



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 541-354-5261

Comprehensive Report

Purchase Date: 08/24/2015
Last Update Date: 03/24/2015
Attention: Legal

Executive Summary

Company Info

Year Started	1971	Working Capital	\$ (83,299,477)
Control Year	1971	Sales (Financial Statement)	\$ 631,918,189
CEO	JIM DIEGEL, CEO	Net Worth (Financial Statement)	434,715,101
Employees	3,200		As of 12/31/2013
Employees Here	1,962 at this location		

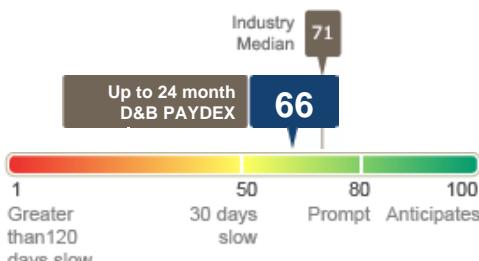
D&B Rating

D&B Rating

5A2

D&B PAYDEX®

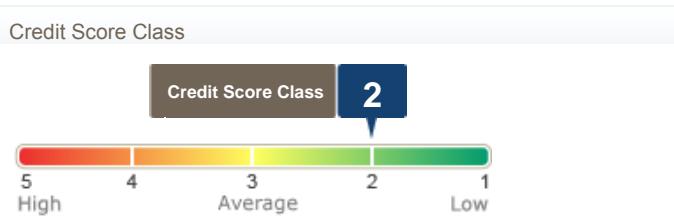
Up to 24 month D&B PAYDEX



Up to 3 month D&B PAYDEX



Predictive Analytics



The Financial Stress Class of 2 for this company shows that firms with this class had a failure rate of 0.09% (9 per 10,000).

Financial Stress Class	2
Financial Stress Score	1,528
Highest Risk	1,001
Lowest Risk	1,875

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	541
Highest Risk	101
Lowest Risk	670

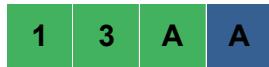


Credit Limit Recommendation

Risk Category	Risk Category		
High	Moderate	Low	
Conservative Credit Limit	\$250,000		
Aggressive Credit Limit	\$500,000		

D&B Viability Rating

D&B Viability Rating



Viability Score

1**1**

Portfolio Comparison

3**3**

Data Depth Indicator

A**A**

Company Profile

A

Financial Data	Trade Payments	Company Size	Years in Business
Available	Available (3+Trade)	Large	Established

