HOW TO READ THE
EXPERIAN REPORT

Premier Profile - DEMO COMPANY 123

Business Name: **DEMO COMPANY 123**	Business Identification Number: **123456789**

Verified Legal Name ✓

Doing Business As: DEMO COMPANY 123	**Phone:** (123)555-1212
Primary Address: 211 BLACKMORE DR CHARLOTTE, NC 28277-1234	**Tax ID:** ID-number
Ultimate Parent: COMPANY PARENT	This business is a member of a corporate family. See the corporate hierarchy by **clicking here**

Risk Dashboard

Risk Scores and Credit Limit Recommendation		Days Beyond Terms	Derogatory Legal	Fraud Alerts
Intelliscore Plus	Financial Stability Risk	Company DBT	Original Filings	High Risk Alerts
12 MEDIUM TO HIGH RISK	**34** LOW TO MEDIUM RISK	**58**	**1**	**0**
Score range: 1 - 100 percentile		Industry DBT: 3		
Credit Limit Recommendation: **$72,700**				

Business Facts

Years on File:	21 (FILE ESTABLISHED 06/2001)	SIC Code:	BUSINESS SERVICES, NEC - 7389
State of Incorporation:	DE		THEATRICAL PRODUCERS & SERVICES - 7922
Date of Incorporation:	03/23/2018		AMUSEMENT & RECREATION SERVICES - 7900
Business Type:	Institutions - Profit	NAICS Code:	
Contacts:	JOHN BLACK - PRESIDENT		All Other Professional, Scientific, and Technical Services - 541990
	MICHAEL MOORE - PRESIDENT		Performing Arts Companies - 711100
	MARY JOHNSON - PRESIDENT		Arts, Entertainment, and Recreation - 710000

Government Activity

THE FOLLOWING INFORMATION IS PROVIDED BY THE FEDERAL GOVERNMENT AND OTHER SOURCES:

Congressional District:	12
Central Contractor Registration:	N/A
Excluded from Federal Program(s):	N/A
▸ Agency Name:	N/A
▸ Exclusion Type:	N/A
▸ Active Date:	N/A
▸ Termination Date:	N/A

Commercial Fraud Shield

Evaluation for: **DEMO COMPANY 123, 211 BLACKMORE DR, CHARLOTTE, NC28277-3434**

Business Alerts		Verification Triggers
Active Business Indicator:	✓ Experian shows this business as active	The primary Business Name, Address, and Phone Number on Experian File were reviewed for High Risk indicators, no High Risk indicators were found.
Possible OFAC Match:	No — No OFAC match found	
Business Victim Statement:	No — No victim statement on file	

Credit Risk Score and Credit Limit Recommendation

Credit Risk Score: Intelliscore Plus

Current Intelliscore Plus Score: 12	Risk Class: 4

12

High Risk	5	4	3	2	1	Low Risk
	0 10	25	50	75	100	

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

This score predicts the likelihood of serious credit delinquencies for this business within the next 12 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.

Factors lowering the score
▸ AVERAGE BALANCE OF RECENTLY DELINQUENT COMMERCIAL ACCOUNTS
▸ NUMBER OF COMMERCIAL ACCOUNTS WITH NET 1-30 DAYS TERM
▸ NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION
▸ BALANCE OF DELINQUENT COMMERCIAL ACCOUNTS

Industry Risk Comparison
11% of businesses indicate a higher likelihood of severe delinquency.

Intelliscore Plus Quarterly Score Trends

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.

Credit Risk Score: Financial Stability Risk

Current Financial Stability Risk Score: 34

34

High Risk	5 4	3	2	1	Low Risk
	0 3 10	30	65	100	

Risk Class: 2

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

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

Factors lowering the score
▸ RISK ASSOCIATED WITH THE COMPANY'S INDUSTRY SECTOR
▸ PERCENT OF COMMERCIAL ACCOUNTS DELINQUENT
▸ NUMBER OF COMMERCIAL DEROGATORY PUBLIC RECORDS
▸ RISK ASSOCIATED WITH THE BUSINESS TYPE

Industry Risk Comparison
33% of businesses indicate a higher likelihood of financial stability risk.

