

Comprehensive report - ABC Corporation

Ordered: 1/16/2009

Search Inquiry: ABC Corporation / 123 Main St / San Francisco / CA

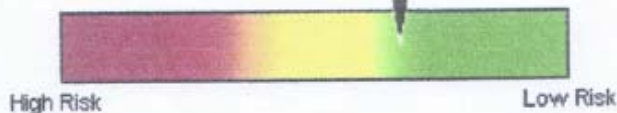
There is no corporate demographic or parent company information available for this company; it is likely a stand-alone company.

Company Information

| | |
|--|--|
| ABC Corporation 123 Main St San Francisco, CA 94105 | Year Founded: 2003 Years In Business: 6 Annual Sales: \$750,000,000 - \$999,999,999 |
| SIC: 6700 - Offices of Holding Companies, NEC | |
| NAICS: 621000 - Medical Laboratories | |

Advantage Score

Credit Logic Score: 67



Unsecured Trade Credit Limit Recommendation



Key Score Factors:

- YEARS IN BUSINESS.
- NO DEROGATORY LEGAL FILINGS OR COLLECTIONS.
- CURRENT MONTH DBT 12 OR LESS.
- TRADE PAYMENT PERCENTAGE CURRENT (EXPERIAN).
- TRADE PAYMENT PERCENTAGE CURRENT (EQUIFAX).

Monthly Payment Trends

| Date Reported | Payment Trends Analysis | | | Account Status | | | | | |
|---------------|-------------------------|--------------|--------------|----------------|------|-------------------|-------|-------|-----|
| | Industry Cur | Industry DBT | Business DBT | Balance | Cur | Days Beyond Terms | | | |
| | | | | | | 1-30 | 31-60 | 61-90 | 91+ |
| CURRENT | 90% | 7 | 6 | \$6,800 | 58% | 42% | | | |
| 02/1/2008 | 83% | 9 | 15 | \$139,000 | 3% | 97% | | | |
| 01/1/2008 | 83% | 8 | 15 | \$138,600 | 3% | 97% | | | |
| 12/1/2007 | 88% | 8 | 0 | \$137,500 | 100% | | | | |
| 11/1/2007 | 82% | 9 | 25 | \$17,100 | 32% | 43% | 1% | 24% | |
| 10/1/2007 | 85% | 6 | 25 | \$17,100 | 33% | 42% | 1% | 24% | |

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

Quarterly Payment Trends

| Payment History Quarterly Averages | | | | Account Status | | | | |
|------------------------------------|---------|-----|-----------|----------------|-------------------|-------|-------|-----|
| Quarter | Months | DBT | Balance | Cur | Days Beyond Terms | | | |
| | | | | | 1-30 | 31-60 | 61-90 | 91+ |
| Q1 - 2009 | JAN-MAR | 14 | \$50,000 | 8% | 92% | | | |
| Q4 - 2008 | OCT-DEC | 8 | \$97,800 | 51% | 48% | | 1% | |
| Q3 - 2008 | JUL-SEP | 0 | \$343,200 | 99% | 1% | | | |
| Q2 - 2008 | APR-JUN | 0 | \$525,200 | 100% | | | | |
| Q1 - 2008 | JAN-MAR | 0 | \$461,000 | 100% | | | | |

* 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.

Financial Trade Summary

| | |
|-------------------------------------|--|
| Number of Active Trades: 15 | Credit Active Since: 04/05/2007 |
| Balance Totals: \$0 | Highest Credit: \$15,000 |
| Past Due Amount Totals: \$0 | Total Exposure: \$20,000 |
| Number Of Charge-Offs: 0 | Most Severe Status (Past 24 Months): Current |
| Total Past Due: \$0 | Total Trade (10/18/2008 - 4/16/2009): 72.6% current |
| Total Credit Limit: \$20,000 | |
| Total Balance: \$0 | |
| Available Credit: \$20,000 | |

Non-Financial Trade Summary

| | |
|--|--|
| Number of Active Trades: 15 | Credit Active Since: 12/21/1998 |
| Balance Totals: \$750,284 | Highest Credit: \$452,993 |
| Past Due Amount Totals: \$7,373 | Total Exposure: \$750,284 |
| Number Of Charge-Offs: 0 | Most Severe Status (Past 24 Months): Slow 121+ |
| Total Past Due: \$7,373 | Total Trade (10/18/2008 - 4/16/2009): 72.6% current |

