

Business Profile

Business reporting: objective, credible and reliable

Your job is deciding who to grant credit to and how much credit to grant. This doesn't have to be a time consuming task, where you might not find the information you need to make an informed decision. Business Profile from Experian can help you make informed decisions quickly and easily.

How we are different

Business Profile is different from other credit reports in that our information is based on objective third parties reporting actual payment history. Our trade data is collected from credit grantors like you to ensure quality and consistency. One of our most popular reports, Business Profile gives you detailed information drawn from a variety of sources.

90% of companies are classified as small business enterprises in the United States today. As you know, finding information on small businesses is often difficult. Experian is the recognized leader in capturing data on small businesses. If you need information on larger, publicly held corporations—we have that information too. Just look in the Standard and Poor's section on page 12 of this booklet, and you will find key financial information such as operating statements and balance sheets.

Know the day-to-day risk potential

With Business Profile a business' risk potential is expressed using Days Beyond Terms (DBT). The DBT provides a single value for determining payment status, expressed as the average number of days past the "invoice due" date. This information is then augmented with other information to give you a detailed understanding of a firm's creditworthiness.

In addition to trade payment trends, Business Profile contains public record information including bankruptcies, tax liens and Uniform Commercial Code filings. Business Profile also provides company background information to help identify potential fraud by validating a company's identity. There is a wealth of information provided in this report.





All you need to know

On the following pages a sample Business Profile report 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 booklet. 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.

The executive summary

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 DBT and predicted DBT express Experian's estimation of a company's potential risk in a single number.

Business Profile



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SAM PLE COM PUTER CO. EXPERIAN FILE NO. A99999999 123 M AIN ST.

ANYTOWN, CA 90802 PHONE: 310-555-1212

EXECUTIVE SUMMARY

- SAM PLE COM PUTER CO. IS IN THE COM PUTERS BUSINESS (SIC 3671). SAM PLE COM PUTER CO. HAS 5 BUSINESS SUBSIDIARIES AND 100 BRANCHES LOCATED THROUGHOUT THE UNITED STATES. THE BUSINESS WAS INCORPORATED ON JANUARY 2, 1962.
- DAYS BEYOND TERMS (DBT) FOR SAMPLE COMPUTER CO.

AS OF 08-12-00 51 ** THIS BUSINESS IS PAYING, ON AVERAGE,
PREDICTION FOR 10-11-00 50 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, OFFIC EQUIP INDUSTRY ARE:

NET 30, NET 15 AND CONTRACT

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.

(1) HISTORICAL PAYMENT GUIDE:

6 MONTH ACCOUNT BALANCE RANGE: HIGHEST CREDIT AMOUNT EXTENDED: \$51200-\$116800 (CURRENT TOTAL: \$67300)

\$183800 (M EDIAN: \$52000)

INDUSTRY PAYMENT COMPARISON: HAS PAID SLOWER THAN 70% OF RELATED FIRMS PAYMENT TREND INDICATION: PAYMENTS ARE INCREASINGLY LATE

SIGNIFICANT DEROGATORY DATA:

 FED TAX LIEN
 03-16-99
 \$10,500

 JUDGEMENT SATISFIED
 03-27-97
 \$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.

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- 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
- Predicted DBT
 A forecast of the expected
 days beyond terms for 60 days
 into the future, based on
 historical credit trends
- OBT 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 business 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 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
- Significant derogatory data
 Summarizes collected public
 record data and other
 derogatory information;
 includes bankruptcies within
 the past nine years, open tax
 liens and judgements 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

Trade payment information

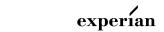
An objective view of credit performance

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.

