

AB INC Credit Report

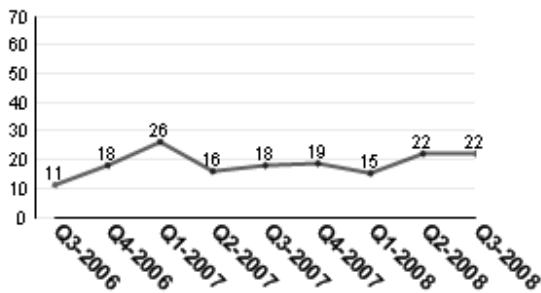


REPORT SUMMARY

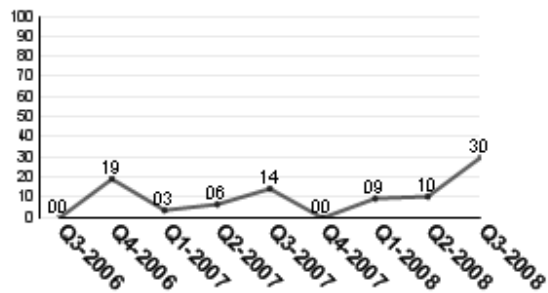
BUSINESS IDENTIFICATION INFORMATION

Business	LED	Inquiry on	Nov 06, 2008
Business Address	5526 GREEN SHOUSE LAD MISSISSAUGA, ON L4W2T7	File Number	0020059370
Line of Business		Subject Number	BR7697
SIC (Standard Industrial Classification)		Telephone	(905) 123-8123
		Fax	(905) 321-3215
		Description	Mfr-Corrugate & Solid Fiber Box
Active in Equifax Database since:			Mar 07, 1995

Credit Information Score Trend.
Higher scores equal higher risk.



Average Days Beyond Terms Trend



Long Term Secured Debt is NOT included in the PI and CI calculation.

IMPORTANT REPORT HIGHLIGHTS		OVERALL REPORT CONTENTS				
Recent Activity since Jul 01, 2008		Derogatory Items on File (up to 5 years)		Number	Amount	Most Recent
No. of Accounts 3rd Period Past Due	0	Returned Cheques	0	\$0		
% dollars - 3rd Period Past Due	0.00%	Collection Claims	1	\$4,098		Nov 2006
Derogatory Items - Number	0	Legal Suits	0	\$0		
Derogatory Items - Amount	\$0	Judgments	0	\$0		
Inquiries on this Account	4	Bankruptcies	0	NA		
Most recent Derogatory Item	Nov 2006	Overall Supplier Information		Financial Suppliers	Trade Suppliers	
What are Derogatory items? Returned Cheques, Collection Claims, Legal Suits, Judgments or Information from the Office of the Superintendent of Bankruptcy		No. of Suppliers	1	9		
		Amount 3rd Period Past Due	\$0	\$0		
		Total Credit Exposure	\$15,136	\$5,205		
		Single Highest Credit Exposure	\$71,624	\$5,000		
		Average Credit Exposure	\$15,136	\$578		
		Inquiries on the Account	NA	17		

CREDIT INFORMATION SCORE HISTORY AND TRENDS

The overall Risk associated with this business - Will I get paid?

This business has a current Credit Information Score of **24**

Risk Score	The Credit Information Score ranges from a low risk of 0 to a high risk of 70
0-9	Lowest risk

10-20	Average risk
21-30	Above average risk
31-40	High risk
41-69	Highest risk
70	Information has been reported to Equifax from the office of the Superintendent of Bankruptcy

The Credit Information Score for THIS BUSINESS was determined based on the following:

ITEM (Lower score = Lower risk; Higher score = Higher risk)	SCORE
1. Active in Equifax credit database for 13 years	0
2. Current Payment Index is 10	0
3. Number of supplier references on file is 2	8
4. On Sep 30, 2008 the Payment Index was 16 points higher than Sep 30, 2007	6
5. Number of derogatory items on file in the past 2 years is 1	0
6. The most recent derogatory item was recorded 24 months ago	0
7. Derogatory item amounts as a % of dollars owed suppliers is 100%	10

