

ST. CHARLES HEALTH SYSTEM, INC.

D-U-N-S® 06-149-2740

Headquarters
2500 Ne Neff Rd,
Bend, OR 97701
Website: www.scmc.org

Phone 541 382-4321
Fax 541-385-6320

Comprehensive Report

Purchase Date: 06/06/2016
Last Update Date: 05/25/2016
Attention: Legal

Executive Summary

Company Info

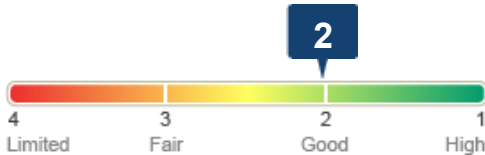
Year Started	1971	Employees	3,200
Control Year	1971	Employees Here	1,962 at this location
CEO	JIM DIEGEL, CEO	Sales (Financial Statement)	\$631,918,189

D&B Rating

D&B Rating

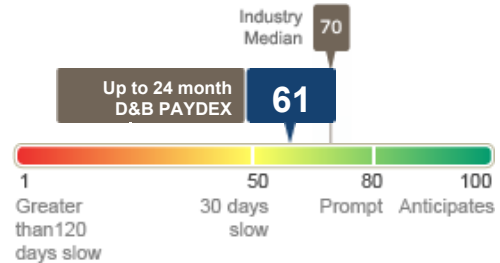
1R2

Composite Credit Appraisal



D&B PAYDEX®

Up to 24 month D&B PAYDEX

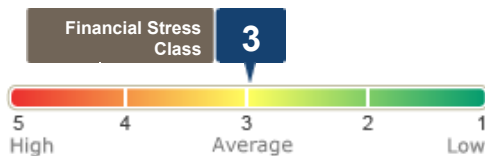


Up to 3 month D&B PAYDEX



Predictive Analytics

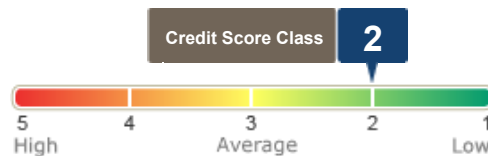
Financial Stress Class



The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000).

Financial Stress Class	3
Financial Stress Score	1,502
Highest Risk	1,001
Lowest Risk	1,875

