

# Customer B

**October 2012**

## ***A MarketBASE Profile Analysis***

**As Applied to Customer B Customers**

### **Core Customers – File One**

A Business Characteristic Enhancement Overlay

Presented to:

**Customer B**

By:

***PAC-COMM***

October 2012

# Summary and Marketing / Sales Implications

Customer B requested that PAC-COMM match its' existing 1,491 **core accounts** (as of 10-8-07) customer file to Experian and Donnelley's national business files. After removing duplicate records, the balance of records was submitted to a two address match process (where a match on a primary address was unsuccessful, a secondary address was employed) a match file of 1,015 records (68% of input quantity) was produced.

## Primary Results of the Enhancement Process are:

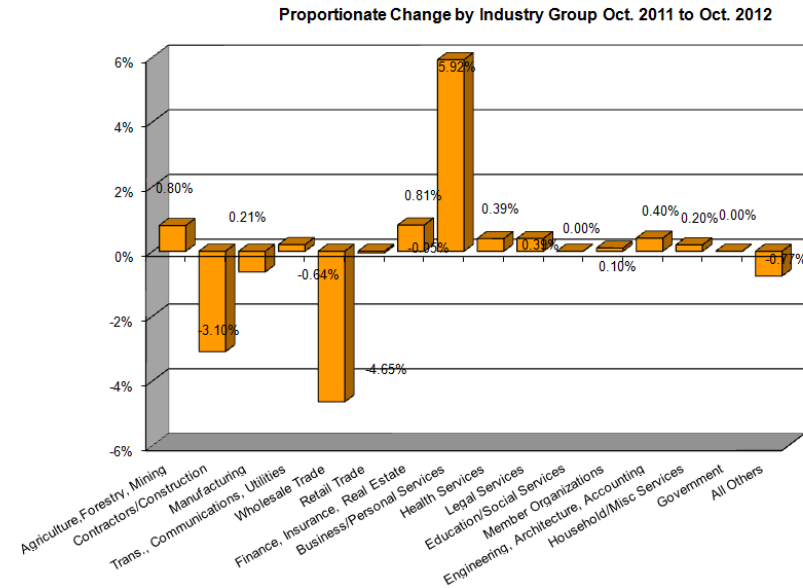
- **Type of Industry:** There are significant increases in accounts from October 2011 to October 2012 across the industry groups contractors / construction, manufacturing, finance, Insurance, Real Estate; Engineering, Architecture, Accounting, and Personal Services. The industry groups Contractors / Construction, Wholesale Trade have with reduced customer proportions and Business / Personal services with increased proportions in relation to 2011 (P. 3).
- **Two Digit SIC Code:** 63 of 90 potential two digit SIC categories are now represented as existing Vericom customers – up from 42 in October 2011 and up from 28 in May, 2012 (P. 4).
- **Change in Industry Group and 2 Digit SIC December 2011 to October 2012:** Consistent growth is noted in many SIC categories – particularly the construction trades, motor freight, wholesale trade, business services (P. 5).
- **Four Digit SIC Classification: Top 30 Accounts in October 2012 Compared to October 2011:** In 2012 there are 210 total 4 digit account categories compared with 130 total 4 digit categories in 2011. While the scope and diversification of Customer B is clearly growing, so is the instability of account growth by 4 digit category (P. 6)
- **Yearly Sales Volume – October 2011 to October 2012:** From 2011 to 2012 there is a shift in proportion of company accounts from middle sized to smaller income businesses. The largest concentration of accounts remains in the sales categories of one to 50 million dollars per year gross revenue sales (P. 7)
- **Number of Employees – October 2011 to October 2012:** From 2011 to 2012, there is a shift in proportion of company accounts from middle sized to smaller income businesses. The largest concentration of accounts remains in the sales categories of one to 50 million dollars per year gross revenue sales (P. 8).
- **Credit Rating – October 2011 to October 2012:** From 2011 to 2012 there has been a slight decrease in the average credit rating of Customer B businesses very good and good to fair (P.10).

## Marketing and Sales Implications and Recommendations:

- Armed with several years of descriptive profiling of the customer base, Customer B can now add additional database marketing steps. Specifically, these profiling results can be put to work by examining specific customers acquired in relation to each four digit SIC group “universe”. Using PAC-COMMs' national business databases, Customer B can determine market penetration in relation to each four digit group, identify more specifically the characteristics associated with new, continuing, or cancelled accounts, etc.
- Additionally, other Customer B consultants can help assess the likes, dislikes, needs, wants, etc. of random samples within each key four digit SIC group. These results will begin to provide Customer B with information regarding how to market to the varieties of SIC grouped prospective accounts.
- Finally, small random samples of prospect accounts in key four digit SIC groups should be selected from PAC-COMMs' business database for test sales and marketing outreach.

