



EXAMPLE FILE: Experian US – Company Reports

**This file includes examples of three reports from the Experian US – Company Reports database:**

1. Example file of a Premier Profile report
2. Example file of a Business Profile report
3. Example file of an Intelliscore Plus report

***Please note that the scope of the content included in Experian US- Company Reports database will vary; typically, publicly-traded companies will tend to have more comprehensive details (such as financial details).***

<b>Business Name</b> <b>CROCKER INDUSTRIES, INC</b>		<b>Business Identification Number</b> <b>555123456</b>	
<b>Doing Business As:</b> CROCKER MERCANTILE		<b>Website:</b> www.crockerindustries.com	
<b>Primary Address:</b> 100 MAIN ST PHOENIX, AZ 85012		<b>Phone:</b> (602)520-1221	
		<b>Tax ID:</b> XX-XXX1985	
<a href="#">View Map</a>		 This business is the ultimate parent. <a href="#">See the corporate hierarchy by clicking here</a>	

Risk Dashboard				
Risk Scores and Credit Limit Recommendation		Days Beyond Terms	Derogatory Legal	Fraud Alerts
Intelliscore Plus	Financial Stability Risk	Company DBT	Original Filings	High Risk Alerts
 <b>79</b> LOW RISK	 <b>32</b> LOW-MEDIUM RISK	 <b>6</b>	 <b>5</b>	 <b>0</b>
Score range: 1 - 100 percentile		Industry DBT: 20		
Credit Limit Recommendation: <b>\$212,800</b>				

Business Facts	
<p>Founded in 1911 and headquartered in Phoenix, AZ, Crocker Industries Incorporated (NASD: CII), is a food service company. The company operates in three segments: Restaurant Services, Convenience Store Services and Cafeteria Services. Its services include supplying fresh and frozen foods along with food related supplies.</p>	
<b>Years on File:</b> 35+ (FILE ESTABLISHED PRIOR TO 01/1977)	<b>SIC Code:</b> GROCERIES & RELATED PRODUCTS - 5149
<b>State of Incorporation:</b> AZ	BUSINESS SERVICES, NEC - 7389
<b>Date of Incorporation:</b> 4/20/1911	MEAT & FISH MARKETS - 5421
<b>Business Type:</b> Institutions Profit	<b>NAICS Code:</b> Other Grocery Related Products Wholesaler - 424410
<b>Contacts:</b> JOHN Q CONSUMER - CEO	General Line Grocery Wholesale - 424410
MARY JONES - PRESIDENT	Meat and Meat Product Merchant Wholesalers - 424470
JAMES SANCHEZ - CONTROLLER	<b>Number of Employees:</b> 14,816
	<b>Sales:</b> \$1,676,906,000
	<b>Public Company:</b> Yes
	<b>Stock Exchange &amp; Symbol:</b> National Association of Securities Dealers Inc., CII
	<b>Fortune 1000 Ranking</b>
	2010 942
	2009 967
	2008 968

Commercial Fraud Shield	
Evaluation for: CROCKER INDUSTRIES, INC, 100 MAIN ST. PHOENIX, AZ 85012	
Business Alerts	Verification Triggers
<b>Active Business Indicator:</b>  Experian shows this business as active	The primary Business Name, Address, and Phone Number on

Possible OFAC Match:



No OFAC match found

Experian File were reviewed for High Risk indicators, no High Risk indicators were found.

Business Victim Statement:



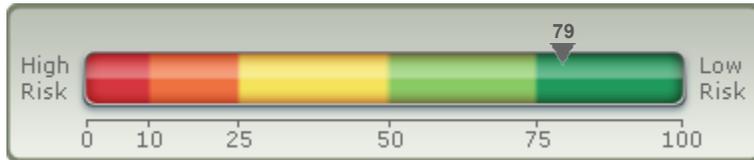
No Victim statements on file

### Credit Risk Score and Credit Limit Recommendation

#### Credit Risk Score: Intelliscore Plus

This score predicts the likelihood of serious credit delinquencies within the next 12 months. The score uses tradeline and collections information, public filings as well as other variables to predict future risk. Higher scores indicate lower risk.

Current Score: 79



#### Intelliscore Plus Risk Assessment

Action or risk threshold, based on your company's thresholds:



#### Intelliscore Plus Industry Risk Comparison

78% of businesses indicate a higher likelihood of severe delinquency.

