newly reported)

### Account Status Days Beyond Terms

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						
FINCL SVCS	11/2009	03/2008	CONTRCT	\$2,600	\$0						
FOOD	01/2010		VARIED	\$51,100	\$1,100	100%					SATSFTRY
FOOD DISTR	01/2010		VARIED		\$0						
GENERAL	12/2009		CONTRCT		\$0						
HELTH FOOD	01/2010		VARIED	\$129,600	\$112,300	47%	52%	1%			PAYS-SLOW
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%					ACCTCLOSED
PACKAGING	01/2010	12/2007	NET 30		\$0						CUST 3 YR
PAPER DIST	01/2010	01/2008	NET 20		\$0						CUST 3 YR
REFRIG	12/2009		N10PRXO	\$400	\$200	100%					
SAFTY PROD	10/2009		NET30		\$0						
TELECOM	01/2010		NET 30	\$38,200	\$0						
UTILITY	12/2009		NET 15		\$0						

## Trade Payment Totals

Trade Payment Experiences					Account Status Days Beyond Terms				
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
Continuously Reported	19	\$491,600	\$353,500	50%	31%	3%	10%	6%	DBT: 22
Newly Reported	1	\$5,600	\$5,600	44%	56%				DBT: 8
Trade Lines Totals	20	\$497,200	\$359,100	50%	31%	3%	10%	6%	DBT: 22

## Additional Payment Experiences

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)							Account Status Days Beyond Terms				
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%				
ADVERTISING	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%				

## Monthly Payment Trends

Payment Trends Analysis GROCERY STORES INDUSTRY SIC: 5411							Account Status Days Beyond Terms			
Date Reported	Industry		Business DBT	Balance	Cur	1-30	31-60	61-90	91+	
	Cur	DBT								
CURRENT	N/A	N/A	22	\$359,100	50%	31%	3%	10%	6%	
DEC09	91%	3	17	\$412,800	41%	43%	10%	1%	5%	
NOV09	92%	3	15	\$395,500	53%	32%	10%		5%	
OCT09	92%	3	6	\$279,000	77%	16%	7%			
SEP09	92%	3	14	\$290,000	37%	49%	14%			
AUG09	92%	3	6	\$273,700	59%	41%				
JUL09	91%	3	6	\$236,900	57%	43%				

## Quarterly Payment Trends

Payment History - Quarterly Averages					Account Status Days Beyond Terms			
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q4 - 09	OCT-DEC	13	\$362,500	55%	32%	9%		4%
Q3 - 09	JUL-SEP	9	\$266,900	51%	44%	5%		
Q2 - 09	APR-JUN	5	\$237,200	68%	31%	1%		
Q1 - 09	JAN-MAR	5	\$210,700	68%	31%	1%		
Q4 - 08	OCT-DEC	5	\$184,300	71%	28%	1%		

## Inquiries

Summary of Inquiries									
Business Category	JAN10	DEC09	NOV09	OCT09	SEP09	AUG09	JUL09	JUN09	MAY09
AGRICULTR				1	1				
FINCL SVCS	1								
GENERAL		1		1					
TELECOM	1								
Totals	2	1		2	1				

## UCC Profile

The number of UCC Filings is summarized with the 10 most recent listed below.

A full UCC detail report is available the same business day by entering UCC-555123456-C017182224 into the Experian number field of the BizApps<sup>SM</sup> order page.

UCC Summary				Filings		
Date Range	Year	Cautionary UCCs**	Total Filed	Released/Term'd	Cont	Amended/Assigned
JAN-PRESENT	2010					
JUL-DEC	2009	3	5		1	2
JAN-JUN	2009	1	2			
JUL-DEC	2008	0	1	1		
JAN-JUN	2008	1	1			
PRIOR TO JAN	2008	2	10	2		3
<b>Totals</b>		<b>7</b>	<b>18</b>	<b>3</b>	<b>1</b>	<b>5</b>

\*\*Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds.