# Industry Group Classification – Oct. 2011 to Oct. 2012

- The bar chart to right depicts proportion change by industry group from 2011 to 2012
- Note that the industry groups Contractors / Construction, Wholesale Trade with reduced customer proportions and Business / Personal services with increased proportions



	Industry Group	Oct. '11	Oct. '12	'11%	'12%	% Change	Proportion Change
1 to 14	Agriculture, Forestry, Mining	23	39	3.05%	3.85%	69.57%	0.80%
15 to 17	Contractors/Construction	285	352	37.85%	34.75%	23.51%	-3.10%
20 to 39	Manufacturing	39	46	5.18%	4.54%	17.95%	-0.64%
40 to 49	Trans., Communications, Utilities	49	68	6.51%	6.71%	38.78%	0.21%
50 to 51	Wholesale Trade	177	191	23.51%	18.85%	7.91%	-4.65%
52 to 59	Retail Trade	71	95	9.43%	9.38%	33.80%	-0.05%
60 to 67	Finance, Insurance, Real Estate	11	23	1.46%	2.27%	109.09%	0.81%
70 to 79	Business/Personal Services	61	142	8.10%	14.02%	132.79%	5.92%
80.0	Health Services	3	8	0.40%	0.79%	166.67%	0.39%
81.0	Legal Services	0	4	0.00%	0.39%	400.00%	0.39%
82 to 83	Education/Social Services	3	4	0.40%	0.39%	300.00%	0.00%
84 to 86	Member Organizations	0	1	0.00%	0.10%	100.00%	0.10%
87.0	Engineering, Architecture, Accounting	20	31	2.66%	3.06%	55.00%	0.40%
88 to 89	Household/Misc Services	0	2	0.00%	0.20%	0.00%	0.20%
91 to 97	Government	3	4	0.40%	0.39%	33.33%	0.00%
99.0	All Others	8	3	1.06%	0.30%	-62.50%	-0.77%
	Total	753	1,013	100.00%	100.00%	34.53%	0.00%

- Note the dramatic increases in accounts from October to October across the industry group Business / Personal Services, Agriculture / Forestry / Mining, and Finance, Insurance, Real Estate
- Also noted is the emergence of accounts in several other industry groups for the first time (Legal Services, Member Organizations, Household / Misc. Services)

# SIC Code Distribution (2 digit) to business universe – October 2012

■ 63 of 90 potential two digit SIC categories are now represented as existing Customer B customers – up from 42 in October 2012 and up from 28 in May, 2011.

■ In relation to all businesses in the country, Customer B is over-represented in construction trades, motor freight, wholesale trade and building hardware and under-represented in the fields of real estate, personal, health services, and social services.

■ These concentrations are not unusual given the business model and business objectives of Customer B even though the numbers of accounts in personal services and other service categories is growing

