

Crystal Service

- **Executive Consultations**

More than 150 years' experience at your fingertips.

- **Private Company Reporting**

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.

- **Industry Credit Scoring Reports**

Industry-specific credit scoring reports. Factors that contribute to our proprietary credit scoring formula include, but not limited to, operational performance, leverage, outlook, liquidity and competition.

- **The Executive Review**

A semiannual peer analysis in major segments showing how the competition stacks up in terms of operational performance metrics, including EBITDA margin, free cash flow, credit availability, payment trends, interest coverage, and several other key criteria as well as a comprehensive credit rating analysis on the segment.

- **Special Analysis**

An in-depth review of all the challenges facing a given company or industry. In the case of a company-specific Special Analysis, we pinpoint the critical issues that could have an immediate impact on the company's ability to operate.

- **Crystal Insights**

An easy-to-read yet comprehensive analysis of the key factors affecting the short and long-term financial health of certain high-interest retailers, highlighting the issues that must be addressed to ensure each company's long-term survival.

- **Future Outlook Analysis**

An in-depth report analyzing the operating trends, debt structure and competitive landscape of a given retailer, including a three-scenario cash flow model that stress-tests for potential liquidity shortages within the next 12 months. This product has proven to effectively predict insolvencies.

- **Credit Rating Change Alert**

Our Credit Rating Change Alerts not only notify you of a change in credit worthiness, but more importantly they shed light on what has prompted the change.

- **Custom Financial Reporting**

This dynamic tool allows users to easily view, manage, customize and select the desired financial criteria and create an "on demand" Custom Financial Report.

- **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 a user's high-risk accounts.

- **Executive Portfolio Report**

An on-demand report of your customized individual portfolio, with Creditntell credit rating trends and more than 70 key financial metrics available for monitored companies.

- **Insolvency Support Center**

Bankruptcy cases followed "in plain English."

- **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.

- **Banner/Subsidiary Database**

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

Crystal Presentations

- **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.

- **Retailer-Specific Webinars**

We host a conference call – both auditory and visual – to discuss the operations, liquidity and overall credit profile of certain high-profile retailers. Questions and discussions are encouraged throughout the call. The discussion/materials are subsequently available via the Creditintell.com website.

- **Trade Group Presentations**

We conduct presentations on specific retailers for trade groups and subscribers. Due to the high level of interest, these presentations are recorded and archived on the website.

Basic Service

- **Public Company Reports**

Each quarterly 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.

- **Special Alerts/Updates**

Timely notification of critical credit-relevant events.

- **Retail News & Views**

A weekly newsletter capturing important developments that impact the retail sector assembled by the best researchers and network of professionals in the business.

- **Bond Watch**

A weekly recap of bond activity across all monitored sectors, showing winners and losers, yield to maturity, the past four weeks of price changes, annual highs and lows, upcoming interest payments, and ratings agency evaluations.

- **Events Calendar**

A calendar featuring key dates and events, i.e., payment dates for the debt securities of key companies as well as important events, deadlines and calendar dates in Chapter 11 cases being monitored by the Insolvency Support Center.

- **This Just In**

Breaking news...we make sure you are covered on the news on the companies that matter most to you, while our analysts begin breaking down the impact.

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

Anytime Access to www.creditntell.com for Selected Services