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Financial Stability Score

March 31, 2010

B85

The Financial Stability Score is a rating device composed of a number and a letter. The numerical factor is based on a company's payment pattern record; specifically how long it typically takes to pay for materials or equipment purchased and the greatest amount of credit it has received. This record is compared to that of other companies in the Tarnell Company, LLC. database and ranked according to its position percentage-wise. A code of 10 pays in the bottom 10% of companies. A code of 90 pays in the top 10%.

The letter grade is based on non-financial statement risk and stability variables including:

- Years in business
- High credit extended
- Broad supplier risk distribution

Each factor is assigned a point value based on the company's individual ranking in the Tarnell Company, LLC. database. The point total is expressed in a letter grade, with "A" being the most stable and "E" indicating the most doubtful. Thus, an "A90" would represent a company that pays in the top 10% of all companies and is one of the most stable in the Tarnell Company, LLC. database.