



# BusinessIQ Premier Profile<sup>SM</sup>

Explore new growth opportunities while navigating risk

Imagine quickly getting a full picture of each new business customer. Imagine a report that provides both highlights of each customer's strengths and vulnerabilities and in-depth details of its financial activities. Imagine having the data you need to reliably minimize risk and reveal new growth opportunities, all at your fingertips.

BusinessIQ Premier Profile<sup>SM</sup> from Experian delivers this superior level of customer information, allowing you to do business with confidence. It provides "quick glimpse" views and comprehensive details related to business payment performance, public record history and company backgrounds. It lets you quickly and precisely determine a business's creditworthiness and consistently make better, more profitable decisions.

## Common business challenges

- "The ability to quickly finance orders is critical in maintaining high levels of customer satisfaction and service. I need to make fast decisions without making bad decisions."
- "Our credit department is being given the responsibility of managing credit, fraud and supplier risk with a very thin staff. I need to be able to do more with very few resources."
- "Information I have gotten from some sources has been incomplete or out of date. I need reliable information for my risk decisions."

## Quick glimpse views

BusinessIQ Premier Profile takes you straight to the bottom line with quick glimpse views that highlight the key information needed for informed business decisions:

- Highlights possible credit and stability risk indicators through a risk dashboard.
- Screens for fraud and possible Office of Foreign Assets Control matches.



- Obtains credit risk scores with quarterly score trends.
- Recommends credit limits.
- Illustrates how promptly a business pays its bills with days-beyond-terms monitoring.
- Provides key insights into the business's health with monthly and quarterly performance trending.

## A deeper understanding

Multiple data points provide rich intelligence from various sources to enhance your business decisions:

- Intelliscore Plus V3<sup>SM</sup> credit risk score provides risk of business delinquency.
- Financial Stability Risk Score V2<sup>SM</sup> provides risk of default.
- Comprehensive data, including trade, public records, collection and company background information.
- Corporate Linkage, which shows the financial relationship between related companies.
- Extensive background on large businesses and corporate financial statements for publicly traded companies.

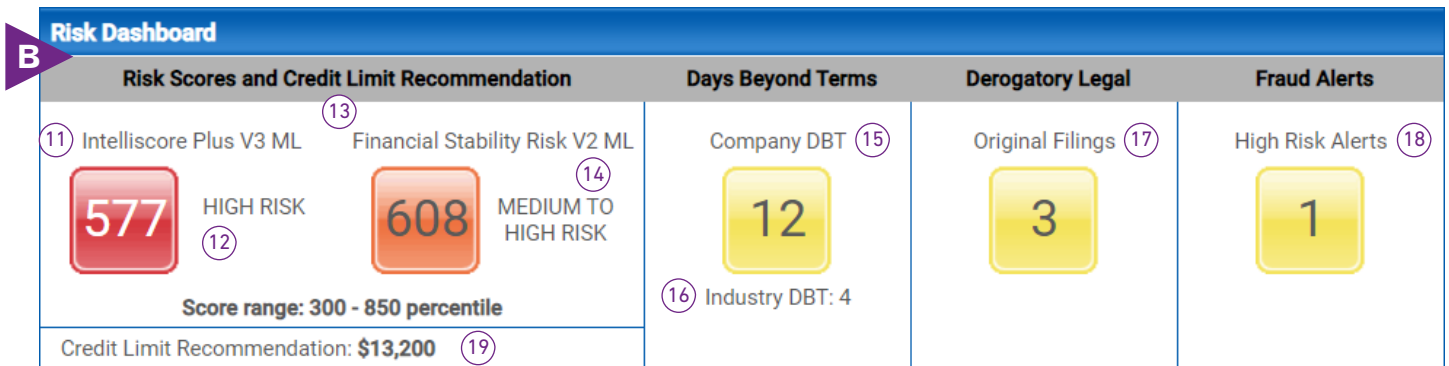
## BusinessIQ Premier Profile<sup>SM</sup>

|  |  |   |  |
|--|--|---|--|
| <b>Business Name</b><br><b>CROCKER INDUSTRIES, INC</b> <span>1</span>  |  |  <span>2</span>  | <b>Business Identification Number</b><br><b>555123456</b> <span>3</span> |
| <b>Doing Business As:</b> CROCKER MERCANTILE <span>4</span><br><b>Primary Address:</b> 100 MAIN ST<br>PHOENIX, AZ 85012 <span>5</span> | <b>Website:</b> www.crockerindustries.com <span>6</span><br><b>Phone:</b> (602)520-1221 <span>7</span><br><b>Tax ID:</b> XX-XXX1985 <span>8</span> |   |  |
|  | <a href="#">View Map</a> <span>9</span>  |  This business is the ultimate parent.<br><a href="#">See the corporate hierarchy by clicking here</a> <span>10</span> |  |

### A Identifying Information

Provides important information such as the primary business name, address, inquiry match details, unique business ID and Ultimate Parent name for businesses that are part of a corporate hierarchy. Phone number, URL and Tax ID Number are provided, when available.

