ProfitGuard

Credit reporting, risk monitoring, and clear customer insights so you can make an effective credit decision.

ProfitGuard is the leading provider of business credit information to the Industrial Sector. Using the latest technology, we combine our proprietary credit, financial, and trade information, along with our industry knowledge, to provide you with the ability to effectively manage credit more easily than ever before.

Current Relevant Credit Data + **Value of Analyst Insight** + **Timely and Reliable Credit Limit Guidelines and Alerts**

Results in Reduced Risk & Better Credit Decisions

ProfitGuard's platform brings business credit data together from multiple resources, credit ratings, financial information, analyst insight, and intelligence from PG trade data, and delivers it in a faster, more user-friendly format.

Sample credit report

Credit Report - Prepared for ACME

3M Company

3M Center
Saint Paul, MN, 55144-1000, US
(651) 733-1110
CID: 883640
www.3m.com

Alert Service Active

Request Analyst Guideline

Ask An Analyst

Report Event

Within the instant profile, you can request an analyst assigned credit limit specific to your situation.

You can request an analyst consult or report a credit event on your customer.

Essential Information

PG SCORE

82

High Risk ◁ ▷ Low Risk

90-100: Buyer represents exceptional credit risk characteristics - Extremely low probability of default
80-89: Buyer represents superior credit risk characteristics - Low probability of default
70-79: Buyer represents excellent credit risk characteristics - Low probability of default
50-69: Buyer represents good credit risk characteristics - Medium to low probability of default

3M Company
ESSENTIAL INFORMATION
OVERVIEW
CREDIT RATINGS
TRADE DETAILS
FINANCIALS
PUBLIC RECORDS

How a PG subscription works

Each ProfitGuard subscription is a 12-month contract based on units. Depending on what level subscription you purchase, you receive a certain number of units to use in your contract year to order credit services. You can use your units how you please (see unit cost chart to the right).

Credit Services	Unit Cost
Domestic credit report view (view existing report on the platform)	1
Canadian credit report view (view existing report on the platform)	2
Credit limit guideline (credit limit amount set by analyst)	1
Rush Order (Selecting rush for analyst guideline)	1
Ask an analyst (direct contact with an analyst to answer specific questions)	0
Credit alert monitoring (analyst monitoring for the duration of the contract)	5
ProfitGuard Newsletter	Included with subscription

SNAPSHOT

PG Score	70	Payment Quality Score	90
Calculated Credit Line	$3,000,000	Request Analyst Guideline	
Credit Limit Requested	-	Advised Credit Limit	-
Confidential Info on File	No	Total Number of Payment Experiences	817
Largest High Credit	$50,000,000	Recent Inquiries	0
Suits	34	Judgments	5
Liens	7	UCC Filings	370
Bankruptcy History	-	Bankruptcy Date	-
Bankruptcy Type	-		

Calculated Credit Limit: This is an instant credit decision generated by PG's proprietary risk model based on available information.

Request a full analyst review and recommended credit limit for (1) unit, based on your requested level of credit required.

### Do you need a quick credit decision? No problem!

Just search the customer name, confirm, and your report is available immediately showing our PG Score and Calculated Credit Limit (CCL). If the CCL is not sufficient to meet your credit limit amount, we suggest you request an Analyst Guideline, which is a comprehensive credit assessment.

The **Snapshot** provides an summary overview of your customer's risk profile and allows you to make a fast credit decision.

Trade Experience

We know that the most timely and relevant trade data on your customer is often found in how the company pays other suppliers. Our **Trade Detail** section summarizes payment data provided from our contributors as well as 3rd party providers.

With PG's Trade Exchange Program you can submit trade experience and view information on how your customer is paying other suppliers.

PAYMENT SUMMARY DASHBOARD
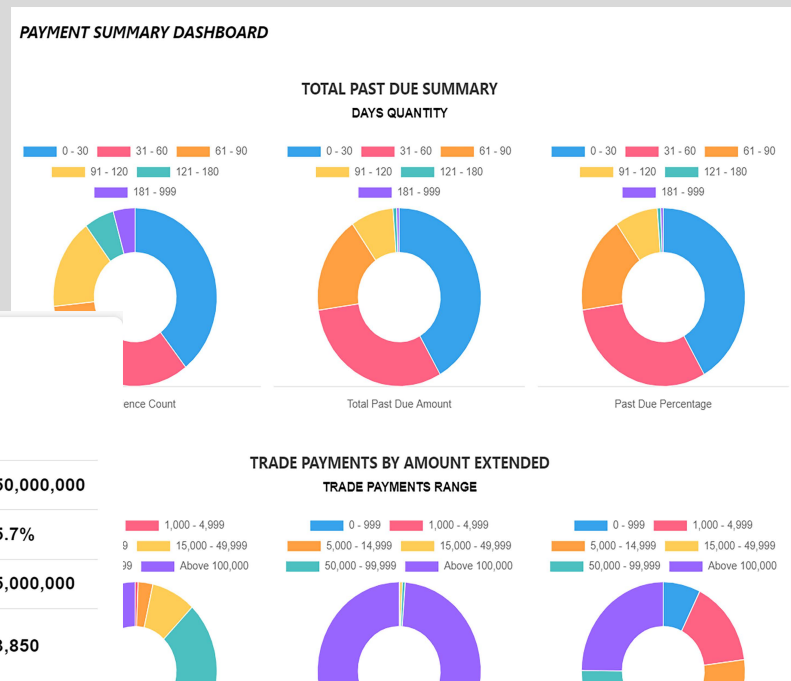
TRADE PAYMENTS SUMMARY

