

D&B Report for:

# GORMAN MANUFACTURING COMPANY, INC.

D-U-N-S® Number: 80-473-5132  
 Location Type: Headquarters  
 Do not confuse with: other Gorman companies, this is a fictitious company used by D&B for demonstration purposes

Registered Address: 492 Koller Street, San Francisco, CA 94110

Phone: 650 555-0000

- This report includes:**
- ✓ Core Report
  - ✓ Enhanced Data Upgrade
  - ✓ Enhanced Trade Upgrade
  - ✓ Enhanced Analytics Upgrade

## Trade Payments



Examining how a company has paid its bills in the past can strongly indicate, but may not necessarily predict, how it will pay its bills in the future.

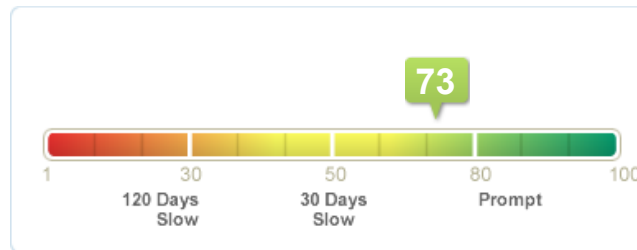
- D&B's overall assessment of trade payment risk is **medium**
- **Payment average: 11 days beyond terms, which is reflected in D&B's PAYDEX score of 73. This is based on 30 trade experiences in D&B's database. 75% of these trade experiences were paid within terms.**

## Trade Payments History

### Complete Trade Payment History

Based on all of the trade experiences in D&B database, this company has paid its bills 11 days beyond terms

Based on D&B's 24-Month PAYDEX



## 24 Month Payment Trend & Industry Comparison

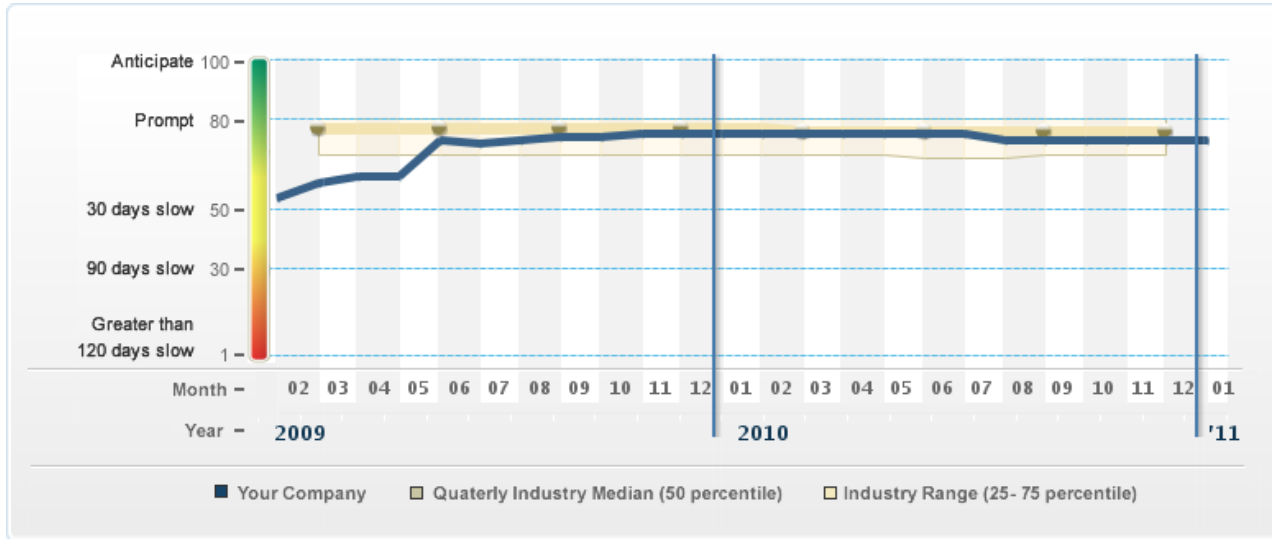


This industry comparison chart lets you see if this business's payment patterns are typical for this particular industry segment to help you establish appropriate credit lines.

Recently, the average payment record for all companies in the Lithographic commercial printing industry is 6 days beyond terms

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## Trade Payment Data Currently in D&B's Database

# of Payment Experiences in D&B's Database	30	Average Highest Credit	\$25,084
% of Payments Within Terms	75%	Largest Highest Credit	\$100,000
% of Payments With Slow or Negative Payments	30.0%	Highest Amount Now Owing	\$80,000
# of Payments Placed for Collection	0	Highest Amount Past Due	\$40,000

