

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.





Business Profile from
Experian helps you to
make solid, informed
credit granting
decisions quickly.



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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SAMPLE COMPUTER CO.
123 MAIN ST.
ANYTOWN, CA 90802

EXPERIAN FILE NO. A99999999
PHONE: 310-555-1212

EXECUTIVE SUMMARY

- 1 SAMPLE COMPUTER CO. IS IN THE COMPUTERS BUSINESS (SIC 3671). SAMPLE COMPUTER CO. HAS 5 BUSINESS SUBSIDIARIES AND 100 BRANCHES LOCATED THROUGHOUT THE UNITED STATES. THE BUSINESS WAS INCORPORATED ON JANUARY 2, 1962.
- 2 DAYS BEYOND TERMS (DBT) FOR SAMPLE COMPUTER CO.
AS OF 08-12-00 51 **THIS BUSINESS IS PAYING, ON AVERAGE,
3 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, 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: \$51200-\$116800 (CURRENT TOTAL: \$67300)
HIGHEST CREDIT AMOUNT EXTENDED: \$183800 (MEDIAN: \$52000)
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 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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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. 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

7 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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TRADE PAYMENT INFORMATION

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

BUSINESS CATEGORY	DATE REP'D	LAST SALE	PAYMENT TERMS	RECENT	ACCOUNT STATUS						COMMENTS
				HIGH CREDIT \$	BALANCE \$	-DAYS PAST DUE-					
						1- CUR	31- 30	61- 60	91+ 90		
- ADVERTISING	06-00	06-00	NET	2900	2900	29%	24%	47%			
+ AIR TRANS	06-00	06-00	NET 15	2800	2500	100%					
+ AIR TRANS	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%				
+ COMMUN EQP	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						
ELEC MFG	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%				
MOTR TRANS	08-00	09-99		300	0						
OFFC SUPPL	08-00*				0						

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SAMPLE COMPUTER CO. EXPERIAN FILE NO. A99999999
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ANYTOWN, CA 90802 PHONE: 310-555-1212

TRADE PAYMENT INFORMATION

TRADE PAYMENT EXPERIENCES (CONTINUED)

BUSINESS CATEGORY	DATE REP'D	LAST SALE	PAYMENT TERMS	RECENT	ACCOUNT STATUS							COMMENTS
				HIGH CREDIT	-DAYS PAST DUE-					BALANCE		
				\$	\$	CUR	1- 30	31- 60	61- 90	91+		
OFFC SUPPL	06-00		NET 30		0							
OIL REFNG	06-00				0							
+ PAPER DIST	05-00		VARIED	37000	5700	82%	9%			9%		
PRNTG&PUBL	08-00		NET 30		0							
RETL TRADE	08-00	01-00	NET 30	16700	0							
+ RETL TRADE	06-00*	06-00	NET 30	1300	1300							
SERVICES	06-00			400	0	100%						
+ TEMP HELP	06-00	06-00	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

PAYMENT TOTALS

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
ELEC DISTR	11-99	01-99	NET 30	8600	0					CUST 1 YR
- ELEC MFG	03-99		NET 30	183800	161500	1%	3%	21%	75%	
FACTOR	02-00		VARIED	6400	0					
FINCL SVCE	12-99	07-99	NET 30	500	0					
FLOOR COVR	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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PAYMENT TRENDS (BASED ON CONTINUOUSLY REPORTED TRADELINES)

COMPUTER, OFFIC EQUIP INDUSTRY: SIC NO. 357

		INDUSTRY			BUSINESS		BALANCE		-DAYS PAST DUE-				
		CUR	DBT	DBT			\$	CUR	1-30	31-60	61-90	91+	
AS OF:	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

		DBT		BALANCE		-DAYS PAST DUE-				
				\$	CUR	1-30	31-60	61-90	91+	
2ND-Q-00	(APR-JUN):	21		74300	65%	5%	16%	4%	10%	
1ST-Q-00	(JAN-MAR):	19		92500	62%	22%	9%	3%	2%	
4TH-Q-99	(OCT-DEC):	8		49933	69%	23%	6%	1%	1%	
3RD-Q-99	(JUL-SEP):	9		91900	43%	56%	1%			
2ND-Q-99	(APR-JUN):	14		29900	63%	21%	7%	7%	2%	

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, BALTIMORE DC PLAINTIFF: CANANN BAPTIST CHURCH INC.