#### Factors lowering the score

- › BALANCE OF RECENTLY DELINQUENT COMMERCIAL ACCOUNTS
- › BALANCE OF COMMERCIAL ACCOUNTS AT WORST DELINQUENCY
- › COMMERCIAL ACCOUNT DELINQUENCY IN LAST 6 MONTHS

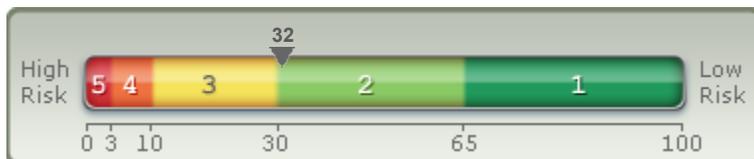
#### Quarterly Score Trends



The Quarterly Score Trends provide a view of the likelihood of delinquency over the past 12 months for this business. The trends will indicate if the score improved, remained stable, fluctuated or declined over the last 12 months.

#### Credit Risk Score: Financial Stability Risk

Financial Stability Risk Score: 32



#### Risk Class: 2



The risk class groups scores by risk into ranges of similar performance. Range 5 is the highest risk, range 1 is the lowest risk.

#### Industry Risk Comparison

31% of businesses indicate a higher likelihood of financial stability risk.

This score predicts the likelihood of financial stability risk within the next 12 months. The score uses tradeline and collections information, public filings as well as other variables to predict future risk. Higher scores indicate lower risk.

Please note, this business is publicly traded. Publicly traded companies are required to publish financial details including balance sheet, income statement and cash flow information that should be considered in conjunction with this score when assessing financial stability risk.

#### Factors lowering the score

- › NUMBER OF COMMERCIAL COLLECTION ACCOUNTS
- › NUMBER OF COMMERCIAL DEROGATORY PUBLIC RECORDS
- › RISK ASSOCIATED WITH THE COMPANY'S INDUSTRY SECTOR
- › PAST COMMERCIAL DEROGATORY BALANCE

### Credit Limit Recommendation

<b>Credit Limit Recommendation</b>	This recommendation compares this business against similar businesses in the Experian business credit database. It is based on trade information, industry, age of business and the Intelliscore Plus. The recommendation is a guide. The final decision must be made based on your company's business policies.
\$212,800	

### Payment and Legal Filings Summary

Payment Performance	Trade and Collection Balance	Legal Filings
<b>Current DBT:</b> 6	<b>Total trade and collection (87):</b> \$391,173	<b>Bankruptcy:</b> No
<b>Predicted DBT as 09/12/2012 :</b> 6	<b>All trades (86):</b> \$391,000	<b>Tax Lien filings:</b> 4
<b>Monthly Average DBT:</b> 4	<b>All collections (1):</b> \$294	<b>Judgment filings:</b> 1
<b>Highest DBT Previous 6 Months:</b> 8	<b>Continuous trade (37):</b> \$361,500	<b>Sum of legal filings:</b> \$124,937
<b>Highest DBT Previous 5 Quarters:</b> 8	<b>6 month average:</b> \$371,300 - \$572,500	<b>UCC filings:</b> 25
<b>Payment Trend Indication:</b> Payments are stable	<b>Highest credit amount extended:</b> \$379,300	<b>Cautionary UCC filings:</b> Yes
	<b>Most frequent industry purchasing terms:</b> NET 30,CREDIT,REVOLVE	

