

CreditRiskMonitor FRISK® score performance with actual bankruptcies

		FRISK® scores (model version 201009)														Month of Filing	Remarks	no recent FRISK® score	Failed to warn
Documented unique bankruptcies in our database since 1/1/2010	Country	Latest Bankruptcy - initial filing date	-12	-11	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1					
NewPage Holding Corporation	United States	9/7/2011	5	5	5	5	5	5	5	5	5	5	5	5	5	not quite in time	1		
Solyndra, Inc.	United States	9/6/2011	5	5	5	5	5	5	5										
Nutrition 21, Inc.	United States	8/26/2011	1	1	2	2	2	2	3	2	2	3	2	2	2				
Iron Mining Group Inc	United States	8/24/2011	3	3	3	3	3	3	4	4	4	4	3	3	3				
ShengdaTech, Inc.	China	8/19/2011	10	10	10	10	10	10	10	10	8	7	2	2	3				
Evergreen Solar, Inc.	United States	8/15/2011	5	6		4	4	5	5	5	5	4	4	4	3				
Green Builders, Inc.	United States	8/12/2011	1	1	2	1	1	1	1	2	1	1	1	1	1				
Waste2Energy Holdings, Inc.	United States	8/8/2011						1	1	2	2	1	3	3	3				
155 East Tropicana, LLC	United States	8/1/2011	4	4	4	4	4	4	4	4	4	4	4	4					
Integra Bank Corporation	United States	7/30/2011	4	4	4	4	5	5	4	2	2	3	2	2	2				
Law Enforcement Associates Corporation	United States	7/27/2011	7	7	6	7	6	3	2	2	2	2	2	2	2	1			
Entelos, Inc.	United States	7/25/2011																	
American TonerServ Corp.	United States	7/20/2011	2	2	2	2	2	2	2	2	2	2	2	2	2				
Omega Navigation Enterprises, Inc.	Greece	7/8/2011	6	5	5	5	5	6	5	5	5	5	5	4	4				
Elephant & Castle Group Inc.	Canada	6/28/2011																	
NBC Acquisition Corp.	United States	6/27/2011	5	6	6	6	3	1	1	1	1	1	1	1	1				
Nebraska Book Company, Inc.	United States	6/27/2011	1	1	1	1	1	1	1	1	1	1	1	1	1				
Teltronics, Inc.	United States	6/27/2011	2	2	2	1	2	2	2	2	2	3	2	2	2				
Transdel Pharmaceuticals Inc	United States	6/27/2011	4	5	5	5	5	4	3	3	2	2	1	1	1				
Deb Shops, Inc.	United States	6/26/2011															1		
Locateplus Holdings Corporation	United States	6/16/2011	2	2	2	3	2	2	2	2	3	2	3	3	2	mixed signal	1		
Perkins & Marie Callenders Inc.	United States	6/13/2011	1	1	1	1	1	1	1	1	1	1	1	1	1				
Protein Polymer Technologies, Inc.	United States	5/20/2011	2	2	2	2	1	1	1	1	1	1	1						
HearUSA, Inc.	United States	5/16/2011	5	5	5	5	5	5	5	6	5	4	4	4	4				
International Architectural Group LLC	United States	5/11/2011																	
Profile Technologies, Inc.	United States	5/9/2011	3	3	3	3	3	1	2	2	2	2	3	3	3				
Cordia Corp	United States	5/1/2011																	
Majestic Capital, Ltd.	Bermuda	4/29/2011	3	3	2	3	3	2	2	4	4	5	6	5	2				
Raser Technologies, Inc.	United States	4/29/2011	5	4	4	4	3	3	3	3	3	3	3	2	2				
First State Bancorp., NM	United States	4/27/2011	4	3	3	3	2	2	2	3	2	2	2	2	2				
Vitro S.A.	Mexico	4/14/2011	5	5	5	5	5	5	5	6	6		6	6	5	not in time	1		
Composite Technology Corporation	United States	4/10/2011	5	4	3	3	3	3	3	3	4	4	4	3	4	not in time	1		
ReGen Biologics, Inc.	United States	4/8/2011	1	1	2	1	2	2	3	2	2								