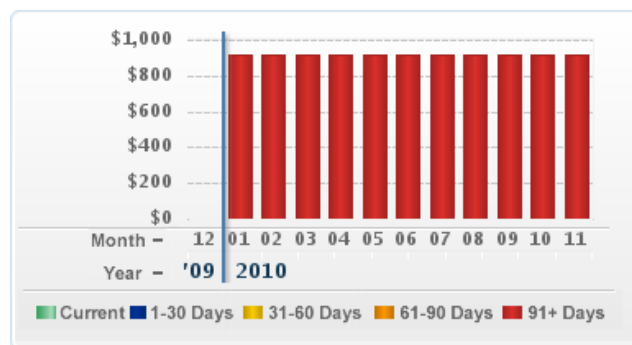
## Detailed Trade Risk Insight



The charts in this section show two important aspects of the company's payment behavior during the past year: 1) the aging profile of the company's accounts, and 2) amounts owed that have had to be written off or placed forcollection (Derogatory Events). Use the links at the bottom of the section to see more details.

## Amounts Current and Past Due - Past 12 Months

This chart shows the company's account aging profile over the past year. The chart lets you see at a glance the proportion of payments that were paid promptly versus those that were paid late.



## Key Data

D&B Report for:

# GORMAN MANUFACTURING COMPANY, INC.

**D&B** Key Data shows you how stable and well-established a company is, which can indicate its overall ability to pay its bills. Some companies are riskier than others, so review revenue, net worth, and number of employees to determine the company's general health. Look at years in business, length of management tenure, and the people involved in the company to determine how stable it is. Note whether the company is involved in a relatively high-risk industry. You can also check to see if there are any special events, such as a management or location change, that could adversely affect the company's ability to pay its bills. Click the links for more detailed information.

Key Principal	LESLIE SMITH, PRES		
Line of Business	Lithographic commercial printing (SIC: 2752)		
Number of Employees	130	Employees at this location	110
Total Sales (Financial Statement)	\$21,665,429	Net Worth (Financial Statement)	\$1,075,695
Working Capital	\$830,595	Years in Business	26 Years
Financial Condition	FAIR		
Overall Status	No negative information in D&B's files.		
Facilities	Occupies premises in a one story cinder block building.		
Location	Central business section on well traveled street.		

The Net Worth amount may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

## D&B Predictive Scores and Insights

**D&B** D&B Predictive Scores and Insights allow you to make more informed credit decisions by identifying the potential risks based on past behavior. D&B's predictive scores are based on empirically-validated statistical models. While you can use them as one factor in making your credit decisions, you should be aware that the predictive scores represent statistical probabilities, not guarantees of future behavior.

## D&B Credit Limit Recommendation

**D&B** D&B's recommended Credit Limit is based on the company profile and on profiles of other companies of similar size, industry, and credit usage.

- D&B Conservative Credit Limit : \$85,000
- D&B Aggressive Credit Limit : \$200,000

## Risk of Financial Failure in the Coming 12 Months

**D&B** D&B calculates the Financial Stress Score using a statistically valid model derived from our extensive data files. This score predicts the likelihood in the coming 12 months that the company will cease business without paying all creditors in full, or undergo financial reorganization, or try to obtain relief from creditors under state or federal law.

- In D&B's view, this company has a Moderate to high risk of severe financial stress, such as a bankruptcy, over the next 12 months.
- Companies in the same Financial Stress Class as this company have around a 0.84% (84 per 10,000) likelihood of experiencing severe financial distress or financial failure in the coming 12 months.
- This is 175% Higher than the predicted failure rate for all businesses in D&B's database of 0.48% (48 per 10,000) in the coming 12 months.

Risk of Financial Failure

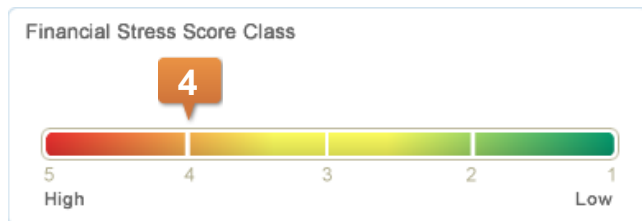
Risk of Financial Failure - 12 Month Trend

D&B Report for:

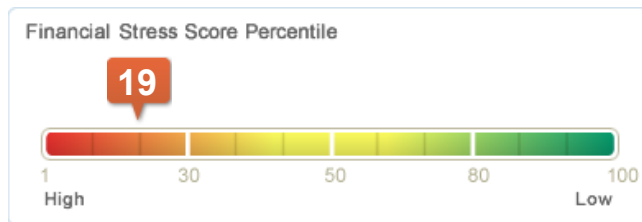
# GORMAN MANUFACTURING COMPANY, INC.

These graphs let you select 3 ways of viewing the company's risk of financial distress in the coming year. They are all based on D&'s Financial Stress Score (FSS). The Score graph shows the actual FSS as calculated by D&. The Percentile graph shows how the company's failure risk compares to all companies in the D&B database. The Class graph aggregates all companies into five groups, which makes it easier to identify a particular company's risk profile.