### Industry Comparison

**Industry DBT Range Comparison**  
The current DBT of this business is 6. 11% of businesses have a DBT range of 6-15.

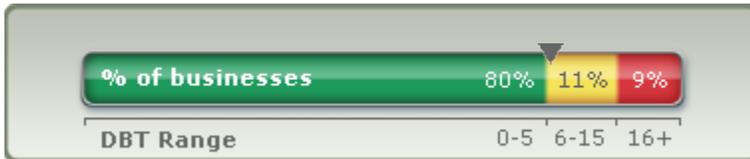
#### DBT Norms

All industry: 10  
Same industry: 20

#### Industry Payment Comparison

Has paid sooner than 50% of similar businesses

#### DBT for this business: 6



### Payment Trending

#### DBT Trends



#### Monthly Payment Trends

Payment Trends Analysis  
GROCERIES & RELATED PRODUCTS – 5149

Account Status  
Days Beyond Terms

Date Reported	Industry Cur DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
CURRENT	74% 20	6	\$361,500	80%	14%	1%	5%	
JUN12	74% 20	4	\$430,000	85%	10%	4%	1%	
MAY12	74% 20	3	\$444,900	87%	11%	1%	1%	
APR12	74% 20	4	\$572,500	84%	12%	2%	2%	
MAR12	74% 20	4	\$504,400	83%	13%	2%	2%	
FEB12	74% 20	5	\$509,700	76%	22%		2%	
JAN12	74% 19	8	\$495,700	76%	15%	3%	5%	1%

#### Quarterly Payment Trends

Payment History - Quarterly Averages					Account Status Days Beyond Terms			
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q2 - 12	APR - JUN	3	+\$404,100	86%	11%	2%	1%	
Q1 - 12	JAN - MAR	5	+\$449,900	82%	13%	2%	3%	
Q4 - 11	OCT - DEC	8	+\$465,500	78%	13%	4%	5%	
Q3 - 11	JUL - SEP	6	+\$803,000	76%	18%	4%	2%	
Q2 - 11	APR - JUN	2	+\$692,500	88%	11%	1%		

#### Collection Experiences

Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
02/2011	Uncollected	\$173	\$294	07/2011	RECEIVABLE MANAGEMENT SERVICES	(484)242-4000

#### Trade Payment Summary

Trade Line Type	Lines Reported	DBT	Recent High Credit	Balance	Current	01-30	31-60	61-90	91+
Continuous	37	6	+\$1,417,900	+\$361,500	80%	14%	1%	5%	
New	4		\$14,100	\$9,800	100%				
<b>Combined Trade</b>	<b>41</b>	<b>6</b>	<b>+\$1,432,000</b>	<b>+\$371,300</b>	<b>81%</b>	<b>14%</b>	<b>1%</b>	<b>4%</b>	
Additional	45		\$165,200	\$19,700	83%	1%		5%	11%
<b>Total Trade</b>	<b>86</b>		<b>\$1,597,200</b>	<b>\$391,000</b>	<b>83%</b>	<b>13%</b>		<b>4%</b>	

#### Trade Payment - New and Continuously Reported Trade Details

Payment Experiences (Trade Lines with an (*) after the 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	06/2012		VARIED	\$174,600	\$0						
BLDG MATRL	07/2012	05/2012	CREDIT	\$1,100	\$300	100%					
CHEMICALS	04/2012	03/2010	NET 30	\$2,300	\$2,300	100%					
COMMUNICTN	04/2012		VARIED	\$58,900	\$58,900	75%	24%	1%			ACCTCLOSED
ELEC MFG	06/2012	06/2012	VARIED	\$5,000	\$0						SATSFTRY
FACTOR	05/2012*		VARIED		\$0						
FARM SUPPL	07/2012	01/2009	CREDIT		\$0						
FINCL SVCS	07/2012	03/2004	NET 30	\$500	\$0						
FINCL SVCS	07/2012	10/2011	REVOLVE	\$284,100	\$0						
FINCL SVCS	07/2012	06/2012	VARIED	\$9,600	\$1,100	100%					ACCTCLOSED
FOOD	04/2012		VARIOUS	\$29,400	\$7,600	100%					