Type of Industry - October 2012	Customer B	Customer B %	Universe %	Difference
01** = Agricultural Production - Crops	1	0.099%	0.215%	-0.116%
02** = Agricultural Production - Livestock	1	0.099%	0.118%	-0.019%
07** = Agricultural Services	30	2.962%	1.785%	1.177%
13** = Oil & Gas Extraction	6	0.592%	0.173%	0.419%
14** = Mining & Quarrying - Nonmetallic Minerals	1	0.099%	0.048%	0.051%
15** = Building Construction - General Contractors	59	5.824%	2.338%	3.486%
16** = Heavy Construction (except Building)	23	2.270%	0.413%	1.857%
17** = Construction - Special Trade Contractors	270	26.654%	4.477%	22.177%
20** = Food & Kindred Products Mfrs	6	0.592%	0.176%	0.416%
24** = Lumber & Wood Products (except Furniture Mfrs)	1	0.099%	0.172%	-0.073%
25** = Furniture & Fixtures Mfrs	2	0.197%	0.053%	0.144%
26** = Paper & Allied Products Mfrs	1	0.099%	0.064%	0.035%
27** = Printing, Publishing & Allied Industries	2	0.197%	0.785%	-0.588%
28** = Chemicals & Allied Products Mfrs	2	0.197%	0.104%	0.093%
29** = Petroleum Refining & Related Industries	3	0.296%	0.025%	0.271%
30** = Rubber & Miscellaneous Plastics Mfrs	0	0.000%	0.100%	-0.100%
32** = Stone, Clay, Glass & Concrete Prods Mfrs	9	0.888%	0.113%	0.775%
34** = Fabricated Metal Products Mfrs	9	0.888%	0.331%	0.557%
35** = Industrial & Commercial Machinery & Computer Mfrs	3	0.296%	0.514%	-0.218%
36** = Electronic & Other Electrical Equipment Mfrs	3	0.296%	0.134%	0.162%
37** = Transportation Equipment Mfrs	0	0.000%	0.088%	-0.088%
38** = Measuring, Analyzing & Controlling Instruments Mfrs	2	0.197%	0.131%	0.066%
39** = Miscellaneous Manufacturing Industries	3	0.296%	0.340%	-0.044%
40** = Railroad Transportation	1	0.099%	0.027%	0.072%
41** = Local/Suburban Transit & Highway Passenger Transport	10	0.987%	0.398%	0.589%
42** = Motor Freight Transportation/Warehousing	41	4.047%	1.178%	2.869%
45** = Transportation by Air	0	0.000%	0.109%	-0.109%
47** = Transportation Services	2	0.197%	0.478%	-0.281%
48** = Communications	2	0.197%	0.635%	-0.438%
49** = Electric, Gas & Sanitary Services	12	1.185%	0.320%	0.865%
50** = Wholesale Trade - Durable Goods	94	9.279%	3.318%	5.961%
51** = Wholesale Trade - Nondurable Goods	97	9.576%	1.297%	8.279%
52** = Building Materials & Hardware	42	4.146%	1.284%	2.862%
53** = General Merchandise Stores	1	0.099%	0.570%	-0.471%
54** = Food Stores	8	0.790%	2.073%	-1.283%
55** = Automotive Dealers & Service Stations	13	1.283%	2.186%	-0.903%
56** = Apparel & Accessory Stores	2	0.197%	1.275%	-1.078%
57** = Home Furniture & Furnishings Stores	14	1.382%	1.972%	-0.590%
58** = Eating & Drinking Places	1	0.099%	4.692%	-4.593%
59** = Miscellaneous Retail	14	1.382%	4.847%	-3.465%
60** = Depository Institutions	1	0.099%	1.135%	-1.036%
61** = Non-depository Credit Institutions	2	0.197%	0.921%	-0.724%
62** = Security & Commodity Brokers	0	0.000%	0.847%	-0.847%
64** = Insurance Agents, Brokers & Service	3	0.296%	1.992%	-1.696%
65** = Real Estate	17	1.678%	3.987%	-2.309%
70** = Hotels, Rooming Houses, Camps & Other Lodgings	1	0.099%	0.807%	-0.708%
72** = Personal Services	10	0.987%	4.938%	-3.951%
73** = Business Services	68	6.713%	4.823%	1.890%
75** = Auto Repair Services & Parking	43	4.245%	2.782%	1.463%
76** = Miscellaneous Repair Services	16	1.579%	1.325%	0.254%
78** = Motion Pictures	2	0.197%	0.382%	-0.185%
79** = Amusement & Recreation Services	2	0.197%	1.811%	-1.614%
80** = Health Services	8	0.790%	11.252%	-10.462%
81** = Legal Services	4	0.395%	4.173%	-3.778%
82** = Educational Services	3	0.296%	1.966%	-1.670%
83** = Social Services	1	0.099%	2.701%	-2.602%
84** = Museums, Art Galleries, Botanical Gardens & Zoos	1	0.099%	0.106%	-0.007%
87** = Engineering, Accounting, Research & Mgmt Svcs	31	3.060%	3.560%	-0.500%
89** = Miscellaneous Services	2	0.197%	0.310%	-0.113%
91** = Executive, Legislative & General Govt	3	0.296%	1.756%	-1.460%
92** = Justice, Public Order & Safety	1	0.099%	0.802%	-0.703%
99** = Non-classified Establishments	3	0.296%	2.335%	-2.039%
Total	1013			

# Two Digit SIC Classification: December 2011 to October 2012

- The table compares the two digit SIC distribution of accounts from December 2008 to October 2012.
- Consistent growth can be noted in the green highlighted SIC categories – note particularly the construction trades, motor freight, wholesale trade, business services.
- Building construction – general contractors has rebounded in terms of accounts exceeding for the first time the December 2008 totals
- The period from October 2011 to October 2012 reports the second highest average gain in accounts in any of the time periods of comparison.
- If a two digit category has no accounts it is not reported in these tables.

