

Creditntell.com

Creditntell.com Unveils New Crystal Service

GREAT NECK, N.Y. -- (INTERNET WIRE) -- 03/05/2003 -- Creditntell.com, provider of in-depth financial analyses into public and private retailers, recently unveiled its new Crystal Service. This new service level expands upon and enhances Creditntell.com's existing menu of services, which delivers analyses through quarterly reports, weekly newsletters and other products and services. Below is a description of the new Crystal Service level products, which are designed to go far beyond traditional reporting that only looks back on what happened in the previous fiscal quarter, by forecasting where the retailer is heading and what it will take to "right the ship":

- Credit Facility Database - The Credit Facility Database provides the key information needed regarding a particular

 - company's revolver including: Participating Banks, Current Availability, Borrowing Base, Covenants, Security, etc. In

 - addition, The Credit Facility Database ranks our monitored companies by several of these key financial benchmarks.

- Retail Insights - Creditntell.com's bullet point report informally highlights the key factors affecting the retailer's

 - short and long-term financial health. At your fingertips are up-to-date details of the real issues that must be addressed.

- Special Analysis - The focus of these in-depth analyses of troubled retailers is to pinpoint the critical issues that

 - could have an immediate impact on the Company's ability to operate. Recent special analyses include Toys "R" Us.

- Free Cash Flow Report - Understanding a company's ability to generate free cash flow is an essential component in

 - determining when and if the company is on the road to insolvency. Our Free Cash Flow report goes a step beyond the

 - raw data to reveal the entire picture, including: (i) the company's ability to meet debt payments, (ii) available credit,

 - (iii) inventory turnover and (iv) sales and EBITDA trends.

Commenting on Creditntell.com's new proprietary Crystal Service, Kevin Slack, President, stated, "Considering the many problems surrounding retailers, we've created an easy to use series of tools to help our clients readily identify the early warning signs of a deteriorating situation so that appropriate action can be taken. Further, the query functions enable our clients to rank order their customers against various criteria." Mr. Slack continued, "In today's uncertain times 'Cash is King,' which is why our Free Cash Flow Analysis was created to answer the two critical questions: where is the cash coming from and where is it going?"