Trade Payments

| Trade Payment Experiences | | | | | Account Status | | | | | |
|---|---------------|---------------|--------------------|----------|-------------------|------|-------|-------|-----|------------|
| (Trade lines with an (*) after date are newly reported) | | | | | Days Beyond Terms | | | | | |
| Business Category | Date Reported | Payment Terms | Recent High Credit | Balance | Cur | 1-30 | 31-60 | 61-90 | 90+ | Comments |
| PACKAGING | 04/2009 | NET 30 | \$1,200 | \$100 | 100% | | | | | CUST 15 YR |
| FINCL SVCS | 03/2009 | NET | \$0 | \$0 | | | | | | |
| RETL TRADE | 03/2009 | CREDIT | \$0 | \$0 | | | | | | |
| TELECOM | 03/2009 | NET 30 | \$10,400 | \$2,900 | 96% | | 3% | | 1% | |
| BUREAU | 02/2009 | NET 30 | \$755,400 | \$1,100 | 100% | | | | | CUST 11 YR |
| RENTALS | 01/2009 | NET 10 | \$200 | \$100 | 100% | | | | | |
| GENL MERCH | 12/2008 | CREDIT | \$0 | \$0 | | | | | | ACCTCLOSED |
| AIR TRANS | 10/2008 | 0000000 | \$4,000 | \$800 | 100% | | | | | CUST 13 YR |
| ACCT SVCS | 09/2008 | VARIED | \$75,000 | \$28,900 | 70% | 30% | | | | |

UCC Filings

There are 6 UCC filings for this company.

Date Filed: 10/01/2008 **Document Number:** 200183332465
Status: FILED **Filing Location:** SEC OF STATE DELAWAR
Secured Party: US BANCORP MN MARSHALL 56258 1310 MADRID STREET
Collateral: UNDEFINED

Date Filed: 07/28/2008 **Document Number:** 200182584272
Status: FILED **Filing Location:** SEC OF STATE DELAWAR
Secured Party: US BANCORP MN MARSHALL 56258 1310 MADRID STREET
Collateral: UNDEFINED

Date Filed: 06/30/2008 **Document Number:** 20018 2239083
Status: FILED **Filing Location:** SEC OF STATE DELAWAR
Secured Party: US BANCORP MN MARSHALL 56258 1310 MADRID STREET
Collateral: UNDEFINED

Date Filed: 05/23/2008 **Document Number:** 20081794245
Status: FILED **Filing Location:** SEC OF STATE DELAWAR
Secured Party: US BANCORP MN MARSHALL 56258 1310 MADRID STREET
Collateral: UNDEFINED

Date Filed: 04/28/2008 **Document Number:** 2008 1470119
Status: FILED **Filing Location:** SEC OF STATE DELAWAR
Secured Party: US BANCORP MN MARSHALL 56258 1310 MADRID STREET
Collateral: UNDEFINED

Date Filed: 01/29/2008 **Document Number:** 2008 0355030
Status: FILED **Filing Location:** SEC OF STATE DELAWAR
Secured Party: US BANCORP MN MARSHALL 56258 1310 MADRID STREET
Collateral: EQUIP

Income Statements (values in 000's)

| | 12/31/2008 | 12/31/2007 | 12/31/2006 | 12/31/2005 |
|----------------------------------|------------|------------|------------|------------|
| Total Revenue | \$779,963 | \$842,902 | \$817,564 | \$643,749 |
| Cost of Revenue | \$282,667 | \$281,751 | \$291,345 | \$231,620 |
| Gross Profit | \$497,296 | \$561,151 | \$526,219 | \$412,129 |
| Operating Expenses | | | | |
| Sales, General and Admin. | \$361,133 | \$401,459 | \$366,702 | \$286,521 |
| Non-Recurring Items | \$21,750 | \$0 | \$0 | \$0 |
| Other Operating Items | \$42,593 | \$42,118 | \$39,152 | \$27,805 |
| Operating Income | \$71,820 | \$117,574 | \$120,365 | \$98,003 |
| Add'l income/expense items | \$897 | \$99,416 | \$7,903 | \$11,006 |
| Earnings Before Interest and Tax | \$72,717 | \$219,929 | \$130,567 | \$109,009 |
| Interest Expense | \$2,548 | \$10,637 | \$13,319 | \$6,618 |
| Earnings Before Tax | \$70,169 | \$209,292 | \$117,248 | \$102,391 |

| | | | | |
|------------|---------|--------|-----|-----|
| AIR TRANS | 07/2008 | NET 30 | \$0 | \$0 |
| BUS SERVCS | 09/2007 | NET 30 | \$0 | \$0 |