CreditRiskMonitor FRISK® score performance with actual bankruptcies

		FRISK® scores (model version 201009)													Remarks	no recent FRISK® score	Failed to warn
Documented unique bankruptcies in our database since 1/1/2010	Country	Latest Bankruptcy - initial filing date	-12	-11	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	Month of Filing		
XStream Systems, Inc.	United States	4/8/2011	3	3				3	3	3	3	3	3	3	3		
4 Kids Entertainment Inc.	United States	4/6/2011	5	5	5	5	6	10	10	7	4	4	3	5	2		
Sbarro Inc	United States	4/4/2011	1	1	1	1	1	1	1	1	1	1					
Ambassadors International, Inc.	United States	4/1/2011	4	4	4	4	4	3	3	4	4	4	4	4	2		
DigitalPost Interactive Inc	United States	3/30/2011	2	2	3	3	3	3	3	3	3	2	2	2	2		
AlphaTrade.com (USA)	United States	3/28/2011	2	2	2	2	1	1	1	2	2	2	2	2	2		
Harry & David Holdings, Inc.	United States	3/28/2011	1	1	1	1	1	1	1	1	1	1	1	1	1		
GeoPharma, Inc.	United States	3/23/2011	4	4	4	3	2	2	2	2	2	2	3	3	3		
Zvon DVA Holding d.d.	Slovenia	3/23/2011	4	3	3	3	3	4	4	4	4	4	3	2	2		
Epic Energy Resources, Inc.	United States	3/18/2011	3	3	4	2	3	2	2	2	2	2	2	2	2		
Advance Nanotech, Inc.	United States	3/15/2011	2	2	2	3	2	2	2	2	2	2	2	2	2		
Las Vegas Gaming, Inc.	United States	3/10/2011	3	3	3	3	3	3	3	3	3	3	3	3	3		
NovaCast Technologies AB	Sweden	3/4/2011	4	5	4	4	5	5	5	6	5	5	5	5	4		
Korea Line Corporation (Parent)	South Korea	2/25/2011	5	5	5	5	5	5	5	6	6	6	6	6	6	failed to warn	1
Borders Group, Inc.	United States	2/16/2011	4	4	4	4	4	4	5	5	5	5	4	4	3		
TerreStar Corporation	United States	2/16/2011	5	5	5	4	4	4	3	3	3	2	2	3	3		
Alabama Aircraft Industries, Inc.	United States	2/15/2011	3	4	5	5	5	5	5	6	6	6	7	7	7	failed to warn	1
Best Energy Services, Inc.	United States	2/15/2011			2	2	3	3	2	2	3	3	2	2	2		
Seahawk Drilling, Inc.	United States	2/11/2011	8	9	9	7	5	5	5	6	6	6	6	6	6	failed to warn	1
Marmion Industries Corp.	United States	2/1/2011	1	1													
Angiotech Pharmaceuticals, Inc.	Canada	1/30/2011	1	1	1	1	1	1	1	1	1	1	1	1	1		
Synergy Brands, Inc.	United States	1/28/2011	4	3	4	4	4	4	4	4	3	3	3	3	4		
ICOP Digital, Inc.	United States	1/21/2011	4	4	4	4	4	4	4	2	2	2	3	3	3		
Commonwealth Biotechnologies, Inc.	United States	1/20/2011	3	3	2	3	3	3	4	3	4	4	4	4	4		
Infratec AG	Germany	1/20/2011															1
First National Bancshares, Inc./SC	United States	12/31/2010	2	3	3	4	2	2	2	2	2	2	2	2	2		
The Bank Holdings	United States	12/30/2010	2	2	2	2	2	2	2	2	2	2	2	1	1		
Pongs & Zahn AG	Germany	12/23/2010	3														1
Cardima, Inc.	United States	12/17/2010	4	4	5	5	5	5	4	4	4	2	2	3	2		
Valentec Systems, Inc.	United States	12/16/2010															1
SeaMetric International AS	Norway	12/15/2010	5	5	5	5	5	5	5	5	5	5	5	5	5		
Pathmark Stores, Inc.	United States	12/12/2010															1