Financial Stability Risk 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

Credit Limit Recommendation	
$72,700	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.

Payment and Legal Filings Summary

Payment Performance		Trade and Collection Balance		Legal Filings	
Current DBT:	58	Total trade and collection (14):	$76,800	Bankruptcy:	No
Predicted DBT as 05/08/2022 :	48	All trades (14):	$76,800	Tax Lien filings:	1
Monthly Average DBT:	17	All collections (0):	$0	Judgment filings:	0
Highest DBT Previous 6 Months:	58	Continuous trade (8):	$11,500	Sum of legal filings:	$4,721
Highest DBT Previous 5 Quarters:	54	6 month average:	$4,800 - $37,200	UCC filings:	0
		Highest credit amount extended:	$23,800	Cautionary UCC filings:	No
Payment Trend Indication: Payments are increasingly late		Most frequent industry purchasing terms: NET 30, REVOLVE, CREDIT			

COMPANY PROFILE

○ Provides the business name and address that most closely matches your inquiry information

RISK DASHBOARD

○ The Risk Dashboard highlights possible credit and stability risk indicators

○ Elements that are summarized are related to risk, payment behavior, public record activity and possible fraudulent activity. Further details associated with these elements are contained within the profile.

CREDIT RISK SCORES

○ Intelliscore Plus predicts the likelihood of seriously derogatory payment or bankruptcy with the next 24 months

○ Included is a Credit Limit Recommendation, which provides guidance on credit limit assignment, based on assessing the single highest credit limit provided to similar businesses within Experian's database
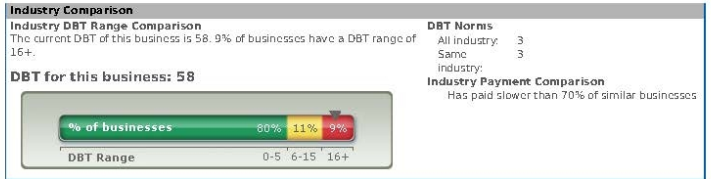
PAYMENT & LEGAL SUMMARY

○ The Payment & Legal Filings Summary provides a snapshot of key payment performance metrics, trade balances and legal filings

INDUSTRY COMPARISON

○ The Industry comparison provides key industry measurements of payment performance

Industry Comparison

Industry DBT Range Comparison
The current DBT of this business is 58. 9% of businesses have a DBT range of 16+.

DBT for this business: 58

% of businesses	80%	11%	9%
DBT Range	0-5	6-15	16+

DBT Norms

All industry:	3
Same industry:	3

Industry Payment Comparison
Has paid slower than 70% of similar businesses

Payment Trending
DBT Trends

PAYMENT EXPERIENCES

○ The Payment & Collection Information provides a timely and accurate view of a business's credit performance and identifies accounts that were sent to a collection agency. Access to comprehensive payment information allows for easy analysis of whether a business's ongoing payment behavior is steady, improving or declining.

Continuous	8	58	$65,200	$11,500	30%	8%	12%	4%		46%
New	0			$0						
Combined Trade	8	58	$65,200	$11,500	30%	8%	12%	4%		46%
Additional	6		$107,300	$65,300	99%	1%				
Total Trade	14		$172,500	$76,800	91%	2%	1%			6%

Trade Payment - New and Continuously Reported Trade Details

Payment Experiences
(Trade Lines with an (*) after the date are newly reported)
Account Status Days Beyond Terms

Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
ACCT SVCS	04/2022		VARIED	$13,300	$4,800					3%	97%
COMMUNICTN	03/2022		VARIED	$23,000	$700	20%					80%
EQUIPMENT	04/2022	10/2015	COD		$0						
EQUIPMENT	04/2022		COD		$0						
FOOTWEAR	04/2022		NET 30		$0						
FOOTWEAR	05/2022		VARIOUS	$23,800	$1,600	100%					
FRGHT FWRD	05/2022		OTHER	$4,700	$4,400	43%	21%	30%	6%		
PACKAGING	05/2022	11/2021	NET 30	$400	$0						CUST 7 YR

