

D&B Credit Scoring Report

COPYRIGHT 2000 DUN & BRADSTREET INC. - PROVIDED UNDER CONTRACT
FOR THE EXCLUSIVE USE OF SUBSCRIBER XXX-XXXXXX.
ATTN: sample

DUN & BRADSTREET COMMERCIAL CREDIT SCORING REPORT

=====

D-U-N-S: 80-473-5132 DATE PRINTED: January 18, 200-
GORMAN MANUFACTURING COMPANY, INC
(AND BRANCH(ES) OR DIVISION(S))

492 KOLLER STREET
SAN FRANCISCO, CA 94110
TEL: 650 555-0000
CEO: LESLIE SMITH, PRES

BUSINESS SUMMARY

=====

CONTROL: 1965
START: MAY 21 1965
EMPLOYS: 105
EMPLOYS HERE: 100
NET WORTH: \$2,838,982
SIC: 27 52
LOB: COMMERCIAL PRINTING

COMMERCIAL CREDIT SCORE

The Commercial Credit Score predicts the likelihood of a firm paying in a delinquent manner (90 + Days Past Terms) during the next 12 months, based on the information in Dun & Bradstreet's file. The score was calculated using statistically valid models derived from D&B's extensive data files.

CREDIT SCORE CLASS (0 - 5): 5 - HIGH RISK
CREDIT SCORE PERCENTILE: 8

(Highest Risk: 1; Lowest Risk: 100)

The Credit Score Percentile above means this firm scores the same as or better than 8 percent of the businesses currently available in D&B's Information Base.

COMMERCIAL CREDIT SCORE: 347

(Highest Risk: 101; Lowest Risk: 660)

INCIDENCE OF DELINQUENT PAYMENT AMONG

Companies with Scores 321-360: 52.1%

All Firms in D&B's Files: 16.6%

AVERAGE HIGH CREDIT: \$46,913

HIGHEST CREDIT: \$1,000,000

TRADE EXPERIENCES: 248

PAYDEX SCORE/INDEX - FIRM: 55 - 26 Days Beyond Terms

PAYDEX SCORE/INDEX - INDUSTRY: 75 - 8 Days Beyond Terms

COMMERCIAL CREDIT ANALYSIS

The Credit Score is based on the following prioritized factors in addition to other information in D&B's files.

- 19% of trade experiences indicate slow payment(s) are present.
- Payment experiences exist for this firm which are greater than 60 days past due.
- Payment information indicates negative payment comments.
- Evidence of open Suit(s), Lien(s) and Judgment(s) in the D&B database.
- Control age or date entered in D&B files indicates lower risk.
- Financial condition is FAIR or UNBALANCED.
- D&B files indicate a net worth for this firm of \$2,838,982.
- Business does not own facilities.
- Quick ratio is 0.6.

Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

SPECIAL EVENTS

The following Special Events are present on this case and may not be reflected in the above score:

12/03/9- On Mar 26, 199- the subject experienced a fire due to an earthquake. According to Leslie Smith, president, damages amounted to \$35,000 which were fully covered by their insurance company. The business was closed for two days while employees settled personal matters.