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Uniform Commercial Code profile

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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	AMENDED/ 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.

UCC-FILED 02-25-00 036961, SEC STATE NY
SECURED PTY: NAT'L CREDIT CORP. PARSIPPANY, NJ 07054
COLLATERAL: LEASES

UCC-FILED 01-07-00 951360, SEC STATE CT
SECURED PTY: AMERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009
COLLATERAL: EQUIP

UCC-FILED 12-31-99 269323, SEC STATE NY
SECURED PTY: AMERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009
COLLATERAL: EQUIP

UCC-FILED 12-23-99 949958, SEC STATE CT
SECURED PTY: UNITED BUSINESS EQUIP CO. MONTVALE, NJ 07645
COLLATERAL: PRODUCTS, PROCEEDS, CONTRACT RIGHTS, ACCTS REC

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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.

UCC profile (continued)



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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, NJ 07054	
COLLATERAL:	PRODUCTS, PROCEEDS	
UCC-FILED	07-31-99	163384, SEC STATE, NY
SECURED PTY:	MAJOR EQUIPMENT CORP, PITTSFORD, NY 14534	
COLLATERAL:	CERT DESCR COMPUTER 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., STAMFORD CT 04903	
ACCOUNT TYPE	:	BORROWER	DATE OPENED: 10/01/73
ACCOUNT RATING	:	SATISFACTORY AS OF 07/05/00	
ACCOUNT BALANCE	:	MODERATE SIX FIGURES	

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

Company background information



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ANYTOWN, CA 90802	PHONE: 310-555-1212

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.

PRINCIPAL(S) : LOCATED AT 1355 S. COLORADO BLVD #506, HARTFORD, CT
R. ALLECANTE, CHAIRMAN & CEO
B. SONTAS, VICE PRES, FINANCE
N. FELZER, VICE PRES, SECY & TREAS

INQUIRIES

BUSINESS CATEGORY	2000 AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	1999 DEC
DP EQUIP		1							
GENERAL			1			1			
ELECTRONIC							1		
TOTALS		1	1			1	1		

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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.

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.



Business Profile

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SAMPLE COMPUTER CO.
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PHONE: 310-555-1212

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
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

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STANDARD & POOR'S INFORMATION 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
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 06-25-00

	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 (TIMES)	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 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: 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

Another resource for financial evaluation

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

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SAMPLE COMPUTER CO.
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PHONE: 310-555-1212

FEDERAL GOVERNMENT INFORMATION

GOVERNMENT FINANCIAL PROFILE

BUSINESS CATEGORY	DATE REP'D	LAST SALE	PAYMENT TERMS	RECENT HIGH CREDIT \$	ACCOUNT STATUS BALANCE \$	-DAYS PAST DUE-					COMMENTS
						1- CUR	31- 30	61- 60	91+ 90		
GOVT/DOD	3-98	2-98	CONTRCT	100000	87500	100%					

DEBARRED, SUSPENDED, OR INELIGIBLE CONTRACTORS

ACTION: DEBARRED - UNTIL 06-07-99 - ARMY
CAUSE: A - VIOLATION OF LAW OR FAILURE TO PERFORM
AGENCY: ARMY - DEPARTMENT OF THE ARMY

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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Glossary of terms

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 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.

Glossary of terms

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.

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

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.

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.

Glossary of terms

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

Lists 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.

Glossary of terms

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).



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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, we offer you a full range of information solutions including:

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