CRED CARD	03/2012		CONTRCT		\$0			
CRED CARD	06/2012	03/2012	NET 30	\$5,200	\$0			ACCTCLOSED
CRED CARD	06/2012	06/2009	NET 30	\$13,700	\$0			ACCTCLOSED
ELEC SUPLR	01/2012		NET 30	\$200	\$200	100%		
FAB METALS	04/2011		NET 30		\$0			
FACTOR	09/2011		VARIOUS		\$0			
FACTOR	01/2010		NET 30		\$0			CUST 10 YR
FINCL SVCS	02/2011		NET PRX	\$7,000	\$800	100%		
FOOD	07/2010	06/2010	VARIED	\$500	\$500	100%		
FOOD DISTR	02/2011	02/2011	NET 7	\$400	\$200		100%	
FOOD EQUIP	09/2009	03/2001			\$0			
GENERAL	09/2009	08/2008	VARIED		\$0			
GENERAL	09/2010		CONTRCT	\$300	\$0			
GLASS	08/2011	06/2011	NET 30	\$300	\$0			
INDUS SUPL	01/2010	01/2002	NET 30	\$100	\$0			CUST 10 YR
INDUS SUPL	02/2011	09/2010	NET 30	\$600	\$0			CUST 28 YR
INDUS SUPL	02/2011	11/2010	NET 30	\$3,300	\$200	100%		CUST 12 YR
LEASING	07/2012		NET 10	\$3,300	\$2,400		6%	94%
MACH DISTR	04/2011	09/2010	1/10N30	\$1,600	\$0			CUST 32 YR
MANUFCTRNG	09/2011	08/2011	NET 30	\$7,600	\$200	100%		
MANUFCTRNG	07/2011	06/2011	NET 30	\$400	\$200	100%		
MISC MANUF	03/2011	03/2011	NET 30	\$3,400	\$300	100%		
OFFC SUPPL	10/2009	06/2000	CREDIT		\$0			ACCTCLOSED
PACKAGING	02/2012		NET 30	\$1,000	\$0			
PAPER DIST	05/2010	07/2005	NET 30		\$0			CUST 9 YR
PAPER DIST	05/2010	05/2010	NET 10	\$12,700	\$9,400	100%		CUST 25 YR
PLUMBING	12/2010	07/2002	NET30		\$0			
PRNTG&PUBL	05/2011		VARIED		\$0			
RETL TRADE	06/2010		VARIED		\$0			
TRANSPORTN	08/2011	04/2011	NET 15	\$53,200	\$0			
TRNS EQUIP	10/2010		NET 15		\$0			

## Legal Filings

### Tax Liens

File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
09/19/2011	Federal Tax Lien	Released	\$63,600	FTL11223445	MARICOPA COUNTY SUP CT
	<b>Filed by:</b> INTERNAL REVENUE SERVICE				
06/21/2010	Federal Tax Lien	Filed	\$63,600	FTL11223445	MARICOPA COUNTY SUP CT
	<b>Filed by:</b> INTERNAL REVENUE SERVICE				
08/04/2008	State Tax Lien	Released	\$35	20085099232	MARICOPA COUNTY RECORDER
	<b>Filed by:</b> STATE OF ARIZONA				
05/01/2008	State Tax Lien	Filed	\$35	200885092141	MARICOPA COUNTY RECORDER
	<b>Filed by:</b> STATE OF ARIZONA				
04/04/2008	State Tax Lien	Filed	\$45,076	08JG013382	CLARK COUNTY RECORDER OF DEEDS
	<b>Filed by:</b> STATE OF NEVADA				
02/14/2007	State Tax Lien	Filed	\$13,226	2007148924	MARICOPA COUNTY RECORDER
	<b>Filed by:</b> STATE OF ARIZONA				

Judgments					
File Date	Plaintiff	Status	Amount	Filing Number	Jurisdiction
04/13/2006	MAVALINA PRODUCE	Filed	\$3,000	20060000003	PHOENIX JUST COURT

## Uniform Commercial Code (UCC) Filings

### UCC Filing Summary

Date Range	Year	Cautionary UCCs**	Total Filed	Released / Termination	Continuous	Amended / Assigned
JUL - PRESENT	2012					
JAN - JUN	2012	1	6			
JUL - DEC	2011		5	3		
JAN - JUN	2011	1	4	1		
JUL - DEC	2010		1			
PRIOR TO JUL	2010	3	9		1	
<b>Total</b>		<b>5</b>	<b>25</b>	<b>4</b>	<b>1</b>	<b>0</b>

\*\* Cautionary UCC Filings include one or more of the following collateral:  
Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

### UCC Details

**UCC FILED Date:** 06/29/2012  
**Filing Number:** 201100000123  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** STAGE COACH DIST INC AZ  
PHOENIX 85012 118 NW 232ND STREET

**UCC FILED Date:** 05/16/2012  
**Filing Number:** 201206543914  
**Jurisdiction:** SEC OF STATE AZ  
**Secured Party:** COYOTE GREETINGS INC AZ  
SCOTTSDATE 85255 12074 RIVERVIEW TER

**UCC FILED Date:** 05/09/2012  
**Filing Number:** 201100000311  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** STAGE COACH DIST INC AZ  
PHOENIX 85012 118 NW 232ND STREET