Payment Behavior	-	Days Beyond Terms	8
Total Trade Experiences	817	Largest High Credit	$50,000,000
Average Credit	$1,028,004.3	Trades within Terms	85.7%
Highest Owned Amount	$50,000,000	Highest Past Due Amount	$5,000,000
Total Placed in Collections	4	Total Amount Placed in Collections	$3,850
Past Due Experiences Count	238	Bad Debt Experiences Count	1
Negative Experiences Count	5		

Payment Quality Score (PQS Score) and PG Score

Our **PQS Score** predicts the likelihood of being paid within terms based on historical trade data. It is based purely on supplier trade and is weighted based on many factors including past dues, past due aging, and payments over a period. We provide a current and historical score with trends over 24 months.

PQS is measured on a scale of 0 to 100 where prompt payers trend in the low 80s or higher. PQS can be used as one factor in evaluating and benchmarking trends.

The **PG Score** is a sophisticated default score that predicts the likelihood that a company will become insolvent or fail over the next 12-month period. This score has final input from our analysts. The PG Score considers the characteristics of thousands of businesses in the PG database and the correlation these characteristics have to the probability of a company experiencing financial distress within a 12-month period.

PAYMENT QUALITY SCORE

Current Payment Quality Score

| | | | | 98 |

High Risk — Low Risk

3 Month Payment Quality Score

| | | | | 96 |

High Risk —

Provided in the credit report

When weighted by amount, Payments to suppliers average 2 Days Beyond Term

- ● Highly Likely – Very good payment experience; creative terms to win busine
- ● Good – Overall payment experience is good; expect timely payments
- ● Moderate – Payment experience satisfactory, some slowness; normal credi
- ● Low – Risk is present, material slowness in payments; short credit terms
- ● Very Low – Very high probability of lateness; cash terms advised

PG SCORE

| | 51 | | |

High Risk — Low Risk

90-100: Buyer represents exceptional credit risk characteristics - Extremely low probability of default

80-89: Buyer represents superior credit risk characteristics - Low probability of default

70-79: Buyer represents excellent credit risk characteristics - Low probability of default

50-69: Buyer represents good credit risk characteristics - Medium to low probability of default

41-49: Buyer represents fair credit risk characteristics - Medium probability of default; overall position supports extension of credit. Risk monitoring advised.

31-40: Buyer represents marginal credit risk characteristics - Not an immediate risk but could accelerate quickly. Risk monitoring advised.

20-30: Buyer represents weak credit risk characteristics - Signs of distress present

10-19: Buyer represents poor credit risk characteristics - Default risk is high; going concern is strongly questioned

1-9 : Buyer represents extremely poor credit risk characteristics - Default highly probable

NA : Buyer needs to be reviewed by analyst because PG Score is not current

Bank Story

Within our **Credit Ratings** section, we provide summarized banking information where available. Typically this area will summarize a company's Revolving Line of Credit or Asset Based Loan. Our analysts review and compile this information, saving you time.

BANK STORY

Loan Type:	Asset Based Lending Credit Facility
Matures:	March 13, 2025
Loan Size:	$4.5 billion
Outstanding:	$833 million
Availability:	$3.8 billion
Collateral:	First-priority security interest in all accounts receivables and second-priority interest in substantially all of the company`s assets.
Covenants:	Springing financial covenant requiring a minimum 1x fixed-charge coverage ratio, based on a minimum liquidity requirement.
Compliant:	Yes

Financial Statements and Highlights

Quickly and easily analyze 3 years of standardized public company financial data with financial ratios calculated for you. We also show Last 12 Months data. Subsidiary credit profiles include financial data on parent companies for your convenience unless the subsidiary is public and reports separately. For private companies we disclose highlights in cases where the debtor allows disclosure.