- Business Name** — The name Experian identifies as the primary name under which the business operates. When available, the legal name will display as the primary business name.
- Verified legal name indicator** — Identifies whether or not the primary name for this business is a verified legal name through a public record filing.
- Business Identification Number (BIN)** — A unique, Experian-assigned nine-digit ID associated with each business operating location in the BizSource<sup>SM</sup> database.
- Doing Business as Name (DBA)** — Trading name under which the business operates.
- Primary Address** — The address Experian has identified as the primary address at which the business operates.
- Website** — Internet address for the business
- Business Phone Number** — Contact number for the business
- Tax ID** — Tax identification number for the business
- Map/Street View Photograph** — In BusinessIQ<sup>SM</sup> a View Map link displays a street-level photograph of the business. Where street-level photographs are unavailable, an aerial photograph of the location is displayed.
- Ultimate Parent Name** — The name of the business that is the topmost responsible entity within the corporate hierarchy will be shown if the business is part of a larger corporate family. If the inquired upon business is the ultimate parent, a message will be displayed indicating that the business is the ultimate parent



## B Risk Dashboard

Highlights summary elements related to risk, payment behavior, public record activity and possible fraudulent activity. The dashboard uses green, yellow and red to provide a glimpse of potential risk associated with the inquired-upon business. Details associated with each of these elements are contained within the profile.

- Intelliscore Plus V3** — Provides a scores from 300-850. The score of 300 indicates high risk where as 850 indicates low risk of severe delinquency or bankruptcy in the next 24 months. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.
- Intelliscore Plus V3 risk assessment** — Provides risk range associated with score.
- Financial Stability Risk Score V2 risk assessment** — Provides a score from 300-850. The score of 300 indicated high risk where as 850 indicates low risk of a business' stability within the next 24 months. Financial Stability Risk Score V2 also has two exclusion scores. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.
- Financial Stability Risk Score V2** — Provides risk range associated with score.

- Days Beyond Terms (DBT)** — Dollar-weighted average number of days beyond the invoice due date a business pays its bills
- Industry DBT Range Comparison** — Indicates how this business is paying compared to other businesses within its industry.
- Derogatory legal filings** — Summarizes public records, including original bankruptcies, tax liens and judgments.

*Tip: Legal filings may identify liabilities and encumbrances, possible indicators of financial distress.*

- Commercial Fraud Shield<sup>SM</sup>** — Provides a series of checks to screen for potential indicators of fraudulent activity. These checks examine potential listings on the OFAC warning list; whether or not the business is currently active; if the business is a previous victim of fraud; and whether or not there are potential inconsistencies with the business name, address, phone and Tax ID Number.
- Credit Limit Recommendation** — Assesses the single highest credit limit provided to similar businesses within Experian's database based on Intelliscore Plus score, age, industry and recent high credit to provide guidance on credit limit assignment.

| C Business Facts   |   |      |     |      |     |      |     |
|--|---|------|-----|------|-----|------|-----|
| <p>Founded in 1911 and headquartered in Phoenix, AZ, Crocker Industries Incorporated (NASDAQ: 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> |   |      |     |      |     |      |     |
| 20   | <p><b>Years on File:</b> 35+ (FILE ESTABLISHED PRIOR TO 01/1977)</p> <p><b>State of Incorporation:</b> AZ</p> <p><b>Date of Incorporation:</b> 4/20/1911</p> <p><b>Business Type:</b> Institutions Profit</p> <p><b>Contacts:</b> JOHN Q CONSUMER - CEO<br/>MARY JONES - PRESIDENT<br/>JAMES SANCHEZ - CONTROLLER</p> |      |     |      |     |      |     |
| 24   | <p><b>SIC Code:</b> GROCERIES &amp; RELATED PRODUCTS - 5149<br/>BUSINESS SERVICES, NEC - 7389<br/>MEAT &amp; FISH MARKETS - 5421</p>  |      |     |      |     |      |     |
| 25   | <p><b>NAICS Code:</b> Other Grocery Related Products Wholesaler - 424410<br/>General Line Grocery Wholesale - 424410<br/>Meat and Meat Product Merchant Wholesalers - 424470</p>  |      |     |      |     |      |     |
| 26   | <p><b>Number of Employees:</b> 14,816</p>   |      |     |      |     |      |     |
| 27   | <p><b>Sales:</b> \$1,676,906,000</p>  |      |     |      |     |      |     |
| 28   | <p><b>Public Company:</b> Yes</p> <p><b>Stock Exchange &amp; Symbol:</b> National Association of Securities Dealers Inc., CII</p>   |      |     |      |     |      |     |
| 29   | <p><b>Fortune 1000 Ranking</b></p> <table border="1"> <tr> <td>2020</td> <td>942</td> </tr> <tr> <td>2019</td> <td>967</td> </tr> <tr> <td>2018</td> <td>968</td> </tr> </table>  | 2020 | 942 | 2019 | 967 | 2018 | 968 |
| 2020   | 942   |      |     |      |     |      |     |
| 2019   | 967   |      |     |      |     |      |     |
| 2018   | 968   |      |     |      |     |      |     |

## C Business Facts

Provides key operational facts about the business, including years in business, annual sales, key personnel, Standard Industrial Classification (SIC) codes, North American Industry Classification System (NAICS) codes, number of employees and annual sales. This section also includes a nonprofit indicator or information specific to public companies, such as stock exchange, ticker and Fortune 1000 rankings.