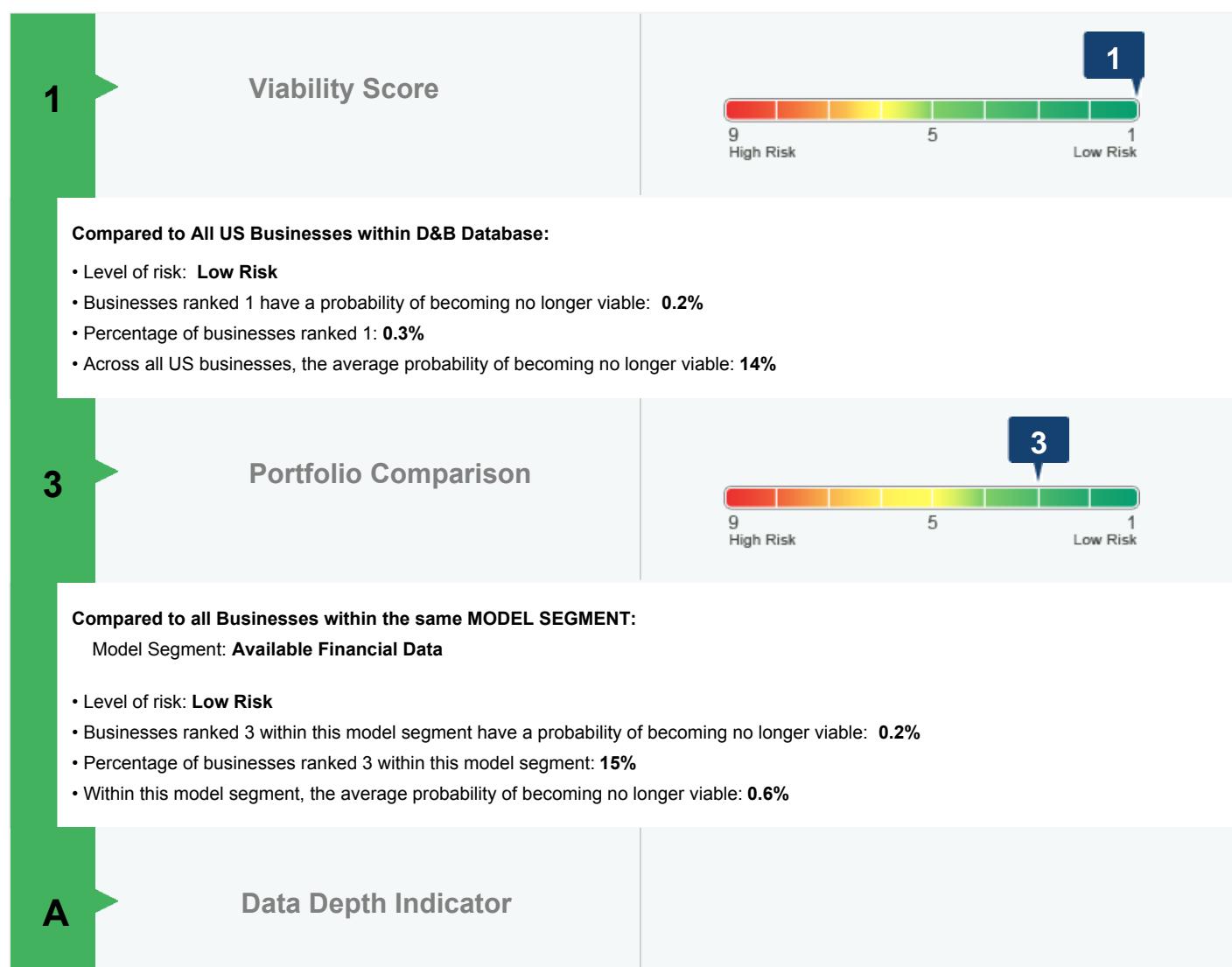
Business Information



Business Summary		Credit Capacity Summary	
Branch & Division	YES	D&B Rating	5A2
Financing	SECURED	Prior D&B Rating	5A2
Financial Condition	GOOD	Rating Date	06/08/2015
SIC	8062 General hospital, medical doctor's office	Financial Strength	5A
NAICS	622110 General Medical and Surgical Hospitals	\$50 million and over	
History Status	CLEAR	Composite Credit Appraisal	2

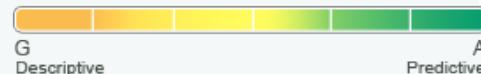
D&B Viability Rating

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will no longer be in business within the next 12 months.



**A**

Data Depth Indicator

A

Data Depth Indicator Details:

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

A

Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
Available	Available (3+Trade)	Large	Established

Company Profile Details:

- Financial Data: **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 03/24/2015

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	YES (2015)
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	No		
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 03/24/2015

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		NAICS	
Code	Description	Code	Description
80620000	General medical and surgical hospitals	622110	General Medical and Surgical Hospitals
80110000	Offices and clinics of medical doctors	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

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

Statement Update

Fiscal statement dated DEC 31 2013:

Assets	USD	Liabilities	USD
Current Assets		Current Liabilities	
Cash	\$8,258,869	Accts Pay	\$63,472,167
Accts Rec	98,710,075	Deferred Revenue	1,138,406
Inventory	10,305,451	Tax Exempt Bond Liabilities	146,483,845
Notes Rec	3,079,547	Total Current Liabilities	211,094,418



Loans from Officers/Others	105,000	
Prepaid	7,335,999	
Total Current Assets	127,794,941	
Non Current Assets		Non Current Liabilities
Fixt & Equip	223,842,362	Mortgages
Investments-Other	311,607,938	L.T. Liab-Other
Intangible Assets	4,504,494	UNRESTRICTED NET ASSETS
Other Assets	9,289,599	Total Liabilities & Net Worth
Total Assets	677,039,334	677,039,334

As of 06/08/2015

From JAN 01 2013 to DEC 31 2013 annual sales \$631,918,189; gross profit \$631,918,189; operating expenses \$591,179,842. Operating income \$40,738,347; net income \$40,738,347.

Statement Source

Extent of audit, if any, not indicated.