Note the addition of 13 new 2 digit SIC groups (in blue) since October 2011

Type of Industry Change - December 2008 to October 2012	Dec.'08	May '09	Nov.'10	Oct.'11	Oct.'12	% Change Dec.-May	% Change May-Nov.	% Change Nov.-Oct.	% Change Oct.-Oct.
01** = Agricultural Production - Crops	1	1	1	0	1	0.00%	0.00%	-100.00%	100.00%
02** = Agricultural Production - Livestock	0	0	0	0	1	0.00%	0.00%	0.00%	100.00%
07** = Agricultural Services	1	1	7	20	30	0.00%	600.00%	185.71%	50.00%
13** = Oil & Gas Extraction	0	2	1	3	6	200.00%	-50.00%	200.00%	100.00%
15** = Building Construction - General Contractors	41	7	12	48	59	-82.93%	71.43%	300.00%	22.92%
16** = Heavy Construction (except Building)	5	5	5	28	23	0.00%	0.00%	460.00%	-17.86%
17** = Construction - Special Trade Contractors	13	30	69	209	270	130.77%	130.00%	202.90%	29.19%
20** = Food & Kindred Products Mfrs	1	1	1	1	6	0.00%	0.00%	0.00%	500.00%
24** = Lumber & Wood Products (except Furniture Mfrs)	0	0	0	2	1	0.00%	0.00%	200.00%	-50.00%
25** = Furniture & Fixtures Mfrs	0	0	0	3	3	0.00%	0.00%	300.00%	0.00%
26** = Paper & Allied Products Mfrs	0	0	1	1	1	0.00%	100.00%	0.00%	0.00%
27** = Printing, Publishing & Allied Industries	0	0	0	0	2	0.00%	0.00%	0.00%	200.00%
28** = Chemicals & Allied Products Mfrs	1	1	2	9	2	0.00%	100.00%	350.00%	-77.78%
29** = Petroleum Refining & Related Industries	3	4	2	5	3	33.33%	-50.00%	150.00%	-40.00%
32** = Stone, Clay, Glass & Concrete Prods Mfrs	0	1	1	6	9	100.00%	0.00%	500.00%	50.00%
34** = Fabricated Metal Products Mfrs	0	0	2	8	9	0.00%	200.00%	300.00%	12.50%
35** = Industrial & Commercial Machinery & Computer Mfrs	1	1	0	1	3	0.00%	-100.00%	100.00%	200.00%
36** = Electronic & Other Electrical Equipment Mfrs	0	0	1	2	3	0.00%	100.00%	100.00%	50.00%
38** = Measuring, Analyzing & Controlling Instruments Mfrs	0	0	0	0	2	0.00%	0.00%	0.00%	200.00%
39** = Miscellaneous Manufacturing Industries	0	0	0	1	3	0.00%	0.00%	100.00%	200.00%
41** = Local/Suburban Transit & Highway Passenger Transport	1	2	3	6	10	100.00%	50.00%	100.00%	66.67%
42** = Motor Freight Transportation/Warehousing	12	14	19	35	41	16.67%	35.71%	84.21%	17.14%
47** = Transportation Services	0	0	1	0	2	0.00%	100.00%	-100.00%	200.00%
48** = Communications	0	1	0	1	2	100.00%	-100.00%	100.00%	100.00%
49** = Electric, Gas & Sanitary Services	2	2	4	7	12	0.00%	100.00%	75.00%	71.43%
50** = Wholesale Trade - Durable Goods	10	18	24	57	94	80.00%	33.33%	137.50%	64.91%
51** = Wholesale Trade - Nondurable Goods	35	41	56	120	97	17.14%	36.59%	114.29%	-19.17%
52** = Building Materials & Hardware	2	4	8	25	42	100.00%	100.00%	212.50%	68.00%
53** = General Merchandise Stores	0	0	0	0	1	0.00%	0.00%	0.00%	100.00%
54** = Food Stores	2	1	5	9	8	-50.00%	400.00%	80.00%	-11.11%
55** = Automotive Dealers & Service Stations	2	4	5	4	13	100.00%	25.00%	-20.00%	225.00%
56** = Apparel & Accessory Stores	2	3	5	3	2	50.00%	66.67%	-40.00%	-33.33%
57** = Home Furniture & Furnishings Stores	3	3	9	23	14	0.00%	200.00%	155.56%	-39.13%
58** = Eating & Drinking Places	3	3	1	0	1	0.00%	-66.67%	-100.00%	100.00%
59** = Miscellaneous Retail	2	2	6	7	14	0.00%	200.00%	16.67%	100.00%
60** = Depository Institutions	0	0	0	0	1	0.00%	0.00%	0.00%	100.00%
61** = Non-depository Credit Institutions	0	0	0	0	2	0.00%	0.00%	0.00%	200.00%
64** = Insurance Agents, Brokers & Service	0	0	0	0	3	0.00%	0.00%	0.00%	300.00%
65** = Real Estate	0	1	2	11	17	100.00%	100.00%	450.00%	54.55%
70** = Hotels, Rooming Houses, Camps & Other Lodgings	0	0	0	0	1	0.00%	0.00%	0.00%	100.00%
72** = Personal Services	0	0	0	2	10	0.00%	0.00%	200.00%	400.00%
73** = Business Services	4	5	15	36	68	25.00%	200.00%	140.00%	88.89%
75** = Auto Repair Services & Parking	0	0	4	12	43	0.00%	400.00%	200.00%	258.33%
76** = Miscellaneous Repair Services	0	4	4	11	16	400.00%	0.00%	175.00%	45.45%
78** = Motion Pictures	0	0	0	0	2	0.00%	0.00%	0.00%	200.00%
79** = Amusement & Recreation Services	0	0	0	0	2	0.00%	0.00%	0.00%	200.00%
80** = Health Services	0	0	1	2	8	0.00%	100.00%	100.00%	300.00%
81** = Legal Services	0	0	0	0	4	0.00%	0.00%	0.00%	400.00%
82** = Educational Services	0	0	0	0	3	0.00%	0.00%	0.00%	300.00%
83** = Social Services	0	0	0	2	1	0.00%	0.00%	200.00%	-50.00%
84** = Museums, Art Galleries, Botanical Gardens & Zoos	0	0	0	0	1	0.00%	0.00%	0.00%	100.00%
87** = Engineering, Accounting, Research & Mgmt Svcs	0	0	1	20	31	0.00%	100.00%	1900.00%	55.00%
89** = Miscellaneous Services	0	0	0	0	2	0.00%	0.00%	0.00%	200.00%
91** = Executive, Legislative & General Govt	0	0	0	2	3	0.00%	0.00%	200.00%	50.00%
92** = Justice, Public Order & Safety	0	0	0	1	1	0.00%	0.00%	100.00%	0.00%
99** = Non-classified Establishments	0	0	0	8	3	0.00%	0.00%	800.00%	-62.50%
Total	147	162	278	751	1,012	10.20%	71.60%	170.14%	34.75%

