

## Canadian Profile

Reliable credit information on Canadian businesses

**Experian's Canadian Profile provides quick access to Canada's largest, most comprehensive commercial credit database — with reports on more than 2.5 million businesses. This easy-to-read profile enables fast and reliable analysis of credit risk for both prospects and existing customers.**

### Key information at a glance

Quickly identify a company's payment and risk trends. The Executive Summary shows the Composite Index and Payment Index scores for the current period, the previous quarter and the previous quarter of the preceding two years. This section also summarizes the company's credit balances and derogatory events.

### Payment performance score

Use the Payment Index to easily identify a company's payment performance history. The Payment Index score equals the number of days beyond the due date a company is paying its suppliers.

### Payment performance trends

View eight quarters of payment history to determine whether a company's payment performance is improving, stabilizing or deteriorating.

### Credit risk score

Use the Composite Index to determine a company's overall creditworthiness. The Composite Index, a credit risk scoring calculation, uses seven risk factors to determine a single score. The risk factors include trade payment data, such as average days and balance past due, and negative occurrences, such as collection claims and judgments. The Composite Index has proven to be a significant predictor of a company's credit risk.



1

## Executive Summary

The Executive Summary provides a high-level view of the information in the report as well as the Composite Index and Payment Index scores for the previous quarter and the previous two years.

2

## Trade Payment Experiences

This information includes the tradeline's entry date, the high credit extended by each supplier, the remaining balance and where it has aged as well as credit manager comments.

3

## Payment Index

The Payment Index is a numeric measure of the subject company's payment habits. The score represents the average days beyond terms it takes the subject company to pay the suppliers reporting. The Payment Index ranges from zero to 100. The closer the company scores to zero, the better it pays its suppliers. A score of zero indicates all suppliers are paid within terms. Most companies score between 20 and 30.

4

## Quarterly Payment Trends

This section is a consolidated trending of supplier experiences over the past nine quarters.

EXPERIAN INTERNATIONAL PROFILE				
PAGE	RPT DATE	TIME	PORT	TYPE
1	09/06/2002	14:10:41	CD0F	INTERNL

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EXAMPLE COMPANY OF CANADA LTD.		SUBJECT NUMBER ZQ7839		
6554 MAPLE STREET		FILE ESTABLISHED: Aug 01 1985		
ANYTOWN, ON		PHONE: 905-555-1000		
L4W2X1		FAX: 905-555-1001		

### 1 EXECUTIVE SUMMARY

COMPOSITE	INDICES		PAYMENT
	CURRENT		
24	CURRENT		20
23	2ND QTR/02		22
23	2ND QTR/01		10
05	2ND QTR/00		13

TOTAL BALANCE AMT (8 LINES):	\$	17,362
CURRENT BALANCE AMOUNT:	\$	6,971 (40%)
HIGHEST CREDIT AMOUNT EXTENDED:	\$	25,000

DEROGATORY DATA SUMMARY	\$		DATE
AMOUNT 90 DAYS PAST DUE:	38 (0%)		
COLLECTION ACCOUNTS:	1,268	LAST CLAIM	Feb 26/01
RETURNED CHECKS:	1	LAST RTND CHECK:	Oct 18/00
LEGAL SUITS:	1,000	LAST LEGAL SUIT:	Apr 11/02
JUDGEMENTS:	0	LAST JUDGEMENT:	
OTHER LEGAL ITEMS:	0	LAST OTHER LEGAL:	

\*\* ALL DOLLAR AMOUNTS ON THIS REPORT REPRESENT CANADIAN DOLLARS \*\*

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PAGE	RPT DATE	TIME	PORT	TYPE
2	09/06/2002	14:10:41	CD0F	INTERNL

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EXAMPLE COMPANY OF CANADA LTD.		SUBJECT NUMBER ZQ7839		
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### TRADE PAYMENT INFORMATION

### 2 TRADE PAYMENT EXPERIENCES

BUSINESS CATEGORY	MON RPT	HIGH CREDIT \$	BALANCE \$	CUR	--- ACCOUNT STATUS ---			COMMENTS
					- DAYS PAST DUE -			
					1-30	31-60	61-90	
Business Services	Aug	9,802	1,184	0	100%	0%	0%	
Whlsl-Metal Serv Ctr	Aug	25,000	9,366	34	66%	0%	0%	Satisfactory
CANADIAN WASTE	Jun	144	144	33	33%	33%	0%	
Whlsl-Metal Serv Ctr	Jun	8,000	4,904	43	57%	0%	0%	Net 45 days
Mfr-Primary Metal	Jun	863	863	100	0%	0%	0%	
Whlsl-Plmbng/Heatg	May	38	38	0	0%	0%	100%	Slow
Transportation Serv	May	68	68	1	0%	99%	0%	
Cntr-Plmbng-Heat-Air	Dec	795	795	100	0%	0%	0%	
TRADELINE TOTALS: ( 8)			17,362	40%	59%	1%	0%	PAYMENT INDEX: 20

### 4 QUARTERLY PAYMENT TRENDS

AS OF	PAYMENT INDEX	TOTAL TRADE LINES	BALANCE \$	CUR	- DAYS - PAST DUE -			COMPOSITE INDEX
					30	60	90	
AS OF 2QTR/02	22	7	12,349	36%	63%	1%	0%	23
1QTR/02	09	5	12,568	73%	27%	0%	0%	26
4QTR/01	16	5	16,915	53%	47%	0%	0%	20
3QTR/01	12	5	26,144	64%	36%	0%	0%	20
2QTR/01	10	5	22,562	70%	30%	0%	0%	23
1QTR/01	04	5	53,025	89%	10%	1%	0%	08
4QTR/00	04	6	103,833	91%	7%	2%	0%	05
3QTR/00	28	6	30,344	17%	83%	0%	0%	09
2QTR/00	13	4	12,383	60%	40%	0%	0%	05

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5

**Collection Accounts**

This section shows a five-year history of collection claims against the subject company, the amount of the account, the amount paid and collection manager comments.

