

Business Profile

Business reporting: objective, credible and reliable



Your job is deciding who gets credit and how much credit to grant. This doesn't have to be a time consuming task, where obtaining information you need to make informed decisions could take days or even weeks. Business Profile from Experian can help you make informed decisions quickly and easily.

Business Profile Report

Experian® enables organizations to find the best prospects and make fast, informed decisions to improve and personalize relationships with their customers.

With nearly 30 years of experience and nearly 2,400 business-to-business clients in North America, Experian has the knowledge, expertise and creativity to help you further develop successful customer relationships.

Data

Experian holds more demographic and credit information on individuals and businesses than any other company in the world, providing power and insight to better understand customer and prospect needs. They maintain credit information on approximately 205 million U.S. consumers and 15 million U.S. businesses.

Integration

One such benefit to you is the Business Profile report, their most comprehensive business credit report.

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Know

the day-to-day risk potential

The Business Profile report presents a current, objective picture of how a business handles its financial obligations. The report will help you make effective business decisions by providing:

- Actual trade payment experiences
- Public record information
- Company background
- Comparative data placing a company's payment performance in context with its industry

Much of the information displayed on the report comes from actual businesses, like yours, providing us with their accounts receivable information. As such, the information is reliable, accurate and nonbiased, allowing for an objective view of a company's overall financial health.

All you need

to know about Business Profile

On the following pages, a sample Business Profile report is provided with explanations of how to read the report and why the information is important. After you've had a chance to review this booklet, we're sure you'll agree that the Business Profile report is a valuable tool that will help you make better decisions and be more profitable.

Evaluate risk at a glance

The Business Profile's executive summary gives you a quick overview of a business' credit behavior, so you can determine whether or not you need to see additional details. The Days Beyond Terms (DBT) and predicted DBT express Experian's estimation of a company's potential risk in a single number.



Business Profile

experian

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1	08-12-02	14:25:17	DE03	PROFILE	030

SAMPLE COMPUTER CO. 123 MAIN ST. ANYTOWN, CA 90802	EXPERIAN FILE NO. A99999999 PHONE: 562-555-1212
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EXECUTIVE SUMMARY

- 1 SAMPLE COMPUTER CO. IS IN THE COMPUTERS BUSINESS (SIC 3571). SAMPLE COMPUTER CO. HAS 5 BUSINESS SUBSIDIARIES AND 100 BRANCHES LOCATED THROUGHOUT THE UNITED STATES. THE BUSINESS WAS INCORPORATED ON JANUARY 2, 1988.
- 2 DAYS BEYOND TERMS (DBT) FOR SAMPLE COMPUTER CO.
AS OF 08-12-02 51 **THIS BUSINESS IS PAYING, ON AVERAGE,
3 PREDICTION FOR 10-11-02 53 51 DAY(S) LATER THAN INVOICE DUE DATE.**
- 4 DBT NORMS
COMPUTER, OFFICE EQUIP: 18
ALL INDUSTRIES: 9
THE MOST FREQUENT PURCHASING TERMS IN THE COMPUTER, OFFICE EQUIP INDUSTRY ARE:
NET 30, NET 15 AND CONTRACT
- 5 DBT RANGE BASED ON CURRENT PAYMENT BEHAVIOR:
80% OF U.S. BUSINESSES HAVE A DBT OF 0 - 15.
11% OF U.S. BUSINESSES HAVE A DBT OF 16 - 50.
THIS BUSINESS' RANGE = 5% OF U.S. BUSINESSES HAVE A DBT OF 51 - 90.
4% OF U.S. BUSINESSES HAVE A DBT OF OVER 90.
- 6 HISTORICAL PAYMENT GUIDE:
6 MONTH ACCOUNT BALANCE RANGE: \$51,200-\$116,800 (CURRENT TOTAL: \$67,300)
HIGHEST CREDIT AMOUNT EXTENDED: \$183,800 (MEDIAN: \$52,000)
INDUSTRY PAYMENT COMPARISON: HAS PAID SLOWER THAN 70% OF RELATED FIRMS
PAYMENT TREND INDICATION: PAYMENTS ARE INCREASINGLY LATE
- 7 SIGNIFICANT DEROGATORY DATA:
FED TAX LIEN 09-26-01 \$10,500
JUDGMENT - SATISFIED 02-16-02 \$500
JUDGMENT FILED 12-11-01 \$500
18 OF 76 UCC FILINGS PLEDGED WITH ONE OR MORE OF THE FOLLOWING COLLATERAL:
ACCTS REC, INVENTORY, HEREAFTER ACQUIRED PROP, PROCEEDS, CONTRACT RIGHTS, LEASES
ACCOUNT PLACED FOR COLLECTION WITH CREDIT MEDIATORS INC. (TELEPHONE NUMBER
999-555-1212) IN 12/01 DUE TO UNPAID BALANCE OF \$8,019. LAST REPORTED IN 6/02, ACCOUNT
REMAINS OPEN WITH THE AGENCY.
CELLULAR/PAGING ACCOUNT WAS WRITTEN-OFF DUE TO UNPAID BALANCE OF \$1,800.
REPTD 7-02.