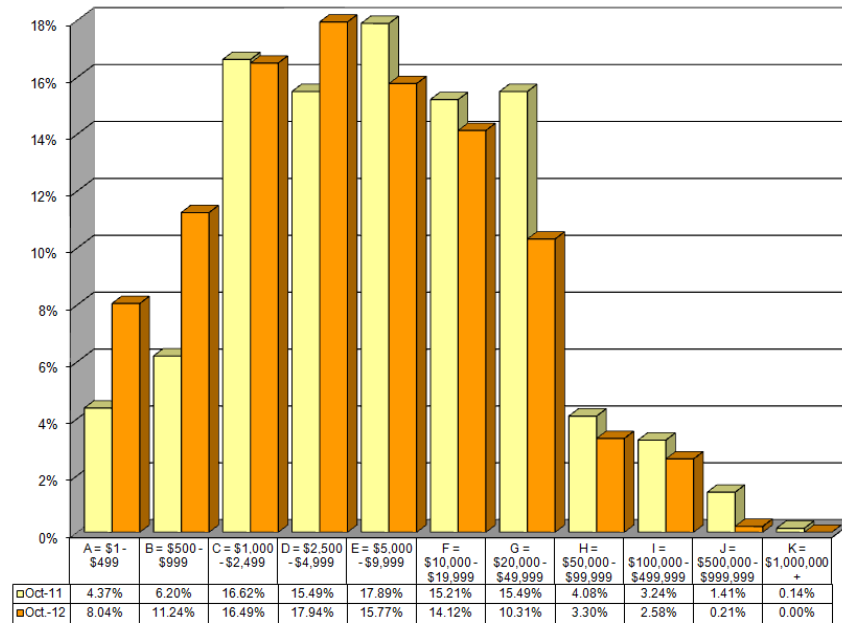
## 4 digit SIC classification: top 30 accounts in October 2011 compared to October 2012

- The table to the right reports the top 30 4 digit SIC 2012 accounts compared with their number in October 2011
- In 2012 there are 210 total 4 digit account categories compared with 130 total 4 digit categories in 2011
- While the scope and diversification of Customer B is clearly growing, so to is the instability of account growth by 4 digit category
- Total excel listings of all 2012 and 2011 4 digit SIC categories is provided as two addendum additions to this report
- This comparison will be added from time period to time period to track 4 digit representation