- 20. The number of years the business has been in Experian's commercial database.
- 21. The state and date of the business's corporate registration.
- 22. Business type
- 23. Key company contacts (i.e. Owners, officers and directors)

- 24. Standard Industrial Classification (SIC Code) — The SIC code assigned by the government for a business's primary business activity.
- 25. North American Industry Classification System (NAICS) — Provides up to three industry classifications using the NAICS.

*Tip: Identifies the industry of the business. This information can be used when making risk assessments.*

- 26. Number of employees
- 27. Annual company sales
- 28. Public company stock symbol and exchange
- 29. Fortune 1000 ranking for the past 3 years

| Commercial Fraud Shield |                            |   | Evaluation for: CROCKER INDUSTRIES, INC, 100 MAIN ST. PHOENIX, AZ 85012 |  |
|-------------------------|----------------------------|---|---|--|
| Business Alerts         |                            |   | 31 Verification Triggers  |  |
| 30                      | Active Business Indicator: |  | Experian shows this business as active                                  |  |
| 32                      | Possible OFAC Match:       |  | No OFAC match found   |  |
| 33                      | Business Victim Statement: |  | No Victim statements on file  |  |

**D Commercial Fraud Shield**

Provides a series of checks to screen for potential indicators of fraudulent activity. These checks examine potential listings on the OFAC warning list; whether or not the business is currently active; if the business is a previous victim of fraud; and whether or not there are potential inconsistencies with the business name, address, phone and Tax ID Number.

30. **Active Business Indicator** — Indicates if Experian shows activity for this business within the Experian’s BizSource database. To determine active status, Experian® looks at public record filings, including bankruptcy and corporate record status, trade and collection contributor reporting, and recent inquiry activity.

- 31. **Verification Triggers** — Business identification details (business name, address, phone number and Tax ID) are compared against an extensive database to identify potential inconsistencies.
- 32. **Possible OFAC Match** — Screens for possible matches to the U.S. Treasury Department OFAC Specially Designated National (SDN) and Palestinian Legislative Council (PLC) lists.
- 33. **Business Victim Statement** — Businesses that are victims of fraud can report this to Experian. Once the fraud is reported and verified, a statement is added to the business’s file.

**E Credit Risk Score and Credit Limit Recommendation**

**Credit Risk Score: Intelliscore Plus V3 ML**

This score predicts the likelihood of serious credit delinquencies for this business within the next 24 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.



**Intelliscore Plus V3 ML Assessment** (36)

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

**HIGH RISK**

**Intelliscore Plus V3 ML Industry Risk Comparison** (37)

6% of businesses indicate a higher likelihood of severe delinquency.

**Current Score: 577** (34)

**Factors lowering the score** (35)

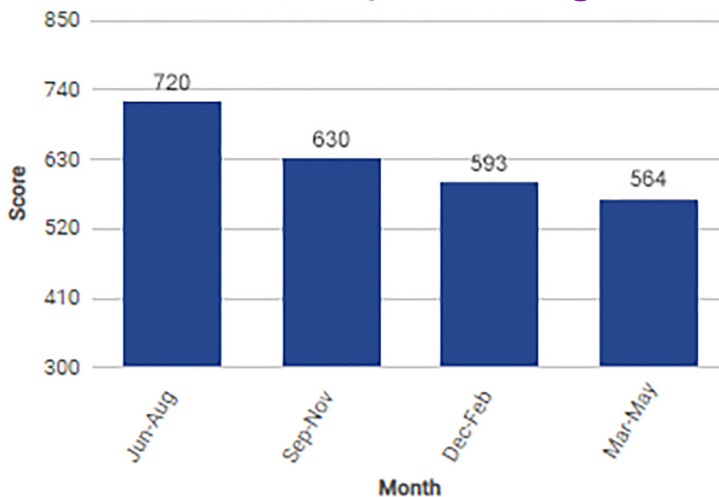
- NUMBER OF COMMERCIAL INQUIRES IS HIGH
- DBT OF COMMERCIAL TRADES IS TOO HIGH
- NUMBER OF ADDITIONAL COMMERCIAL TRADES IS TOO LOW
- COMMERCIAL DEROGATORY PUBLIC RECORDS ARE TOO HIGH

|                        |                             |
|------------------------|-----------------------------|
| High Risk: 300 - 600   | Medium High Risk: 601 - 660 |
| Medium Risk: 661 - 720 | Medium Low Risk: 721 - 780  |
| Low Risk: 781 - 850    |                             |

Action or risk based on your company's specific score thresholds: HIGH RISK

**Intelliscore Plus Quarterly Score Trends**

**Quarterly Score Trends** (38)



The Intelliscore Plus 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.



**E** Credit Risk Score: Intelliscore Plus

Intelliscore Plus predicts the likelihood of seriously derogatory payment or bankruptcy within the next 24 months.


