

GORMAN MANUFACTURING COMPANY, INC.

D-U-N-S® 80-473-5132 Headquarters Phone 650 555-0000
 492 Koller Street,
 San Francisco, CA 94110

Advanced Scoring Report

Purchase Last Update
 Date: Date:
 11/02/2010 06/21/2010

Executive Summary

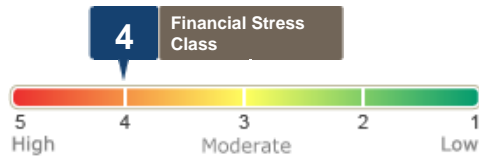
Company Info

Year Started	1985
CEO	LESLIE SMITH, PRES
Employees	144
Employees Here	110 at this location
Working Capital	\$1,323,410
Do not confuse with	other Gorman companies, this is a fictitious company used by D&B for demonstration purposes
Sales (Financial Statement)	\$23,480,920
Net Worth (Financial Statement)	1,340,331

As of 12/31/2009

Predictive Analytics

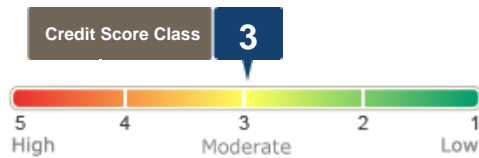
Financial Stress Class



The Financial Stress Class of 4 for this company shows that firms with this class had a failure rate of 0.48% (48 per 10,000).

Financial Stress Class	4
Financial Stress Score	1,414
Highest Risk	1,001
Lowest Risk	1,875

Credit Score Class



The Credit Score class of 3 for this company shows that 18.40% of firms with this classification paid one or more bills severely delinquent.

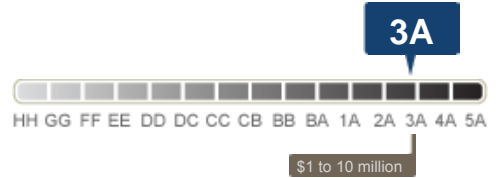
Credit Score Class	3
Credit Score	432
Highest Risk	101
Lowest Risk	670

D&B Rating

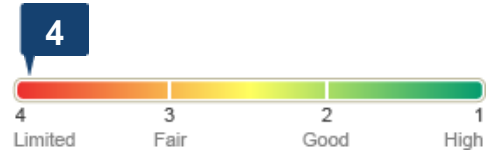
D&B Rating

3A4

Financial Strength

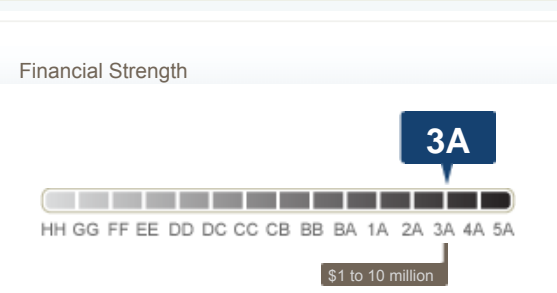
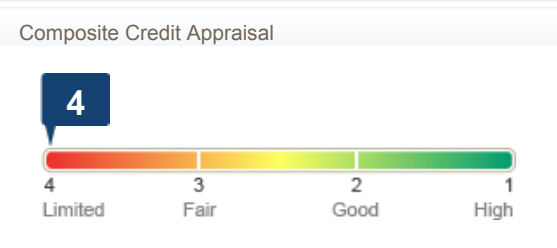


Composite Credit Appraisal



Business Information

Business Summary	
Financial Condition	FAIR
SIC	2752 Lithographic commercial printing
NAICS	323110 Commercial Lithographic Printing
History Status	CLEAR

Credit Capacity Summary	
D&B Rating	3A4
Prior D&B Rating	3A4
Rating Date	03/20/2008
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p>Financial Strength</p>  <p>Composite Credit Appraisal</p>  </div> <div style="width: 35%; border: 1px solid #ccc; padding: 5px;"> <p>Payment Activity (based on 37 experiences) USD</p> <p>Average High Credit \$22,831</p> <p>Highest Credit 100,000</p> <p>Total Highest Credit 669,150</p> </div> </div>	

Industry Data

SIC	
Code	Description
27520000	Commercial printing, lithographic

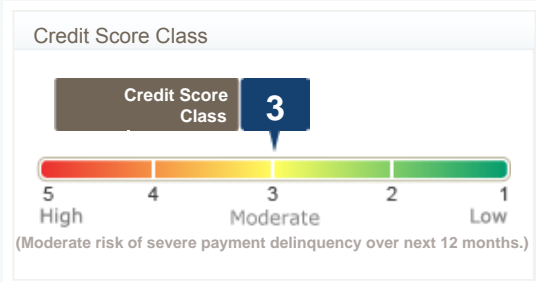
NAICS	
Code	Description
323110	Commercial Lithographic Printing