Credit Score Class

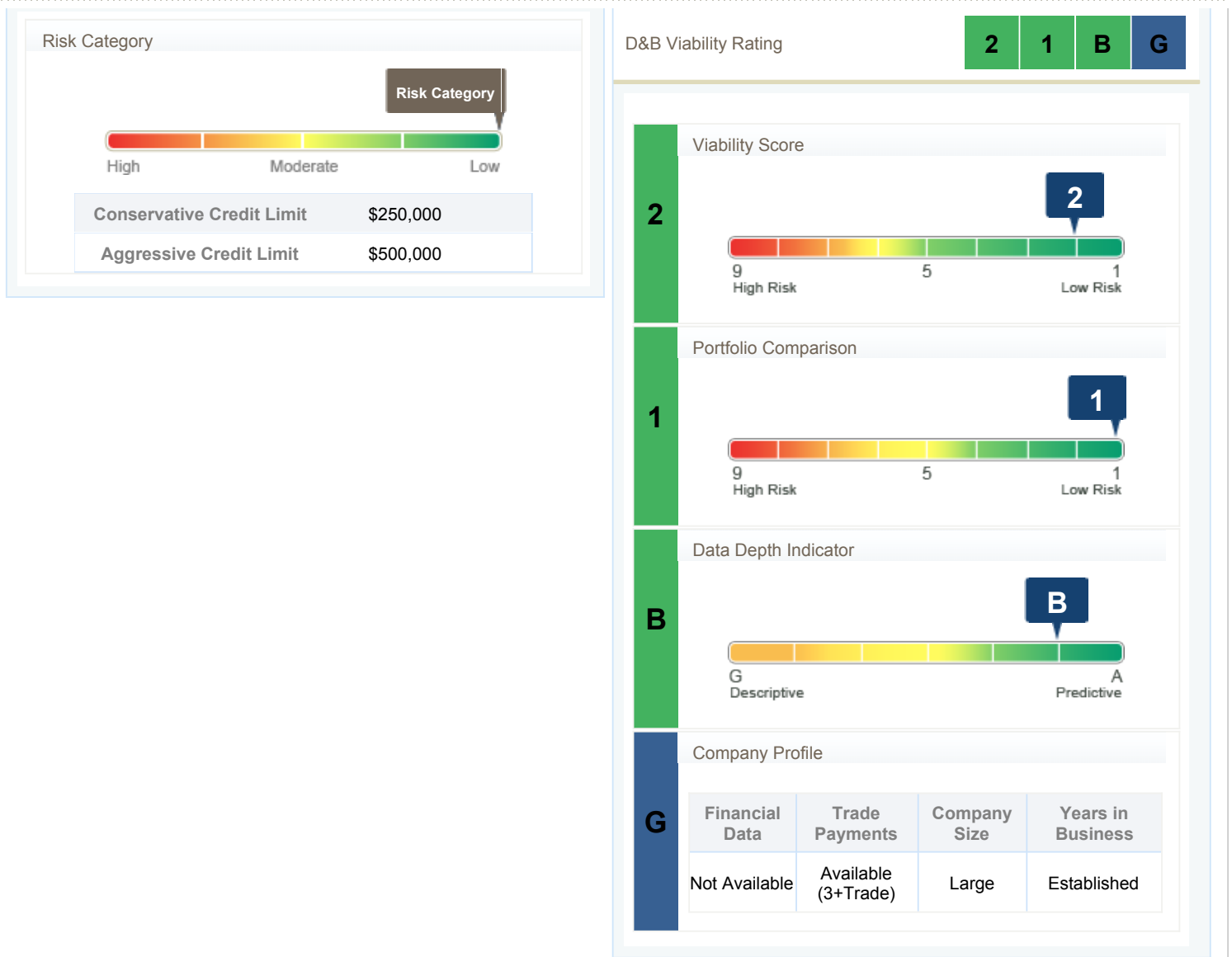


The Credit Score class of 2 for this company shows that 2.50% of firms with this classification paid one or more bills severely delinquent.

Credit Score Class	2
Credit Score	537
Highest Risk	101
Lowest Risk	670

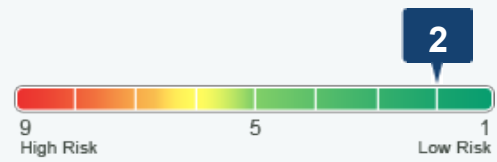
Credit Limit Recommendation

D&B Viability Rating



2

Viability Score

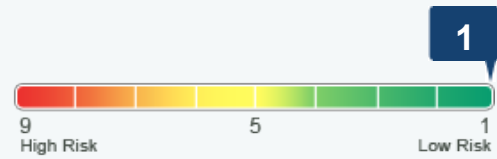


Compared to All US Businesses within D&B Database:

- Level of risk: **Low Risk**
- Businesses ranked 2 have a probability of becoming no longer viable: **2%**
- Percentage of businesses ranked 2: **4%**
- Across all US businesses, the average probability of becoming no longer viable: **14%**

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Portfolio Comparison



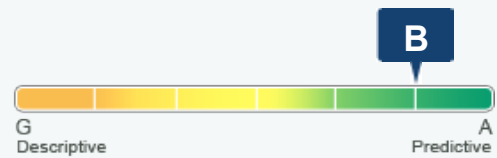
Compared to all Businesses within the same MODEL SEGMENT:

Model Segment: **Established Trade Payments**

- Level of risk: **Low Risk**
- Businesses ranked 1 within this model segment have a probability of becoming no longer viable: **2%**
- Percentage of businesses ranked 1 within this model segment: **11%**
- Within this model segment, the average probability of becoming no longer viable: **5%**

B

Data Depth Indicator



Data Depth Indicator Details:

- ✓ Rich Firmographics
- ✓ Extensive Commercial Trading Activity
- ✓ Basic Financial Attributes

Greater data depth can increase the precision of the D&B Viability Rating assessment.

You have the ability to influence the confidence of the viability assessment by asking the business to report more information to D&B at

<https://iupdate.dnb.com/iUpdate/>

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Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
Not Available	Available (3+Trade)	Large	Established

Company Profile Details:

- Financial Data: **Not Available**
- Trade Payments: **Available** (3+Trade)
- Business Size: **Large** (Employees:50+ or Sales: \$500K+)
- Years in Business: **Established** (5+)

Business History

Officers JIM DIEGEL, CEO;
PATSY DRYDEN, SECRETARY

Directors THE OFFICER(S)

As of 05/25/2016

The Oregon Secretary of State's business registrations file showed that St. Charles Health System, Inc., was registered as a Non-Profit Corporation on December 08, 1971.

Business started 1971.