- 34. **Intelliscore Plus V3 score** — Provides a scores from 300-850. The score of 300 indicates high risk where as 850 indicates low risk of severe delinquency or bankruptcy in the next 24 months. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.
- 35. **Factors lowering the score** — Indicates the factors most influential in lowering the score from a top value of 850.

*Tip: Factors lowering the score provide valuable insight into why a business has been assigned a particular score.*

- 36. **Intelliscore Plus V3 risk assessment** — Provides a default risk assessment message; the field may be customized to display your company’s credit policy message using customized score ranges.
- 37. **Intelliscore Plus V3 industry risk comparison** — Determines the percentage of businesses that have a higher likelihood of becoming severely delinquent than this business.
- 38. **Quarterly score trends** — The average score over the past four quarters. The quarterly score is calculated on a rolling basis. In other words, it’s not tied to calendar quarters. It’s based on the 12 months prior to the inquiry date.
- 39. **Financial Stability Risk Score V2** — Financial Stability Risk Score<sup>SM</sup> predicts the likelihood of default within the next 24 months.

**Credit Risk Score: Financial Stability Risk V2 ML** 39

This score predicts the likelihood of financial stability risk for this business within the next 24 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.



**Financial Stability Risk V2 ML Assessment**

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

**MEDIUM TO HIGH RISK** 40

**Financial Stability Risk V2 ML Industry Risk Comparison** 41

4% of businesses indicate a higher likelihood of financial stability risk.

**Factors lowering the score** 42

- NUMBER OF COMMERCIAL TRADES WITHOUT DELINQUENCY IS TOO LOW
- DBT OF REGULARLY UPDATED COMMERCIAL TRADES IS TOO HIGH
- BALANCE ON COMMERCIAL TRADES IS TOO LOW
- NUMBER OF COMMERCIAL INQUIRES IS HIGH

**Current Score: 608**

|   |
|---|
| <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p><b>High Risk: 300 - 600</b></p> <p>Medium Risk: 661 - 720</p> <p>Low Risk: 781 - 850</p> </div> <div style="width: 45%;"> <p><b>Medium High Risk: 601 - 660</b></p> <p>Medium Low Risk: 721 - 780</p> </div> </div> |
|---|

**Action or risk based on your company’s specific score thresholds: MEDIUM TO HIGH RISK**

- 40. **Financial Stability Risk Score V2 risk assessment** — Provides risk range associated with score.
- 41. **Financial Stability Risk Score V2 industry risk comparison** — determines the percentage of businesses that have a higher likelihood of financial stability risk compared than this business.

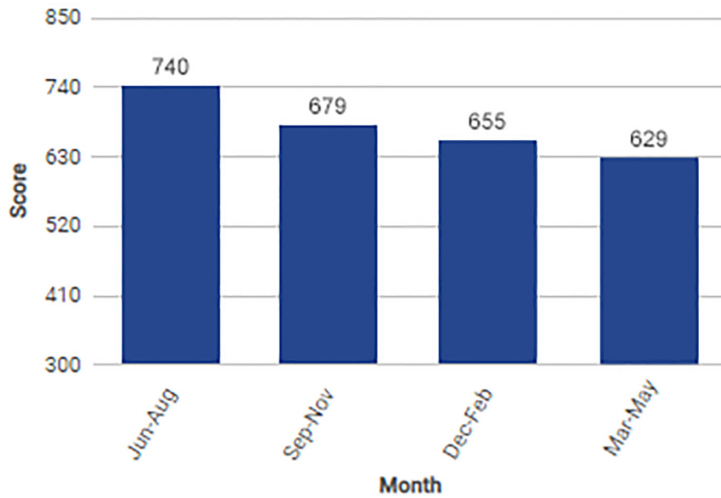
*Tip: Highly predictive risk and financial stability scores are critical to making a fast and accurate assessment of risk.*

- 42. **Factors lowering the score** — Indicates the factors most influential in lowering the score from a top value of 850.

E

**Financial Stability Risk Quarterly Score Trends**

**Quarterly Score Trends**



The Financial Stability Risk Quarterly Score Trends provide a view of the likelihood of financial stability risk 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 Limit Recommendation** 43

**Credit Limit Recommendation**

\$13,200

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.

43. Credit Limit Recommendation — Assesses the single highest credit limit provided to similar businesses within Experian's database based on Intelliscore Plus score, age, industry and recent high credit to provide guidance on credit limit assignment.



**Payment and Legal Filings Summary**

| Payment Performance (44)         |   | Trade and Collection Balance (45)        |                       | Legal Filings (46)      |           |
|----------------------------------|---|--|-----------------------|-------------------------|-----------|
| Current DBT:                     | 6 | Total trade and collection (87):         | \$391,173             | Bankruptcy:             | No        |
| Predicted DBT as 09/12/2012 :    | 6 | All trades (86):                         | \$391,000             | Tax Lien filings:       | 4         |
| Monthly Average DBT:             | 4 | All collections (1):                     | \$294                 | Judgment filings:       | 1         |
| Highest DBT Previous 6 Months:   | 8 | Continuous trade (37):                   | \$361,500             | Sum of legal filings:   | \$124,937 |
| Highest DBT Previous 5 Quarters: | 8 | 6 month average:                         | \$371,300 - \$572,500 | UCC filings:            | 25        |
| Payment Trend Indication:        |   | Highest credit amount extended:          | \$379,300             | Cautionary UCC filings: | Yes       |
| Payments are stable              |   | Most frequent industry purchasing terms: |                       |                         |           |
|                                  |   | NET 30,CREDIT,REVOLVE                    |                       |                         |           |