Trade Payment - Additional Trade Details

Payment Experiences
(Trade Lines with an (*) after the date are newly reported)
Account Status Days Beyond Terms

Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AUTO RENTL	04/2022		NET 30		$0						
LEASING	03/2019		CONTRCT	$1,200	$1,200	100%					
OFFC EQUIP	03/2019	05/2018	REVOLVE	$100	$100		100%				
OPTIC SUPL	10/2020		NET 60	$98,400	$64,000	99%	1%				
PRNTG&PUBL	03/2021	11/2020	NET 30	$7,600	$0						
RENTALS	03/2020		NET 10		$0						

Monthly Payment Trends

Payment Trends Analysis
BUSINESS SERVICES, NEC - 7389

	Industry		Business			Account Status Days Beyond Terms			
Date Reported	Cur	DBT	DBT	Balance	Cur	1-30	31-60	61-90	91+
CURRENT	N/A	N/A	58	$11,500	30%	8%	12%	4%	46%
Y21	89%	5	41	$16,500	26%	41%		1%	32%
R21	88%	5	22	$36,500	19%	65%	1%	13%	2%
R21	89%	4	10	$37,200	70%	15%	13%		2%
21	88%	5	5	$33,900	79%	18%	1%		2%
21	88%	5	3	$22,700	96%	1%			3%
C20	88%	5	21	$4,800	41%	45%			14%

Quarterly Payment Trends

Payment History - Quarterly Averages
Account Status Days Beyond Terms

Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
- 18	JAN - MAR	13	$33,800	58%	30%	5%	5%	2%
- 17	OCT - DEC	12	$10,500	83%	7%			10%
- 17	JUL - SEP	54	$5,800	31%	12%		25%	32%
- 17	APR - JUN	44	$7,300	44%	10%		20%	26%
- 17	JAN - MAR	52	$7,500	14%	15%	27%	29%	15%

Trade Payment Summary

Trade Line Type	Lines Reported	DBT	Recent High Credit	Balance	Current	01-30	31-60	61-90	91+

Legal Filings

Tax Liens

File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
02/28/2018	State Tax Lien	Released	$4,721	12UC003805	MILWAUKEE COUNTY CIRCUIT COURT
	Filed by: STATE OF WISCONSIN				
08/12/2016	State Tax Lien	Filed	$4,721	12UC003805	MILWAUKEE COUNTY CIRCUIT COURT
	Filed by: STATE OF WISCONSIN				

Additional Business Facts

Corporate Registration

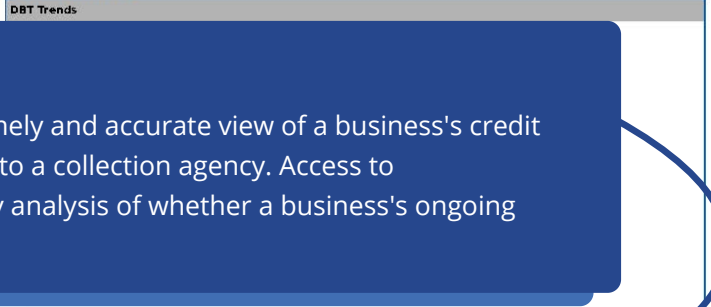THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF NEW MEXICO. THE DATA IS CURRENT AS OF 06/16/2022.

State of Origin:	DE
Date of Incorporation:	03/23/2018
Current Status:	Active
Business Type:	Institutions - Profit
Charter Number:	4897374
Agent:	CORPORATION SERVICE COMPANY
Agent Address:	123 EAST MARCY STREET STE 101 SANTA FE, NM

Corporate Linkage

Business Name	Location	BIN

LEGAL FILINGS

○ Legal Filings identify details associated with derogatory public record filings. Included are filing dates, as well as current disposition.

ADDITIONAL BUSINESS FACTS

○ The Additional Business Facts section of the report offers an in-depth look at the business you are evaluating. The additional details provides a background on whom you are conducting business.

The Experian Report offers a quick but thorough picture of each new business customer. Minimize risk, reveal new growth opportunities and consistently make better and more profitable decisions.