Trade Payment Totals

| Trade Payment Experiences | | | | Account Status Days Beyond Terms | | | | | Comments |
|---------------------------|----------------|--------------------|----------|-------------------------------------|------|-------|-------|-----|----------|
| Type | Lines Reported | Recent High Credit | Balance | Cur | 1-30 | 31-60 | 61-90 | 90+ | |
| Trade Lines Totals | 11 | \$755,400 | \$33,900 | 74% | 26% | | | | |

Trade Payment Information

| Trade Payment Experiences (Trade lines with an (*) after date are newly reported) | | | | Account Status Days Beyond Terms | | | | | Comments | |
|--|---------------|---------------|--------------------|-------------------------------------|------|------|-------|-------|----------|-------------|
| Business Category | Date Reported | Payment Terms | Recent High Credit | Balance | Cur | 1-30 | 31-60 | 61-90 | | 90+ |
| SLS FINANCING | 4/15/2009 | | | \$0 | | | | | | CURRENT |
| TRADE ACCT | 4/1/2009 | | | \$12,000 | 50% | | | | 50% | SLOW TO 120 |
| TRADE ACCT | 4/1/2009 | | | \$3,351 | 100% | | | | | CURRENT |
| TRADE ACCT | 4/1/2009 | | | \$0 | | | | | | CURRENT |
| TRADE ACCT | 4/1/2009 | | | \$0 | | | | | | CURRENT |
| TRADE ACCT | 3/1/2009 | | | \$0 | | | | | | CURRENT |
| TRADE ACCT | 3/1/2009 | | | \$0 | | | | | | CURRENT |
| TRADE ACCT | 3/1/2009 | | \$1,968 | \$351 | | | | 24% | 76% | SLOW TO 120 |
| TRADE ACCT | 3/1/2009 | | \$869 | \$0 | | | | | | CURRENT |
| TRADE ACCT | 3/1/2009 | | <\$100 | \$0 | | | | | | CURRENT |
| TRADE ACCT | 3/1/2009 | | | \$2,044 | 50% | | | | | SLOW |
| TRADE ACCT | 3/1/2009 | | \$305 | \$0 | | | | | | CURRENT |
| PRSNL LOAN | 2/27/2009 | | | \$0 | | | | | | CURRENT |
| FINANCE | 12/31/2008 | | | \$0 | | | | | | CURRENT |
| TRADE ACCT | 11/1/2008 | | | \$9,150 | 100% | | | | | CURRENT |

Collection Filings

No collection information was found after an extensive search of commercial collection agencies.

Bankruptcies

No bankruptcy information was found after an extensive search of public record data.

Tax Liens

No tax liens were found after an extensive search of public record data.

Judgments

No judgment or attachment liens were found after an extensive search of public record data.

| | | | | |
|--|-----------|-----------|-----------|----------|
| Income Tax | \$37,079 | \$84,080 | \$47,773 | \$43,522 |
| Minority Interest | \$6,008 | (\$1,177) | (\$3,314) | (\$443) |
| Equity Earnings | \$0 | \$2,939 | \$2,299 | \$0 |
| Unconsolidated Subsidiary | \$0 | \$2,939 | \$2,299 | \$0 |
| Net Income-Cont. Operations | \$39,098 | \$124,035 | \$66,161 | \$58,426 |
| Discontinued Operations | (\$4,241) | \$14,072 | \$0 | \$0 |
| Net Income | \$34,857 | \$138,107 | \$66,161 | \$58,426 |
| Net Income Applicable to Common Shareholders | \$34,857 | \$138,107 | \$66,161 | \$58,426 |

Balance Sheets (values in 000's)