**Industry Comparison (47)**

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

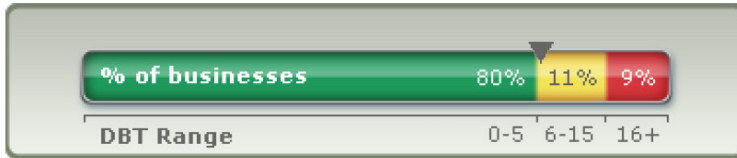
**DBT for this business: 6 (48)**

**DBT Norms (49)**

All industry: 10  
Same industry: 20

**Industry Payment Comparison (50)**

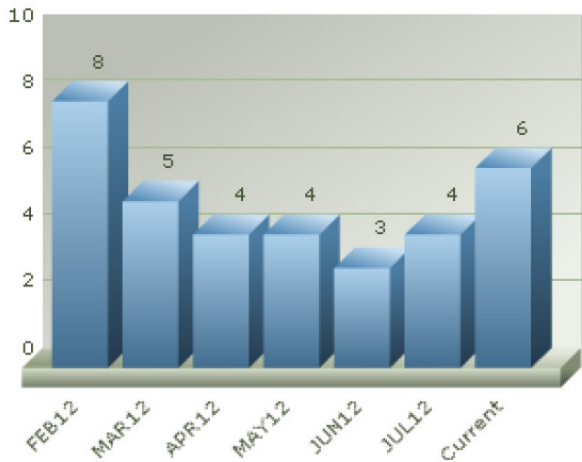
Has paid sooner than 50% of similar businesses



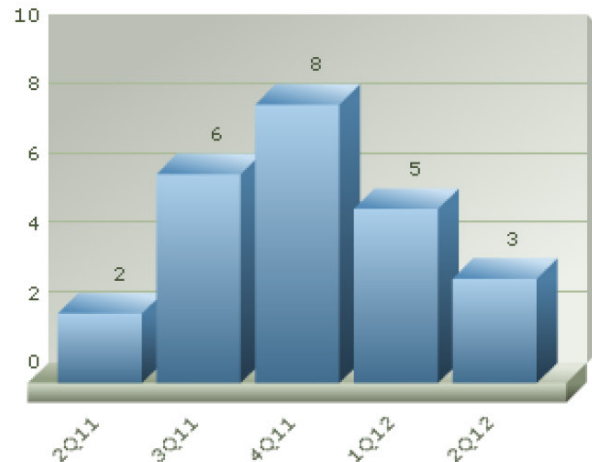
**Payment Trending**

**DBT Trends (51)**

**Monthly DBT Trends (52)**



**Quarterly DBT Trends (53)**



**Monthly Payment Trends**

Payment Trends Analysis  
GROCERIES & RELATED PRODUCTS – 5149

Account Status  
Days Beyond Terms

| Date Reported | Industry |     | Business DBT | Balance   | Cur | Days Beyond Terms |       |       |     |
|---------------|----------|-----|--------------|-----------|-----|-------------------|-------|-------|-----|
|               | Cur      | DBT |              |           |     | 1-30              | 31-60 | 61-90 | 91+ |
| CURRENT       | 74%      | 20  | 6            | \$361,500 | 80% | 14%               | 1%    | 5%    |     |

## BusinessIQ Premier Profile<sup>SM</sup>

### F Payment and Legal Summary

The Payment and Legal Summary provides an important snapshot of key payment performance metrics, trade balances and legal filings.

- 44. **Payment Performance** — Provides key DBT calculations, including current, predicted and previous.
- 45. **Trade and collections** — Provides important balances, including total trade and collection balance and historical information such as high credit and six-month average balance.
- 46. **Legal Filings** — Summarizes public records, including original bankruptcies, tax liens and judgments.
- 47. **Industry comparison** — Provides key industry measurements of payment performance.
- 48. **DBT** — Dollar-weighted average number of days beyond the invoice due date a business pays its bills.
- 49. **DBT norms** — Compares the company's average DBT against the average DBT of all industries and other businesses within the same industry.
- 50. **Industry Payment Comparison** — The percentage of U.S. businesses that pay more quickly than the inquired-upon business.
- 51. **DBT trends** — Provides monthly and quarterly views of how many days the business is paying beyond their contractual terms.
- 52. **Monthly DBT Trend** — The business's average DBT performance for the previous seven months.
- 53. **Quarterly DBT Trend** — The business's average DBT performance for the previous five quarters.