RECENT EVENTS:

On March 9, 2009, sources stated that Cascade Healthcare Community, Inc., Bend, OR, is laying off about 74 employees starting February 10, 2009. The company expects that the layoff process will save the company \$6.2 million annually. About 76% of the job cuts affect nonclinical employees who do not provide direct patient care and the rest are nursing positions, and those employees eventually could be rehired and reassigned in other areas.

JIM DIEGEL born 1942. 1970-present active here.

PATSY DRYDEN born 1942. 1995-present active here.

Government Activity Summary

Activity Summary		Possible candidate for socioeconomic program consideration	
Borrower	No	Labor Surplus Area	N/A
Administrative Debt	No	Small Business	N/A
Grantee	No	Women Owned	N/A
Party Excluded from Federal Programs	No	Minority Owned	N/A
Public Company	N/A		
Contractor	Yes		
Importer/Exporter	N/A		

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

Operations Data

As of 05/25/2016

Description: Operates as a general medical or surgical hospital. Operates as a medical doctor.

Terms are undetermined. Sells to general public. Territory : undetermined.

Nonseasonal.

Employees: 3,200 which includes officer(s). 1,962 employed here.

Facilities: Owns premises in a five story building.

Location: Suburban business section on well traveled highway.

Industry Data

SIC

Code	Description
80620000	General medical and surgical hospitals
80110000	Offices and clinics of medical doctors

NAICS

Code	Description
622110	General Medical and Surgical Hospitals
621111	Offices of Physicians (except Mental Health Specialists)

Family Tree

Branches Domestic

ST. CHARLES
HEALTH SYSTEM,
INC.;
(D-U-N-
S@:96-248-0542)
AKA: ST CHARLES
IMMEDIATE CARE
2600 NE NEFF RD,
BEND, OR
97701-6337

ST. CHARLES
HEALTH SYSTEM,
INC.;
(D-U-N-
S@:04-945-6793)
630 N ARROWLEAF
TRL BLDG G,
SISTERS, OR
97759-2610

ST. CHARLES
HEALTH SYSTEM,
INC.;
(D-U-N-
S@:96-454-0707)
2500 NE NEFF RD,
BEND, OR
97701-6015

ST. CHARLES
HEALTH SYSTEM,
INC.;
(D-U-N-
S@:00-391-8916)
2275 NE DOCTORS
DR STE 5,
BEND, OR 97701-6324

ST. CHARLES
HEALTH SYSTEM,
INC.;
(D-U-N-
S@:07-008-1719)
211 NW LARCH AVE,
REDMOND, OR
97756-1357

Subsidiaries Domestic

SAINT CHARLES
MEDICAL CENTER
REDMOND;
(D-U-N-
S@:14-307-4420)
1253 NW CANAL
BLVD,
REDMOND, OR
97756-1334

This list is limited to the first 25 branches, subsidiaries, divisions and affiliates, both domestic and international. Please use the Global Family Linkage Link above to view the full listing.

Financial Statements

Key Business Ratios (Based on 16 establishments)

D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance. To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	UN	7.5	UN
Return on Net Worth	UN	12.5	UN
Short Term Solvency			
Current Ratio	UN	2.5	UN
Quick Ratio	UN	1.6	UN
Efficiency			
Assets Sales	UN	93.7	UN
Sales / Net Working Capital	UN	4.4	UN
Utilization			
Total Liabs / Net Worth	UN	51.9	UN

Most Recent Financial Statement

As of 05/25/2016

D&B has updated this report using available sources.

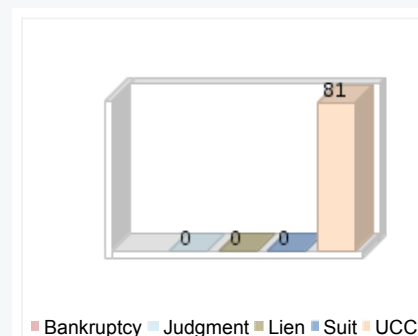
Indicators

Public Filings Summary

The following data includes both open and closed filings found in D&B's database on this company

Record Type	No. of Records	Most Recent Filing Date
Judgment	0	
Lien	0	
Suit	0	
UCC	81	01/13/2016

Public Filings



The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Full Filings

UCC Filings

Collateral	Leased Inventory and proceeds - Leased Computer equipment and proceeds - Leased Equipment and proceeds	Latest Info Received	08/23/2013
Filing No.	89809714	Type	Original

