

GAIN BY THE NUMBERS - January 2020

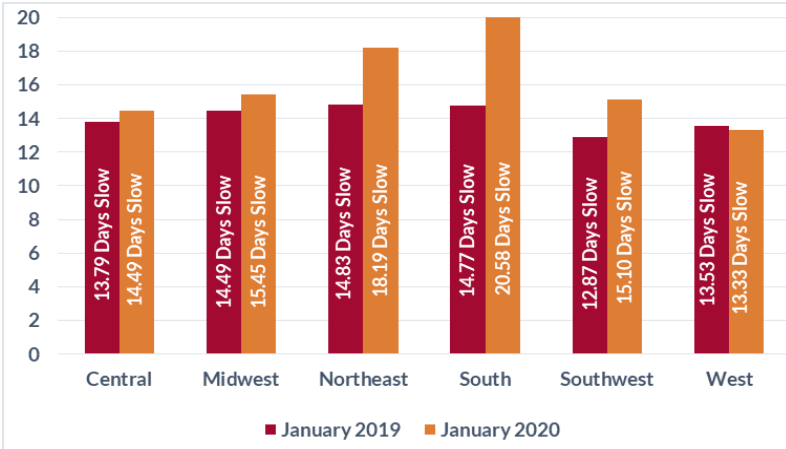
USA Data On Independent Retailers

Credit Balances are offset for Adjusted Receivable Balances.
Individual chart data is based on 50,000—55,000 accounts.



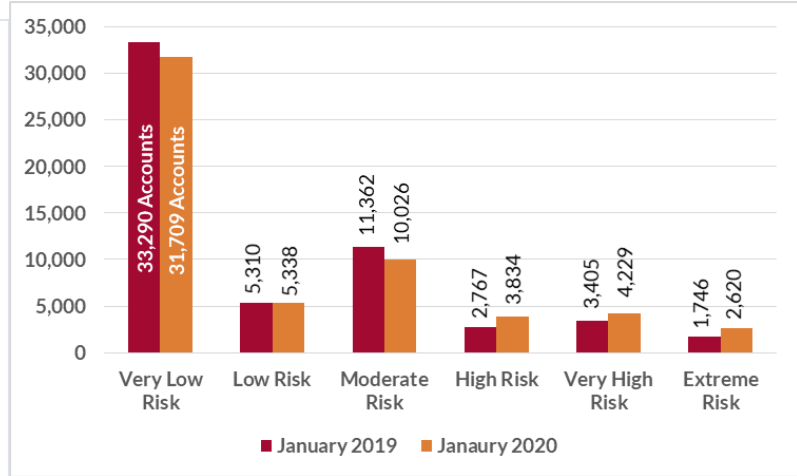
1 DOLLAR WEIGHTED DAYS SLOW BY REGION

Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total receivables.



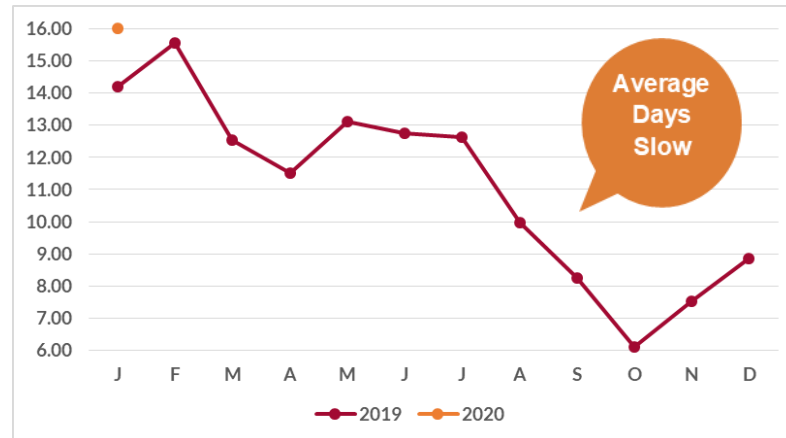
2 NUMBER OF ACCOUNTS BY RISK CATEGORY

Number of accounts scored in each risk category comparing January 2019 and January 2020.



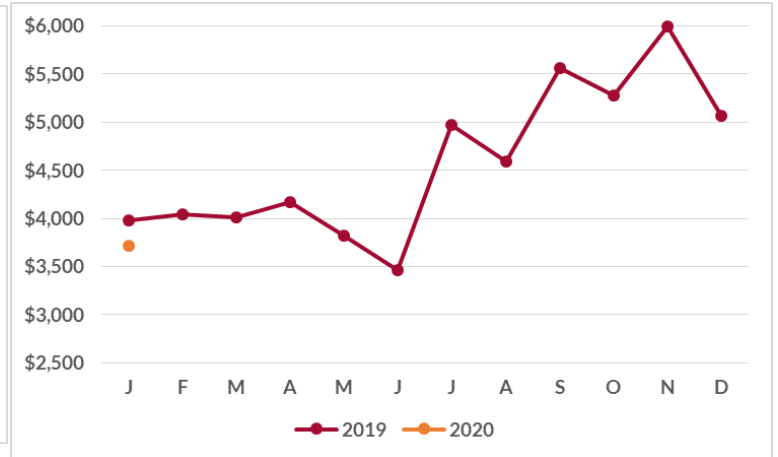
3 AVERAGE DAYS SLOW BY MONTH

Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total



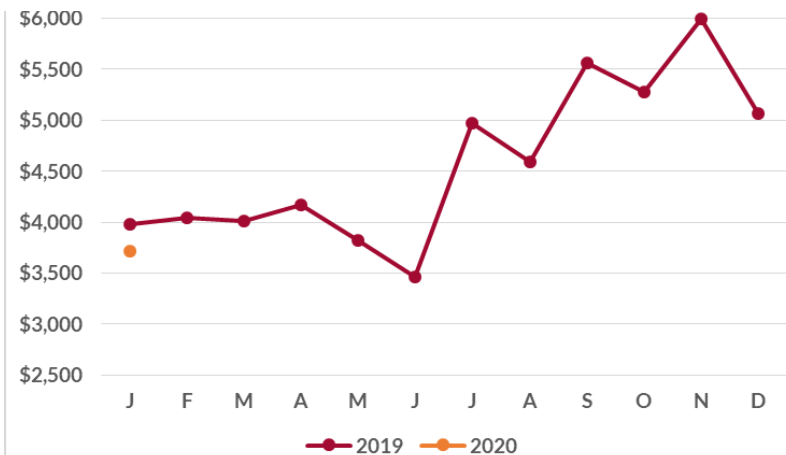
4 AVERAGE RECEIVABLES BY MONTH

Monthly receivables balances divided by the number of accounts that had receivables balances in that month.



5 MONTHLY COLLECTION PLACEMENTS

The number of PFC Flashes entered each month in 2019 and 2020.



6 TOTAL DOLLARS DUE BY REGION

Receivable balances accumulated for each region to show YOY data for January.