| | 12/31/2008 | 12/31/2007 | 12/31/2006 | 12/31/2005 |
|---|--------------------|--------------------|--------------------|------------------|
| Current Assets | | | | |
| Cash and Cash Equivalents | \$52,361 | \$76,600 | \$31,941 | \$28,380 |
| Net Receivables | \$144,250 | \$177,663 | \$156,769 | \$110,561 |
| Other Current Assets | \$9,032 | \$11,091 | \$10,182 | \$6,240 |
| Total Current Assets | \$205,643 | \$265,354 | \$198,892 | \$145,181 |
| Long Term Assets | | | | |
| Long Term Investments | \$30,365 | \$85,476 | \$55,001 | \$45,710 |
| Fixed Assets | \$81,807 | \$80,949 | \$68,931 | \$56,684 |
| Goodwill | \$731,369 | \$695,744 | \$650,124 | \$605,884 |
| Intangible Assets | \$82,895 | \$100,155 | \$113,383 | \$121,401 |
| Other Assets | \$3,684 | \$4,255 | \$3,592 | \$3,185 |
| Total Assets | \$1,135,763 | \$1,231,933 | \$1,089,923 | \$978,045 |
| Current Liabilities | | | | |
| Accounts Payable | \$85,529 | \$161,483 | \$107,642 | \$86,549 |
| Short Term Debt/Current Portion of Long Term Debt | \$9,891 | \$18,282 | \$20,794 | \$38,444 |
| Other Current Liabilities | \$7,381 | \$9,474 | \$8,462 | \$6,809 |
| Total Current Liabilities | \$102,801 | \$189,239 | \$136,898 | \$131,802 |
| Long Term Debt | \$22,938 | \$14,404 | \$179,531 | \$182,127 |
| Other Liabilities | \$5,300 | \$5,494 | \$5,338 | \$6,343 |
| Deferred Liability Charges | \$67,676 | \$90,785 | \$44,802 | \$27,213 |
| Minority Interest | \$44,198 | \$48,421 | \$48,413 | \$47,712 |
| Total Liabilities | \$242,913 | \$348,343 | \$414,982 | \$395,197 |
| Stock Holders Equity | | | | |
| Common Stocks | \$60 | \$59 | \$58 | \$56 |
| Capital Surplus | \$502,600 | \$488,683 | \$455,657 | \$430,026 |
| Retained Earnings | \$390,602 | \$355,745 | \$218,566 | \$152,405 |
| Other Equity | (\$412) | \$39,103 | \$660 | \$361 |
| Total Equity | \$892,850 | \$883,590 | \$674,941 | \$582,848 |

Cash Flow Statements (values in 000's)

| | 12/31/2008 | 12/31/2007 | 12/31/2006 | 12/31/2005 |
|--|-------------------|--------------------|-------------------|--------------------|
| Net Income | \$34,857 | \$138,107 | \$66,161 | \$58,426 |
| Cash Flows-Operating Activities | | | | |
| Depreciation | \$42,593 | \$42,118 | \$39,152 | \$27,605 |
| Net Income Adjustments | \$40,553 | (\$96,456) | \$16,716 | (\$12,250) |
| Changes in Operating Activities | | | | |
| Accounts Receivable | \$18,934 | (\$19,261) | (\$29,914) | (\$12,346) |
| Other Operating Activities | \$4,222 | (\$8,147) | (\$3,858) | \$10,952 |
| Liabilities | (\$74,863) | \$78,235 | \$5,047 | (\$81) |
| Net Cash Flow-Operating | \$66,296 | \$134,596 | \$93,304 | \$72,306 |
| Cash Flows-Investing Activities | | | | |
| Capital Expenditures | (\$30,930) | (\$36,735) | (\$29,671) | (\$19,102) |
| Investments | \$0 | \$128,064 | \$0 | \$4,000 |
| Other Investing Activities | (\$61,668) | (\$13,069) | (\$34,457) | (\$138,979) |
| Net Cash Flows-Investing | (\$92,598) | \$78,260 | (\$64,128) | (\$154,081) |
| Cash Flows-Financing Activities | | | | |
| Dividends Paid | (\$1,127) | (\$3,930) | (\$2,613) | (\$25,657) |
| Sale and Purchase of Stock | \$7,121 | \$7,641 | \$2,463 | \$52,603 |
| Net Borrowings | (\$2,739) | (\$171,798) | (\$25,447) | \$73,211 |
| Other Financing Activities | (\$204) | \$204 | \$0 | \$0 |
| Net Cash Flows-Financing | \$3,051 | (\$167,883) | (\$25,597) | \$100,157 |
| Effect of Exchange Rate | (\$988) | \$65 | (\$18) | \$2 |
| Net Cash Flow | (\$24,239) | \$45,038 | \$3,561 | \$18,384 |

Financial Ratios

| | 12/31/2008 | 12/31/2007 | 12/31/2006 | 12/31/2005 |
|-----------------------------|------------|------------|------------|------------|
| Liquidity Ratios | | | | |
| Current Ratio | 200% | 140% | 145% | 110% |
| Quick Ratio | 191% | 134% | 138% | 105% |
| Cash Ratio | 51% | 40% | 23% | 22% |
| Profitability Ratios | | | | |
| Gross Margin | 64% | 67% | 64% | 64% |
| Operating Margin | 9% | 14% | 15% | 15% |
| Pre-Tax Margin | 9% | 25% | 14% | 16% |
| Profit Margin | 4% | 16% | 8% | 9% |
| Pre-Tax ROE | 8% | 24% | 17% | 18% |
| After Tax ROE | 4% | 16% | 10% | 10% |