Secured Party	U.S. BANK EQUIPMENT FINANCE, A DIVISION OF U.S. BANK NATIONAL ASSOCIATION, PORTLAND, OR		
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		
Collateral	Account(s) and proceeds - General intangibles(s) and proceeds - Chattel paper and proceeds	Latest Info Received	12/31/2008
Filing No.	8158768	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	12/23/2008
Secured Party	U.S. BANK NATIONAL ASSOCIATION, PORTLAND, OR		
Debtor	CASCADE HEALTHCARE COMMUNITY, INC.		
Filing No.	8158768-1	Latest Info Received	06/15/2010
Original UCC Filed Date	12/23/2008	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	06/08/2010
Secured Party	U.S. BANK NATIONAL ASSOCIATION, PORTLAND, OR	Original Filing No.	8158768
Debtor	CASCADE HEALTHCARE COMMUNITY, INC. and OTHERS		
Filing No.	8158768-2	Latest Info Received	09/26/2013
Original UCC Filed Date	12/23/2008	Type	Continuation
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	09/24/2013
Secured Party	U.S. BANK NATIONAL ASSOCIATION, PORTLAND, OR	Original Filing No.	8158768
Debtor	ST. CHARLES HEALTH SYSTEM, INC. and OTHERS		
Collateral	Computer equipment and proceeds - Business machinery/equipment and proceeds	Latest Info Received	05/08/2015
Filing No.	90436243	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	04/30/2015
Secured Party	U.S. BANK EQUIPMENT FINANCE, A DIVISION OF U.S. BANK NATIONAL ASSOCIATION, MARSHALL, MN		
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		
Collateral	Computer equipment and proceeds - Equipment and proceeds	Latest Info Received	02/28/2014
Filing No.	89961266	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	02/18/2014
Secured Party	STRYKER FINANCE, KALAMAZOO, MI		
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		
Collateral	Equipment and proceeds	Latest Info Received	02/20/2013
Filing No.	89638277	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	02/11/2013
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ		
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		
Collateral	Computer equipment and proceeds - Equipment and proceeds	Latest Info Received	09/11/2012
Filing No.	89288857	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	08/29/2012
Secured Party	STRYKER FINANCE, KALAMAZOO, MI		
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		



Filing No.	8653279	Received	
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Type	Original
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ	Date Filed	11/04/2010
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		

Collateral	Computer equipment and proceeds - Equipment and proceeds	Latest Info Received	11/10/2010
Filing No.	8653263	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	11/04/2010
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ		
Debtor	ST. CHARLES HEALTH SYSTEM, INC.		

Collateral	Equipment and proceeds - Computer equipment and proceeds	Latest Info Received	03/03/2008
Filing No.	7880374	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	02/19/2008
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ		
Debtor	CASCADE HEALTHCARE COMMUNITY, INC.		

Filing No.	7880374-1	Latest Info Received	11/10/2010
Original UCC Filed Date	02/19/2008	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	11/04/2010
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ	Original Filing No.	7880374
Debtor	CASCADE HEALTHCARE COMMUNITY, INC. and OTHERS		

Filing No.	7880374-2	Latest Info Received	10/25/2012
Original UCC Filed Date	02/19/2008	Type	Continuation
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	10/22/2012
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ	Original Filing No.	7880374
Debtor	CASCADE HEALTHCARE COMMUNITY, INC. and OTHERS		

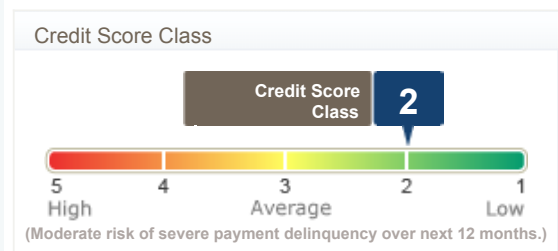
Collateral	Equipment and proceeds - Computer equipment and proceeds	Latest Info Received	03/03/2008
Filing No.	7880368	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	02/19/2008
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ		
Debtor	CASCADE HEALTHCARE COMMUNITY, INC.		

Filing No.	7880368-1	Latest Info Received	11/10/2010
Original UCC Filed Date	02/19/2008	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	11/04/2010
Secured Party	SIEMENS FINANCIAL SERVICES, INC., ISELIN, NJ	Original Filing No.	7880368
Debtor	CASCADE HEALTHCARE COMMUNITY, INC. and OTHERS		

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed. Additional UCC and SLJ filings for this company can be found by conducting a more detailed search in our Public Records Database.