4-Digit SIC Description	2007	2006	%
	Accounts	Accounts	Change
1711 PLUMBING HEATING & AIR CONDITIONING	130	103	26.21%
5172 PETROLEUM & PETROLEUM PRODS WHOLESALERS	52	61	-14.75%
1521 GENERAL CONTRS-SINGLE FAMILY HOUSES	49	34	44.12%
1731 ELECTRICAL WORK	48	32	50.00%
4213 TRUCKING EXCEPT LOCAL	27	15	80.00%
0782 LAWN & GARDEN SERVICES	26	14	85.71%
5211 LUMBER & OTHER BUILDING MATERIALS	24	14	71.43%
1761 ROOFING SIDING & SHEET METAL WORK	23	26	-11.54%
7359 EQUIPMENT RENTAL & LEASING NEC	22	8	175.00%
7549 AUTOMOTIVE SERVICES-EXCEPT REPAIR	22	5	340.00%
1799 SPECIAL TRADE CONTRACTORS NEC	17	8	112.50%
7349 BUILDING CLEANING/MAINTENANCE SVCS NEC	17	12	41.67%
5063 ELECTRICAL APPARATUS & EQUIPMENT	15	7	114.29%
6531 REAL ESTATE AGENTS & MANAGERS	13	7	85.71%
1611 HIGHWAY & STREET CONSTRUCTION	11	6	83.33%
1721 PAINTING & PAPER HANGING	11	12	-8.33%
1771 CONCRETE WORK	11	4	175.00%
1542 GENERAL CONTRACTORS-NONRESIDENTIAL BLDG	10	14	-28.57%
1794 EXCAVATION WORK	10	7	42.86%
5087 SERVICE ESTABLISHMENT EQUIPMENT	10	5	100.00%
5171 PETROLEUM BULK STATIONS & TERMINALS	10	13	-23.08%
7342 DISINFECTING & PEST CONTROL SERVICES	10	5	100.00%
8713 SURVEYING SERVICES	10	6	66.67%
1623 WATER SEWER & PIPELINE CONSTRUCTION	9	8	12.50%
1742 PLASTERING DRYWALL & ACOUSTICAL WORK	9	10	-10.00%
4212 LOCAL TRUCKING WITHOUT STORAGE	9	11	-18.18%
4953 REFUSE SYSTEMS	9	4	125.00%
5261 RETAIL NURSERIES & LAWN SUPPLY STORES	9	10	-10.00%
7538 GENERAL AUTOMOTIVE REPAIR SHOPS	9	4	125.00%
5084 INDUSTRIAL MACHINERY & EQUIPMENT	8	5	60.00%
Total	640	470	36.17%

# Yearly Sales Volume – October 2011 to October 2012

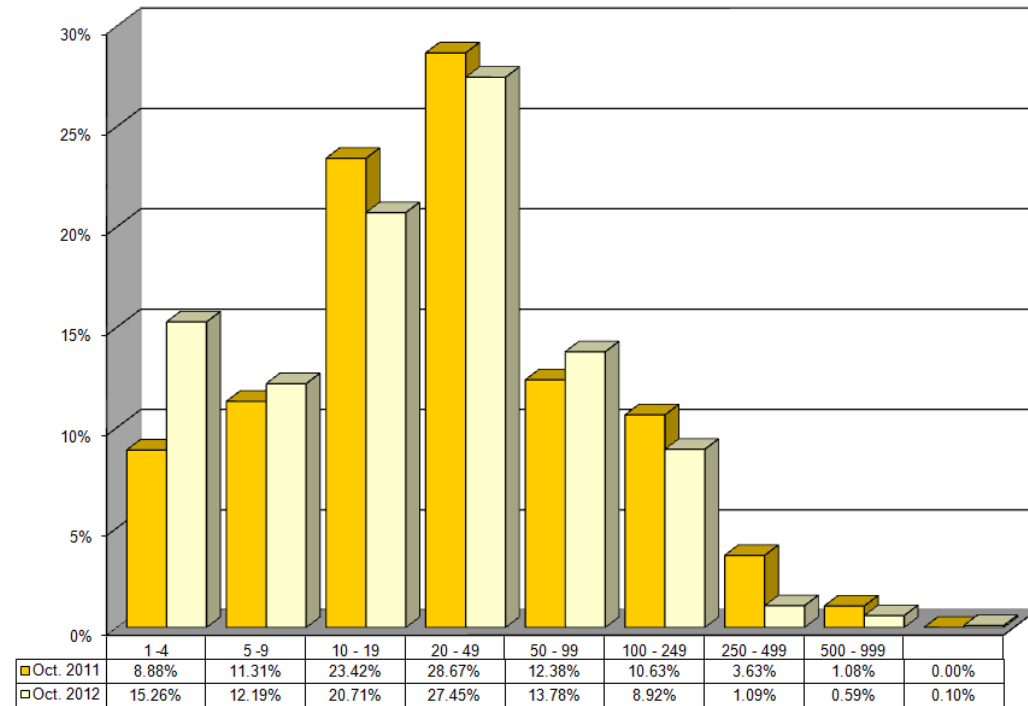
- From 2011 to 2012 there is a shift in proportion of company accounts from middle sized to smaller income businesses
- The largest concentration of accounts remains in the sales categories of one to 50 million dollars per year gross revenue sales
- 50% of Customer B accounts are companies with gross sales ranging from \$1 million to \$5 million gross dollar sales per year
- From 2011 to 2012 the proportion of accounts in the range of \$1 million to \$5 million gross yearly sales increased while all other sales categories decreased