Key Business Ratios (Based on 16 establishments)

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	6.4	10.2	3
Return on Net Worth	9.4	10.3	3
Short Term Solvency			
Current Ratio	0.6	1.8	4
Quick Ratio	0.5	1.3	4
Efficiency			
Assets Sales	107.1	144.2	2
Sales / Net Working Capital	(7.6)	5.7	4
Utilization			
Total Liabs / Net Worth	55.7	88.0	1

As of 12/31/2013

Most Recent Financial Statement

As of 03/24/2015

As of March 24, 2015, attempts to contact the management of this business have been unsuccessful. Inside source confirmed name and location. Outside sources confirmed operation and location.

Indicators

Public Filings Summary

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

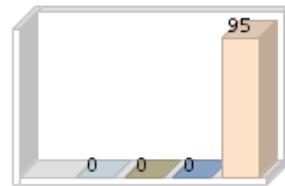
Record Type	No. of Records	Most Recent Filing Date
Judgment	0	
Lien	0	
Suit	0	

Public Filings

UCC

95

04/30/2015


■ Bankruptcy
 ■ Judgment
 ■ Lien
 ■ Suit
 ■ UCC

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
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	08/13/2013
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	Account(s) and proceeds - General intangibles(s) and proceeds - Chattel paper and proceeds	Latest Info Received	01/10/2006
Filing No.	0007131280	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, SALEM, OR	Date Filed	12/27/2005
Secured Party	U.S. BANK NATIONAL ASSOCIATION, PORTLAND, OR		
Debtor	CASCADE HEALTHCARE COMMUNITY, INC.		

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.		
Collateral	Equipment and proceeds	Latest Info Received	11/10/2010
Filing No.	8653279	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	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

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

Credit Score Class

Credit Score Class

2



(Moderate risk of severe payment delinquency over next 12 months.)

Incidence of Delinquent Payment

Among Companies with This Class	2.50%
Average Compared to All Businesses	10.20%
Credit Score Percentile	77
Credit Score	541
Number of Payment Experiences	86

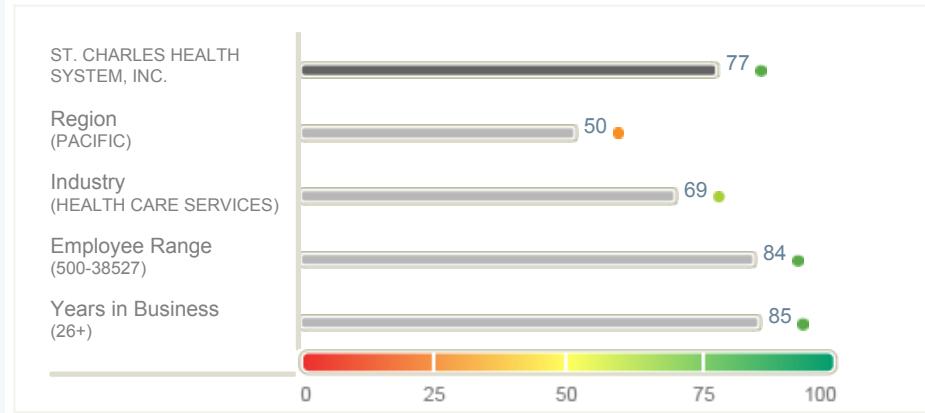
Key Factors

- Higher risk industry based on delinquency rates for this industry
- Recent amount past due
- Higher risk region based on delinquency rates for this region
- Limited business activity signals reported in the past 12 months
- Decreasing trend in reported number of payment experiences

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 scorables 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

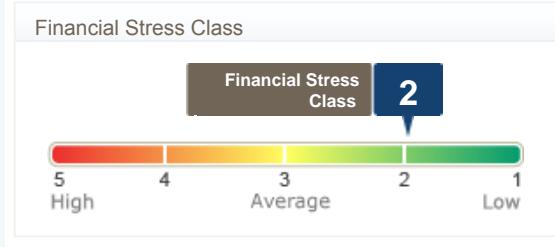


- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Financial Stress Score



Summary



Financial Stress Score Percentile

Financial Stress National Percentile	78
Financial Stress Score	1528
Probability of Failure with This Score	0.09%
Failure per 10K	9/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	86