ProfitGuard's platform takes the hard work out of the equation and presents easy to understand graphs that show your customer's financial trends.   The statements are also presented in summary and detail formats.
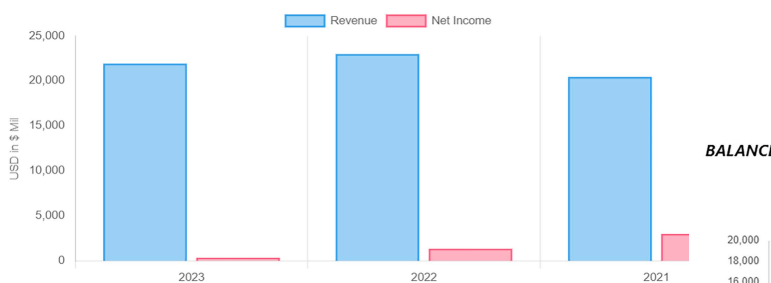
INCOME STATEMENT

| INCOME STATEMENT DETAIL USD IN $ MIL *HIDE/SHOW DETAIL*	LTM Dec, 2024	2023 12 Months	2022 12 Months
Total Revenue	$21,928	$21,928	$22,989
Operating Income	$813	$813	$2,184
Net Income	$340	$340	$1,335
EBITDA	$1,888	$1,888	$3,218

BALANCE SHEET

BALANCE SHEET DETAIL USD IN $ MIL *HIDE/SHOW DETAIL*	LTM Dec, 2024	2023 12 Months	2022 12 Months	2021 12 Months
Cash & Equivalents	$31	$31	$26	$48
Total Current Assets	$6,941	$6,941	$7,422	$7,653
Total Assets	$18,059	$18,059	$18,755	$18,975
Total Current Liabilities	$3,294	$3,294	$3,549	$3,561
Total Liabilities	$9,795	$9,795	$10,713	$13,201
Total Equity	$8,264	$8,264	$8,042	$5,774
Tangible Book Value	$6,686	$6,686	$6,447	$4,153
Total Debt	$3,479	$3,479	$4,702	$5,238

RATIOS

Hide or show summary or more detail here.
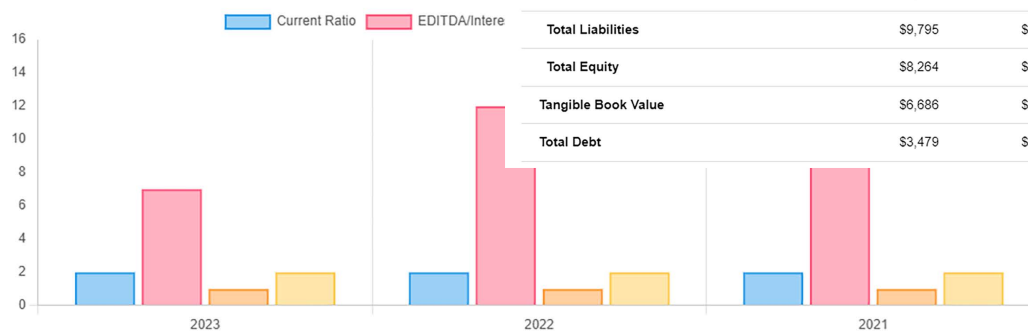
RATIOS DETAIL *HIDE/SHOW DETAIL*	LTM Dec, 2024	2023 12 Months	2022 12 Months	2021 12 Months
Return on Equity %	4.9%	4.9%	19.9%	68.5%
EBITDA Margin %	8.6%	8.6%	14%	25.3%
EBIT Margin %	3.7%	3.7%	9.5%	20.9%
Current Ratio	2.1x	2.1x	2.1x	2.1x
Avg. Cash Conversion Cycle	85	85	86	94
EBITDA / Interest Exp.	7.1x	7.1x	12.5x	15.3x
Total Debt/EBITDA	1.6x	1.6x	1.4x	1x
Altman Z Score	2.273506	2.273506	2.525858	2.534562

Active Risk Monitoring and Credit Alerts

The Alert Service is a comprehensive risk monitoring service, managed by our analyst team. When you monitor a customer, an experienced PG analyst is assigned to it and will monitor the account daily for any risk changes.