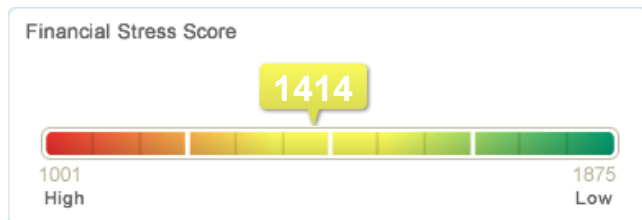
Based on D&'s Financial Stress Score Class



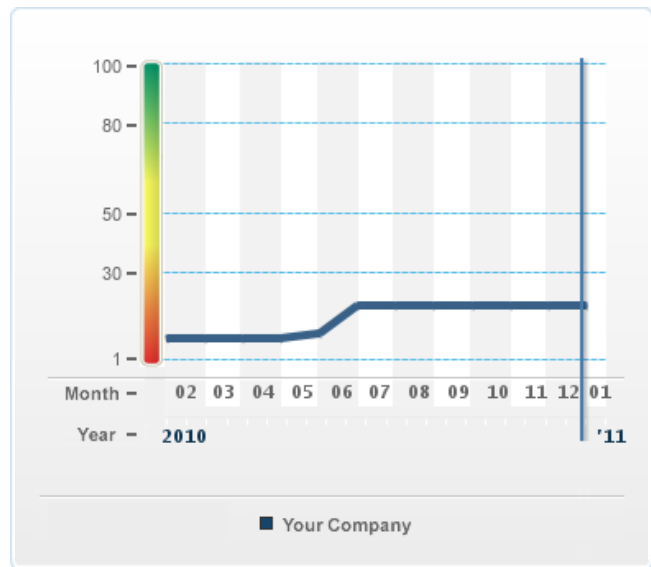
Based on D&'s Financial Stress Score Percentile



Based on D&'s Financial Stress Score

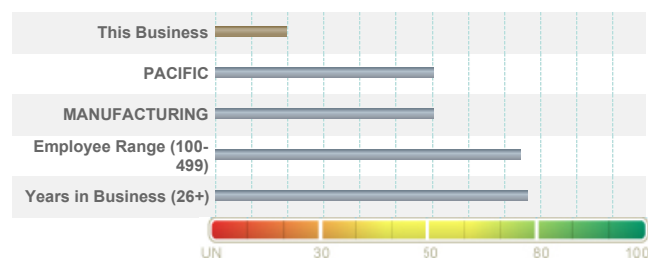


This chart shows how the company's risk of financial failure has trended over the past 12 months. Companies whose risk of financial failure is increasing represent a higher risk than companies whose risk is steady or declining.



## Comparative Risk of Financial Failure

The Comparative Risk of Financial Failure chart lets you see how the company's risk of financial failure compares to the average risk of failure for its various peer groups, including companies in the same region, in the same industry, with the same employee size range, and with a comparable number of years in business.



## Factors Related to Risk of Financial Failure

The risk factors listed below indicate the principal issues or conditions that contributed to the assessment of the company's risk of financial failure.

- 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.

D&B Report for:

# GORMAN MANUFACTURING COMPANY, INC.

## Risk of Payment Delinquency in the Coming 12 Months



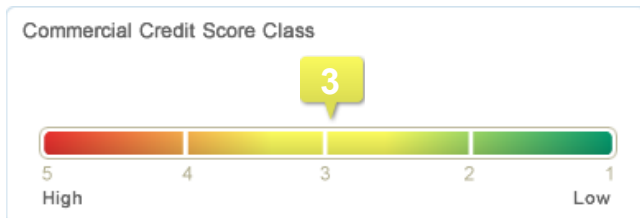
D&B calculates the Commercial Credit Score using a statistically valid model derived from our extensive data files. This score predicts the likelihood in the coming 12 months that the company will pay its bills in a severely delinquent manner (90 days or more past terms), or try to obtain legal relief from creditors, or cease operations without paying all creditors in full.

- In D&B's view, this company has a **Moderate risk of severe payment delinquency over next 12 months.**
- Companies in the same Commercial Credit Class as this company have around a **18.40% likelihood of severe payment delinquency in the coming 12 months.**
- This is **22% Lower** than the predicted delinquency rate for all businesses in D&B's database of **23.50%** in the coming 12 months.

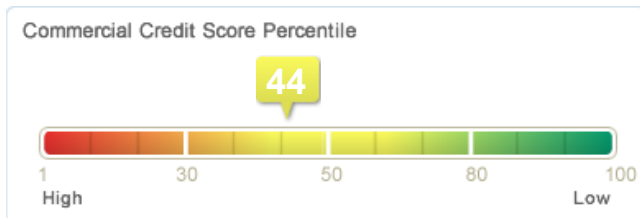
### Risk of Payment Delinquency

These graphs let you select 3 ways of viewing the company's risk of payment delinquency in the coming year. They are all based on D&B's Commercial Credit Score (CCS). The Score graph shows the actual CCS as calculated by D&B. The Percentile graph shows how the company's delinquency risk compares to all companies in the D&B database. The Class graph aggregates all companies into five groups, which makes it easier to identify a particular company's risk profile.