CONTINUED © EXPERIAN 2002

1 Description of business

Company's primary and secondary business categories, plus the date of incorporation, when available

2 Days Beyond Terms (DBT)

Dollar weighted average number of days past the invoice due date that a business pays its bills

3 Predicted DBT

A forecast of the expected days beyond terms for 60 days into the future, based on historical credit trends

4 DBT norms

Compares the company's average DBT against the average DBT of other businesses within the same industry and the average DBT for all industries

Also listed are the three most common purchasing terms (e.g., NET 30, 2/1 NET 30, NET 10)

5 DBT range based on current payment behavior

Indicates where the current DBT falls in comparison to other U.S. businesses

Also shows the percentages of U.S. businesses in four term ranges (0-15, 16-50, 51-90 and 91+)

6 Historical payment guide

Provides background payment information, including:

- Six-month account balance range — range of total amount owed for the past six months, plus current total owed
- Highest credit amount extended — largest and median amount of credit extended in the past 12 months
- Industry payment comparison — compares the company's six-month average to the industry average
- Payment trend indicator — analyzes changes in payment behavior over the past six months

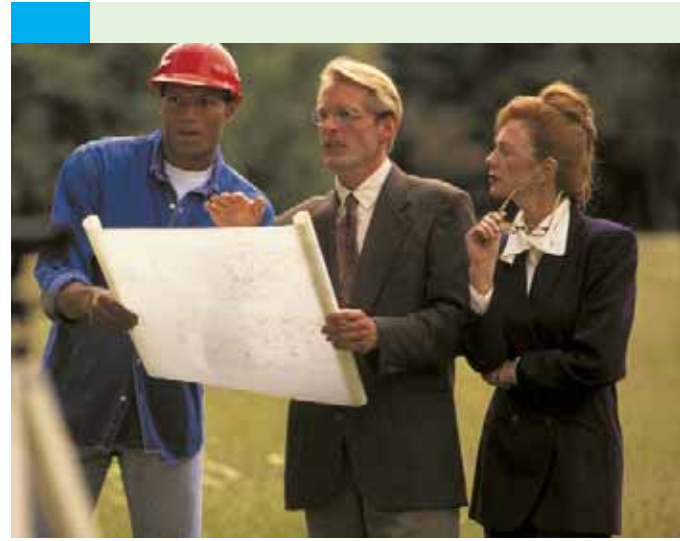
7 Significant derogatory data

Summarizes collected public record data and other derogatory information; includes bankruptcies within the past nine years, open tax liens and judgments or any filing released within the past five years, Uniform Commercial Code filings and types of collateral pledged, reported collection accounts and telecommunication accounts that are reported as write-offs or skips

An objective view of credit performance

The trade payment information in the Business Profile provides a timely and accurate view of a business' credit performance. Each tradeline represents a unique credit relationship.

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



Trade payment experiences — information allows easy analysis of whether a business' ongoing payment behavior with other businesses is steady, improving or declining.

Note: For a detailed description of each data element in this section, please refer to the glossary on page 13.

