

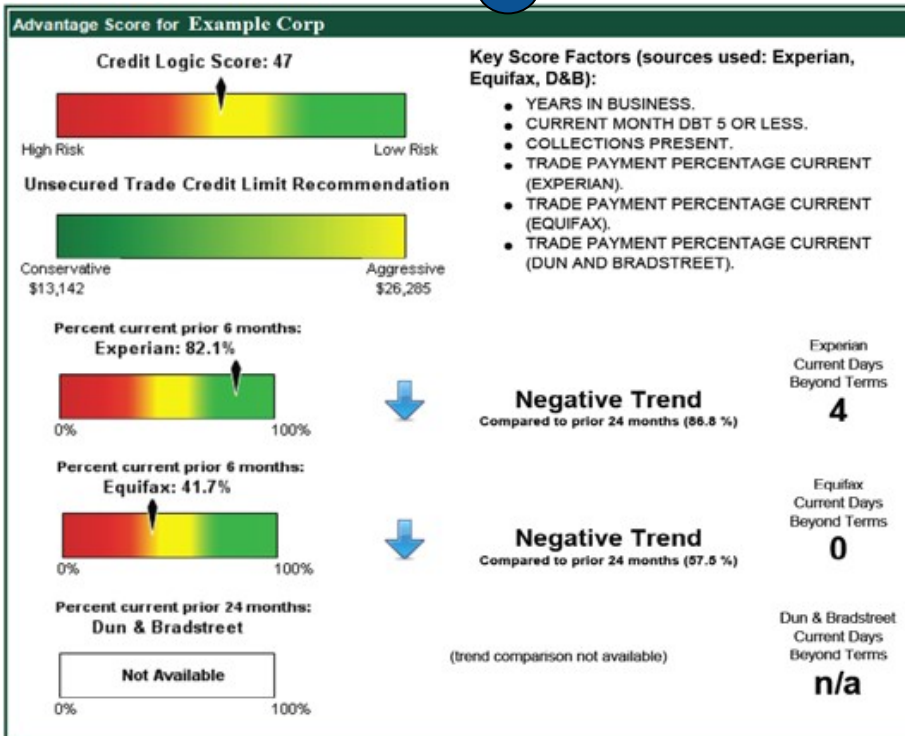
# Commercial Credit Report Plus Guide

## Reading the Commercial Credit Report Plus

This report contains Experian Trade Payment data, public record, collections and corporate linkage. It also includes Dun & Bradstreet's demographics data and Edgar financials.

## Scoring and Company Information

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## 1. The Credit Logic Score

The Credit Logic Score ranges from 0 (high risk) to 100 (low risk). The Unsecured Trade Credit Limit Recommendation is based on the company's credit history with options from conservative to aggressive. The next two smaller bars show you the percent of on-time payments the company has made in the last six months. To the right of each, an arrow indicates if the company is trending negatively, positively, or has minimal change compared to the prior 24 months.

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| Company Information (data source: Dun and Bradstreet <sup>4</sup> ) |  |
|---|--|
| <b>Example Corp.</b>  |  |
| Physical Address:   | D-U-N-S@: 17-661- 1284                 |
| 123 Somewhere St.   | Location type: Headquarters            |
| Troy, MI 48084-7121   | Phone: (248) 435- 5543                 |
| USA   |  |
| <b>Dun and Bradstreet Company Overview</b>                          |  |
| Year Started:   | 1997                                   |
| Annual Sales:   | \$250,000                              |
| Employee total:   | 20(includes executives)                |
| <b>Management</b>   |  |
| CEO:  | John Smith                             |
| Executive(s):   | John Smith<br>Jane Smith               |
| <b>Supplemental Data</b>  |  |
| Former D-U-N-S@ Number:   | 03-320- 6548                           |
| Line of business:   | Mtr Vhcle Prts,Accs                    |
| Legal Status:   | Partnership Of Unknown Type            |
| Subsidiary Status:  | Is a subsidiary                        |
| National/Tax Id:  | 47- 0845628                            |
| SIC:  | 3714 Motor vehicle parts & accessories |
| Import/Export status:   | Not available or none                  |

## 2. Company Information

D&B provides the most in-depth and up-to-date company demographics. We've included this section in your report to give you an overview of the business's annual sales, net worth, employee total, company management, type of industry, SIC, legal status and supplemental data, etc.