### G Collection Experiences <sup>54</sup>

| 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 <sup>55</sup>

| Trade Line Type       | Lines Reported          | DBT      | Recent High Credit  | Balance           | Current    | 01-30      | 31-60     | 61-90     | 91+ |
|-----------------------|-------------------------|----------|---------------------|-------------------|------------|------------|-----------|-----------|-----|
| Continuous            | 37 <sup>56</sup>        | 6        | +\$1,417,900        | +\$361,500        | 80%        | 14%        | 1%        | 5%        |     |
| New                   | 4 <sup>57</sup>         |          | \$14,100            | \$9,800           | 100%       |            |           |           |     |
| <b>Combined Trade</b> | <b>41 <sup>58</sup></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 <sup>59</sup>        |          | \$165,200           | \$19,700          | 83%        | 1%         |           | 5%        | 11% |
| <b>Total Trade</b>    | <b>86 <sup>60</sup></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 <sup>61</sup>

| Payment Experiences<br>(Trade Lines with an (*) after the date are newly reported) |                             |                         |                             |                                  |                       | Account Status<br>Days Beyond Terms <sup>68</sup> |      |       |       |     | Comments <sup>69</sup> |
|--|-----------------------------|-------------------------|-----------------------------|----------------------------------|-----------------------|---|------|-------|-------|-----|------------------------|
| Business Category <sup>62</sup>  | Date Reported <sup>63</sup> | Last Sale <sup>64</sup> | Payment Terms <sup>65</sup> | Recent High Credit <sup>66</sup> | Balance <sup>67</sup> | Cur   | 1-30 | 31-60 | 61-90 | 91+ |                        |
| 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             |
| FI FC. MFG   | 06/2012                     | 06/2012                 | VARIFD                      | \$5,000                          | \$0                   |   |      |       |       |     | SATSFTRY               |

## **G** Payment Experiences

Trade Payment and Collection Information in BusinessIQ Premier Profile<sup>SM</sup> provides a timely and accurate view of a business's credit performance and identifies accounts that were sent to a collection agency. Comprehensive payment information allows easy analysis of whether a business's ongoing payment behavior is steady, improving or declining. Trade payment information may be used to see how the inquired-upon business pays firms like yours in order to assess both the company's ability and its willingness to pay.

*Tip: Understanding the details associated with payment experiences is a smart way to analyze past payment habits on all trade accounts.*

- 54. **Collections** — Experian's commercial collections database is the largest in the world. It includes information contributed by collection agencies to Experian. Additional collections information may be found in the Comments column of the Trade Payment section of the profile. Contributed collections are retained for up to six years.
- 55. **Trade Payment Summary**  
— This section is a summary of all continuous, new and additional payment experiences. The definition for each category is listed below.
- 56. **Continuous Trade** — Those tradelines that have had at least one update in the past three months.
- 57. **New Trade** — Those tradelines that have been added to Experian's file within the past three months.
- 58. **Combined Trade** — Combines payment experience of new and continuously reported tradelines.
- 59. **Additional Trade Experiences** — Consists of payment information on nontrade accounts such as bank loans and leases, plus tradelines not updated in the past three months. Additional trade experiences are retained for 36 months past the last update provided by an Experian trade supplier.

- 60. **Tradeline Total** — Combines payment experiences of new and continuously reported tradelines and additional payment experiences.
- 61. **Tradeline Details** — This section lists New and Continuous trade experiences. A separate section of the report immediately follows that provides details for Additional trade experiences.
- 62. **Business Category** — General industry category (or description) of the supplier to the inquired upon business. See glossary for a listing of business categories.
- 63. **Date Reported** — date the contributor's data was taken from its accounts receivable system.

**Newly reported tradeline indicator (\*)** — An asterisk (\*) after the date reported on a tradeline shows that the tradeline has been added to Experian's business information database within the past three months.

- 64. **Last Sale** — Date the supplier last sold goods to the business.
- 65. **Payment Terms** — Terms set by the supplier for when payments are expected from the business upon delivery of goods sold. See glossary for a listing of payment terms.
- 66. **Recent High Credit** — Highest account balance the business has carried in the past 12 months.
- 67. **Balance** — Sum of all current and past-due amounts rounded to the nearest \$100.
- 68. **Account Status** — Shows the balance owed to the reporting supplier as of the date reported.  
  
The CUR column shows the percentage of the total account balance that was current at the date reported. The remaining columns show the percentage of the total account balance that was 1 to 30 days, 31 to 60 days, 61 to 90 days, or 91 or more days past due. Balances are rounded to the nearest \$100.
- 69. **Comments** — Shows further comments on the status of the account as provided by the data supplier (e.g., WRITE OFF, PROMPT, CUST 1 YR.). See glossary for listing of comments.

| Legal Filings <sup>70</sup>        |                  |          |          |               |                          |
|------------------------------------|------------------|----------|----------|---------------|--------------------------|
| Tax Liens <sup>71</sup>            |                  |          |          |               |                          |
| File Date                          | Filing Type      | Status   | Amount   | Filing Number | Jurisdiction             |
| 09/19/2011                         | Federal Tax Lien | Released | \$63,600 | FTL11223445   | MARICOPA COUNTY SUP CT   |
| Filed by: INTERNAL REVENUE SERVICE |                  |          |          |               |                          |
| 06/21/2010                         | Federal Tax Lien | Filed    | \$63,600 | FTL11223445   | MARICOPA COUNTY SUP CT   |
| Filed by: INTERNAL REVENUE SERVICE |                  |          |          |               |                          |
| 02/14/2007                         | State Tax Lien   | Filed    | \$13,226 | 2007148924    | MARICOPA COUNTY RECORDER |
| Filed by: STATE OF ARIZONA         |                  |          |          |               |                          |
| Judgments <sup>72</sup>            |                  |          |          |               |                          |
| File Date                          | Plaintiff        | Status   | Amount   | Filing Number | Jurisdiction             |
| 04/13/2006                         | MAVALINA PRODUCE | Filed    | \$3,000  | 20060000003   | PHOENIX JUST COURT       |

## H Identifying Information

Legal Filings identify details associated with derogatory public record filings. Filings include filing dates as well as current disposition. Filings are gathered from federal and state jurisdictions nationwide.