Sales Volume	Oct-11	Oct-12	% Change	Oct. '11%	Oct. '12%	Difference
A = \$1 - \$499	31	78	151.61%	4.37%	8.04%	3.68%
B = \$500 - \$999	44	109	147.73%	6.20%	11.24%	5.04%
C = \$1,000 - \$2,499	118	160	35.59%	16.62%	16.49%	-0.12%
D = \$2,500 - \$4,999	110	174	58.18%	15.49%	17.94%	2.45%
E = \$5,000 - \$9,999	127	153	20.47%	17.89%	15.77%	-2.11%
F = \$10,000 - \$19,999	108	137	26.85%	15.21%	14.12%	-1.09%
G = \$20,000 - \$49,999	110	100	-9.09%	15.49%	10.31%	-5.18%
H = \$50,000 - \$99,999	29	32	10.34%	4.08%	3.30%	-0.79%
I = \$100,000 - \$499,999	23	25	8.70%	3.24%	2.58%	-0.66%
J = \$500,000 - \$999,999	10	2	-80.00%	1.41%	0.21%	-1.20%
K = \$1,000,000 +	1	0	100.00%	0.14%	0.00%	-0.14%
Total	710	970	36.62%	100.00%	100.00%	0.00%

## Number of Employees – October 2011 to October 2012

- From 2011 to 2012 the proportionate number of employees of account businesses has shifted to 1–4 employees from most other employee categories
- This change in proportionate representation is logical given that most of these employee groups are now more correlated with the less than \$5 million dollar gross sales groups
- This type of tracking can be important in assessing how Customer B's customer base migrates or changes over time and later exploring the reasons for this migration

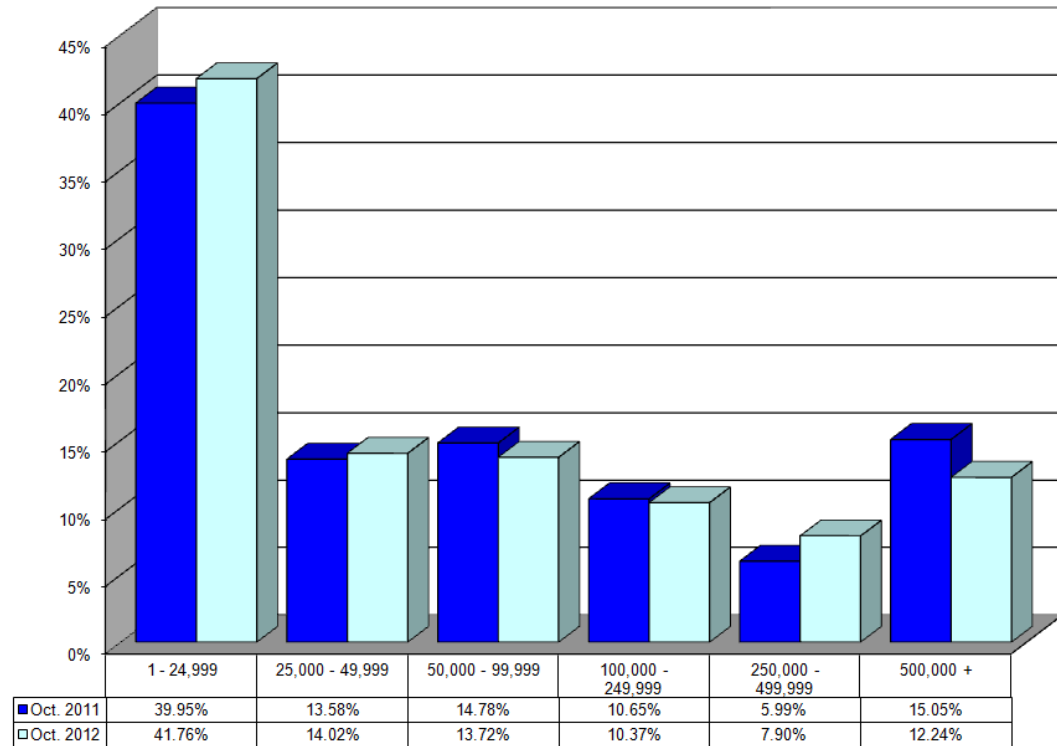


Number of Employees	Oct-11	Oct-12	% Change	Oct. '11%	Oct.'12%	Difference
A = 1 - 4	66	154	133.33%	8.88%	15.26%	6.38%
B = 5 - 9	84	123	46.43%	11.31%	12.19%	0.88%
C = 10 - 19	174	209	20.11%	23.42%	20.71%	-2.70%
D = 20 - 49	213	277	30.05%	28.67%	27.45%	-1.21%
E = 50 - 99	92	139	51.09%	12.38%	13.78%	1.39%
F = 100 - 249	79	90	13.92%	10.63%	8.92%	-1.71%
G = 250 - 499	27	11	-59.26%	3.63%	1.09%	-2.54%
H = 500 - 999	8	6	-25.00%	1.08%	0.59%	-0.48%
I = 1000+	0	1	100.00%	0.00%	0.10%	0.10%
Total	743	1,009	35.80%	100.00%	100.00%	0.00%