Experian ensures the accuracy and integrity of data by:

- Collecting objective payment information from thousands of credit grantors who contribute their accounts receivable files to Experian every month
- Gathering all data in a consistent format
- Updating information continuously and identifying newly reported tradelines, so you make decisions only from current information

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



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123 M AIN ST.								
ANYTOWN,	NYTOWN, CA 90802				PHONE: 310-555-1212			

TRADE PAYMENT INFORMATION

TRADE PAYMENT EXPERIENCES (TRADELINS WITH AN (*) AFTER DATE REPORTED ARE NEWLY REPORTED)

				RECENTACCOUNT STATUS							
				HIGH -DAYS			S PAST DUE-				
BUSINESS	DATE	LAST	PAYM ENT	CREDIT	BALANC	E	1-	31-	61-		
CATEGORY	REP'D	SALE	TERMS	\$	\$	CUR	30	60	90	91+	COMMENTS
- ADVERTISING	06-00	06-00	NET	2900	2900	29%	24%	47%			
+ AIRTRANS	06-00	06-00	NET 15	2800	2500	100%					
+ AIRTRANS	08-00		NET 30	11100	3900	77%	10%		11%	2%	CUST 12 YR
+ BUS SERVCS	05-00		NET 30	200	200	100%					
= CELLUL/PAG	07-00		NET 30	100	100	53%	47%				CUST 2 YR
CHEMICALS	08-00		VARIED		0						
+ COMMUNICTN	07-00	06-00	NET 30	1900	300	28%	72%				
+ COMMUNEQP	07-00	06-00	NET 30	700	300	100%					CUST 7 YR
COMPUTERS	06-00	06-00	VARIED	8500	0						
- COMPUTERS	06-00	06-00		13000	13000	5%	17%	78%			
CONSTRUCTN	05-00	03-00		700	0						CUST 5 YR
DP EQUIP	06-00		NET 30		0						
DP EQUIP	08-00		NET 30	18900	0						
- DP EQUIP	08-00*	02-00	VARIED	6800	6800					100%	
ELEC EQUIP	06-00*	06-00	CIA		0						
ELECMFG	07-00	04-00			0						CUST 1 YR
ELEC SUPPLR	06-00	06-00	NET 30		0						
ELECTRONIC	08-00*	02-00	NET 30		0						
FACTOR	05-00				0						
FREIGHT	05-00	02-00	NET 15	100	0						
GENERAL	08-00*	03-00	NET 30	6300	0						
- GENERAL	06-00*	05-00		4400	4400			100%			
- GENERAL	06-00	06-00	2/15N30	68500	23100		4%	1%	33%	62%	
- MACHINERY	06-00	02-00		6100	0						CUST 2 YR
- MED EQUIP	07-00	04-00	NET 30	200	200			100%			
MOTRTRANS	08-00	09-99		300	0						
OFFC SUPPL	08-00*				0						

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TRADE PAYMENT INFORMATION

TRADE PAYMENT EXPERIENCES (CONTINUED)

	RECENTACCOUNT STATUS HIGH -DAYS PAST DUE-										
BUSINESS	DATE	LAST	PAYM ENT	HIGH	DALANC		1-	31-	61-		
CATEGORY	REP'D		TERMS	-	\$	CUR	30	60	90	01.	COMMENTS
CAILGON	ПСРО	SALE	IENVIS	\$	_ 	<u> </u>			90	91+	WINIEN13
OFFCSUPPL	06-00		NET 30		0						
OILREFING	06-00		INEI 30		0						
+ PAPER DIST	05-00		VARIED	37000	5700	82%	9%			9%	
PRNTG&PUBL			NET 30	0.000	0	02 /0	• 70			• 70	
RETLTRADE	08-00	01-00	NET 30	16700	0						
+ RETLTRADE	06-00*	06-00	NET 30	1300	1300						
SERVICES	06-00			400	0	100%					
+ TEM PHELP	06-00	06-00	NET 30	6000	2600	85%	15%				CUST 1 YR
PAYM ENT TOTALS											
CONTINUOUSLY	REPORT	ED (28)	:	196100	54800	26%	10%	22%	15%	27%	DBT: 51
NEWLY REPORTE	3 D (7):		_	18800	12500	11%		35%		54%	DBT: 72
TRADELINETOT	ALS (35)	:		214900	67300	24%	8%	24%	12%	32%	DBT: 55
				DAVAA	ENT TOTAL						
				PATIVII	ENI IOIA	L					
COMPUTERS	08-99	05-99	NET 30		0						CUST 2 YR
+ CRED CARD	07-99	07-99	ROI	1400	200	79%			21%		30 DYS SLO
ELECTISTR	11-99		NET 30	8600	0						CUST 1 YR
- ELECMFG	03-99		NET 30	183800	161500	1%	3%	21%	75%		
FACTOR	02-00		VARIED	6400	0						
FINCLSVCE	12-99	07-99	NET 30	500	0						
FLOORCOVR	02-99	12-95	REGULAR		0						CUST 2 YR