TOTAL Current Credit Information Score - 24

Credit Information Score is calculated using the following matrix					
Active in Equifax database for (years)	0-1	1.1-2	2.1-4	4.1-9	9.1+
Score	10	8	6	4	0
Current Payment Index	51+	41-51	31-40	21-30	0-20
Score	10	7	5	4	0
Number of trade payment references in last 90 days	0-1	2-3	4-6	7-10	11+
Score	10	8	5	3	0
Last quarter Payment Index vs. same quarter last year (point difference)	41+	21+40	11+20	6-10	0-5
Score	10	8	6	4	0
Number of derogatory items in last 2 years	10+	8-9	5-7	2-4	0-1
Score	10	8	5	3	0
How recent was last derogatory item (months)	1-2	3-4	5-6	7-12	12+
Score	10	7	4	3	0
Amount derogatory items as a % of dollars now owed to suppliers	100%	51-99%	11-50%	1-10%	0%
Score	10	8	5	2	0

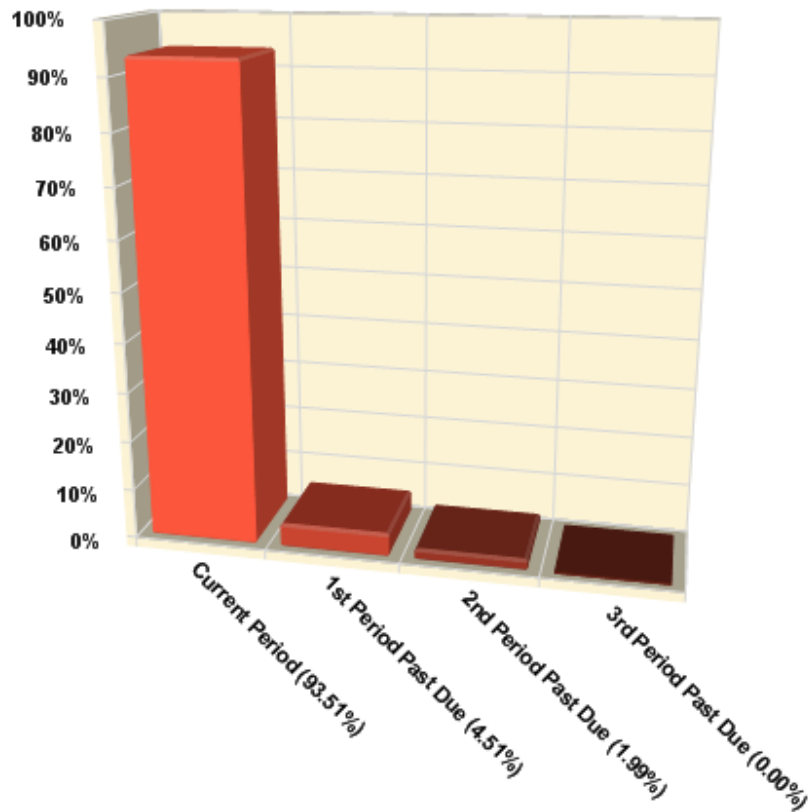
The Risk Trend Numbers over the last three years							
Quarters	Credit Information Score	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
3rd Qtr/2008	22	4	\$18,862	\$16,993	\$1,465	\$404	\$0
2nd Qtr/2008	22	4	\$20,806	\$20,589	\$217	\$0	\$0
1st Qtr/2008	15	5	\$27,323	\$27,015	\$0	\$308	\$0
4th Qtr/2007	19	8	\$31,189	\$31,159	\$30	\$0	\$0
3rd Qtr/2007	18	7	\$34,863	\$33,271	\$1,555	\$37	\$0
2nd Qtr/2007	16	7	\$43,380	\$41,963	\$1,417	\$0	\$0
1st Qtr/2007	26	6	\$40,533	\$40,338	\$195	\$0	\$0
4th Qtr/2006	18	8	\$53,370	\$49,557	\$2,462	\$0	\$1,351
3rd Qtr/2006	11	6	\$59,737	\$59,547	\$190	\$0	\$0

* Refer to graph in **Report Summary** section.