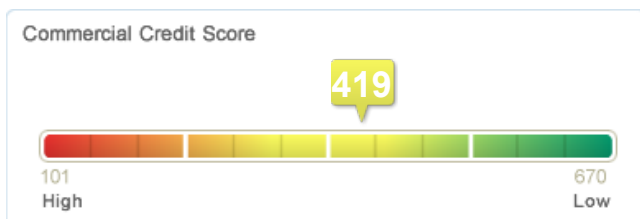
Based on D&B's Commercial Credit Score Class



Based on D&B's Commercial Credit Score Percentile



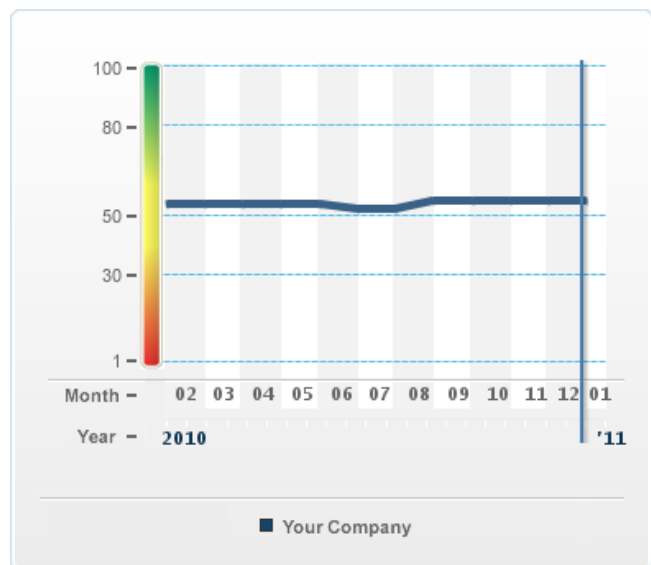
Based on D&B's Commercial Credit Score



### Comparative Risk of Payment Delinquency

### Risk of Payment Delinquency - 12 Month Trend

This chart shows how the company's risk of payment delinquency has trended over the past 12 months. Companies whose risk of payment delinquency is increasing represent a higher risk than companies whose risk is steady or declining.

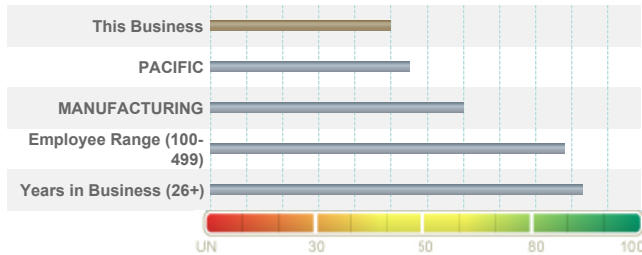


### Factors Related to Risk of Payment Delinquency

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The Comparative Risk of Payment Delinquency chart lets you see how the company's risk of not paying its bills promptly compares to the average delinquency risk for its various peer groups, including companies in the same region, in the same industry, with the same employee size range, and with a comparable number of years in business.



The risk factors listed below indicate the principal issues or conditions that contributed to the assessment of the company's risk of payment delinquency.

- 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.

## Size & Creditworthiness: The D&B Rating



The D&B Rating can help you quickly assess a firm's size and overall creditworthiness.

- D&B rating financial capacity range \$1 to 10 million
- D&B's assessment of overall creditworthiness is limited

Date Assigned	D&B Rating	Size (Net Worth or Number of Employees)	Overall Creditworthiness
Current	3A4	3A (\$1 to 10 million)	4 (limited)
03/20/2008	3A4	3A (\$1 to 10 million)	4 (limited)

This credit rating was assigned because of D&B's assessment of the company's creditworthiness.

## Legal and Public Filings



Examining the company's legal situation can help you understand its financial exposure. Check out the suits, liens, judgments, and UCC filings to see if there are any actions that could have an adverse financial impact. You can drill down on each category to see details.

Record Type	Records	Most Recent
Bankruptcies	0	
Suits	0	
Liens	4	12/14/2001
Judgments	3	01/01/2008
UCCs	4	04/18/2006

This public filing data is for informational purposes only and is not an official record. Both open and closed filings may be shown. Certified copies of these records can be obtained from their official sources.

## Business Registration Information

D&amp;B Report for:

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Minimize your risk by understanding who you are doing business with. Determine if the company is formally incorporated, where it's incorporated, and how long it has been in business. To increase your confidence in doing business with a small, relatively new company, you can use the names of the key principals for your own online research.

The following data is not an official record of the Department of State or the State of CALIFORNIA, and D&B is not an employee or agent thereof.