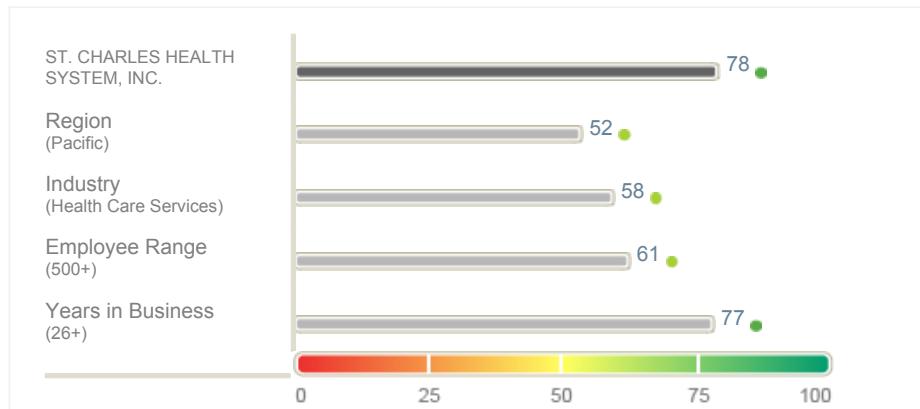
Key Factors

- Low proportion of satisfactory payment experiences to total payment experiences.
- UCC Filings reported.
- High number of inquiries to D&B over last 12 months.

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



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

Advanced Paydex + CLR

D&B PAYDEX®



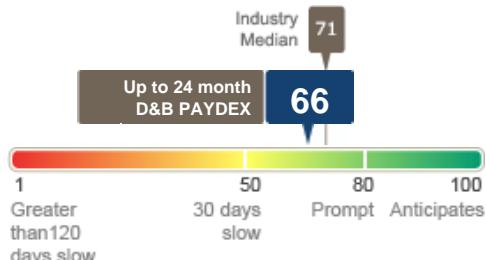
Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

Up to 3 month D&B PAYDEX



When weighted by dollar amount, payments to suppliers average 19 Days Beyond Terms. Based on payments collected over last 3 months.

Up to 24 month D&B PAYDEX



When weighted by dollar amount, payments to suppliers average 19 days beyond terms. Based on payments collected up to 24 months.

When weighted by dollar amount, the industry average is 14 DAYS BEYOND terms.

■ High risk of late payment (average 30 to 120 days beyond terms)

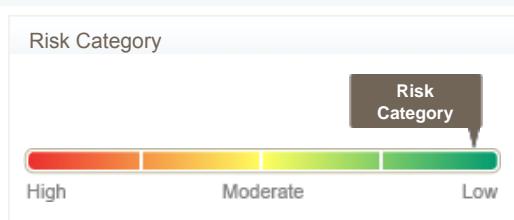
■ Medium risk of late payment (average 30 days or less beyond terms)

■ Low risk of late payment (average prompt to 30+ days sooner)

Payment Trend	unchanged *	Total Payment Experiences for the HQ	86	Highest Now Owing	\$2,000,000
Payments Within Terms	89%	Total Placed for Collection	0	Highest Past Due	\$2,000,000
Average High Credit	\$128,196	Largest High Credit	\$5,000,000		