Indicators

Public Filings Summary	
The following data includes both open and closed filings found in D&B's database on this company	
Record Type	No. of Records
Bankruptcy	0
Judgment	3
Lien	4
Suit	0
UCC	4

Commercial Credit Score

Summary



Incidence of Delinquent Payment

Among Companies with This Class	18.40%
Average Compared to All Businesses	23.50%
Credit Score Percentile	55
Credit Score	432
Number of Payment Experiences	37

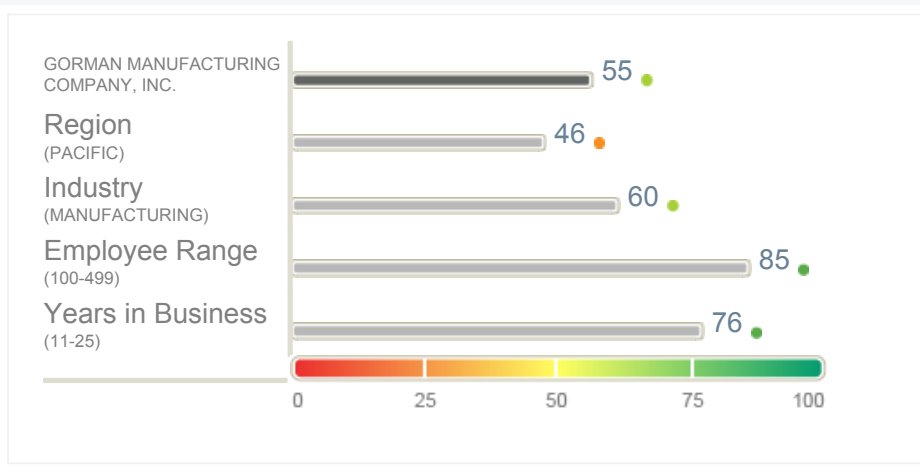
Key Factors

- Most recent amount past due.
- Insufficient number of payment experiences.
- Low number of satisfactory payments.
- Low proportion of satisfactory payment experiences to total payment experiences.
- Composite credit appraisal is rated limited.
- High proportion of past due balances to total amount owing.

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

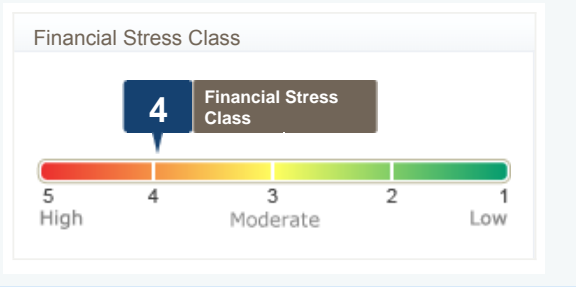
Credit Score Percentile Norms Comparison



- Lower risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Financial Stress Score

Summary



Financial Stress Score Percentile

Financial Stress National Percentile	19
Financial Stress Score	1414
Probability of Failure with This Score	0.84%
Failure per 10K	84/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	37

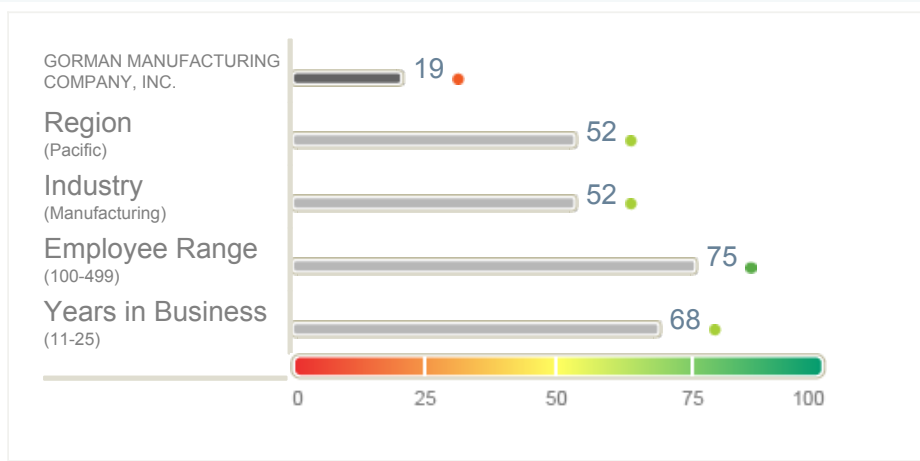
Key Factors

- Low proportion of satisfactory payment experiences to total payment experiences.
- Composite credit appraisal is rated limited.
- High proportion of slow payment experiences to total number of payment experiences.
- High proportion of past due balances to total amount owing.
- Negative change in net worth.
- UCC Filings reported.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Financial Stress Percentile Comparison



- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.