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Comprehensive payment information allows easy analysis of whether a business' ongoing payment behavior is steady, improving or declining.

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 tradeline data that has not been updated within three months.

Payment trends

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 judgements. Experian currently maintains national public record coverage.



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PHONE: 310-555-1212

PAYMENT TRENDS (BASED ON CONTINUOUSLY REPORTED TRADELINES)

COMPUTER, OFFIC EQUIP INDUSTRY: SIC NO. 357

							-DAYS PAST DUE-					
		INDUS	STRY	BUSINESS	BALANCE		1-	31-	61-			
		CUR	DBT	DBT	\$	CUR	30	60	90	91+		
ASOF:	08-12-00	N/A	N/A	51	54800	26%	10%	22%	15%	27%		
	08-01-00	55%	18	46	63600	27%	17%	19%	13%	24%		
	07-01-00	59%	13	28	51200	53%	13%	13%	5%	16%		
	06-01-00	61%	13	29	54500	52%	10%	19%	4%	15%		
	05-01-00	58%	18	27	61000	60%	3%	19%	4%	14%		
	04-01-00	61%	18	8	107300	84%	3%	10%	2%	1%		
	03-01-00	59%	19	6	116800	81%	8%	10%	1%			

PAYMENT HISTORY - QUARTERLY AVERAGES

	-DAYS PAST DUE-						
BALANCE			1-	31-	61-		
DBT	\$	30	60	90	91+		
21	74300	65%	5%	16%	4%	10%	
19	92500	62%	22%	9%	3%	2%	
8	49933	69%	23%	6%	1%	1%	
9	91900	43%	56%	1%			
14	29900	63%	21%	7%	7%	2%	
	21 19 8 9	DBT \$ 21 74300 19 92500 8 49933 9 91900	DBT \$ CUR 21 74300 65% 19 92500 62% 8 49933 69% 9 91900 43%	DBT BALANCE 1- \$ CUR 30 21 74300 65% 5% 19 92500 62% 22% 8 49933 69% 23% 9 91900 43% 56%	DBT BALANCE 1- 31- \$ CUR 30 60 21 74300 65% 5% 16% 19 92500 62% 22% 9% 8 49933 69% 23% 6% 9 91900 43% 56% 1%	DBT \$ CUR 30 60 90 21 74300 65% 5% 16% 4% 19 92500 62% 22% 9% 3% 8 49933 69% 23% 6% 1% 9 91900 43% 56% 1%	

PUBLIC RECORD INFORMATION

PUBLIC RECORD PROFILE

FED-TX-LN 03-16-99, \$10,500, 890111111, SEC STATE CT

JDG-SAT 03-27-97, \$500, 8811048, BALTIM ORE DC

PLAINTIFF: CANANN BAPTIST CHURCH INC.

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Uniform Commercial Code profile

experian

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ANYTOWN, CA 90802

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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 SYSTEM)

DATE RANGE	CAUTIONARY UCCS*	TOTAL FILED	RELEASED/ TERM'D	CONT	AM ENDED/ ASSIGNED
JULY TO PRESENT	0	0	0	0	0
JAN TO JUNE 2000	1	2	0	0	0
JULY TO DEC 1999	3	6	0	0	0
JAN TO JUN 1999	4	14	0	0	1
JULY TO DEC 1996	7	23	0	0	8
PRIOR TO JULY 1996	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.