* compared to payments three months ago

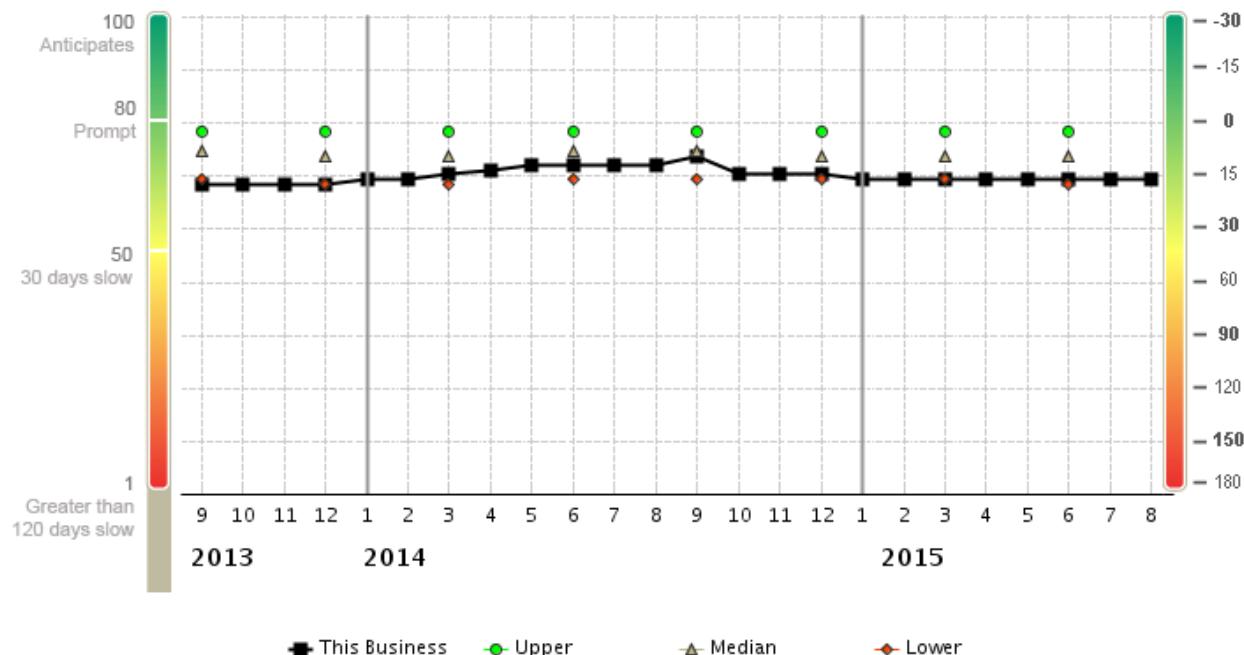
Credit Limit Recommendation



Recommendation Date	08/24/2015
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	65	65	65	65	66	66	67	68	69	69	69	71	67	67	67	66	66	66	66	66
Industry Quartiles																				
Upper	76		76		76		76		76		76		76		76		76		76	
Median	72		71		71		72		72		71		71		71		71		71	
Lower	66		65		65		66		66		66		66		66		66		65	

Note

- Current PAYDEX® for this Business is 66, or equal to 19 days beyond terms.
- The 24 month high paydex is 71.0, or equal to 14 DAYS BEYOND terms.
- The 24 month low paydex is 65.0, or equal to 19 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	52%	7	\$8,250,000
50,000-100,000	100%	2	145,000
15,000-49,999	92%	11	335,000
5,000-14,999	97%	13	90,000
1,000-4,999	87%	14	18,500
Under 1,000	89%	22	7,050

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 86 payment experiences in D&B's file, with 61 experiences reported during the last three month period. The highest Now Owes on file is \$2,000,000. The highest Past Due on file is \$2,000,000.