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TRADE PAYMENT INFORMATION

TRADE PAYMENT EXPERIENCES

(TRADELINES WITH AN (*) AFTER DATE REPORTED ARE NEWLY REPORTED)

BUSINESS CATEGORY	DATE REP'D	LAST SALE	PAYMENT TERMS	RECENT HIGH	ACCOUNT STATUS	-DAYS PAST DUE-					COMMENTS	
				CREDIT \$	BALANCE \$	1-30	31-60	61-90	91+			
- ADVERTISING	06-02	06-02	NET	2900	2900	29%	24%	47%				
+ AIR TRANS	06-02	06-02	NET 15	2800	2500	100%						
+ AIR TRANS	08-02		NET 30	11100	3900	77%	10%		11%	2%		CUST 12 YR
+ BUS SERVCS	05-02		NET 30	200	200	100%						
= CELLUL/PAG	07-02		NET 30	100	100	53%	47%					CUST 2 YR
CHEMICALS	08-02		VARIED		0							
+ COMMUNICTN	07-02	06-02	NET 30	1900	300	28%	72%					
+ COMMUN EQP	07-02	06-02	NET 30	700	300	100%						CUST 7 YR
COMPUTERS	06-02	06-02	VARIED	8500	0							
- COMPUTERS	06-02	06-02		13000	13000	5%	17%	78%				
CONSTRUCTN	05-02	03-02		700	0							CUST 5 YR
DP EQUIP	06-02		NET 30		0							
DP EQUIP	08-02		NET 30	18900	0							
- DP EQUIP	08-02*	02-02	VARIED	6800	6800					100%		
ELEC EQUIP	06-02*	06-02	CIA		0							
ELEC MFG	07-02	04-02			0							CUST 1 YR
ELEC SUPPLR	06-02	06-02	NET 30		0							
ELECTRONIC	08-02*	02-02	NET 30		0							
FACTOR	05-02				0							
FREIGHT	05-02	02-02	NET 15	100	0							
GENERAL	08-02*	03-02	NET 30	6300	0							
- GENERAL	06-02*	05-02		4400	4400			100%				
- GENERAL	06-02	06-02	2/15N30	68500	23100		4%	1%	33%	62%		
MACHINERY	06-02	02-02		6100	0							CUST 2 YR
- MED EQUIP	07-02	04-02	NET 30	200	200			100%				
MOTR TRANS	08-02	07-02		300	0							
OFFC SUPPL	08-02*				0							

CONTINUED © EXPERIAN 2002

Business Profile



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TRADE PAYMENT INFORMATION

TRADE PAYMENT EXPERIENCES (CONTINUED)

BUSINESS CATEGORY	DATE	LAST SALE	PAYMENT TERMS	RECENT HIGH CREDIT BALANCE		ACCOUNT STATUS -DAYS PAST DUE-					COMMENTS	
				\$	\$	CUR	1-30	31-60	61-90	91+		
OFFC SUPPL	06-02		NET 30	0								
OIL REFNG	06-02			0								
+ PAPER DIST	05-02		VARIED	37000	5700	82%	9%				9%	
PRNTG&PUBL	08-02		NET 30	0								
RETL TRADE	08-02	01-02	NET 30	16700	0							
+ RETL TRADE	06-02*	06-02	NET 30	1300	1300							
SERVICES	06-02			400	0	100%						
+ TEMP HELP	06-02	06-02	NET 30	6000	2600	85%	15%					CUST 1 YR

PAYMENT TOTALS

CONTINUOUSLY REPORTED (28):	196100	54800	26%	10%	22%	15%	27%	DBT: 51
NEWLY REPORTED (7):	18800	12500	11%		35%		54%	DBT: 72
TRADE LINE TOTALS (35):	214900	67300	24%	8%	24%	12%	32%	DBT: 55

ADDITIONAL PAYMENT EXPERIENCES

COMPUTERS	08-01	05-01	NET 30	0							CUST 2 YR
+ CRED CARD	07-01	07-01	ROI	1400	200	79%		21%			30 DYS SLO
ELEC DISTR	11-01	01-01	NET 30	8600	0						CUST 1 YR
- ELEC MFG	03-01		NET 30	183800	161500	1%	3%	21%	75%		
FACTOR	02-00		VARIED	6400	0						
FINCL SVCE	12-01	07-01	NET 30	500	0						
FLOOR COVR	02-01	12-95	REGULAR	0							CUST 2 YR

***CONTINUED** © EXPERIAN 2002

Payment totals — summarize the totals for continuously reported and newly reported tradelines.