PAYMENT INDEX HISTORY AND TRENDS

What are the suppliers to this business telling us?

All Suppliers On File



This business has a current **Payment Index** of **10**

The Payment Index is similar to "days beyond terms". The following ranges were calculated as benchmarks:

Payment Index	% of database	The Payment Index ranges from fast paying 0 to slow paying 100
0	65	All trade suppliers are reporting being paid within terms
1-10	8	Average days to pay is slightly beyond terms
11-20	6	Average days to pay is 10 to 20 days beyond terms
21-30	5	Average days to pay is 20 to 30 days beyond terms
31-40	6	Average days to pay is 30 to 40 days beyond terms
41-90	5	Only 5% of businesses in Equifax's database fall into that range
91-100	3	All trade suppliers are reporting being paid in the third period past due or not at all
NA	NA	No trade suppliers reported to Equifax in the indicated time period

The Payment Trend Numbers over the last three years							
Quarters	Payment Index	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
3rd Qtr/2008	30	4	\$18,86	\$16,002	\$1,165	\$104	\$0
2nd Qtr/2008	10	4	\$20,80	\$20,589	\$217	\$0	\$0
1st Qtr/2008	9	5	\$27,32	\$27,015	\$0	\$308	\$0
4th Qtr/2007	0	8	\$31,18	\$31,159	\$30	\$0	\$0
3rd Qtr/2007	14	7	\$34,86	\$33,271	\$1,555	\$37	\$0
2nd Qtr/2007	6	7	\$43,38	\$41,963	\$1,417	\$0	\$0
1st Qtr/2007	3	6	\$40,53	\$40,338	\$195	\$0	\$0
4th Qtr/2006	19	8	\$53,37	\$49,557	\$2,462	\$0	\$1,351
3rd Qtr/2006	0	6	\$59,73	\$59,547	\$190	\$0	\$0

* Refer to graph in **Report Summary** section.

CREDIT REFERENCES

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

Twenty-five most RECENT Credit References *							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
# MADZA CANADA CREDIT	Oct 2008	\$71,624	\$15,136	\$15,136	\$0	\$0	\$0
Business Services	Oct 2008	\$670	\$670	\$0	\$670	\$0	\$0
Wholesale-Chemicals	Oct 2008	\$3,500	\$1,559	\$1,559	\$0	\$0	\$0
Business Services	Jul 2008	\$404	\$404	\$0	\$0	\$404	\$0
Whlsl Ferrs Nonferrs Metal	Jul 2008	\$617	\$617	\$617	\$0	\$0	\$0
ACKLAND GRAINGER CANADA INC	May 2008	\$5,000	\$217	\$0	\$217	\$0	\$0
Transportation Serv	May 2008	\$99	\$99	\$99	\$0	\$0	\$0
Whlsl-Ind Mach Sppls	Feb 2008	\$1,592	\$1,592	\$1,592	\$0	\$0	\$0
Mfr-Truck/Trailer	Nov 2007	\$17	\$17	\$17	\$0	\$0	\$0
Whlsl-Durable Goods	Oct 2007	\$30	\$30	\$0	\$30	\$0	\$0
Total		\$83,553	\$20,341	\$19,020	\$917	\$404	\$0

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 25 on file, they will all display.