 ${\tt UCC\text{-}FLED\ 02\text{-}25\text{-}00} \qquad {\tt 036961,\,SEC\,STATE\,NY}$

SECURED PTY: NAT'L CREDIT CORP. PARSIPPANY, NJ07054

COLLATERAL: LEASES

 $\begin{array}{ccc} \textbf{UCC-FILED 01-07-00} & & 951360, \textbf{SEC STATE CT} \end{array}$

SECURED PTY: AM ERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009

COLLATERAL: EQUIP

UCC-FILED 12-31-99 269323, SEC STATE NY

SECURED PTY: AM ERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009

COLLATERAL: EQUIP

UCC-FILED 12-23-99 949958, SEC STATE CT

SECURED PTY: UNITED BUSINESS EQUIP CO. MONTVALE, NJ07645
COLLATERAL: PRODUCTS, PROCEEDS, CONTRACT FIGHTS, ACCTS REC

A key indicator of financial instability

Knowing how much a business is leveraged and what kind of collateral is used in outstanding loans are important considerations when evaluating creditworthiness. The Business Profile notes the presence of any Uniform Commercial Code (UCC) filings.

UCC profile lists up to 10 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.

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UCC profile (continued)

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 special financing arrangements

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ANYTOWN, CA 90802 PHONE: 310-555-1212

UCC PROFILE (CONTINUED)

UCC-FILED 12-03-99 250130, SEC STATE, NY

SECURED PTY: MAJOR EQUIPMENT CORP, PITTSFORD, NY, 14534

COLLATERAL: CERT DESCR COMPUTER EQUIP, LEASES

UCC-FILED 11-20-99 248186, CALIFORNIA

SECURED PTY: ASSOCIATES INT 7175 W JEFFERSON AVE LAKEWOOD CO COLLATERAL: NATL BK OF CH 5250 N HARLEM AVE CHICAGO IL

UCC-FILED 08-08-99 169754, SEC STATE, NY

SECURED PTY: NATIONAL CREDIT CORP, PARSIPPANY, NJ07054

COLLATERAL: PRODUCTS, PROCEEDS

UCC-FILED 07-31-99 163384, SEC STATE, NY

SECURED PTY: MAJOR EQUIPMENT CORP, PITTSFORD, NY 14534

COLLATERAL: CERT DESCR COM PUTER EQUIP

UCC-FILED 06-21-99 1131751, SEC STATE, NY

SECURED PTY: ASSOCIATES INTERNATIONAL INC. LAKEWOOD, CO 80235
COLLATERAL: PRODUCTS, EQUIP, CERT DESCR COMPUTER EQUIP

UCC-FILED 06-18-99 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: (203) 555-1212

100 GANDY BLVD., STAM FORD CT 04903

ACCOUNT TYPE : BORROWER DATE OPENED: 10/01/73

ACCOUNT RATING: SATISFACTORY AS OF 07/05/00
ACCOUNT BALANCE: MODERATE SIX FIGURES

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Company background information



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SAMPLE COMPUTER CO. 123 MAIN ST.

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COMPANY BACKGROUND INFORMATION

THE FOLLOWING WAS PROVIDED BY THE STATE OF CONNECTICUT

HISTORY : BUSINESS INCORPORATED ON JANUARY 2, 1962 AS A FOR

PROFIT CORPORATION. CHARTER NUMBER IS 871248071.

CURRENT STATUS : ACTIVE BUSINESS IN GOOD STANDING WITH MOST RECENT

FILING ON APRIL 27, 1999. AGENT IS DONALD BARSKY.

