

Business Profile Report

Training guide



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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Executive summary

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.

Business Profile with Inteliscore Plus

Identifying Information 1
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 01/19/77 Date of Incorporation: 11/01/1968 SIC code: GROCERY STORES - 5411
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Matching Name and Address 2
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 3
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

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

ABC Company Inc.
Costa Mesa, CA
BIN: 802731479

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: 384021789

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

Food Inc.
McKinney, TX
BIN: 384021789

Commercial Model

Inteliscore 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.

Inteliscore Plus: 18

High risk 0 Based on business credit 100 Low risk

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

1/7

- **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.

Notes:

4. Intelliscore PlusSM

Intelliscore PlusSM 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.

Business Profile with Intelliscore Plus



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: 11/01/1988 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.

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1ST AVENUE
MCKINNEY, TX 75289

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Los Angeles, CA
BIN: 312845017

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

ABC Company Inc.
Costa Mesa, CA
BIN: 862731479

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

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McKinney, TX
BIN: 394021789

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

Food Inc.
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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
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All Industry Risk Comparison
When compared to all businesses, 17% of businesses indicate a higher likelihood of severe delinquency than this business.

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Notes:

Executive summary

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.

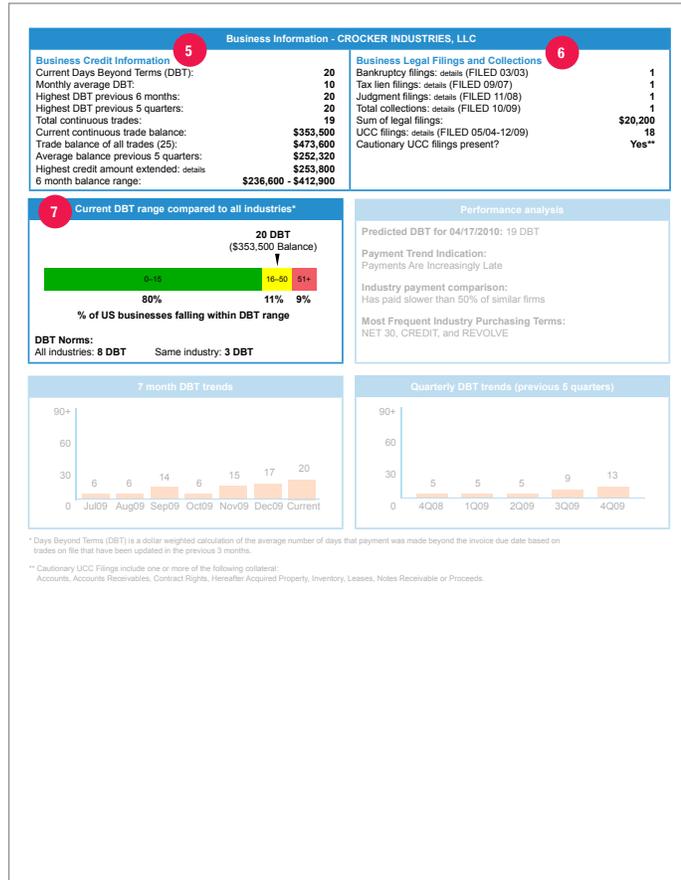
6. Legal Filings and Collections

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.

Notes:

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

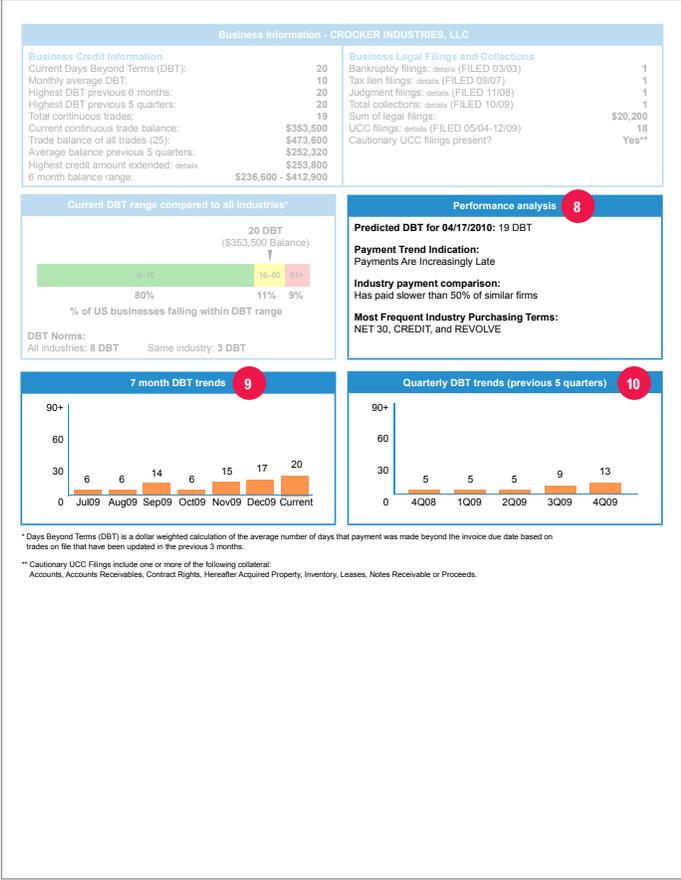
The business's average DBT performance for the previous seven months.

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.



Notes:

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.