Additional payment experiences — include payment experiences on non-trade accounts, such as leases and bank loans. This section also lists any tradeline that has not been updated within three months.





Evaluate ongoing payment behavior

Payment trends — use continuously reported tradelines to indicate changes in payment behavior over the previous six months.


Payment history — represents a 15-month analysis of the payment trends.

Public record information — presents details of bankruptcies, tax liens and judgments. Experian maintains national public record coverage.

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ANYTOWN, CA 90802											
PAYMENT TRENDS											
(BASED ON CONTINUOUSLY REPORTED TRADELINES)											
COMPUTER, OFFIC EQUIP INDUSTRY: SIC NO. 357											
AS OF:	INDUSTRY	BUSINESS	BALANCE	-DAYS PAST DUE-							
				1-	31-	61-	91+				
	CUR	DBT	\$	CUR	30	60	90	91+			
08-12-02	N/A	N/A	51	54800	26%	10%	22%	15%	27%		
08-01-02	55%	18	46	63600	27%	17%	19%	13%	24%		
07-01-02	59%	13	28	51200	53%	13%	13%	5%	16%		
06-01-02	61%	13	29	54500	52%	10%	19%	4%	15%		
05-01-02	58%	18	27	61000	60%	3%	19%	4%	14%		
04-01-02	61%	18	8	107300	84%	3%	10%	2%	1%		
03-01-02	59%	19	6	116800	81%	8%	10%	1%			
PAYMENT HISTORY - QUARTERLY AVERAGES											
	DBT	BALANCE	-DAYS PAST DUE-								
			1-	31-	61-	91+					
		\$	CUR	30	60	90	91+				
2ND-Q-02 (APR-JUN):	21	74300	65%	5%	16%	4%	10%				
1ST-Q-02 (JAN-MAR):	19	92500	62%	22%	9%	3%	4%				
4TH-Q-01 (OCT-DEC):	8	49933	69%	23%	6%	1%	1%				
3RD-Q-01 (JUL-SEP):	9	91900	43%	56%	1%						
2ND-Q-01 (APR-JUN):	14	29900	63%	21%	7%	7%	2%				
PUBLIC RECORD INFORMATION											
PUBLIC RECORD PROFILE											
FED-TX-LN	09-26-01, \$10,500, 890111111, SEC STATE CT										
JDG-SAT	02-16-01, \$500, 8811048, BALTIMORE DC PLAINTIFF: MICROCHIP INC.										
JDG-FILED	12-11-01, \$500, 8811048, BALTIMORE DC PLAINTIFF: MICROCHIP INC.										
CONTINUED © EXPERIAN 2002											

Assess liquidity and locate assets

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UCC PROFILE

NUMBER OF UCC FILINGS SUMMARIZED WITH 10 MOST RECENT LISTED BELOW
(A FULL UCC DETAIL REPORT IS AVAILABLE, WITHIN 72 HOURS, BY ENTERING
* UCC-A99999999* INTO THE ONLINE SYSTEM)

DATE RANGE	CAUTIONARY UCCS*	TOTAL FILED	RELEASED/ TERM'D	CONT	AMENDED/ ASSIGNED
JULY TO PRESENT	0	0	0	0	0
JAN TO JUNE 2002	1	2	0	0	0
JULY TO DEC 2001	3	6	0	0	0
JAN TO JUN 2001	4	14	0	0	1
JULY TO DEC 2000	7	23	0	0	8
PRIOR TO JULY 2000	3	31	1	14	10
TOTAL	18	76	1	14	19

