

COMPANY REPORTING

Public Company Reports – Each Company report includes an “on-point” color-coded narrative, an operational summary and financial analyses written by an industry expert. Also included is a breakdown of debt, bank facility details and updated market pricing of equity and debt, where applicable. Both domestic and foreign companies are covered.

- **Credit Scoring** – Proprietary model developed in house provides ratings on food and drug companies included in our reports. Scoring is based on criteria such as leverage ratios, operational trends and liquidity, trade payments, competitive landscape, customer base, and banking information. Alerts are issued on major downgrades.
- **Canadian Coverage** – In-depth analytics and quarterly updates on the largest publicly held companies in Canada.

Private Company Overviews – An operational summary of monitored privately held companies, including background information, key personnel, analyst insights, sales trends, market share analysis, recent news, and bank and lien research.

Privately Held Company Reports – Comprehensive financial and operating performance analytical reports.

Foodservice Sector Reports – Nationwide coverage of the predominately privately held companies operating in the foodservice distribution channel.

Private Retail Drug RxTRA – A detailed overview of the Company’s operations and market area.

Snapshot Reports – Key information on select high-profile companies issued the day they release quarterly results.

Special Alerts/Updates – Timely notification of critical credit-relevant events.

Telephone Alerts – When level of urgency requires, we track you down.

NEWSLETTER

Scrambled Eggs – Weekly newsletter covering all monitored industries, including Wholesale/Retail Food, Wholesale/Retail Drug, Restaurants/Institutions, Mass Merchandisers/Dollar Stores, and Foodservice. Also includes general interest section and updates on retail bankruptcies.

EXPANDED ANALYSIS

Personal Insights – A concise discussion of short- and long-term issues facing a constantly evolving group of high-profile companies.

PCG Emails/Special Analyses – Your Crystal Ball, sometimes speculative, often a prospective look forward, always time-sensitive, insightful and urgent. Examples of Special Analyses include:

- **Bank Debt & Liquidity**
- **Industry Overviews** (e.g., Dollar Stores, Convenience Stores)
- **Future Outlook Analyses**
- **White Papers** (e.g., U.S. Private Equity Retail Review)
- **Mergers & Acquisitions Report** – An annual report detailing significant M&A activity for monitored companies within the food and drug industries.
- **Company-Specific Updates** – Non-public information on private and public companies.

Executive Review – A semiannual peer analysis within major segments showing how the competition stacks up in terms of critical operational performance metrics, such as EBITDA margin, free cash flow, credit availability, payment trends, interest coverage, and several other key criteria including a comprehensive credit rating analysis on the segment. Industries covered include:

- **Mass Merchandisers**
- **Food Retail**
- **Pharmaceutical Distribution**
- **Drug Retail**

Insolvency Support Center – Bankruptcy cases followed “in plain English.”

RESEARCH TOOLS

Executive Portfolio Report – On-demand report of your customized individual portfolio, with F&D credit rating trends and more than 70 key financial metrics available for monitored companies.

Custom Financial Reporting – Database-driven reports, designed by the user and exportable, offering historical trend, financial, credit and peer analysis for more than 400 companies.

Weekly Bond Watch – Each week see how the financial markets are evaluating the debt of your customers.

Credit Facility Database – A web-based, proprietary, interactive, searchable database that summarizes and displays all key elements of a monitored Company's credit facility.

Banner/Subsidiary Database – Searchable database enabling users to simply and effectively identify corporate and trade-style affiliations.

Critical Capital Requirement Calendar – A forward look at upcoming debt service.

Events Calendar – Critical dates calendared for you three months in advance.

PRESENTATIONS

Web Conferences/Educational Programs – Designed to provide today's credit executive with the most current and topical continuing education opportunities.

PCG Dinner Meeting – Topical business presentations followed by industry networking dinner.

SALES & MARKETING TOOLS

Customer & Market Insights – Provides a comprehensive look beyond the financials at strategy and competition.

- **Strategic Sales Insights** – A detailed report examining the current status of certain high-profile companies, including a review of operations, distribution, market share and future outlook.
- **Hot Market Report** – An in-depth market share analysis of a highly active metropolitan area, incorporating demographic, competitive and forward-looking information.
- **Regional Analysis** – Comprehensive coverage of consumer demographics, income, consumption behavior and housing, key macroeconomic estimates including GDP and employment, and an in-depth analysis of retail grocers in the region.
- **Top 65 Retail Grocery Rankings**
- **Top 35 Retail Drug Rankings**

Quarterly Retail Sales – Quarterly recap of same-store sales performance of retailers from various industries.

CLIENT SERVICES CENTER

Executive Consultations – Industry experts ready to answer your questions.

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