All Industries



Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Misc business credit	9	\$55,000	\$30,000	99	0	1	0	0
Mfg medical instrmnt	5	1,681,000	1,000,000	52	48	0	0	0
Telephone communictns	5	7,300	5,000	100	0	0	0	0
Whol misc profsn eqpt	4	70,100	35,000	75	0	25	0	0
Savings institution	4	1,050	500	100	0	0	0	0
Mfg electromedcl prdt	3	1,035,000	1,000,000	52	48	0	0	0
Whol medical equip	3	695,000	400,000	71	0	29	0	0
Trucking non-local	3	25,750	20,000	61	39	0	0	0
Radiotelephone commun	3	15,750	7,500	100	0	0	0	0
Help supply service	2	85,000	45,000	100	0	0	0	0
Whol electrical equip	2	12,500	7,500	100	0	0	0	0
Mfg surgical supplies	2	1,750	1,000	79	21	0	0	0
Gravure printing	2	1,000	500	100	0	0	0	0
Whol computers/softwr	1	5,000,000	5,000,000	50	50	0	0	0
Misc repair services	1	65,000	65,000	100	0	0	0	0
Physical research	1	35,000	35,000	100	0	0	0	0
Noncoml research org.	1	25,000	25,000	100	0	0	0	0
Books-print/publish	1	5,000	5,000	100	0	0	0	0
Mfg computers	1	5,000	5,000	50	0	0	50	0
Whol chemicals	1	2,500	2,500	100	0	0	0	0
Business consulting	1	2,500	2,500	100	0	0	0	0
Mfg soap/detergents	1	2,500	2,500	50	50	0	0	0
Whol furniture	1	1,000	1,000	100	0	0	0	0
Medical equip rental	1	1,000	1,000	100	0	0	0	0
Mfg extracts/syrup	1	1,000	1,000	100	0	0	0	0
Mfg greeting cards	1	1,000	1,000	50	0	0	50	0
Misc publishing	1	1,000	1,000	100	0	0	0	0
Mfg biological prdts	1	1,000	1,000	100	0	0	0	0
Whol industrial suppl	1	500	500	100	0	0	0	0
Whol electronic parts	1	100	100	100	0	0	0	0
Short-trm busn credit	1	100	100	50	50	0	0	0
Lithographic printing	1	50	50	100	0	0	0	0
Whol office equipment	1	50	50	100	0	0	0	0
Whol appliances	1	50	50	100	0	0	0	0
Data processing svcs	1	0	0	0	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	14	\$650	\$250
Payment record unknown	3	15,050	10,000
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)
August 2015	Ppt	\$1,000	\$0	\$0	N30	6-12
	Ppt	500	50	0	N/A	1
	Ppt	500	250	0	N/A	1
	Ppt-Slow 30	500,000	0	0	N/A	6-12
July 2015	Ppt	0	250	0	N/A	1
	Ppt	0	10,000	0	N/A	1
	Ppt	0	250	0	N/A	1
	Ppt	0	1,000	0	N/A	1
	Ppt	80,000	55,000	0	N30	1
	Ppt	65,000	2,500	0	N/A	1
	Ppt	45,000	10,000	750	Regular terms	1
	Ppt	45,000	45,000	250	N/A	1
	Ppt	40,000	40,000	0	N/A	1
	Ppt	30,000	30,000	0	N/A	1
	Ppt	20,000	0	0	N/A	2-3
	Ppt	15,000	1,000	0	N30	1
	Ppt	7,500	0	0	N/A	6-12
	Ppt	7,500	7,500	0	N/A	1
	Ppt	5,000	5,000	0	N/A	1
	Ppt	5,000	500	0	N/A	1
Ppt-Slow 30	Ppt	5,000	5,000	0	N/A	1
	Ppt	5,000	0	0	N/A	6-12
	Ppt	2,500	0	0	N/A	2-3
	Ppt	2,500	0	0	N/A	6-12
	Ppt	1,000	0	0	N/A	1
	Ppt	1,000	0	0	N/A	6-12
	Ppt	1,000	0	0	N/A	6-12
	Ppt	750	0	0	N/A	4-5
	Ppt	750	0	0	N/A	6-12
	Ppt	50	50	0	N/A	1
	Ppt-Slow 30	5,000,000	2,000,000	2,000,000	N30	1
	Ppt-Slow 30	1,000,000	800,000	250,000	N/A	1
	Ppt-Slow 30	1,000,000	300,000	35,000	N/A	1
	Ppt-Slow 30	100,000	45,000	15,000	N/A	1
	Ppt-Slow 30	20,000	0	0	N/A	2-3
	Ppt-Slow 30	2,500	0	0	N30	1
	Ppt-Slow 30	750	750	250	N/A	1
Ppt-Slow 60	Ppt-Slow 60	400,000	300,000	100,000	N/A	1
	Ppt-Slow 60	1,000	0	0	N30	4-5
	Ppt-Slow 60	750	500	500	N/A	1
	Ppt-Slow 70	1,000	1,000	0	N/A	1
	(042)	50	0	0	Cash account	1
(043)	(043)	50	0	0	Cash account	1
	(044)	0	0	0	Sales COD	2-3



	(045)	0	0	0	Sales COD	2-3
	(046)	0	0	0	Cash account	2-3
June 2015	Ppt	25,000	25,000	0	N30	1
	Ppt	10,000	10,000	0	N30	1
	Ppt	5,000	0	0	N/A	6-12
	Ppt	1,000	1,000	0	N/A	1
	Ppt	250	50	0	N/A	1
	Ppt	50	0	0	N/A	2-3
	Ppt-Slow 60	35,000	5,000	0	N30	1
	Ppt-Slow 90	5,000	2,500	0	N/A	1
	(055)Cash own option	0	0	0	N/A	1
	(056)Cash own option	0	0	0	N/A	1
May 2015	Ppt	100	0	0	N/A	6-12
	(058)	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
	(064)	50	0	0	Cash account	1
	(065)	50	0	0	Cash account	1
	(066)	50	0	0	Cash account	1
	(067)	50	0	0	Cash account	1
March 2014	PptSecured Account	10,000	7,500	0	N/A	1
	Ppt	1,000	500	0	N30	1
	Ppt	500	0	0	N30	6-12
February 2014	Ppt	1,000	0	0	N15	6-12
	(072)	50	0	0	N30	6-12
December 2013	Ppt	250,000	250,000	0	N30	1
	Ppt	1,000	0	0	N/A	6-12
November 2013	Ppt	0	0	0	N/A	6-12
	Ppt	500	500	0	N/A	1
	Ppt	250	250	0	N/A	1
	Ppt	250	250	0	N/A	1
	Ppt	50	50	0	N/A	1
July 2013	Ppt	25,000	15,000	0	N/A	1

Lines shown in red are 30 or more days beyond terms

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.