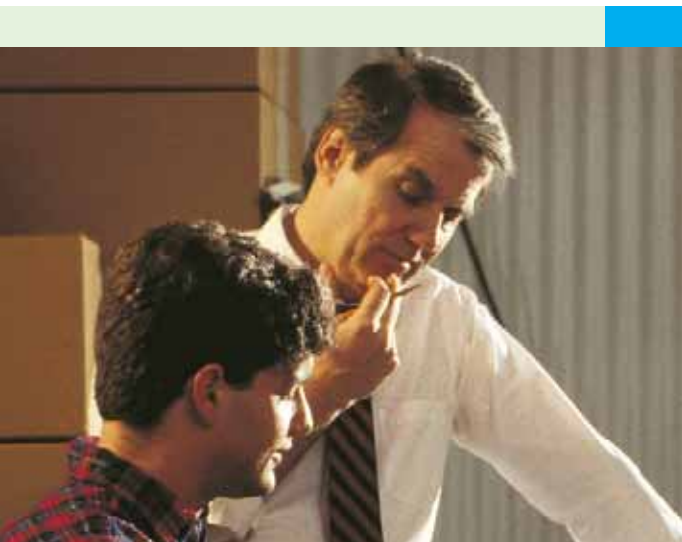
*THESE ARE POTENTIALLY CAUTIONARY UCC FILINGS WITH ONE OR MORE OF THE FOLLOWING
COLLATERAL: ACCOUNTS, ACCOUNTS RECEIVABLE, CONTRACTS, HEREAFTER ACQUIRED PROPERTY,
INVENTORY, LEASES, NOTES RECEIVABLE, PROCEEDS.

UCC-FILED 02-25-02	036961, SEC STATE NY
SECURED PTY:	NAT'L CREDIT CORP. PARSIPPANY, NJ 07054
COLLATERAL:	LEASES
UCC-FILED 01-07-02	951360, SEC STATE CT
SECURED PTY:	AMERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009
COLLATERAL:	EQUIP
UCC-FILED 12-31-01	269323, SEC STATE NY
SECURED PTY:	AMERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009
COLLATERAL:	EQUIP
UCC-FILED 12-23-01	949958, SEC STATE CT
SECURED PTY:	UNITED BUSINESS EQUIP CO. MONTVALE, NJ 07645
COLLATERAL:	PRODUCTS, PROCEEDS, CONTRACT RIGHTS, ACCTS REC

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

UCC profile — lists up to ten most recent UCC filings (original, amendments or terminations), with the most recent displayed first for easy review. If you like, you may access a complete UCC filing report free of charge within 72 hours of your Business Profile inquiry.





Identify lending relationships

Commercial finance relationships identify:

- The name, address and phone number of the business' primary bank
- Type of banking relationship
- Account status and balances, when available
- Any leasing or insurance bond relationships

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UCC PROFILE (CONTINUED)

UCC-FILED	12-03-01	250130, SEC STATE, NY
SECURED PTY:		MAJOR EQUIPMENT CORP. PITTSFORD, NY, 14534
COLLATERAL:		CERT DESCR COMPUTER EQUIP; LEASES
UCC-FILED	11-20-01	248186, CALIFORNIA
SECURED PTY:		ASSOCIATES INT 7175 W. JEFFERSON AVE LAKEWOOD CO
COLLATERAL:		EQUIP. HEREAFTER ACQUIRED PROP
UCC-FILED	08-08-01	169754, SEC STATE, NY
SECURED PTY:		NATIONAL CREDIT CORP. PARSIPPANY, NJ 07054
COLLATERAL:		PRODUCTS, PROCEEDS
UCC-FILED	07-31-01	163384, SEC STATE, NY
SECURED PTY:		MAJOR EQUIPMENT CORP. PITTSFORD, NY 14534
COLLATERAL:		CERT DESCR COMPUTER EQUIP
UCC-FILED	06-21-01	1131751, SEC STATE, NY
SECURED PTY:		ASSOCIATES INTERNATIONAL INC. LAKEWOOD, CO 80235
COLLATERAL:		PRODUCTS, EQUIP; CERT DESCR COMPUTER EQUIP
UCC-FILED	06-18-01	127628, SEC STATE, NY
SECURED PTY:		ASSOCIATES INTERNATIONAL INC., LAKEWOOD, CO 80235
COLLATERAL:		PROCEEDS, CERT DESCR COMPUTER EQUIP

COMMERCIAL FINANCE RELATIONSHIPS

BANKING RELATIONSHIPS

BANK:	BANK OF U.S.	PHONE: (714) 555-1212
	100 GANDY BLVD., ORANGE, CA 92868	
ACCOUNT TYPE:	BORROWER	DATE OPENED: 10/01/90
ACCOUNT RATING:	SATISFACTORY AS OF 07/05/02	
ACCOUNT BALANCE:	MODERATE SIX FIGURES	