Registered Name:	<b>Gorman Manufacturing Company, Inc.</b>	Incorporation Date:	<b>May 21 1985</b>
Business Type:	<b>CORPORATION</b>	Registration ID:	<b>testcase102</b>
Corporation Type:	<b>PROFIT</b>	Where Filed:	<b>SECRETARY OF STATE/CORPORATIONS DIVISION, SACRAMENTO, CA</b>
State of Incorporation:	<b>CALIFORNIA</b>		
Filing Date:	<b>May 21 1985</b>		

D&amp;B Report for:

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## Industry Classification



When evaluating credit, it is important to consider the company's primary industry and understand the risk pertaining to that industry based on current economic or local conditions. The SIC and NAICS codes on this page identify the type of economic or industrial activity the company engages in.

### SIC Codes

The 4-digit SIC numbers link to the industry classification descriptions on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window. D&B adds an additional 4 digits to the end of the SIC code. This enables D&B to be more specific about a company's operations.

SIC Code	SIC Code Description
2752 0000	Commercial printing, lithographic

### NAICS Codes

The North American Industry Classification System (NAICS) is a six-digit industry classification code. The first two digits specify the business sector, the third digit specifies the subsector, the fourth digit specifies the industry group, and the fifth digit specifies the industry. The sixth digit is designed for country specific classifications and may differ from one nation to the next.

NAICS Code	NAICS Code Description
323110	Commercial Lithographic Printing



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## Company History



Review details about the company's history to learn more about the company's stability and ownership history. Examine the recent events to see if there is anything that may impact the company's ability to pay its bills.

The following information was reported on: 01/20/2011

**Officer(s):**

LESLIE SMITH, PRES  
KEVIN J HUNT, SEC-TREAS

**Director(s):**

THE OFFICER(S)

This is a Corporation formed in the State of California on May 21, 1985.

Business started 1985 by Leslie Smith and Kevin J Hunt. 60% of capital stock is owned by Leslie Smith. 40% of capital stock is owned by Kevin J Hunt.

LESLIE SMITH born 1946. Graduated from the University of California, Los Angeles, CA, in June 1967 with a BS degree in Business Management. 1967-85 General Manager for Raymor Printing Co, San Francisco, CA. 1985 formed subject with Kevin J Hunt. 1985 to present active as Principal in Gorman Affiliate Ltd, San Francisco, CA.

KEVIN J HUNT born 1945. Graduated from Northwestern University, Evanston, IL in June 1966. 1966-1985 was General Manager for Raymor Printing Co, San Francisco, CA. 1985 formed subject with Leslie Smith. 1985 to present active as Principal in Gorman Affiliate Ltd, San Francisco, CA.

**AFFILIATE:**

The following is related through common principals, management and/or ownership. Gorman Affiliate Ltd, San Francisco, CA, started 1985. Operates as commercial printer. Intercompany relations: None reported by management.

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## Company Operations Summary



Review the operations summary to learn more about the kinds of business the company conducts. You can also see more details about special events that may impact the company's ability to pay its bills, banking information, and government programs the company may be involved with.

### Operations Summary

As on 01/20/2011

**Description:**

Engaged in commercial lithographic printing (100%).

Terms are Net 30 days. Has 240 account(s). Sells to commercial concerns. Territory : United States.

Nonseasonal.

**Employees:**

130 which includes officer(s). 110 employed here.

**Facilities:**

Occupies premises in a one story cinder block building.

**Location:**

Central business section on well traveled street.

**Branch(es) or Division(s) exist:** Y

### Government Activity

Government Activity Summary	
Borrower (Dir/Guar)	No
Administrative Debt	No
Contractor	Yes
Grantee	Yes
Party excluded from federal program(s)	No

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

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## Liens



Liens are claims against the company's property. Open liens could negatively affect the company's financial status and their ability to pay their bills. Review the details about any outstanding liens against this company and whether they are open or released on this page.

A lien holder can file the same lien in more than one filing location. The appearance of multiple liens filed by the same lien holder against a debtor may be indicative of such an occurrence.

Status	Open
CASE NO.	IY5678
Type State	State Tax
Filed By	State of Ca- Test Mtch Code (force thru SO) Against Gorman Manufacturing Company, Inc
Where Filed	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA
Date Filed	12/14/2001
Status Attained Date	12/14/2001
Latest Information Received	12/14/2001

Amount	\$100
Status	Open
CASE NO.	IY1234
Type State	State Tax
Filed By	state of CA-test mtch code (forced thru SO) Against Gorman Manufacturing Company, Inc
Where Filed	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA
Date Filed	12/14/2001
Status Attained Date	12/14/2001
Latest Information Received	12/14/2001

Status	Open
CASE NO.	ian5678
Type State	State Tax
Filed By	STATE OF CA-TEST MTCH CODE Against GORMAN MANUFACTURING COMPANY, INC AND OTHERS
Where Filed	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA
Date Filed	12/14/2001
Status Attained Date	12/14/2001
Latest Information Received	12/14/2001

Amount	\$100
Status	Open
CASE NO.	IAN1234
Type State	State Tax
Filed By	State of CA-test match Code Against Gorman Manufacturing Company, Inc
Where Filed	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA
Date Filed	12/14/2001
Status Attained Date	12/14/2001
Latest Information Received	12/14/2001

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## Judgments



An unsatisfied judgment for a substantial amount against the company could negatively affect their ability to pay their bills. Review the details any court judgments have been filed against the company, their amounts, and their status on this page.