**UCC FILED Date:** 04/27/2012  
**Filing Number:** 201248128539  
**Jurisdiction:** SEC OF STATE AZ  
**Secured Party:** MONSOON STATE BANK AZ  
MESA 85202 483 COLLEGE PARK DR

**UCC TERMINATED Date:** 02/13/2012  
**Filing Number:** 201014561234  
**Original Filing Date:** 11/22/2011  
**Original Filing Number:** 200914751261  
**Original Filing State:** AZ  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** FOREMOST SPIRITS CORP AZ  
SEDONA 86339 5983 MESA VIEW CIR

**UCC FILED Date:** 01/30/2012  
**Filing Number:** 201231754131  
**Jurisdiction:** SEC OF STATE AZ  
**Secured Party:** MONSOON STATE BANK AZ  
MESA 85202 483 COLLEGE PARK DR

**UCC FILED Date:** 01/03/2012  
**Filing Number:** 2012 1144303  
**Jurisdiction:** SEC OF STATE DELAWAR  
**Secured Party:** BMS CREDIT LLC NEW YORK 10030  
1 NORTH GATTLE DRIVE  
**Collateral:** EQUIP, AFTER ACQUIRED PROP, UNDEFINED

**UCC FILED Date:** 12/14/2011  
**Filing Number:** 201154918532  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** IWIN FOODS, LLC ID  
IDAHO FALLS 83401 125 CANYON FORT DR

**UCC FILED Date:** 11/22/2011  
**Filing Number:** 201140005983  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** FOREMOST SPIRITS CORP AZ  
SEDONA 86339 5983 MESA VIEW CIR

**UCC FILED Date:** 11/14/2011  
**Filing Number:** 201151904321  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** IWIN FOODS, LLC ID  
IDAHO FALLS 83401 125 CANYON FORT DR

[+ View Additional UCC Details](#)

## Commercial Finance Relationships

### Banking Relationships

**Financial Institution:** DESERT NATIONAL BANK  
**Address:** 45 S SONORA BREEZE PHOENIX AZ 85012  
**Phone:** (602) 520-1100  
**Account Type:** UNDISCLOSED  
**Date Opened:** 12/20/2011  
**Account Rating:** NO COMMENT AS OF 06/16/2012

## Additional Business Facts

### Corporate Registration

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA.

**State of Origin:** AZ  
**Date of Incorporation:** 04/20/2011  
**Current Status:** Active  
**Business Type:** Institutions - Unknown  
**Charter Number:** 665433

### Competitors

OMNI FOODS, INC

## Corporate Linkage

Business Name	Location	BIN
<b>The inquired upon business, CROCKER INDUSTRIES, INC, is the Ultimate Parent</b>		
CROCKER INDUSTRIES, INC	100 MAIN ST - PHOENIX AZ	312845017
<b>Subsidiaries of the inquired upon business:</b>		
<u>ABC COMPANY INC</u>	478 ANTON BLVD - COSTA MESA, CA	862731479
<u>FOOD, INC</u>	26843 LONE STAR WY - MCKINNEY, TX	394021789
<b>Branches of the inquired upon business:*</b>		
CROCKER INDUSTRIES, INC	101 1ST AVENUE - MCKINNEY, TX	378655532

## Inquiries

### Summary of Inquiries

Business Category	JUL12	JUN12	MAY12	APR12	MAR12	FEB12	JAN12	DEC11	NOV11
ADV TV				1					
BUREAU				1					
CREDITUNION								1	
FACTOR				1					
HOUSEWARES						1			
TELECOM					1				
TRANSPORTN	1						1		
UTILITY					1				
<b>Totals</b>	<b>1</b>			<b>3</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	