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%				
COMMUN/CTN	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%					SATISFTRY
FOOD DISTR	01/2010		VARIED	\$0	\$0						
GENERAL	12/2009		CONTRCT	\$0	\$0						
HEALTH FOOD	01/2010		VARIED	\$129,600	\$112,300	47%	52%	1%			PAYS-SLOW
INDUS MACH	12/2009		NET 30	-\$1,000	\$0						
MED CHEM	01/2010		NET 30	\$3,600	\$0						
NEWSPAPERS	01/2010	01/2010	NET 30	\$253,800	\$231,800	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	\$0						CUST 3 YR
PAPER DIST	01/2010	01/2008	NET 20	\$0	\$0						CUST 3 YR
REFRIG	12/2009		N10PRXO	\$400	\$200	100%					
SAFTY PROD	10/2009		NET30	\$0	\$0						
TELECOM	01/2010		NET 30	\$38,200	\$0						
UTILITY	12/2009		NET 15	\$0	\$0						

Notes:

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.

Legal Filings and Collections													
Collections													
Date Filed	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													
Business Category	Date Reported	Last Sale	Payment Terms	Trade Payment Experiences (Tradelines with (*) after are newly reported)			Account Status Days Beyond Terms				Comments		
				Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+			
CELLULAR	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		56%	45%					
FACTOR	11/2009		NET 30	\$1,100	\$0								
FINCL SVCS	11/2009	03/2008	CONTRACT	\$2,800	\$0								
FOOD	01/2010		VARIED	\$51,100	\$1,100	100%							SATSFTRY
FOOD DISTR	01/2010		VARIED	\$0	\$0								
GENERAL	12/2009		CONTRACT	\$0	\$0								
HEALTH 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	\$263,800	\$231,900	51%	21%	3%	16%	9%			
OFFC EQUIP	12/2009	12/2009	REVOLVE	\$1,700	\$1,500	100%							ACCTCLOSED
OFFC SUPPL	12/2009	12/2009	CREDIT	\$5,400	\$4,200	100%							CUST 3 YR
PACKAGING	01/2010	12/2007	NET 30	\$0	\$0								CUST 3 YR
PAPER DIST	01/2010	01/2008	NET 20	\$0	\$0								CUST 3 YR
REFRIG	12/2009		N10PRXO	\$400	\$200	100%							
SAFETY PROD	10/2009		NET30	\$0	\$0								
TELECOM	01/2010		NET 30	\$38,200	\$0								
UTILITY	12/2009		NET 15	\$0	\$0								

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.

Notes:

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.

Notes:

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	\$0									
GENERAL	12/2009		CONTRCT	\$0	\$0									
HEALTH 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	\$0						CUST 3 YR			
PAPER DIST	01/2010	01/2008	NET 20	\$0	\$0						CUST 3 YR			
REFRIG	12/2009		N10PRXO	\$400	\$200	100%								
SAFTY PROD	10/2009		NET30	\$0	\$0									
TELECOM	01/2010		NET 30	\$38,200	\$0									
UTILITY	12/2009		NET 15	\$0	\$0									

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.

Trade Payment Totals 21										
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 22											
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	\$0						CUSTS 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	Cur	DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+	
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	\$238,900	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	\$298,900	51%	44%	5%				
Q2 - 09	APR-JUN	5	\$237,200	66%	31%	1%				
Q1 - 09	JAN-MAR	5	\$210,700	66%	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					

Notes:

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.

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	\$5,000	\$5,000	44%	56%				DBT: 8	
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Additional Payment Experiences											
Trade Payment Experiences						Account Status Days Beyond Terms					
(Trade Lines With an (*) after date are newly reported)											
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	\$0						CUSTS 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 23										
Payment Trends Analysis						Account Status Days Beyond Terms				
GROCERY STORES INDUSTRY SIC: 5411										
Date Reported	Cur	DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+	
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	\$385,500	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 24										
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 25										
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					

Notes:

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.

UCC Profile 26

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™ 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
Totals		7	18	3	1	5

*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: 19094986038
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: 311020004952
Jurisdiction: ARIZONA SEC OF STATE
Secured Party: BANK OF AMERICA LEASING & CAPITAL, L.L.C. GA TUCKER 30084 2059
Collateral: FURN & FIX, EQUIP, HEREAFTER ACQUIRED PROP

UCC FILED Date: 11/18/2009
Filing Number: 39520854818
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: 08/22/2009
Filing Number: 0881980131
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

Notes:

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 three-year 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

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
Total current assets	347,796	286,517	259,009
Fixed assets — net	44,821	22,280	18,735
Investments	2,921	1,948	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

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	40,600
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	28.8
% 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

Notes:

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 long-term 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:

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
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Operating statement for fiscal year ending: DEC 31 Data current through: 12/31/2009 (\$ Thousands)			
	2009	2008	2007
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Pretax income	115,632	86,448	84,597
Taxes	25,249	35,885	40,600
After-tax income	90,383	50,563	43,991
Extraord. inc. & discont'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
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- **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.

Notes:

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.

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
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Avg. days sales outstanding (days)	14.6	11.6	10.9

Notes:

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 BizSourceSM 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.

Notes:

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.

$$DBT = \frac{(Tot\ 1 \times 15) + (Tot\ 2 \times 45) + (Tot\ 3 \times 75) + (Tot\ 4 \times 105)}{\text{Total dollars outstanding}}$$

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.

Notes:

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.

Notes:

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 inquired-upon 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:

475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 800 520 1221
www.experian.com



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