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LEASING RELATIONSHIPS

LEASING COMPANY: NON-DISCLOSED
 LEASE BACKGROUND DATA: OPERATING LEASE FOR OFFICE EQUIPMENT ORIGINATED 11/98. TOTAL LEASE AMOUNT IS \$18,360 FOR A TERM OF 60 MONTHS WITH FIXED PAYMENTS AT \$306.
 LEASE STATUS AS OF 7-02: FOR THE LEASE TERM TO DATE, 41 PAYMENTS WERE CURRENT AND 4 PAYMENTS WERE LATE. TOTAL REMAINING BALANCE IS \$4,590 WITH ALL PAYMENTS CURRENT. A PAYMENT OF \$306 IS DUE ON 09/01/02.

INSURANCE BOND RELATIONSHIPS

BONDING COMPANY: CONTRACTORS BONDING & INSURANCE CO. PHONE (800) 555-1212
 1213 BEACH BOULEVARD, FT. LAUDERDALE, FL 33303
 BOND TYPE: LICENSE AND PERMIT DATE OPENED: 06-03-01
 RATING: NO COMMENT AS OF 06-26-02
 TO BE COMPLETED: 06-03-04

COMPANY BACKGROUND INFORMATION

THE FOLLOWING WAS PROVIDED BY THE STATE OF CALIFORNIA
 HISTORY: BUSINESS INCORPORATED ON JANUARY 2, 1998 AS A FOR PROFIT CORPORATION. CHARTER NUMBER IS 871248071.
 CURRENT STATUS: ACTIVE BUSINESS IN GOOD STANDING WITH MOST RECENT FILING ON APRIL 27, 2002. AGENT IS DONALD BARSKY.
 LOCATED AT 123 MAIN ST., ANYTOWN, CA
 R. ALLECANTE, CHAIRMAN & CEO
 B. SONTAS, VICE PRES, FINANCE
 N. FELZER, VICE PRES, SECY & TREAS

INQUIRIES

BUSINESS CATEGORY	2002												2001
	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC				
DP EQUIP		1											
GENERAL			1			1							
ELECTRONIC							1						
TOTALS		1	1			1	1						

CONTINUED © EXPERIAN 2002

This portion of the Business Profile provides detailed background information that validates a company's identity, helping you detect potential fraud.

Company background information may include:

- Home state of business
- Year the business registered with the state
- Charter number
- Current status of business
- Names and titles of principal officers
- Product and service lines
- Most recent filing date
- Name of agent or legal representative

Inquiries summarizes all inquiries made on the subject within the past nine months.





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STANDARD & POOR'S INFORMATION

BALANCE SHEET FOR FISCAL YEAR ENDING DEC 31
DATA CURRENT THROUGH 06-25-02 (\$THOUSANDS)

	2001	2000	1999
CASH AND EQUIVALENT	797,000	1,407,000	1,219,100
RECEIVABLES — NET	10,595,000	9,699,200	11,811,000
INVENTORY	1,715,000	1,683,000	1,567,000
OTHER CURRENT ASSETS	0	0	0
TOTAL CURRENT ASSETS	NA	NA	NA
FIXED ASSETS — NET	2,481,000	2,477,000	3,020,000
INVESTMENTS	11,310,000	10,091,000	9,364,999
OTHER ASSETS	4,760,000	6,138,000	3,106,000
TOTAL ASSETS	31,658,000	31,495,000	30,088,000
DEBT DUE IN 1 YEAR	1,409,000	1,358,000	1,067,000
NOTES PAYABLE	2,230,000	1,973,000	2,176,000
ACCOUNTS PAYABLE	838,000	904,000	814,000
TAXES PAYABLE	0	0	0
OTHER CURRENT LIABILITIES	1,176,000	969,000	922,000
TOTAL CURRENT LIABILITIES	NA	NA	NA
LONG TERM DEBT	6,247,000	7,108,000	7,511,000
OTHER LIABILITIES	14,260,000	13,807,000	12,267,000
NET WORTH	5,498,000	5,376,000	5,331,000
TOTAL LIAB AND NET WORTH	31,658,000	31,495,000	30,088,000

CONTINUED © EXPERIAN 2002

In-depth analysis of a company's history

Audited financials are an important indicator of the financial health of publicly held companies. The Business Profile provides comprehensive Standard & Poor's (S&P) information for gauging financial strength in relation to payment habits.