Commercial Credit Score

Summary



Incidence of Delinquent Payment

Among Companies with This Class	2.50%
Average Compared to All Businesses	10.20%
Credit Score Percentile	75
Credit Score	537
Number of Payment Experiences	79

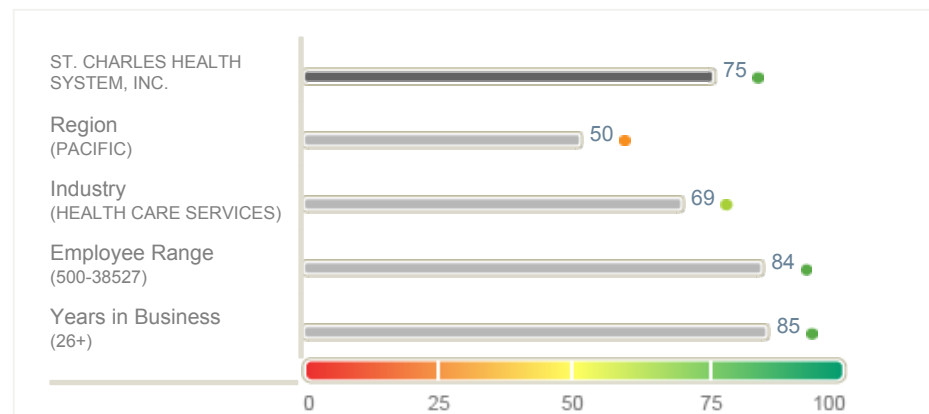
Key Factors

- Proportion of past due balances to total amount owing
- Proportion of slow payments in recent months
- Higher risk industry based on delinquency rates for this industry

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database.
- The Credit Score Percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

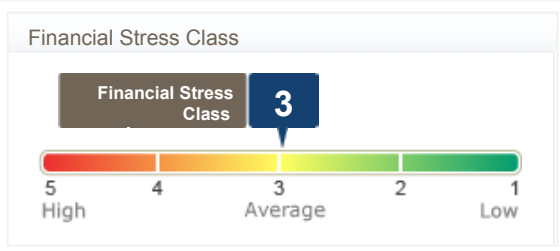
Credit Score Percentile Norms Comparison



- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Financial Stress Score

Summary



Financial Stress Score Percentile

Financial Stress National Percentile	64
Financial Stress Score	1502
Probability of Failure with This Score	0.24%
Failure per 10K	24/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	79

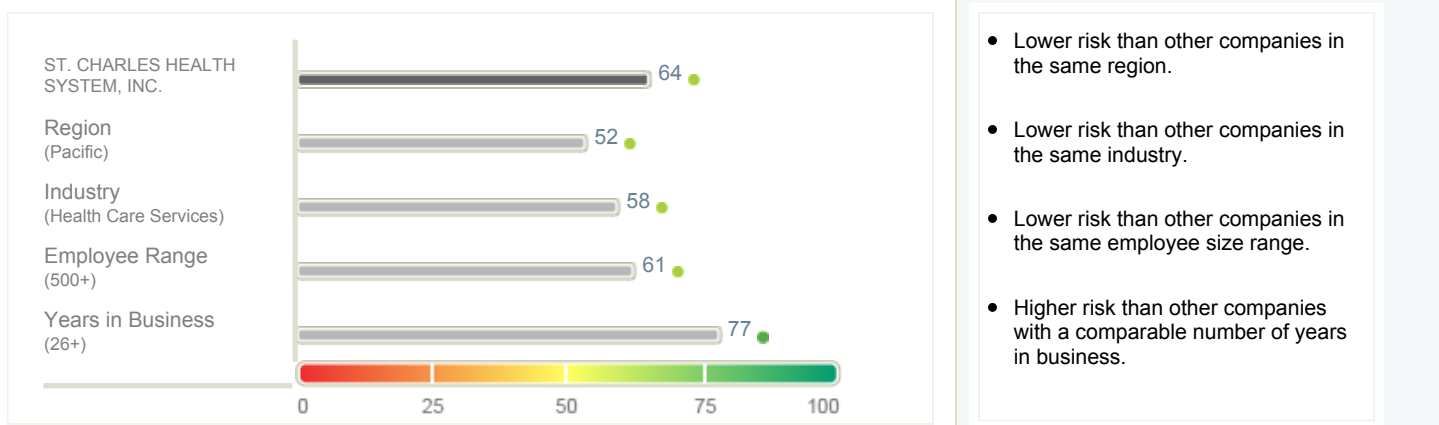
Key Factors

- Low proportion of satisfactory payment experiences to total payment experiences.
- UCC Filings reported.
- High number of inquiries to D&B over last 12 months.
- High proportion of past due balances to total amount owing.
- Unstable Paydex over last 12 months.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