# Area Population – October 2011 to October 2012

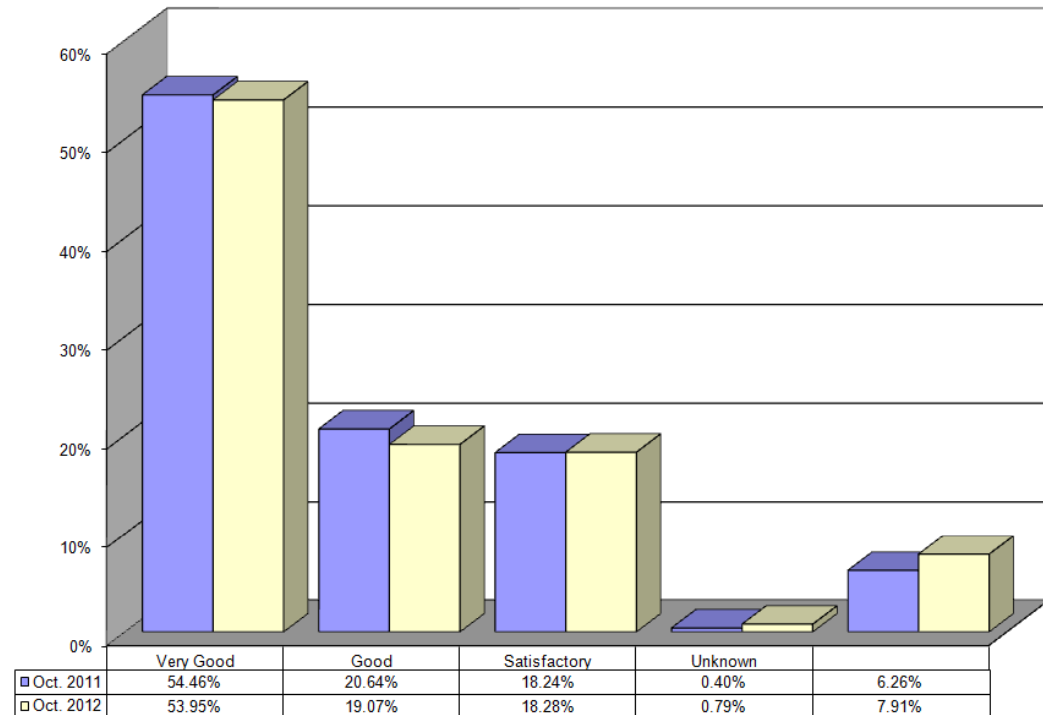
- From 2011 to 2012 there is continued shift in the proportion of area population of customer businesses away from the larger urban areas to smaller suburban and upper size areas (250-500k)
- Generally population areas of less than 500,000 population increased while population areas greater than 500,000 decreased
- An interesting further exploration of this trend may reveal a shift in the geography of companies employing Customer B services



Area Population	Oct-11	Oct-12	% Change	Oct.'11%	Oct.'12%	Difference
1 = 1 - 24,999	300	423	41.00%	39.95%	41.76%	1.81%
5 = 25,000 - 49,999	102	142	39.22%	13.58%	14.02%	0.44%
6 = 50,000 - 99,999	111	139	25.23%	14.78%	13.72%	-1.06%
7 = 100,000 - 249,999	80	105	31.25%	10.65%	10.37%	-0.29%
8 = 250,000 - 499,999	45	80	77.78%	5.99%	7.90%	1.91%
9 = 500,000 +	113	124	9.73%	15.05%	12.24%	-2.81%
Total	751	1,013	34.89%	100.00%	100.00%	0.00%

## Credit Rating – October 2011 to October 2012

- From 2011 to 2012 there is a decrease in the average credit rating of Customer B customer businesses from very good and good to fair
- Additionally there has been a slight increase in the proportion of government and unknown credit categories
- A higher percentage of lesser credit ratings coupled with higher percentages of government and unknown credit may signal a gradual shift of credit worthiness of Customer B customers



Credit Rating	Oct-11	Oct-12	% Change	Oct. '11%	Oct. '12%	Difference
A = Very Good	409	546	33.50%	54.46%	53.95%	-0.51%
B = Good	155	193	24.52%	20.64%	19.07%	-1.57%
C = Satisfactory	137	185	35.04%	18.24%	18.28%	0.04%
I = Inst./Govt.	3	8	166.67%	0.40%	0.79%	0.39%
U = Unknown	47	80	70.21%	6.26%	7.91%	1.65%
Total	751	1,012	34.75%	100.00%	100.00%	0.00%