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## Corporate Linkage (data source: Experian<sup>1</sup>)

| Type of Location    | Business Name | Address                           | Experian BIN                                    |
|---------------------|---------------|-----------------------------------|---|
| ULTIMATE PARENT     | EXAMPLE CORP. | 123 SOMEWHERE ST<br>TROY MI       | 749954632                                       |
| PARENT/HEADQUARTERS | EXAMPLE CORP. | 123 SOMEWHERE ST<br>TROY MI       | 749954632<br>*Matches inquired upon<br>business |
| BRANCH              | EXAMPLE CORP. | 987 SOMEWHERE ELSE ST<br>TROY MI  | 749935456                                       |
| BRANCH              | EXAMPLE CORP. | 456 ANYWHERE DR<br>TROY MI        | 749985165                                       |
| BRANCH              | EXAMPLE CORP. | 321 RIGHT HERE AVE<br>NEW YORK NY | 945435628                                       |

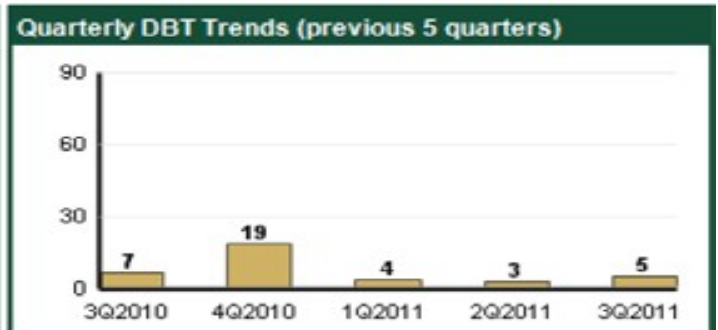
## 3. Corporate Linkage

The Corporate Linkage section includes the ultimate parent, headquarters, and branches of the company.

## 4. Trends

The 6-Month and Quarterly DBT (Days Beyond Terms) allow you to identify any changes in payment habits over the last six months or last 5 quarters and compare the company's payment history with the industry average. This will allow you to identify any seasonal trends in a company's ability to meet its payment obligations in addition to identifying improving or deteriorating payment trends.

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## Monthly Payment Trends (data source: Experian<sup>1</sup>)

| Date Reported | Industry |     | Business |          | Account Status    |       |       |     |
|---------------|----------|-----|----------|----------|-------------------|-------|-------|-----|
|               | Cur      | DBT | Balance  | Cur      | Days Beyond Terms |       |       |     |
|               |          |     |          |          | 1-30              | 31-60 | 61-90 | 91+ |
| CURRENT       | 85%      | 6   | 4        | \$32,000 | 81%               | 17%   |       | 2%  |
| 08/1/2011     | 85%      | 6   | 2        | \$61,400 | 90%               | 9%    | 1%    |     |
| 07/1/2011     | 85%      | 6   | 4        | \$82,100 | 83%               | 11%   | 6%    |     |
| 06/1/2011     | 85%      | 6   | 3        | \$69,000 | 82%               | 18%   |       |     |
| 05/1/2011     | 86%      | 6   | 3        | \$67,200 | 82%               | 18%   |       |     |
| 04/1/2011     | 85%      | 6   | 4        | \$67,600 | 79%               | 18%   | 3%    |     |

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

## Quarterly Payment Trends (data source: Experian<sup>1</sup>)

| Quarter   | Months  | DBT | Balance  | Cur | Account Status    |       |       |     |
|-----------|---------|-----|----------|-----|-------------------|-------|-------|-----|
|           |         |     |          |     | Days Beyond Terms |       |       |     |
|           |         |     |          |     | 1-30              | 31-60 | 61-90 | 91+ |
| Q3 - 2011 | JUL-SEP | 5   | \$40,300 | 81% | 16%               | 1%    | 1%    | 1%  |
| Q2 - 2011 | APR-JUN | 3   | \$66,500 | 81% | 17%               | 2%    |       |     |
| Q1 - 2011 | JAN-MAR | 4   | \$42,200 | 84% | 12%               | 4%    |       |     |
| Q4 - 2010 | OCT-DEC | 19  | \$18,100 | 56% | 2%                | 42%   |       |     |
| Q3 - 2010 | JUL-SEP | 7   | \$17,100 | 59% | 39%               |       | 2%    |     |

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

## Legal Filings

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### Legal Filings and Collections (data source: Experian<sup>1</sup>)

| Filing Type: | Total Filed | Total Balance | Total Collections | Original Balance | Amount Paid | Balance Remaining |
|--------------|-------------|---------------|-------------------|------------------|-------------|-------------------|
| Tax Liens    | 0           | \$0           | 1                 | \$2,379          | \$1,850     | \$529             |
| Judgments    | 0           | \$0           |                   |                  |             |                   |

## 5. Legal Filings

The Legal Filings box will give you a snap shot of the filings (tax liens, judgments, bankruptcies) that will be shown in detail later in the report.