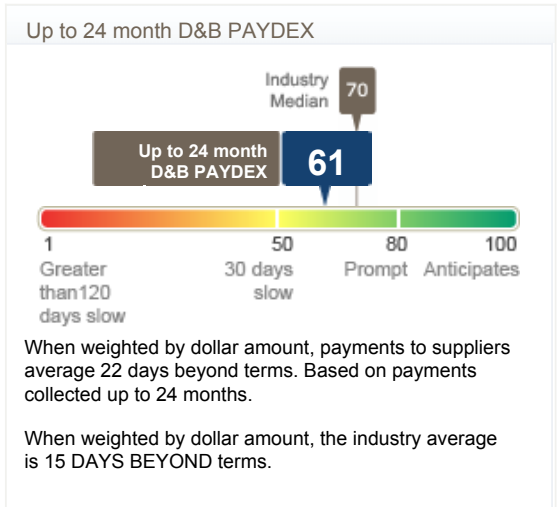
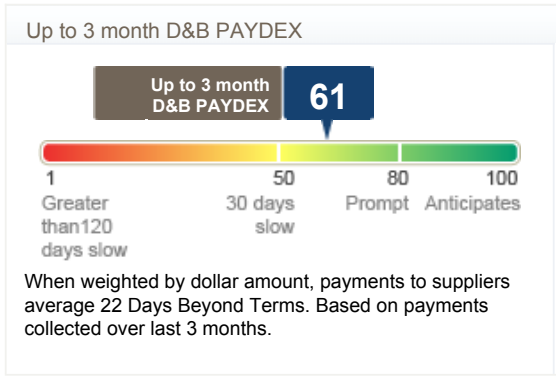
Financial Stress Percentile Comparison



Advanced Paydex + CLR

D&B PAYDEX®

Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

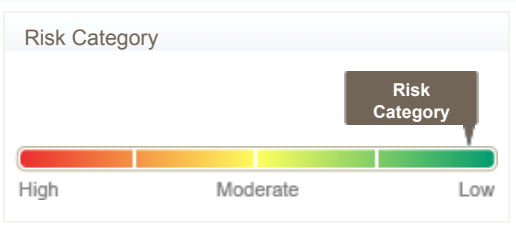


- High risk of late payment (average 30 to 120 days beyond terms)
- Medium risk of late payment (average 30 days or less beyond terms)
- Low risk of late payment (average prompt to 30+ days sooner)

Payment Trend	unchanged *	Total Payment Experiences for the HQ	79	Highest Now Owing	\$500,000
Payments Within Terms	89%	Total Placed for Collection	0	Highest Past Due	\$200,000
Average High Credit	\$135,160	Largest High Credit	\$5,000,000		