6

**Returned Checks**

This section provides the history of any checks that have been returned in the past five years, including the date and amount of the check, the date entered into the system, the reason the check was returned and the current status of the returned check.

7

**Legal Items**

Legal Items includes type of legal action, date filed at courthouse, court name, case number, plaintiff name, amount of the action filed and reason for the action. This information is provided by nearly every courthouse in Canada and is retained for five years.

8

**Company Information**

The company information may include officers/owners; date established or incorporated; number of employees; premises information, such as type of occupancy and value if owned or monthly rent; and financial, inventory and bankruptcy information.

9

**Bank/Branch Information**

This will show the subject company's bank and primary branch location.

10

**Affiliate Information**

Affiliate Information lists the names and subject numbers of the subject company's affiliates.

11

**Inquiries**

Inquiries lists the name or line of business of companies inquiring about the subject company along with the month the inquiry was made. Two years of inquiries are shown.

12

**Composite Index**

The Composite Index predicts the chances of a negative occurrence being registered in the credit file in the next two years.

The index measures seven information elements that could appear in every Canadian Profile report. Each of the seven elements is measured on a scale of zero to 10. The higher the score, the higher the risk. Scores below 20 represent low risk, scores between 20 and 30 represent medium risk, and scores above 30 represent high risk.

PAGE 3	RPT DATE 09/06/2002	TIME 14:10:41	PORT CD0F	TYPE INTERNL
EXAMPLE COMPANY OF CANADA LTD.		SUBJECT NUMBER ZQ7839		
<b>5 COLLECTION ACCOUNTS</b>				
BUSINESS CATEGORY	DATE PLACED	ORIGINAL \$	AMOUNT PAID \$	COMMENTS
CORPORATE RECOVERY S:	Feb 26/01	1,268	1,268	Claim Collected
<b>6 RETURNED CHECKS</b>				
DATE OF CHECK	AMOUNT \$	DATE ENTERED IN SYSTEM	REASON FOR RETURN	STATUS OF CHECK
Oct 18/00	4,682	Jan 09/01	Insufficient funds	Paid
<b>7 LEGAL ITEMS</b>				
DEFENDANT:	EXAMPLE COMPANY LIMITED	DATE FILED:	Apr 11/02	
AMOUNT:	\$1,000	FILE NUMBER:	35464	
PLAINTIFF:	Mary Jones	COURT:	General Division	
REASON FOR SUIT:	Damages			
<b>8 COMPANY INFORMATION</b>				
PRINCIPAL:	Jonathan Smith	TITLE:	President	
DATE OF INCORPORATION:	Aug 09/85			
<b>9 BANK/BRANCH INFORMATION</b>				
BANK:	Bank of Nova Scotia			
BRANCH:	St. Claire & Young Street, Toronto			
<b>10 AFFILIATE INFORMATION</b>				
Primary —	EXAMPLE COMPANY OF CANADA LTD.	SUBJECT NUMBER:	ZQ7839	
Other names —	EXAMPLE COMPANY INDUSTRIES	SUBJECT NUMBER:	PL0273	
Other names —	EXAMPLE COMPANY LIMITED	SUBJECT NUMBER:	JD3424	
<b>11 INQUIRIES</b>				
Business Services	Feb			
Whlsl-Metal Serv Ctr	Dec			
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PAGE 4	RPT DATE 09/06/2002	TIME 14:10:41	PORT CD0F	TYPE INTERNL
EXAMPLE COMPANY OF CANADA LTD.		SUBJECT NUMBER ZQ7839		
<b>COMPOSITE INDEX FACTOR TABLE</b>				
THE COMPOSITE INDEX IS A CREDIT RISK SCORE CALCULATION BASED ON SEVEN FACTORS. SCORES RANGE FROM 0 TO 70, WITH SCORES BELOW 20 REPRESENTING LOW RISKS, SCORES BETWEEN 20 AND 30 REPRESENTING MEDIUM RISKS, AND SCORES ABOVE 30 REPRESENTING HIGH RISKS. A BRAND NEW BUSINESS AUTOMATICALLY SCORES 20. 83% OF ALL BUSINESSES SCORE BETWEEN 0 AND 20.				
EXAMPLE COMPANY OF CANADA LTD. FACTOR SCORES:				
YEARS ON FILE:	9+	=	0	
CURRENT PAYMENT INDEX:	0-20	=	0	
NUMBER OF TRADE LINES:	7-10	=	3	
LAST QTR PI VS LAST YEAR:	11-20	=	6	
NUM OF NEGATIVE OCCURRENCES:	2-4	=	3	
LAST NEG OCCURRENCE (MONTHS):	3-4	=	7	
AMT NEG OCC AS % OF CUR OWNED:	11-50	=	5	
<b>12</b> COMPOSITE INDEX:			24	
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