Status	Unsatisfied
DOCKET NO.	nmjtest03
Judgment Type	Judgment
Against	Gorman Mfg Test Case
In Favor of	Test Plaintiff
Where Filed	RECORDER OF DEEDS, NORWALK, CA
Status Attained Date	01/01/2008
Date Filed	01/01/2008
Judgment Received Date	01/02/2008

Status	Unsatisfied
DOCKET NO.	nmjtest05
Judgment Type	Judgment
Against	Gorman Mfg (Test Case)
In Favor of	Test Plaintiff
Where Filed	RECORDER OF DEEDS, NORWALK, CA
Status Attained Date	01/01/2008
Date Filed	01/01/2008

Status	Unsatisfied
DOCKET NO.	nmjtest01
Judgment Type	Judgment
Against	Gorman Mfg Test
In Favor of	Test Plaintiff
Where Filed	RECORDER OF DEEDS, NORWALK, CA
Status Attained Date	01/01/2008
Date Filed	01/01/2008

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## UCC Filings



Review the extent of UCC filings against the company's assets on this page. If too many of a company's assets are used as collateral in UCC filings, it could negatively affect their ability to pay their bills in times of financial stress because creditors with UCC filings are given legal title to the collateral assets.

Collateral	Leased Equipment
Type	Original
Secured Party	RAYMOND LEASING CORPORATION, GREENE, NY
Debtor	GORMAN MANUFACTURING COMPANY, INC
Filing Number	306-121640
Filed With	SECRETARY OF STATE/UCC DIVISION, NASHVILLE, TN
Date Filed	04/18/2006
Latest Information Received	05/12/2006

Collateral	Leased Equipment
Type	Original
Secured Party	RAYMOND LEASING CORPORATION, GREENE, NY
Debtor	GORMAN MANUFACTURING COMPANY, INC. and OTHERS
Filing Number	009679812
Filed With	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL
Date Filed	03/30/2005
Latest Information Received	04/07/2005

Collateral	Leased Unspecified
Type	Original
Secured Party	RAYMOND LEASING CORPORATION, GREENE, NY
Debtor	GORMAN MANUFACTURING COMPANY, INC and OTHERS
Filing Number	040077623160
Filed With	SECRETARY OF STATE/UCC DIVISION, AUSTIN, TX
Date Filed	08/06/2004
Latest Information Received	08/24/2004

Type	Original
Secured Party	NOREAST CAPITAL CORPORATION, ANNAPOLIS, MD
Debtor	GORMAN MANUFACTURING
Filing Number	00000181203112
Filed With	UCC DIVISION, BALTIMORE, MD
Date Filed	08/30/2004
Latest Information Received	08/18/2008

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## Corporate Linkage



Corporate linkage shows the financial and legal relationships between the entities in a corporate family. Linkage helps you assess risk across different parts of an organization. Linkage is updated monthly and reflects mergers, acquisitions, openings, and closings.

## Domestic Subsidiaries

Company Name	Address (City, State)	D-U-N-S® Number
GORMAN POSTER PRINTING INC	SAN FRANCISCO, CA	05-806-3731
GORMAN CATALOG PRINTING INC	SAN FRANCISCO, CA	05-963-3730

## Domestic Branches

Company Name	Address (City, State)	D-U-N-S® Number
GORMAN MANUFACTURING COMPANY, INC.	LOS ANGELES, CA	03-873-2116

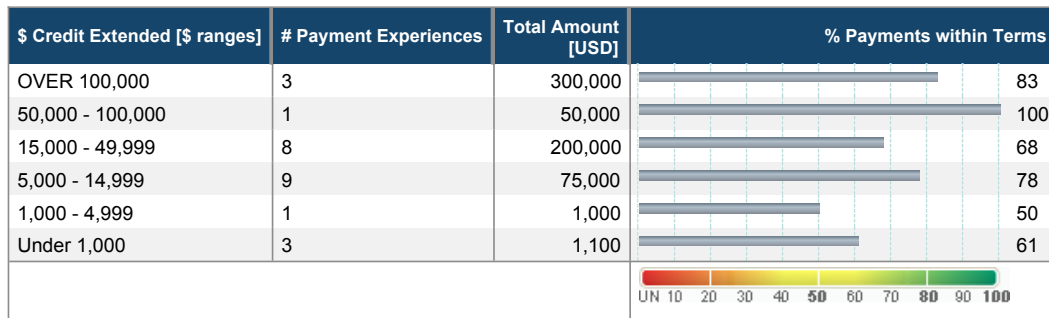
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## Trade Payment Habits



The Trade Payment Habits chart shows how a company has paid its bills relative to the amount of credit it has been extended. You can use this chart to get a sense of the how promptly you may be repaid based on the amount of credit you are thinking of extending. For each dollar-amount category, the chart provides the number of experiences used to calculate the percentage and the total dollar value of credit extended to the business.



