

## 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.

- International Coverage – Expanding international coverage of companies in Canada, Mexico and select European and Caribbean countries.

- “On Request” International – Many countries have financial filing requirements or we will provide a confidential report for you based on financials you obtain in confidence. Any language in any currency.

### • 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.

### • Second Look

In case you were out, this early Monday morning email lists all reporting from the prior week, including Alerts, Updates, Company Reports, Private Company Overviews, etc., with links to the documents.

### • 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

If a critical rapidly unfolding event occurs that we do not want to risk leaving in your inbox, telephone contact is made.

### • Executive Consultations

More than 150 years’ experience at your fingertips.

## 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 – Analyzes the operating trends, debt structure and competitive landscape of a given retailer.
- 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, including: banks, size, maturity, interest rate, security, financial covenants, availability, etc. This tool allows the user to sort by which retailer has the least amount available under its credit facility and which companies have upcoming revolver expirations that need to be addressed.

- **Credit Facility Focus**

A customizable reporting tool providing maximum borrowings, excess borrowing availability/percent available, year-over-year percent change in availability, and expiring maturity dates. The report also offers key credit facility information on select high-risk accounts.

- **Banner/Subsidiary Database**

Searchable database enabling users to simply and effectively identify corporate and trade-style affiliations.

- **Events Calendar**

Critical dates calendared for you three months in advance.

## Presentations

---

- **Web Conferences/Educational Programs**

Designed to equip credit professionals with the tools to help identify early financial warning signs of troubled companies so that the organization can be proactive rather than reactive in setting appropriate credit lines. The program is essential for new hires and can also help seasoned credit professionals fine-tune their financial analytical skills.

- **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 35 Retail Drug Rankings

- **Quarterly Retail Sales**

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

## RetailTools

---

### StoreTrends

- Analyze “Heat Maps”, indicating concentrations of a retailer’s brick and mortar locations, enabling you to easily identify the number and percentage of stores in each state.
- View a retailer’s store locations in relation to its peers.
- See all store opening and closings within a two-year period.
- Analyze common nearby retailers within a ¼ mile distance of a specific retailer.

### Demographics

- Trade area population and total number of households in the trade area.
- Income distribution, medians and averages categorized by Disposable, Family and Household.
- Breakdown of race, age and gender.
- Levels of education; high school, college degree, graduate school.
- Annual trends including historical data, 5-10 year projections, retailer’s footprint, and over 500 variables.

### StoreOverlapAnalysis

- Easily identify overlapping stores in all major MSAs of the country.
- Define range of overlap search within 1, 5, 10 and 20 miles.
- Populate search of up to 10 retailers in a defined area.

### VoidAnalysis

- Identify retailers not servicing customers in a given trade area.
- Refine your search by Radius, Industry, Square Footage, Industry Segment, Credit Rating, & Sales Metrics.
- Link to F&D Reports’ proprietary credit ratings and financial reporting, provided by in-house analysts.

### SalesPerSqFt

- Choose from multiple industries; Department Stores, Apparel Retailers, Footwear, Casual Dining, Grocers, Drug Stores, Electronics, Sporting Goods, Home Improvement.
- Review Segment Averages; Average Sales Per Gross SF and Average change in Sales per Gross SF of each retailer.
- Sales are derived from retailers disclosures & our estimates, exclusive of on-line and catalog sales.

#### CLIENT SERVICES CENTER

**Executive Consultations** – Industry experts ready to answer your questions.  
**Anytime Access to [www.creditintell.com](http://www.creditintell.com) for Selected Services**