## UCC Filings

**UCC FILED Date:** 11/27/2009  
**Filing Number:** 190894886038  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** WESTERN ALLIANCE, INC. AZ PHOENIX 85008  
**Collateral:** HEREAFTER ACQUIRED PROP

**UCC FILED Date:** 11/18/2009  
**Filing Number:** 311026004952  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** BANK OF AMERICA LEASING & CAPITAL, LLC GA TUCKER 30084 2059  
**Collateral:** FURN & FIX, EQUIP, HEREAFTER ACQUIRED PROP

**UCC FILED Date:** 11/18/2009  
**Filing Number:** 399826854818  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** ELECTRIC CAPITAL CORPORATION MN EDEN PRAIRIE 55344  
**Collateral:** FURN & FIX, EQUIP, HEREAFTER ACQUIRED PROP, CONTRACT RIGHTS

**UCC FILED Date:** 09/22/2009  
**Filing Number:** 0861980131  
**Jurisdiction:** SEC OF STATE CALIFOR  
**Secured Party:** COMMERCE BANK CA MURRIETA 92562  
**Collateral:** HEREAFTER ACQUIRED PROP, FURN & FIX, EQUIP, INVENTORY, ACCTS REC, VEHICLES, REAL PROPERTY

\*Not all are displayed

## Commercial Finance Relationships

### Banking Relationships

**Financial Institution:** INDUSTRY STATE BANK  
**Account Type:** MERCHANT BANK CARD  
**Date Opened:** 08/01/2001  
**Account Rating:** SATISFACTORY AS OF 01/06/2010

**Financial Institution:** BANK OF US  
**Account Type:** MERCHANT BANK CARD  
**Date Opened:** 02/01/2003  
**Account Rating:** SATISFACTORY AS OF 10/07/2010  
**Account Balance:** FIVE FIGURES

**Financial Institution:** MESA FINANCE  
**Account Type:** MERCHANT BANK CARD  
**Date Opened:** 12/08/2003  
**Account Rating:** GENERALLY SATISFACTORY AS OF 12/0/2010  
**Account Balance:** FOUR FIGURES

### Insurance Bond Relationships

**Bonding Company:** CONTRACTORS BONDING & INSURANCE  
**Address:** 12486 MAIN STREET DR FT LAUDERDALE FL 33303  
**Phone:** (800) 555-1212  
**Bond Type:** General Liability Insurance

## Company Background Information

### Corporate Registration

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA.

**State of Origin:** AZ  
**Date of Incorporation:** 11/01/1968  
**Current Status:** Active

**Business Type:** Profit  
**Charter Number:** 1123344

**Agent:** MARK P SMITH ESQ

### Additional Company Background Information

#### Key Personnel

**Principal(s):** JOHN Q. CONSUMER, PRESIDENT  
JANE M. SMITH, EXECUTIVE

#### Operating Information

**Primary SIC Code:** GROCERY STORES - 5411

**Years in business:** 47  
**Number of Employees:** 950  
**Sales:** \$1,155,420,000

## Company Financial Information

### Balance sheet for fiscal year ending: DEC 31 Data current through: 12/31/2009 (\$ Thousands)

	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
<b>Total current assets</b>	<b>347,796</b>	<b>286,517</b>	<b>259,009</b>
Fixed assets — net	44,821	22,280	18,735
Investments	2,921	1,946	1,677
Other assets	51,421	59,294	70,487
<b>Total assets</b>	<b>446,959</b>	<b>370,037</b>	<b>349,908</b>
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
<b>Total current liabilities</b>	<b>125,260</b>	<b>128,530</b>	<b>134,333</b>
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
<b>Total liab. and net worth</b>	<b>446,959</b>	<b>370,037</b>	<b>349,908</b>

### Operating statement for fiscal year ending: DEC 31 Data current through: 12/31/2009 (\$ Thousands)

	2009	2008	2007
Net Sales	1,155,420	1,124,894	1,099,158
Cost of goods sold	592,563	568,860	555,776
Gross income on sales	562,857	556,034	543,382
Expenses	447,225	469,586	458,785
Pretax income	115,632	86,448	84,597
Taxes	25,249	35,885	40,606
After-tax income	90,383	50,563	43,991
Extraord. inc. & discount'd ops	0	0	0
Net income	90,383	50,563	43,991

### Critical data and ratios for fiscal year ending: DEC 31 Data current through: 12/31/2009 (\$ Thousands)

	2009	2008	2007
Net worth	285,944	195,561	154,998
Net working capital	222,536	157,987	124,676
Current ratio (times)	2.8	2.2	1.9
% total debt to N.W.	63.9	101.2	126.7
% current debt to N.W.	49.7	74.6	87.3
% after-tax inc. to N.W.	35.9	29.3	28.6
% after-tax inc. to net sales	7.8	4.5	4.0
Net sales to inventory (times)	7.9	7.4	8.2
CGS to inventory (times)	4.0	3.8	4.2
Avg. days sales outstanding (days)	14.6	11.6	10.9