In addition, the analyst will perform periodic credit reviews. When risk changes, a notification will be sent to alert you. You can also expect other credit news and reports that are credit risk related. For example, debt refinancings, third party ratings, credit news such as a new banking arrangement, covenant violation, forbearance, etc.
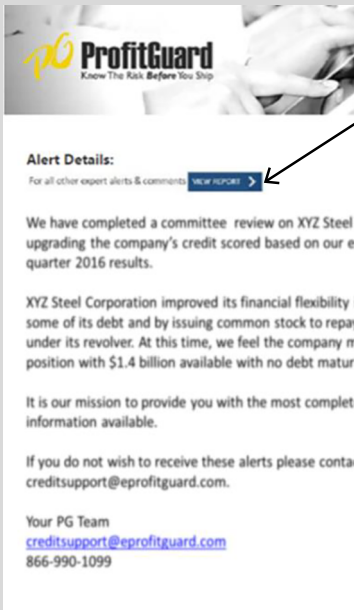
PG Analyst Alerts will provide summarized information to act quickly without pulling a fresh report unless you choose to.

PG Alerts consistently outperform competitors when it comes to alerting you to an imminent default or bankruptcy.

What makes Our Alert Service Different?

The level of analysis is why PG stands apart! Each customer is monitored by an analyst. We obtain financial statements, analyze liquidity trends, banking agreement details, covenant compliance, and capital structure among other key credit metrics. This information is then analyzed from a financial, business, industry, and management risk perspective.

PG performs credit assessments at the entity, subsidiary, parent, and ultimate parent or equity sponsor level – considering all cross-relationship credit risks to formulate our credit rationale. Our credit analysts are experienced in the Industrial sector and related sub-sectors.

Portfolio View

- You can see all your customers being monitored
- The customer's current PG Score
- Calculated Credit Line if Current
- Credit Limits Assigned by our Analyst

Quickly view or filter all your accounts being monitored.

SEARCH PORTFOLIO ⇄ Filter   + New Credit Report

Debtor	Assigned Credit Limit	Alert Service	Report Expires	PG Score	Calculated Credit Line
Bed Bath & Beyond Inc.	$1	Active	2/9/2024	0	-
Tesla, Inc.	-	Active	2/14/2024	70	$3,000,000
Old Navy Inc.	-	Active	1/5/2024	9	-
Cleveland-Cliffs Inc.	-	Active	2/10/2024	51	$2,000,000
3M Company	-	Active	2/9/2024	82	$5,000,000

Alerts Summary

Quickly view all your Credit Alerts in one place searchable by customer, subject, or analyst.

ACME			
🏠 Home		SEARCH ALERTS	
🔍 Debtor Search			
🔔 **Alerts**			
≡ Activity			
📄 Portfolio			
👥 Company Users			
⚙ Service & Usage			
👤 John Smith			
➡ Logout			

Title	Debtor	Analyst	Posted
CREDIT ALERT: Assigned Credit Limit	**Tesla, Inc.**	Bobby Soper	12-05-2023 03:17 PM
Credit Alert: Swedish Transport Workers' Union Stops All …	**Tesla, Inc.**	Ali Ayache	12-13-2023 08:26 AM
Credit Alert: Tesla Recalls 120,000 Vehicles Over Doors T…	**Tesla, Inc.**	Ali Ayache	12-26-2023 08:56 AM
Credit Alert: Tesla to Recall 200,000 Vehicles in US to Fix …	**Tesla, Inc.**	Ali Ayache	01-29-2024 08:45 AM
Credit Alert: Delaware Court Denies Tesla Pay Package Af…	**Tesla, Inc.**	Ali Ayache	02-01-2024 08:31 AM
Credit Alert: Tesla Sued by 25 California Counties Over Ha…	**Tesla, Inc.**	Ali Ayache	02-02-2024 08:48 AM
Credit Alert: Tesla Recalls 2.2 Million Cars	**Tesla, Inc.**	Ali Ayache	02-05-2024 08:35 AM
3M's Combat Arms Earplug Settlement Achieves Another …	**3M Company**	Megan Barnhart	01-16-2024 12:12 PM
3M's Combat Arms Earplugs Settlement Set to Exceed 98…	**3M Company**	Megan Barnhart	01-29-2024 10:58 AM
This is an alert test	**Bed Bath & Beyond Inc.**	Sefi Grossman	12-11-2023 08:11 PM
TEST	**Bed Bath & Beyond Inc.**	Sefi Grossman	12-13-2023 01:35 PM
Test	**Bed Bath & Beyond Inc.**	ProfitGuard *	01-11-2024 01:10 PM
Cleveland-Cliffs Inc. Rating Affirmed at BB- by S&P	**Cleveland-Cliffs Inc.**	Bobby Soper	12-28-2023 03:40 PM

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ProfitGuard
Know The Risk *Before* You Ship

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Schedule a Demo Today!

Talk with us to explore in more detail how PG can help you better manage risk and safely expand sales.

Visit **www.eprofitguard.com**
or call **(866) 990-1099**
email at **sales@eprofitguard.com**