## Corporate Financial Information

### Balance sheet for fiscal year ending: DEC 31 Data current through: 12/31/2011 (\$ Thousands)

	2011	2010	2009
Cash and equivalent	57,730	17,803	13,606
Receivables - net	26,043	19,857	23,045
Inventory	23,526	25,920	31,087
Other current assets	12,306	13,344	12,522
<b>Total current assets</b>	<b>119,605</b>	<b>76,924</b>	<b>80,260</b>
Fixed assets - net	900,878	961,974	1,002,692
Investments	27,620	23,032	15,936
Other assets	46,218	47,227	48,760
<b>Total assets</b>	<b>1,094,321</b>	<b>1,109,157</b>	<b>1,147,648</b>
Debt due in 1 year	13,571	40,905	93,904
Notes payable	0	0	0
Accounts payable	30,418	29,322	32,220
Taxes payable	10,793	8,708	9,867
Other current liabilities	116,330	114,521	109,814
<b>Total current liabilities</b>	<b>171,112</b>	<b>193,456</b>	<b>245,805</b>
Long term debt	135,716	149,287	176,192
Other liabilities	123,383	128,257	127,945
Net worth	664,110	638,157	597,706
<b>Total liab. and net worth</b>	<b>1,094,321</b>	<b>1,109,157</b>	<b>1,147,648</b>

### Operating statement for fiscal year ending: APR 29 Data current through: 04/29/2011 (\$ Thousands)

	2011	2010	2009
Net sales	1,676,906	1,726,804	1,750,512
Cost of goods sold	509,849	516,667	537,085
Gross income on sales	1,167,057	1,210,137	1,213,427
Expenses	1,087,384	1,113,811	1,197,366
Pre-tax income	79,673	96,326	16,061
Taxes	25,510	25,998	21,207
After tax income	54,163	70,328	-5,146
Extraord. inc. & discount'd ops	0	0	0
Net income	54,163	70,328	-5,146

### Critical data and ratios for fiscal year ending: APR 29 Data current through: 04/29/2011 (\$ Thousands)

	2011	2010	2009
Net worth	664,110	638,157	597,706
Net working capital	-51,507	-116,532	-165,545

Current ratio (times)	0.7	0.4	0.3
% Total debt to n.w.	64.8	73.8	92.0
% Current debt to n.w.	25.8	30.3	41.1
% After tax inc. to n.w.	8.2	11.0	-0.9
% After tax inc. to net sales	3.2	4.1	-0.3
Net sales to inventory (times)	71.3	66.6	56.3
CGS to inventory (times)	21.7	19.9	17.3
Avg. days sales outstanding (days)	5.7	4.2	4.8

***Experian prides itself on the depth and accuracy of the data maintained on our databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions. Give credit where credit is due. Call 1-800-520-1221, option #4 for more information.***

End of report

1 of 1 report

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## 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

<b>Business Identification Number:</b>	555123456
<b>Experian File Established:</b>	PRIOR TO 01/1977
<b>Date of Incorporation:</b>	11/01/1968
<b>SIC code:</b>	GROCERY STORES – 5411

## Matching Name and Address

*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

The following section displays the corporate linkage of this business.

**Global Ultimate:** The following is the global ultimate 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: 862731479

**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: 394021789

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

**Food Inc.**  
McKinney, TX  
BIN: 394021789

## Business Information - CROCKER INDUSTRIES, LLC

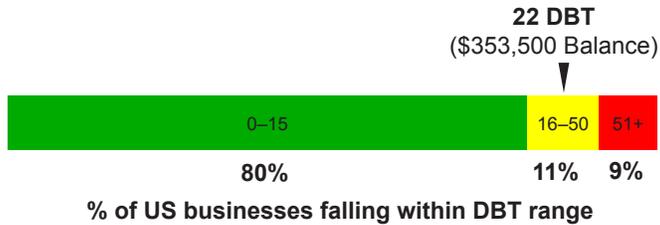
### Business Credit Information

Current Days Beyond Terms (DBT):	<b>20</b>
Monthly average DBT:	<b>10</b>
Highest DBT previous 6 months:	<b>20</b>
Highest DBT previous 5 quarters:	<b>20</b>
Total continuous trades:	<b>19</b>
Current continuous trade balance:	<b>\$353,500</b>
Trade balance of all trades (25):	<b>\$473,600</b>
Average balance previous 5 quarters:	<b>\$252,320</b>
Highest credit amount extended: details	<b>\$253,800</b>
6 month balance range:	<b>\$236,600 - \$412,900</b>

### Business Legal Filings and Collections

Bankruptcy filings: details (FILED 03/03)	<b>1</b>
Tax lien filings: details (FILED 09/07)	<b>1</b>
Judgment filings: details (FILED 11/08)	<b>1</b>
Total collections: details (FILED 10/09)	<b>1</b>
Sum of legal filings:	<b>\$20,200</b>
UCC filings: details (FILED 05/04-12/09)	<b>18</b>
Cautionary UCC filings present?	<b>Yes**</b>