D&B Report for:

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## Trade Payments Summary



The Trade Payment Summary shows the company's payment patterns organized by industry. You can use this summary to get a sense of whether the company pays certain types of suppliers more quickly or slowly than others, and in particular, how it has paid obligations owed to vendors in your industry segment.

# of trade payment experiences in D&B's file - past 24 months:	30
# of trade payment experiences in D&B's file - past 3 months:	3
Highest \$ amount now owed:	\$80,000
Highest \$ amount past due:	\$40,000

Industries/Categories	# Payment Experiences	Total Amounts (USD)	High Credit Amounts (USD)	% Payments Within Terms	Days Slow (%)			
					0-30	31-60	61-90	91+
<b>Top Industries</b>								
Misc business credit	2	105,000	100,000	52	0	48	0	0
Nonclassified	2	100,250	100,000	100	0	0	0	0
Trucking non-local	2	50,000	40,000	90	10	0	0	0
Truck rental/leasing	2	20,000	10,000	100	0	0	0	0
Whol farm supplies	1	100,000	100,000	100	0	0	0	0
Mfg wood home furn	1	50,000	50,000	100	0	0	0	0
Mfg computers	1	35,000	35,000	50	50	0	0	0
Whol metal	1	25,000	25,000	100	0	0	0	0
Whol chemicals	1	25,000	25,000	50	50	0	0	0
Whol electrical equip	1	25,000	25,000	100	0	0	0	0
Mfg medical instrmnt	1	20,000	20,000	50	0	50	0	0
Mfg electric test prd	1	15,000	15,000	50	0	50	0	0
Arrange cargo transpt	1	15,000	15,000	0	100	0	0	0
Mfg fluid milk	1	10,000	10,000	100	0	0	0	0
Mfg soap/detergents	1	7,500	7,500	0	100	0	0	0
Radiotelephone commun	1	7,500	7,500	100	0	0	0	0
Whol industrial equip	1	7,500	7,500	100	0	0	0	0
Data processing svcs	1	7,500	7,500	50	50	0	0	0
Whol service paper	1	1,000	1,000	50	0	50	0	0
Newspaper-print/publ	1	100	100	50	50	0	0	0
Misc equipment rental	1	750	0	50	50	0	0	0
<b>Other Payments Categories</b>								
Cash experiences	3	50	50					
Unfavorable comments	2	6,000	5,000					
Payment record unknown	0	0	0					
<b>Placement for Collection</b>								
Total in D&B File	0	0	0					



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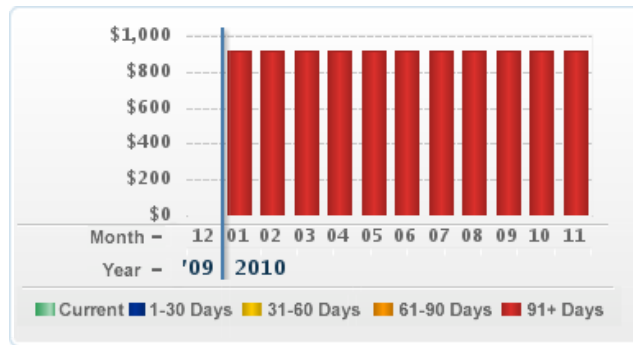
## Complete Detailed Trade Risk Insight



The Detailed Trade Risk Insight shows two important aspects of the company's payment behavior during the past year: 1) the aging profile of the company's accounts (Accounts Current and Past Due), and 2) amounts owed to creditors that have had to be written off or placed for collection (Derogatory Events).

### Amounts Current and Past Due

The Accounts Current and Past Due section shows the aging profile of the company's accounts over the past year. This lets you determine the proportion of payments that were paid promptly versus those that were paid late. The chart allows you to see aging trends - has the company started to reduce or increase the proportion of obligations it pays promptly, or has this proportion remained constant over time.



\$ in thousands

Status (Days Past Due)	2009		2010									
	12	01	02	03	04	05	06	07	08	09	10	11
Current Amount	-	0	0	0	0	0	0	0	0	0	0	0
1-30 Days	-	-	-	-	-	-	-	-	-	-	-	-
31-60 Days	-	-	-	-	-	-	-	-	-	-	-	-
61-90 Days	-	-	-	-	-	-	-	-	-	-	-	-
91+ Days	-	1	1	1	1	1	1	1	1	1	1	1

D&B Report for:

# GORMAN MANUFACTURING COMPANY, INC.

## Detailed Trade Payment History



This table shows the details of individual trade payment experiences that have been reported to D&B's during the past three months. Each record reflects the payment record to one creditor, and each record is updated when a new payment to that supplier is reported. It should be noted that in some cases, a payment may be delayed beyond terms as a result of a dispute, missing invoice, or other similar circumstance.