**70. Bankruptcy** — Experian displays Chapter 7, 11 and 13 Bankruptcies on commercial credit reports. New filings are added to the Experian database within 24 hours. Experian will display a bankruptcy for nine years and nine months.

- 71. Tax Liens** — Claims on the property or goods of a business by governmental tax agencies. Experian will display a tax lien for six years and nine months.
- 72. Judgments** — Court decisions directing a business to make payments to a plaintiff. Experian will display a judgment for six years and nine months.

## Uniform Commercial Code (UCC) Filings

### UCC Filing Summary <sup>(73)</sup>

| Date Range    | Year | Cautionary UCCs** <sup>(74)</sup> | Total Filed <sup>(75)</sup> | Released / Termination <sup>(76)</sup> | Continuous <sup>(77)</sup> | Amended / Assigned <sup>(78)</sup> |
|---------------|------|-----------------------------------|-----------------------------|--|----------------------------|------------------------------------|
| 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 <sup>(79)</sup>

**UCC FILED Date:** 06/29/2012  
**Filing Number:** 201100000123  
**Jurisdiction:** ARIZONA SEC OF STATE  
**Secured Party:** STAGE COACH DIST INC AZ

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

## Uniform Commercial Code filings

BusinessIQ Premier Profile notes the presence of any Uniform Commercial Code (UCC) filings. UCC filings are required whenever a company pledges assets as collateral.

- 73. UCC Profile** — The UCC Profile summarizes UCC filings into date ranges to provide at-a-glance views into the filing types and potential risk of the business's filings. Experian will display a UCC for five years.
- 74. Cautionary UCC** — Cautionary UCC filings include one or more of the following collateral: accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds. The cautionary message is designed to highlight their presence.

The presence of cautionary UCC filings indicates that the business has pledged key assets to secure financing. Use of these critical assets may indicate that the business is under financial stress.

- 75. Total Filed** — Total number of UCC filings for this business.
- 76. Released/Termination** — Number of UCC filings where the secured party is no longer claiming any security interest.
- 77. Continuation** — number of UCC filings where the life of the UCC was extended. This occurs when the debt obligation still exists.
- 78. Amended/Assigned** — Number of filings where a UCC was amended or assigned to another party. An amendment occurs when the debtor or secured party changes the collateral description. An assignment occurs when the secured party transfers all or a portion of its rights in the collateral to another party.
- 79. UCC Details** — Identifies lenders or financial institutions that have secured interest in a particular piece of property. Knowing what property is secured is important.

## 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 <sup>80</sup>

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 <sup>81</sup>

OMNI FOODS, INC

### Corporate Linkage <sup>82</sup>

| Business Name   | Location                          | BIN       |
|---|-----------------------------------|-----------|
| The inquired upon business, CROCKER INDUSTRIES, INC, is the Ultimate Parent |                                   |           |
| 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 <sup>83</sup>

### Summary of Inquiries

| Business Category | JUL12    | JUN12 | MAY12 | APR12    | MAR12    | FEB12    | JAN12    | DEC11    | NOV11 |
|-------------------|----------|-------|-------|----------|----------|----------|----------|----------|-------|
| ADV TV            |          |       |       | 1        |          |          |          |          |       |
| BUREAU            |          |       |       | 1        |          |          |          |          |       |
| CREDTUNION        |          |       |       |          |          |          |          | 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> |       |



## J Commercial Finance Relationships

This portion of the BusinessIQ Premier Profile provides banking and insurance information. Additional financial information also may be found within the Trade Payment Information section of the profile.

## K Additional Business Facts

BusinessIQ Premier Profile provides an in-depth look at the business you are evaluating. From how long the business has been in operation and other legal names under which the business operates to corporate hierarchy and competitors, these details provide background on whom you are conducting business.

80. **Corporate Registration** — Details may include state of incorporation, incorporation date, charter number, current status, most recent filing date, and name and address of the registered agent.

**Business License Filings** — Insight into ownership, names under which the business operates and how long they are licensed to operate.

**Additional DBA Names** — Many businesses operate under multiple names. This section contains a list of other names under which this business operates.

81. **Competitors** — list of businesses this business competes against in the market.
82. **Corporate Linkage** — Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers are used to identify these relationships.

Corporate Linkage enables businesses to make better decisions through the identification of relationships within a corporate family.