* compared to payments three months ago

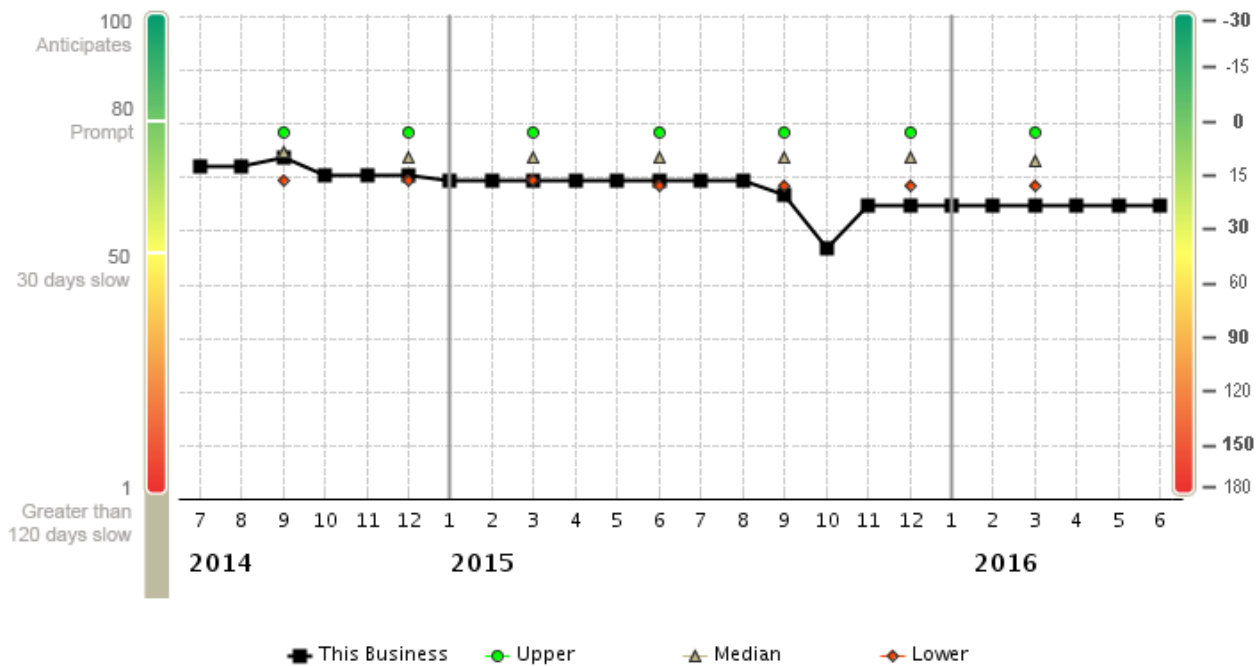
Credit Limit Recommendation



Recommendation Date	06/06/2016
Conservative Credit Limit	\$250,000
Aggressive Credit Limit	\$500,000
Key Factor	Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits

PAYDEX Yearly Trend

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is General hospital, medical doctor's office, based on SIC code 8062.



This Business	69	69	71	67	67	67	66	66	66	66	66	66	66	63	52	61	61	61	61	61	61	61	61
Industry Quartiles																							
Upper			76			76			76					76			76			76			
Median			72			71			71					71			71			70			
Lower			66			66			66					65			65			65			

Note

- Current PAYDEX® for this Business is 61, or equal to 22 days beyond terms.
- The 24 month high paydex is 71.0, or equal to 14 DAYS BEYOND terms.
- The 24 month low paydex is 52.0, or equal to 29 DAYS BEYOND terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

Payment Habits

Credit Extended	% of Payments Within Terms	No. of Payment Experiences	Total Amount USD
Over \$100,000	53% <div></div>	5	\$7,150,000
50,000-100,000	76% <div></div>	5	380,000
15,000-49,999	83% <div></div>	6	175,000
5,000-14,999	98% <div></div>	17	112,500
1,000-4,999	97% <div></div>	12	18,000
Under 1,000	80% <div></div>	13	3,800

Based on up to 24 months of payments

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 79 payment experiences in D&B's file, with 53 experiences reported during the last three month period. The highest Now Owes on file is \$500,000. The highest Past Due on file is \$200,000.

All Industries

Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Misc business credit	8	\$53,500	\$30,000	100	0	0	0	0
Mfg medical instrmnt	5	1,550,000	900,000	68	32	0	0	0
Security broker/deal	5	18,500	7,500	100	0	0	0	0
Telephone communictns	5	6,100	5,000	100	0	0	0	0
Whol misc profsn eqpt	4	67,600	50,000	100	0	0	0	0
Mfg electromedcl prdt	3	540,000	500,000	52	48	0	0	0
Trucking non-local	3	25,750	20,000	100	0	0	0	0
Whol computers/softwr	2	5,090,000	5,000,000	50	1	0	49	0
Whol medical equip	2	295,000	250,000	58	0	42	0	0
Help supply service	2	135,000	95,000	85	15	0	0	0
Whol electrical equip	2	12,500	7,500	100	0	0	0	0
Mfg surgical supplies	2	5,750	5,000	93	7	0	0	0
Gravure printing	2	1,250	1,000	100	0	0	0	0
Misc repair services	1	10,000	10,000	100	0	0	0	0
Radiotelephone commun	1	7,500	7,500	100	0	0	0	0
Books-print/publish	1	5,000	5,000	100	0	0	0	0
Public finance	1	5,000	5,000	100	0	0	0	0
Mfg greeting cards	1	2,500	2,500	100	0	0	0	0
Mfg computers	1	2,500	2,500	100	0	0	0	0
Whol furniture	1	1,000	1,000	100	0	0	0	0
Whol chemicals	1	1,000	1,000	100	0	0	0	0
Mfg soap/detergents	1	1,000	1,000	50	0	50	0	0
Misc publishing	1	1,000	1,000	100	0	0	0	0
Mfg biological prdts	1	750	750	100	0	0	0	0
Federal savings bank	1	500	500	50	0	0	50	0
Whol electronic parts	1	250	250	100	0	0	0	0
Business consulting	1	100	100	0	100	0	0	0
Short-trm busn credit	1	100	100	100	0	0	0	0
Whol appliances	1	50	50	100	0	0	0	0
Lithographic printing	1	50	50	100	0	0	0	0
Whol office equipment	1	50	50	100	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	15	\$650	\$250
Payment record unknown	1	5,000	5,000
Unfavorable comments	0	0	0
Placed for Collection	0	0	0

Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
May 2016	Ppt	\$500,000	\$0	\$0	N/A	1
	Ppt	45,000	1,000	0	N/A	1
	Ppt	5,000	750	0	N/A	1
	Ppt	5,000	0	0	N/A	1
	Ppt	2,500	0	0	N/A	6-12
	Ppt	2,500	250	0	N/A	1
	Ppt-Slow 60	250,000	250,000	10,000	N/A	1
	Ppt-Slow 90	500	250	250	N/A	1
April 2016	Ppt	0	1,000	0	N/A	1
	Ppt	0	0	0	N/A	4-5
	Ppt	0	0	0	N/A	6-12
	Ppt	0	10,000	0	N/A	1
	Ppt	0	0	0	N/A	6-12
	Ppt	95,000	70,000	0	N/A	1
	Ppt	55,000	45,000	0	N30	1
	Ppt	30,000	20,000	0	N/A	1
	Ppt	20,000	0	0	N/A	4-5
	Ppt	20,000	2,500	1,000	N30	1
	Ppt	10,000	5,000	0	N/A	1
	Ppt	7,500	0	0	N30	4-5
	Ppt	7,500	7,500	0	N/A	1
	Ppt	5,000	2,500	0	N/A	1
	Ppt	5,000	0	0	N30	4-5
	Ppt	5,000	0	0	N/A	6-12
	Ppt	2,500	0	0	N30	4-5
	Ppt	2,500	0	0	N30	4-5
	Ppt	1,000	0	0	N30	1
	Ppt	1,000	750	0	N/A	1
	Ppt	1,000	0	0	N/A	4-5
	Ppt	1,000	0	0	N/A	1
	Ppt	250	50	0	N/A	2-3
	Ppt	250	0	0	N/A	6-12
	Ppt	100	0	0	N/A	6-12
	Ppt	50	0	0	N/A	6-12
	Ppt-Slow 30	900,000	500,000	100,000	N/A	1
	Ppt-Slow 30	500,000	500,000	80,000	N/A	1
	Ppt-Slow 30	90,000	0	0	N/A	4-5
	Ppt-Slow 30	40,000	15,000	0	Regular terms	1
	Ppt-Slow 30	20,000	0	0	N/A	2-3
	Ppt-Slow 30	750	0	0	N/A	1
	Ppt-Slow 60	5,000	1,000	0	N30	6-12
	Ppt-Slow 60	1,000	0	0	N30	1
	Ppt-Slow 90	5,000,000	300,000	200,000	N30	1
	(044)	0	0	0	Sales COD	6-12
	(045)	0	0	0	Sales COD	6-12
	(046)	0	0	0	Sales COD	6-12

	Ppt	10,000	1,000	0	N30	1
	Ppt	7,500	5,000	0	N30	1
	Ppt	0	0	0	N/A	1
	Ppt	0	0	0	N/A	1
	Ppt-Slow 30	90,000	45,000	250	N/A	1
	(053)	0	0	0	Cash account	6-12
February 2016	Ppt	1,000	50	0	N/A	1
	Ppt	750	0	0	N/A	6-12
	Ppt	100	0	0	N/A	6-12
	Slow 30	100	0	0	N/A	6-12
January 2016	Ppt	1,000	0	0	N30	6-12
December 2015	(059)Cash own option	0	0	0	N/A	1
	(060)Cash own option	0	0	0	N/A	1
November 2015	Ppt	5,000	0	0	N/A	6-12
	(062)	50	0	0	Cash account	1
	(063)	50	0	0	Cash account	1
	(064)	50	0	0	Cash account	1
	(065)	50	0	0	Cash account	1
	(066)	50	0	0	Cash account	1
October 2015	Ppt	750	0	0	N/A	6-12
September 2015	Ppt	5,000	0	0	N/A	1
	(069)	250	0	0	Cash account	1
August 2015	(070)	5,000	0	0	N/A	2-3
July 2015	(071)	50	0	0	Cash account	1
	(072)	50	0	0	Cash account	1
June 2015	Ppt	5,000	0	0	N/A	6-12
May 2015	(074)	50	0	0	Cash account	1
April 2015	Ppt	50	0	0	N/A	1
February 2015	Ppt	7,500	7,500	0	N/A	1
	Ppt	100	0	0	N/A	6-12
September 2014	Ppt	7,500	1,000	0	N30	1
June 2014	Ppt	50	0	0	N30	6-12

Lines shown in red are 30 or more days beyond terms

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.