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc. Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

Date Reported (month/year)	Payment Record	High Credit	Now Owes	Past Due	Selling Terms	Recency of Last Sale
12/10	<b>Unsatisfactory</b>	1,000	1,000	1,000		
	<b>Cash own option</b>	0	0	0		4-5 mos
	<b>Cash own option</b>	0	0	0		4-5 mos
08/10	<b>Prompt</b>	7,500	0	0		1 mo
	<b>Prompt-Slow 60</b>	100,000	80,000	40,000		1 mo
07/10	<b>Prompt</b>	250	0	0		6-12 mos
06/10		50			Cash account	
11/09	<b>Prompt</b>	100,000	75,000	0		1 mo
	<b>Prompt</b>	25,000	10,000	0		1 mo
	<b>Prompt-Slow 10</b>	25,000	0	0		1 mo
	<b>Prompt-Slow 30</b>	100	50	50		
	<b>Prompt-Slow 60</b>	15,000	7,500	2,500		1 mo
10/09	<b>Prompt-Slow 30</b>	35,000	15,000	7,500		1 mo
09/09	<b>Prompt</b>	100,000	50,000	0		1 mo
	<b>Prompt-Slow 60</b>	20,000	15,000	7,500		1 mo
08/09	<b>Prompt</b>	50,000	15,000	250		1 mo
	<b>Prompt</b>	10,000	5,000	0		1 mo
	<b>Slow 30</b>	7,500	5,000	2,500		1 mo
07/09	<b>Prompt</b>	25,000	15,000			1 mo
	<b>Prompt-Slow 30</b>		750	250		
	<b>Bad debt</b>	5,000	5,000	5,000		
04/09	<b>Prompt</b>	10,000	7,500	0		1 mo
03/09	<b>Prompt</b>	40,000	7,500	0		
02/09	<b>Prompt</b>	7,500	5,000	0		1 mo
	<b>Prompt-Slow 30</b>	10,000	5,000	2,500		1 mo
	<b>Prompt-Slow 60</b>	1,000	250	250		1 mo
01/09	<b>Prompt</b>	5,000	250	0		1 mo
12/08	<b>Prompt</b>	10,000	0	0		1 mo
	<b>Prompt-Slow 30</b>	7,500	5,000	250		1 mo
	<b>Slow 5</b>	15,000	5,000	0		1 mo

**Anticipated** - Payments are received prior to date of invoice; **Discount** - Payments are received within trade discount period; **Prompt** - Payments are received within terms granted; **Slow** - Payments are beyond vendor's terms. For example, Slow 30" means payments are 30 days due; **Prompt-Slow** - Some Payments are within terms, while others are paid beyond terms.

## Key Business Ratios (Based on 45 establishments)

D&B Report for:

# GORMAN MANUFACTURING COMPANY, INC.



Key Ratios enable you to summarize important aspects of the company's financial condition that are directly related to its creditworthiness. It is important to judge these attributes in comparison to its industry peers.

In D&B's view the overall financial condition of the company is FAIR

- Profit margin (% profit per dollar of sales): 1.2% (Industry average:0.9%)
- Return on net worth (ability to realize return on investment): 24.6% (Industry average:7.2%)
- Quick ratio (ability to cover current liabilities):0.6 (Industry average:0.9)

	This Business	Industry Median	Industry Quartile
<b>Profitability</b>			
Return on Sales	( 1.2)	0.9	3
Return on Net Worth	( 24.6)	7.2	4
<b>Short Term Solvency</b>			
Current Ratio	1.1	1.5	3
Quick Ratio	0.6	0.9	4
<b>Efficiency</b>			
Assets Sales	46.1	62.2	2
Sales / Net Working Capital	26.1	8.1	1
<b>Utilization</b>			
Total Liabs / Net Worth	828.4	122.0	4

## Three Years Comparative Statement

	Fiscal Consolidated Dec 31 2008	Fiscal Consolidated Dec 31 2009	Fiscal Consolidated Dec 31 2010
Curr Assets	9,707,835	8,096,249	8,055,594
Curr Liabs	8,235,440	6,772,839	7,224,999
Current Ratio	1.18	1.2	1.11
Working Capital	1,472,395	1,323,410	830,595
Other Assets	2,238,621	2,108,974	1,931,322
Worth	1,812,635	1,340,331	1,075,695
Sales	28,646,009	23,480,920	21,665,429
Long Term Liab	1,898,381	2,092,053	1,686,222
Net Profit (Loss)	(214,000)	(472,304)	(264,636)