Balance sheet — is included for the most recently reported fiscal year and two years prior.

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STANDARD & POOR'S INFORMATION CONTINUED

OPERATING STATEMENT FOR FISCAL YEAR ENDING DEC 31 (\$THOUSANDS)
 DATA CURRENT THROUGH 06-25-02

	2001	2000	1999
NET SALES	16,745,000	16,951,000	16,805,999
COST OF GOODS SOLD	15,129,999	15,483,999	14,774,999
GROSS INCOME ON SALES	1,615,000	1,467,000	2,031,000
EXPENSES	489,000	177,000	639,000
PRE-TAX INCOME	800,000	916,000	1,088,000
TAXES	346,000	311,000	384,000
AFTER TAXES	454,000	605,000	704,000
EXTRAORD INC & DISCNT'D OPS	0	-362,000	0
NET INCOME	454,000	243,000	704,000

CRITICAL DATA AND RATIOS FOR FISCAL YEAR ENDING DEC 31 (\$THOUSANDS)
 DATA CURRENT THROUGH 06-25-02

	INDUSTRY AVERAGES	2001	2000	1999
TANGIBLE NET WORTH		4,507,000	4,350,000	4,208,000
NET WORKING CAPITAL	SIC 3571	NA	NA	0
CURRENT RATIO (TIMES)		3.1	NA	0
% TOTAL DEBT TO TANG NW	293.4	580.4	600.4	588.3
% CURRENT DEBT TO TANG NW	155.1	NA	NA	0
% AFTER TAX INC TO TANG NW	-4	10.1	13.9	16.7
% AFTER TAX INC TO NET SALES	-5.8	2.7	3.6	4.2
NET SALES TO INVENTORY (TIMES)	5.1	9.8	10.1	10.7
CGS TO INVENTORY (TIMES)	3.1	8.8	9.2	9.4
AVG DAYS SALES OUTSTNDNG (DAYS)	77.3	230.9	208.8	256.5
AUDITOR OPINION		UNQUALIFIED	UNQUALIFIED	UNQUALIFIED

NA-NOT AVAILABLE

FTNOTE: 00 DATA REFLECTS A RECLASSIFICATION OF CERTAIN ITEMS
 FTNOTE: 99, 00, 01-UNCLASSIFIED BALANCE SHEET
 INDUSTRY AVERAGES ARE BASED ON 29 COMPANIES

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Operating statement — provides a profit/loss statement for the most recently reported fiscal year and two years prior.

Critical data and ratios — are calculated for the most recently reported fiscal year and two years prior, including tangible net worth and net sales.



Glossary

of key terms

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.

Days Beyond Terms (DBT)

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

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

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.

Experian's file number

A file number that Experian assigns to a particular company.

File established

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

Newly reported

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

SIC code

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

Understanding the detail information associated with each tradeline is a smart way to analyze past payment habit on all trade accounts. This table defines the meaning of each data element found in the Trade Payment Experiences section of the Business Profile.

Business category	General industry category (or description) of the supplier to the inquired-upon company
Date reported	Date the contributor's data was taken from their accounts receivable system
Last sale	Date the supplier last sold goods to the company
Payment terms	Terms set by the supplier as to when payments are expected from the company upon delivery of goods sold

Account status fields:

Recent high credit	Highest account balance the company has carried in the last 12 months
Balance	Dollar sum of all current and past-due amounts rounded to the nearest \$100
Current	Percentage of account balance that is paid within terms set by a supplier
Days past due	Percentages of the account balance that are 1–30, 31–60, 61–90 or 91+ days past due
Comments	Additional explanations of account status as provided by the supplier

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Experian has the solutions and advanced technology you need to increase your sales, improve profitability and manage risk. Much more than a credit data provider, they offer a full range of information solutions, including:

- Marketing lists to target new markets and enhance your existing database
- Credit evaluation tools to define your best potential customers
- Portfolio management tools to implement sound and effective risk management

Attracting creditworthy new customers and retaining current ones are key to your business' success. That's why it's so important to have fast, reliable access to quality information.

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