Ten LARGEST Credit References *							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
# MADZA CANADA CREDIT	Oct 2008	\$71,624	\$15,136	\$15,136	\$0	\$0	\$0
Whlsl-Ind Mach Sppls	Feb 2008	\$1,592	\$1,592	\$1,592	\$0	\$0	\$0
Wholesale-Chemicals	Oct 2008	\$3,500	\$1,559	\$1,559	\$0	\$0	\$0
Business Services	Oct 2008	\$670	\$670	\$0	\$670	\$0	\$0
Whlsl Ferrs Nonferrs Metal	Jul 2008	\$617	\$617	\$617	\$0	\$0	\$0
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ACKLAND GRAINGER CANADA INC	May 2008	\$5,000	\$217	\$0	\$217	\$0	\$0
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Whlsl-Durable Goods	Oct 2007	\$30	\$30	\$0	\$30	\$0	\$0
Mfr-Truck/Trailer	Nov 2007	\$17	\$17	\$17	\$0	\$0	\$0
Total		\$83,553	\$20,341	\$19,020	\$917	\$404	\$0

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 10 on file, they will all display.

BANKING INFORMATION

This **Bank Report** was obtained on: **Feb 11, 2002**

Bank Name: HSBC BANK CANADA
 MISSISSAUGA CITY CENTRE
Address: 4550 HURONTARIO ST
 MISSISSAUGA, ONTARIO, L5R4G4
 Branch: 016, Transit: 10272
Reference: ANN CHAN (AJDS)
 Phone: (905) 568-3666
 Fax: (905) 568-5302

Line of Credit Details

No Line of Credit

Loan Details

No Loans

Signing Officer(s): Not available

Other files included in this report

Equifax has received information that the following names and addresses are related to this business. These could be: different spelling of the business name, former addresses or names, branch locations whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for,

the information is identical.

LED CONTAINER GRP, 5526 GREEN SHOUSE LAD, MISSISSAUGA, ON, L4W2T7

LED AND CONTAINER GROUP LTD, 5526 GREEN SHOUSE LAD, MISSISSAUGA, ON, L4W2T7

LED & CONTAINER GROUP LTD, 5526 GREEN SHOUSE LAD, MISSISSAUGA, ON, L4W2T7

CENT GRAPHICS & CONTAINER GROUP, 5526 GREEN SHOUSE LAD, MISSISSAUGA, ON, L4W2T7

LED & DESIGN, 5526 GREEN SHOUSE LAD, MISSISSAUGA, ON, L4W2T7

DEROGATORY ITEMS

This report limits the display of Derogatory items to a maximum of 10 in each category: returned cheques, collection claims, legal suits, judgment and other (non-derogatory) legal items.

Collection Claims Reported			
Creditor	ICA CANADA ON-LINE INC.	Date Placed	May 08 2006
Closed	Jun 14, 2007	Amount Paid	\$0
Agency Status	CDN BONDED CREDITS LTD	Last Payment	
	Close out Letter Snt		

INQUIRIES ON THIS FILE

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. Equifax does not use this information to compute its risk scores.

However, you may want to consider the following in you review:

- Do the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry Date	Inquirer's Name/Industry	Telephone Number
Aug 27, 2008	DELOITTE & TOUCHE	(416) 874-3732
Jul 18, 2008	PETRO CANADA	(416) 730-2437
Jul 09, 2008	AIRD & BERLIS LLP	(416) 865-3433
Jul 09, 2008	AIRD & BERLIS LLP	(416) 865-3433
May 02, 2008	Trucking	
Apr 29, 2008	AGC INCORPORATED	(905) 850-4497
Feb 20, 2008	Mfr-Paper Box	
Oct 29, 2007	Business Services	
Sep 13, 2007	Mfr-Paper Box	
Aug 21, 2007	Mfr-Truck/Trailer	
Jul 11, 2007	ROGERS COMMUNICATION	(800) 267-2070
Jul 04, 2007	Whlsl-Industrl Paper	
May 24, 2007	Mfr Fabricated Metal Products	
Feb 19, 2007	Whlsl Ferrs Nonferr Metal	
Dec 19, 2006	RICOH CANADA INC	(905) 795-9659
Sep 22, 2006	PACCAR FIN SERV	(780) 483-1343
Sep 05, 2006	SNELL SPL PACKAGING	(905) 565-9484

End of Report