



CUSTOMER FILE LISTING

Organization Name	City	ST	Cont. #	Rating	Security	SIC	NAICS	Loan Office	Years Covered	Last Updated	Next Statement
ACI FULMINA	Chicago	L	125-5560	4	Unsecured	65421	Miller	1999-2004	12/29/2005 10:46 PM	4/14/2006	
COLINGS INC	Northbrook	L	890-79184	4	Secured	23894	Holmes	2002-2004	12/29/2005 2:26 PM	2/28/2006	
FORWARDING FREIGHT INC	Chicago	L	125-6208	5	Partially 5	36290	Miller	2000-2005	12/29/2005 2:14 PM	4/28/2006	
HIGGINS COMPANY	Northbrook	L	190-85236	5	Secured	26969	Palka	1999-2004	12/29/2005 2:39 PM	1/9/2006	
JANER MANUFACTURING	Chicago	L	125-85498	3	Secured	35642	Miller	1998-2004	12/29/2005 2:14 PM	3/29/2006	
MAGICAL INDUSTRIES	Evanston	L	125-64987	3	Unsecured	23399	Miller	2002-2005	12/29/2005 10:59 PM	10/17/2006	
CHENYS DILLAR	Chicago	L	890-52326	3	Unsecured	56628	Murphy	2001-2005	12/29/2005 1:19 PM	4/14/2006	
ROBENS CORP	Northbrook	L	190-71461	3	Secured	72824	Palka	1999-2004	12/29/2005 1:53 PM	2/15/2006	
EDMOND CORP	Chicago	L	890-85236	5	Unsecured	64952	Murphy	2001-2004	12/29/2005 2:13 PM	2/29/2006	

COMPANY INFORMATION PAGE

Company Name: SAMPLE CORPORATION
Legal Form: Corporation
Industry Code: SIC: [] NAICS: [3999]
Address 1: 1423 South Main Street
Address 2: []
City: Evanston
State: Illinois
Zip Code: 60048
Statement Basis: None
Accountant: John J. Ryan, CPA
Spreadsheet Initials and Date: [TAC] 4/15/06
Risk Rating / Grade: SA
Security Type: Secured
Lending Group: Action Branches
Loan Office: []

INPUT SECTION (BALANCE SHEET)

Statement Type	Fiscal Period	Fiscal Period	Fiscal Period	Fiscal Period	Fiscal Period	Comments	Inquiry	Personal FS
Statement Period	Statement Year	Statement Year	Statement Year	Statement Year	Statement Year			
Months In Period	2007	2006	2005	2004	2003			
14 Cash & Equivalents	307	362	183	208	229	CASH BALANCE		UNASSIGNED
15 Marketable Securities	0	0	0	0	0	CASH BALANCE		UNASSIGNED
16 Intangible Assets	18	30	47	40	52	NETTING BALANCE		UNASSIGNED
18 Govt Accounts Receivable - Trade	1,180	1,432	1,075	1,710	1,667	NETTING BALANCE		UNASSIGNED
19 Less Reserve	36	46	52	54	68	NETTING BALANCE		UNASSIGNED
20 Net Accounts Receivable - Trade	1,144	1,386	1,023	1,656	1,599	NETTING BALANCE		UNASSIGNED
21 Govt Accounts / Notes Receivable - Trade	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
22 Less Reserve	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
23 Net Accounts / Notes Receivable - Trade	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
24 Accounts Payable - Trade	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
25 Tax Refund Receivable	15	23	27	15	15	NETTING BALANCE		UNASSIGNED
27 Prepaid Income Taxes	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
28 Contract Liab.	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
29 Inventory	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
30 Payables	88	778	703	752	694	NETTING BALANCE		UNASSIGNED
31 Value in Process	1,527	1,386	1,341	1,405	1,532	NETTING BALANCE		UNASSIGNED
32 Finished Goods	174	203	325	374	452	NETTING BALANCE		UNASSIGNED
33 Long Term Debt	0	0	0	0	0	NETTING BALANCE		UNASSIGNED
34 Total Inventory	2,105	2,367	2,399	2,691	2,789			

For over 20 years, TAC CREDIT™ has been creating incisive analytical reports for the loan underwriting process. Beyond traditional ratio analysis, cash flows and industry comparisons, this patented technology produces in-depth narrative reports that enhance your ability to decision your credits quickly and efficiently. Economical and easy to use, you won't find a better value anywhere.

Comprehensive

Extensive financial output and automated narrative reports are designed to cover all of the key topics, all of the time. You can input over 10 spread periods and there is no limit on the number of companies that can be stored in your database.

Consistent

Provides consistency in the analysis of all your credits, making the decision process more thorough and faster than ever before. This consistency in reporting also assists loan review officers and regulators in auditing credits.