**Ultimate Parent** — Topmost responsible member of the family tree.

**Immediate Parent** — Parent refers to a business with a subsidiary. The Immediate Parent is the parent company for the business that is the subject of the profile.

**Branches/Alternate addresses** — Additional locations or alternate addresses for the business that is the subject of this profile.

**Subsidiaries** — Businesses of which the subject of this profile owns more than 50 percent.

## L Inquiries

Provide a summary of all inquiries made on the business within the past nine months.

83. **Inquiries** — Assess whether the company is actively seeking credit and identify the types of businesses that have been submitting inquiries on the business.

| <b>Corporate Financial Information</b>   |  |                  |                  |
|--|--|------------------|------------------|
| <b>Balance sheet for fiscal year ending: DEC 31</b> <span style="float: right;">84</span>            |  |                  |                  |
| <b>Data current through: 12/31/2011 (\$ Thousands)</b>   |  |                  |                  |
|  | <b>2011</b>  | <b>2010</b>      | <b>2009</b>      |
| 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> <span style="float: right;">85</span>   | <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> <span style="float: right;">86</span> | <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> <span style="float: right;">87</span>   | <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> <span style="float: right;">88</span> | <b>1,109,157</b> | <b>1,147,648</b> |
| <b>Operating statement for fiscal year ending: APR 29</b> <span style="float: right;">89</span>      |  |                  |                  |
| <b>Data current through: 04/29/2011 (\$ Thousands)</b>   |  |                  |                  |
|  | <b>2011</b>  | <b>2010</b>      | <b>2009</b>      |
| 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. & discont'd ops   | 0  | 0                | 0                |
| Net income   | 54,163   | 70,328           | -5,146           |
| <b>Critical data and ratios for fiscal year ending: APR 29</b> <span style="float: right;">90</span> |  |                  |                  |
| <b>Data current through: 04/29/2011 (\$ Thousands)</b>   |  |                  |                  |
|  | <b>2011</b>  | <b>2010</b>      | <b>2009</b>      |
| Net worth  | 664,110  | 638,157          | 597,706          |
| Net working capital  | -51,507  | -116,532         | -165,545         |

## M Company Financial Information

Company Financial Information provides objective data on the financial health of the business if it is a publicly held company.

Assets and Liabilities are provided:

- 84. **Balance sheet** — A balance sheet is a company's statement of assets, liabilities and net worth. Information is included for up to three fiscal years. You can analyze the current statement or conduct up to a three-year trend analysis of key financial items.
- 85. **Current assets** — Cash and assets of the business that are likely to be converted to cash in the next 12 months.
- 86. **Noncurrent assets** — Assets of the company that are not expected to be converted to cash in the next 12 months, such as buildings, real estate, fixtures and equipment.

Liabilities also are broken down into two categories:

- 87. **Current liabilities** — Debts the company owes that will likely be paid in the next 12 months, such as accounts payable, current amounts due on long-term debt and accrued taxes.
- 88. **Long-term liabilities** — Debts of the company that are due beyond the next 12 months, such as the amount of a bank loan that is due beyond the next 12 months.

Net worth is calculated by subtracting the company's total liabilities from its total assets.

- 89. **Operating statement** — Also known as a profit and loss statement, the operating statement provides details of a company's sales, cost of sales, operating expenses and net profit/loss.
- 90. **Critical data and ratios** — This information helps you understand the relationship between key balance sheet items and how those ratios change over time. Financial ratios typically are divided into three categories:

**Solvency ratios** — These ratios provide an indication of a company's ability to generate cash. They focus mainly on the current assets and current liabilities balance sheet items.

- Current ratio provides a good indication of how much cash a company has or can expect to generate from selling inventory in relation to its obligations that are expected to be paid over the next 12 months.

- Average days sales outstanding gives an indication of how quickly a company collects on its receivables and therefore is a further indicator of a company's ability to generate cash.

**Debt ratios** — These ratios demonstrate how leveraged a business is.

- A high debt-to-equity ratio indicates that the company owes more than it actually owns of the business.
- A low debt-to-equity ratio indicates a company owns more of the business than it owes.

Understanding whether a company is highly leveraged or not is a very important part of any credit analysis, and it is essential to understanding how to manage the credit relationship.

**Operating ratios** — These ratios provide insight into a company's ability to run a profitable and sustainable business.

- The ratio of net profit to net sales provides insight into the company's ability to generate a healthy profit margin. By looking at this ratio trend over three years, it becomes quickly apparent whether a company, even if profitable, is maintaining sufficiently strong profit margins to remain financially viable in the long term.
- The ratio of net income to net worth provides insight into how well a company is growing the net worth of the business from operations and if there is a sufficient return to finance the business from operations or if additional borrowing may be required.

Product sheet

## BusinessIQ Premier Profile<sup>SM</sup>

### One report says it all

BusinessIQ Premier Profile combines credit risk, fraud checks and company background into a single report that ensures you receive a thorough review of every new customer. The report returns data from BizSource<sup>SM</sup>, Experian's industry-leading commercial database. This data is third-party-verified so you can accurately assess risk and perform critical due-diligence checks.

Discover new growth opportunities and gain a decisive competitive advantage with BusinessIQ Premier Profile.