LOCATED AT 1355 S. COLORADO BLVD #506, HARTFORD, CT

PRINCIPAL(S) : R. ALLECANTE, CHAIRM AN & CEO

B. SONTAS, VICE PRES, FINANCE N. FELZER, VICE PRES, SECY & TREAS

INQUIRIES

BUSINESS	2000 AUG	<u>JJL</u>	<u>JUN</u>	MAY	APR	MAR	<u>FBB</u>	JAN	1999 DEC
DP EQUIP GENERAL ELECTRONIC		1	1			1	1	_	
TOTALS		1	1			1	1		

Uncover potential fraud

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 principle officers
- Product and service lines
- Most recent filing date
- Name of agent or legal representative

Inquiries summarizes all inquiries made on the subject.

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Standard & Poor's information

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 and Poor's (S&P) information for gauging financial strength in relation to payment habits.

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



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STANDARD & POOR'S INFORMATION

BALANCE SHEET FOR FISCAL YEAR ENDING DEC 31 DATA CURRENT THROUGH 06-25-00 (\$THOUSANDS)

	1999	1998	1997
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
INVESTM ENTS	11,310,000	10,091,000	9,364,999
OTHERASSETS	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

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*** STANDARD & POOR'S INFORM ATION CONTINUED***

OPERATING STATEMENT FOR FISCAL YEAR ENDING DEC 31 (\$THOUSANDS)
DATA CURRENT THROUGH 06-25-00

	1999	1998	1997
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
AFTERTAXES	454,000	605,000	704,000
EXTRAORD INC & DISCNT'D OPS	0	-362,000	0
NET INCOM E	454,000	243,000	704,000

CRITICAL DATA AND RATIOS FOR FISCAL YEAR ENDING DEC 31 (\$THOUSANDS) DATA CURRENT THROUGH 06-25-00

	INDUSTRY			
	AVERAGES	1999	1998	1997
TANGIBLE NET WORTH		4,507,000	4,350,000	4,208,000
NET WORKING CAPITAL	SIC 3861	NA	NA	0
CURRENT RATIO (TIM ES)	3.1	NA	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 TANK 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: 98 DATA REFLECTS A RECLASSIFICATION OF CERTAIN ITEMS

FTNOTE: 97, 98, 99-UNCLASSIFIED BALANCE SHEET

INDUSTRY AVERAGES ARE BASED ON 29 COMPANIES

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Balance sheet is included 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.

A wide range of additional S&P information, not shown here, is included in the full Business Profile report.

Summary business background information gives the following information on both publicly and privately held firms:

- Description of products and services offered, including SIC Codes
- Approximate annual sales
- Years in business
- Name of company's accounting firm and primary bank
- Names and titles of key officers

Federal government information



experian

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SAMPLE COMPUTER CO. 123 MAIN ST.

Business Profile

ANYTOWN, CA 90802 PHONE: 310-555-1212

FEDERAL GOVERNM ENT INFORM ATION

GOVERNMENT FINANCIAL PROFILE

RECENT ACCOUNT STATUS
HIGH -DAYS PAST DUEBUSINESS DATE LAST PAYMENT CREDIT BALANCE 1- 31- 61-

CATEGORY REPD SALE TERMS \$ \$ CUR 30 60 90 91+ COMMENTS

GOVT/DOD 3-98 2-98 CONTRCT 100000 87500 100%

DEBARRED, SUSPENDED, OR INELIGIBLE CONTRACTORS

ACTION: DEBARRED - UNTIL 06-07-99 - ARM Y

CAUSE: A - VIOLATION OF LAW OR FAILURE TO PERFORM

AGENCY: ARM Y - DEPARTMENT OF THE ARM Y

NAME: SAMPLE COMPUTER COMPANY

ADDRESS: 312 MAIN ST CITY/ST: ANYTOWN CT

REPORTED: 03-01-95 CONTRACTOR ID #08-232-4423

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Another resource for financial evaluation

Federal government information reports selected financial and contact data reflecting the company's dealings with federal government agencies.