### Current DBT range compared to all industries\*



#### DBT Norms:

All industries: **8 DBT**      Same industry: **3 DBT**

### Performance analysis

**Predicted DBT for 04/17/2010:** 19 DBT

#### Payment Trend Indication:

Payments Are Increasingly Late

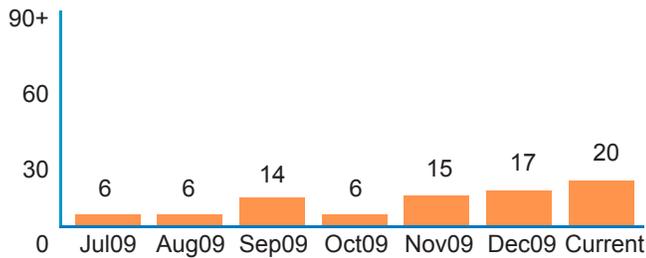
#### Industry payment comparison:

Has paid slower than 50% of similar firms

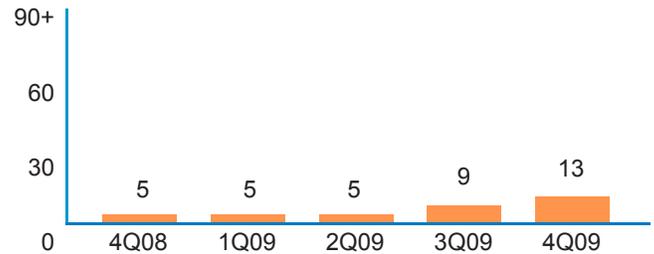
#### Most Frequent Industry Purchasing Terms:

NET 30, CREDIT, and REVOLVE

### 7 month DBT trends



### Quarterly DBT trends (previous 5 quarters)



\* 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.

\*\* Cautionary UCC Filings include one or more of the following collateral:

Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

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

## 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	\$5,600	\$5,600	44%	56%				DBT: 8
Trade Lines Totals	20	\$497,200	\$359,100	50%	31%	3%	10%	6%	DBT: 22

## Additional Payment Experiences

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						CUST5 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	Industry		Business DBT	Balance	Cur	1-30	31-60	61-90	91+	
	Cur	DBT								
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	\$236,900	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	\$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

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				

## Government Financial Profile

Payment History — Quarterly Averages							Account Status Days Beyond Terms				Comments
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	
GOVT/GSA	1/2010	10/2009	NET 30	\$76,000	\$19,800	100%					

## UCC Profile

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<sup>SM</sup> 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
<b>Totals</b>		<b>7</b>	<b>18</b>	<b>3</b>	<b>1</b>	<b>5</b>

\*\*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:** 190894886038  
**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:** 311026004952  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** BANK OF AMERICA LEASING & CAPITAL, LLC GA TUCKER 30084 2059  
**Collateral:** FURN & FIX, EQUIP, HEREAFTER ACQUIRED PROP

**UCC FILED Date:** 11/18/2009  
**Filing Number:** 399826854818  
**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:** 09/22/2009  
**Filing Number:** 0861980131  
**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

## Commercial Finance Relationships

### Banking Relationships

**Financial Institution:** INDUSTRY STATE BANK  
**Account Type:** MERCHANT BANK CARD  
**Date Opened:** 08/01/2001  
**Account Rating:** SATISFACTORY AS OF 01/06/2010

**Financial Institution:** BANK OF US  
**Account Type:** MERCHANT BANK CARD  
**Date Opened:** 02/01/2003  
**Account Rating:** SATISFACTORY AS OF 10/07/2010  
**Account Balance:** FIVE FIGURES

**Financial Institution:** MESA FINANCE  
**Account Type:** MERCHANT BANK CARD  
**Date Opened:** 12/08/2003  
**Account Rating:** GENERALLY SATISFACTORY AS OF 12/0/2010  
**Account Balance:** FOUR FIGURES

### Insurance Bond Relationships

**Bonding Company:** CONTRACTORS BONDING & INSURANCE  
**Address:** 12486 MAIN STREET DR FT LAUDERDALE FL 33303  
**Phone:** (800) 555-1212  
**Bond Type:** General Liability Insurance

## Company Background Information

### Corporate Registration

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA.