Credible

Expert credit intelligence is an integral part of the system's knowledge base, ensuring appropriate output.

Cost-Effective

Reduce time and staff required to analyze financial statements. This improved productivity lowers your cost of processing business loan requests.

Confidential

Your customers' confidential financial information resides only on your own computer network, secure from any external environment.

Call Us

We take pride in our exceptional customer service. Call us anytime with questions, comments or suggestions. We're always glad to take your call.

TAC INQUIRY™

The screenshot shows the TAC Inquiry software interface. The main window displays a balance sheet for 'TAC CREDIT - SAMPLE CORPORATION'. The interface includes a menu bar with options like 'File', 'View', 'Admin', and 'Help'. Below the menu bar, there are tabs for 'Company', 'Balance Sheet', 'Income Statement', 'Supporting Schedules', 'Compliance', 'Comments', 'Inquiry', and 'Personal PFS'. The 'Balance Sheet' tab is active, showing a table with columns for 'Account', 'Amount', and 'Final Maturity'. The table lists various accounts such as '885 Account', '886 Agreement Type', '887 Agreement Date', and '888 Revenue Maturity'. The interface also includes a 'Questions' section with a list of questions and their corresponding responses.

LOAN COMPLIANCE WORKSHEET

The screenshot shows the Loan Compliance Worksheet software interface. The main window displays a table of financial indicators and covenants. The table has columns for 'Statement Type', 'Fiscal Year', 'Fiscal Period', 'Fiscal Month', and 'Category Index'. The table lists various indicators such as '885 Account', '886 Agreement Type', '887 Agreement Date', and '888 Revenue Maturity'. The interface also includes a 'Questions' section with a list of questions and their corresponding responses.

PRINT MENU

The screenshot shows the Print Menu software interface. The main window displays a list of reports and their corresponding print options. The interface includes a menu bar with options like 'Print Menu', 'TAC Speed Reports', 'PFS/RIMA Reports', and 'Narrative Analytical Reports'. Below the menu bar, there are tabs for 'TAC Speed Reports', 'PFS/RIMA Reports', and 'Narrative Analytical Reports'. The 'TAC Speed Reports' tab is active, showing a list of reports such as 'Ratio Analysis', 'Balance Sheet', 'Income Statement', 'TAC Cash Flow', 'Supporting Schedules', 'Working Capital - TNW', 'UCA Cash Flow', 'Indirect Cash Flow', 'Full Compliance Sheet', and 'Covenant Compliance Only'. The interface also includes a 'Print' button and a 'Cancel' button.

Financial Statement Spread System

The TAC CREDIT™ Spread and Analysis Module makes a wide variety of essential reports available, each easy to manage and simple to create. The database incorporates convenient tools such as the Next Statement Due Date for each company.

Financial Reports

Financial reports available for up to 10 periods of data.

- Ratio Analysis
- Balance Sheet and Income Statement
- Common Size and Y/Y Changes
- Three Cash Flow Statements – TAC Cash Flow; UCA Cash Flow; Indirect Cash Flow
- Supporting Schedules
- Working Capital/Tangible Net Worth Reconciliations

Financial reports available for 3 years of data.

- Charts of Key Financial Indicators
- Industry Data Comparisons

Personal Financial Statements (PFS)

You can input statements for up to 6 personal guarantors or use to spread an individual borrower. A combined PFS is provided.

Loan Covenant Compliance

Automatically complies up to 11 standard financial covenants and allows for manually complying other financial and non-financial covenants.

TAC Projection™ Module

This Module produces up to 5 years of projected financial statements based on 3 years of historical data. Trends are examined from which informed assumptions can be made. Reports include narrative comments, charts and a Debt-Service-Coverage Stress Test. The Stress test allows you to interactively alter key cash-flow drivers to evaluate the impact of various scenarios on the borrower's ability to repay the debt as scheduled. Also includes a worksheet to aid the user in constructing meaningful loan agreement covenants and borrowing-base advance rates.

Narrative Analytical Reports

TAC Analyst™

Produce written reports, instantaneously. Our TAC Analyst feature produces a comprehensive narrative credit analysis to use in your credit approval process. It covers all the key analytical areas including Operating Performance, Financial Condition, Cash Flow Analysis and Industry Comparison highlights.

TAC Inquiry™

Key financial issues often require further clarification or detail from management. The TAC Inquiry finds and identifies them for you. This unique feature allows the user to input responses directly into the system, where they are automatically integrated into the TAC Analyst report.

Classified Loan Early Warning System (CLEWS™)

Be alerted to early signs of deterioration in a borrower's financial condition, allowing you the time to successfully react. This Red Flags Report isolates the various indicators from the financial statements, which show when a commercial loan may be heading for problem status. Margin decline, quality of earnings, liquidity, cash flow coverage, leverage, and more are all examined. The report is fully automated and in narrative format.



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