Account balance

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

Lets you see the amount of debt the company 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 company's credit activities by trade relationships.

Additional payment experiences

Consists of payment information on non-trade 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 the status of the debtor's bank accounts.

Bankruptcies

Legal processes by which the assets of the company are liquidated or by which they seek protection from creditors.

Makes you aware of financial distress.

Bulk transfers

Information on companies who sell from inventory and are required to notify creditors before transferring goods to a new location.

Makes you aware of activity with a company's material goods, which may indicate a change in its financial condition.

Business category

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

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

Comments

Additional explanations of account status.

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

Company background information

Information on the company's product/service line, SIC 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' background is used to further identify the company requesting credit.

Continuously reported

Those tradelines that have been in Experian's files for up to one year and have been updated within the last three months.

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

urrent

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

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

Days Beyond Terms (DBT)

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

DBT =
$$(\text{Tot } 1 \times 15) + (\text{Tot } 2 \times 45)$$

+ $(\text{Tot } 3 \times 75) + (\text{Tot } 4 \times 105)$
Total dollars outstanding

- Tot 1 = Total dollars in aged category 1 30 days
- Tot 2 = Total dollars in aged category 31 60 days
- Tot 3 = Total dollars in aged category 61 90 days
- Tot 4 = Total dollars in aged category 91+ days

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

Date of last sale/activity

Date the supplier last sold goods to the company.

Enables you to see how recently the company has made a purchase from a particular business category.

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 company is paying other suppliers.

Date reported

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

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

DBT norms

Lists the average number of days late the company's industry is paying all continuously reported tradelines and the average DBT for all industries. This section also lists the three most common payment terms used by the industry.

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

Experian's file number

A file number which Experian assigns to a particular company.

Gives you online access to reports and saves you the time of making additional inquiries.

Experian's quarterly averages

A five quarter summary of all the trade experiences reported to Experian.

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 company's dealings with federal government agencies.

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

Federal, state and county tax liens

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

Allows you to determine if the company 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 company.

Historical payment guide

A section of the executive summary that identifies the following:

- The total account balance range outstanding for the past six months
- The single highest credit amount extended, with the median amount to quickly determine how much credit would be a large or small account

- An industry payment comparison based on a 3-digit SIC code label (the same industry as in the DBT section)
- Payment trend indicators identifying how payment behavior has changed in the past six months.

Provides a quick summary of key credit decision elements describing historical payment behavior and how it may be changing overall.

Industry payment

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

Provides you with a point of reference for the company in question. You can compare the company's payment trend with that of the industry overall to determine the true context of its payment behavior.

Inquiry information

List the numbers of inquiries and types of companies making inquiries on the company within the past nine months. Helps you determine if the company is expanding—perhaps into a new business line—or if current suppliers are limiting their access, forcing the company to shop for new suppliers.

Judgements

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

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

Newly reported

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

Identifies the most current/
newest tradelines. Helps to
identify how new information
may effect conclusions about
past payment behavior.

Payment terms

Terms set by the suppliers.

Can be used to determine what credit terms to set.

Payment trend

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

Shows you if the company'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 company for more investigation or for collection purposes.

Public record information

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

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

Recent high credit

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

Shows you the amount of credit other suppliers have extended.

SIC code

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

Identifies the product/services of the inquired-upon business.

Standard & Poor's

Financial information provided from Standard & Poor's on publicly held U.S. companies. Also may include in-depth business background information on privately held firms.

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

Tradeline payment

For each tradeline with a balance, a +, -, or = sign provides a comparison of that tradeline's DBT to that of the business category as a whole.

Lets you quickly refer to the +, -, or = and determine if the company is paying other suppliers fast (+), average (=), or slow (-) compared to the industry average.

UCC filings and amendments

Uniform Commercial Code filings which are required whenever a company 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 non-capital assets).



To find out more about Business Profile, contact your Experian sales representative or call 800 333 4930.

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