**State of Origin:** AZ  
**Date of Incorporation:** 11/01/1968  
**Current Status:** Active

**Business Type:** Profit  
**Charter Number:** 1123344

**Agent:** MARK P SMITH ESQ

### Additional Company Background Information

#### Key Personnel

**Principal(s):** JOHN Q. CONSUMER, PRESIDENT  
JANE M. SMITH, EXECUTIVE

#### Operating Information

**Primary SIC Code:** GROCERY STORES - 5411

**Years in business:** 47  
**Number of Employees:** 950  
**Sales:** \$1,155,420,000

## 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
<b>Total current assets</b>	<b>347,796</b>	<b>286,517</b>	<b>259,009</b>
Fixed assets — net	44,821	22,280	18,735
Investments	2,921	1,946	1,677
Other assets	51,421	59,294	70,487
<b>Total assets</b>	<b>446,959</b>	<b>370,037</b>	<b>349,908</b>
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
<b>Total current liabilities</b>	<b>125,260</b>	<b>128,530</b>	<b>134,333</b>
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
<b>Total liab. and net worth</b>	<b>446,959</b>	<b>370,037</b>	<b>349,908</b>

### 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	40,606
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	28.6
% 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

# Intelliscore Plus - TEST INC

Subcode: 123456  
Transaction number: C999888777  
Search inquiry: Business ID Number: 123456789

Ordered: 09/26/2008 11:22:36 PDT



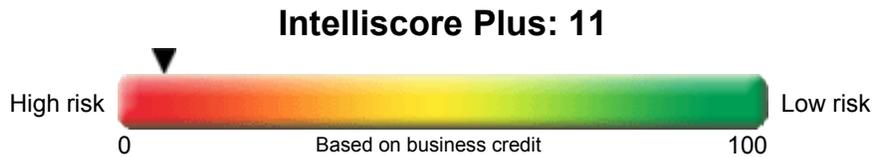
## Intelliscore Plus<sup>SM</sup>

### Identifying Information

<b>TEST INC</b> 123 MAIN ST PHILADELPHIA, PA 15311-2000 (724) 555-9999	<b>Business Identification Number:</b> 123456789 <b>Full Report Number:</b> FR-I888777666 <b>Years on File:</b> 12 (FILE ESTABLISHED 03/1996) <b>SIC Code:</b> BEAUTY SHOPS - 7231
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### Commercial Model

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.



#### Factors Lowering the Score

- NUMBER OF DEROGATORY COMMERCIAL ACCOUNTS
- PERCENT OF ACTIVE COMMERCIAL ACCOUNTS
- PERCENT OF TOTAL COMMERCIAL BALANCE SERIOUSLY DELINQUENT
- AVERAGE BALANCE OF RECENTLY DELINQUENT COMMERCIAL ACCOUNTS

#### All Industry Risk Comparison

When compared to all businesses, 10% of businesses indicate a higher likelihood of severe delinquency than this business.

**HIGH RISK**

### Business Information - TEST INC

#### Business Credit Information

Current Days Beyond Terms (DBT):	<b>28</b>
Monthly average DBT:	<b>25</b>
Highest DBT previous 6 months:	<b>28</b>
Highest DBT previous 5 quarters:	<b>34</b>
Total continuous trades:	<b>3</b>
Current continuous trade balance:	<b>\$8,800</b>
Trade balance of all trades (10):	<b>\$8,900</b>
Average balance previous 5 quarters:	<b>\$11,620</b>
Highest credit amount extended:	<b>\$14,500</b>
6 month balance range:	<b>\$8,800 - \$10,200</b>

#### Business Legal Filings and Collections

Bankruptcy filings:	<b>Closed</b>
Tax lien filings: (FILED 10/06-05/08)	<b>8</b>
Judgment filings:	<b>0</b>
Total collections: (PLACED 07/05-08/05)	<b>2</b>
Sum of legal filings:	<b>\$66,132</b>
UCC filings: (FILED 10/07)	<b>1</b>
Cautionary UCC filings present?	<b>No</b>

CREDIT LIMIT: \_\_\_\_\_

TERMS: \_\_\_\_\_

COMMENTS: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

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End of report

1 of 1 report

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