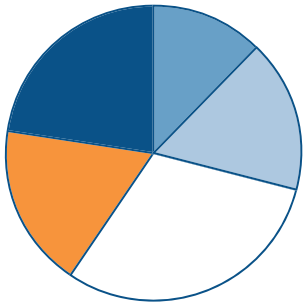
CREDITSCAN ANALYSIS EXAMPLE

CREDITSCAN - RISK ANALYSIS

REF	REG NO	REGISTERED NAME	LAST FILED ACCOUNTS	TANGIBLE NET WORTH	BORROWING RATIO %	PRE-TAX PROFIT %	CCJ's	NACE CODE	MONTHLY CREDIT GUIDE	GRAYDON RATING	RISK SCORE
20168	09451166	EXER BAKER SYSTEMS LTD	31/12/04	596	151.0	7.6	N	8394	30,000	5C	AN
20567	GR238445	FULHAM HEATING	00/00/00	0	.0	.0	N	5010	0	NIL	AN
20731	09385149	FROONALL ENGINEERING	28/02/05	327	.0	.9	Y	8150	50,000	5B	LN
20319	09386988	GER LAWSON LTD	31/12/04	13,974	548.1	.9	N	6300	150,000	2C	NR
20695	09544235	HARRY COOPER	31/03/05	2,365,600	26.7	10.6	N	6560	500,000	1A	LR
20121	09138837	HILLMENT SUPPLIES	31/12/04	8,949	351.4	.0	N	6130	15,000	7B	NR
20543	09163355	HARRIS TECHNOLOGY	02/06/05	4,849	351.4	4.9-	N	6149	40,000	3D	AN
20411	09317713	ICE PARTS LTD	31/01/05	279	18.6	11.6	Y	8394	30,000	6B	NR
20715	09275634	ILEA-JONAS PLUMBING LTD	31/05/05	110	40.0	5.5	N	8394	15,000	7B	NR
20192	09414115	INDEX LTD	31/03/05	59	6.7	.0	N	6419	2,500	8D	HR
20997	09211453	JAMES PEACOCK LTD	31/01/05	4,718	.0	2.2	N	6410	0	0D	HR
20776	09223506	JELL MATTESON LTD	31/10/04	262	73.3	.0	N	4640	30,000	6B	NR
20093	09507422	JUSTIN TURNER LTD	31/12/04	24,429-	275.1-	12.5-	N	6149	0	0D	HR
20268	09416666	KESS BUILDING LTD	31/01/05	1,093	226.4	15.6	Y	8380	40,000	3D	HR
20206	09350626	KILBURN CLAYTON LTD	31/12/04	564	272.0	11.3	Y	8395	30,000	5C	AN
20002	09242553	LATIN FIELD GROUP PLC	30/04/05	70,630	38.6	7.8	N	3246	15,000	7B	NR
20738	09473628	LEXUS MYLER & CO LTD	30/09/05	235	827.7	3.2-	N	6190	1,250	9D	HR
		TOTAL COUNT 521									

CREDITSCAN - FINANCIAL SUMMARY

OVERALL CREDIT GRADING			RISK SCORES		
A - GRADING	82	15.8%	LR - LOW RISK	64	12.3%
B - GRADING	116	22.2%	LN - LOW NORMAL RISK	87	16.7%
C - GRADING	131	25.1%	NR - NORMAL RISK	159	30.5%
D - GRADING	137	26.3%	AN - ABOVE NORMAL RISK	93	17.9%
X - GRADING	55	10.5%	HR - HIGH RISK	118	22.6%
TOTAL COUNT	**521**		**TOTAL COUNT**	**521**	



Low Risk	64	12.3%
Low Normal Risk	87	16.7%
Normal Risk	159	30.5%
Above Normal Risk	93	17.9%
High Risk	118	22.6%
TOTAL COUNT	**521**	

CREDITSCAN - PARENTAGE

REG NO	REGISTERED NAME	U/H	PARENT COMPANY NAME
09451166	EXER BAKER SYSTEMS LTD	U	EXER BAKER (PTY) LTD (AUSTRALIA)
09385149	FROONALL ENGINEERING	U	FROONALL SYSTEMS PLC
09386988	GER LAWSON LTD	U	T JORN AB (SWEDEN)
09145588	HARRIS TECHNOLOGY	U	HARRIS C.S.T. LTD

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