CreditRiskMonitor FRISK® score performance with actual bankruptcies

Documented unique bankruptcies in our database since 1/1/2010		Country	Latest Bankruptcy - initial filing date	FRISK® scores (model version 201009)													Month of Filing	Remarks	no recent FRISK® score	Failed to warn
				-12	-11	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1					
The Great Atlantic & Pacific Tea Company	United States	12/12/2010	5	3	2	2	2	2	2	2	2	1	1	1	1	1				
RHI Entertainment, Inc.	United States	12/10/2010	2	2	2	3	2	2	2	2	2	2	2	2	2	2				
Ad Systems Communications Inc	United States	12/9/2010	3	3	3	3	2	2	2	2	2	2	2	2	2	2				
Molecular Insight Pharmaceuticals, Inc.	United States	12/9/2010	3	3	3	3	2	2	2	2	3	3	3	3	3	3				
Palm Harbor Homes, Inc.	United States	11/29/2010	5	5	5	4	5	4	3	4	4	4	4	4	4	3				
ACG Holdings, Inc.	United States	11/17/2010																1		
Index Oil & Gas, Inc.	United States	11/17/2010	2	2	2	2	2	2	2	2	2	2	2	2						
Local Insight Regatta Holdings, Inc.	United States	11/17/2010	1	1	1	1	1	1	1	1	1	1	1	1	1	1				
ISE Limited	Canada	11/15/2010											3	5						
Ambac Financial Group, Inc.	United States	11/8/2010	1	1	1	1	1	1	1	1	1	1	1	1	1	1				
Gulfstream International Group, Inc.	United States	11/4/2010	4	4	4	5	5	5	5	4	3	3	3	3	3	3				
Micus AB	Sweden	11/3/2010																1		
ReoStar Energy Corporation	United States	11/1/2010	2	2	3	5	5	5	5	5	4	2	3	4						
AmericanWest Bancorporation	United States	10/28/2010	4	4	4	4	3	3	3	3	3	3	3	3	4	4				
Hydrogen Power. Co., Ltd (Parent)	South Korea	10/26/2010	6	6	6	5	5	5	4	5	5	5	5	4	4	4				
TCB Holdings Corporation	Japan	10/20/2010	6	6	6	6	6	6	6	6	6	6	6	6	6	6	failed to warn	1		
Kentucky USA Energy, Inc.	United States	10/3/2010	4	4	4	3	3	3	3	4	3	3	3	2	3	3				
Electronic Game Card, Inc.	United States	9/28/2010	10	10	10	10	10	10	6	6	5	3	3	2	2	2				
Takefuji Corporation	Japan	9/28/2010	9	6	3	2	2	2	2	3	3	3	2	2	3	3				
Blockbuster Inc.	United States	9/23/2010	2	1	1	1	2	1	1	1	1	1	1							
Ultimate Escapes, Inc.	United States	9/20/2010	10	10	9	4	4	4	5	5	4	5	5	5	5	5				
VCL Film + Medien AG	Germany	9/20/2010	2	2	2													1		
Harrington West Financial Group, Inc.	United States	9/10/2010	3	4	2	3	2	2	3	3	3	3	3	2	1	1				
Java Detour Inc	United States	9/9/2010	1	1	1	1	1	2	2	2	2	2	2	2	2	1				
Trico Marine Services Inc	United States	8/25/2010	4	4	3	2	2	2	2	1	1	1	1							
Midwest Banc Holdings, Inc.	United States	8/20/2010	3	4	3	3	3	3	2	3	2	2	2	2	2	2				
Petroflow Energy Ltd.	United States	8/20/2010	4	4	4	4	3	3	3	3	3	5								
Professional Veterinary Products, Ltd.	United States	8/20/2010			6	6	6	6	6	6	5	5	5	5	5	5				
AMCORE Financial, Inc.	United States	8/19/2010	3	3	3	3	2	2	3	3	2	2	2	2	2	2				
Internet Group SA	Poland	8/19/2010	5	5	5	5	5	6	6	5	5	5	5	5	5	4				
RCLC, Inc.	United States	8/17/2010	2	2	2	2	2	2	2	3	2	2	2	2	2	3				
Chartwell International, Inc.	United States	8/16/2010	4	4	5	5	4	4	4	4	3	3	3	3	3	3				
nCoat, Inc.	United States	8/16/2010	1	1	1	1	2	1	2	2	2	2	1	1	1	1				

CreditRiskMonitor FRISK® score performance with actual bankruptcies

		FRISK® scores (model version 201009)													Month of Filing	Remarks	no recent FRISK® score	Failed to warn
Documented unique bankruptcies in our database since 1/1/2010	Country	Latest Bankruptcy - initial filing date	-12	-11	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1				
EMAK Worldwide, Inc.	United States	8/5/2010	6	6	3	2	2	2	2	3	3	4	3	4	3			
Jesup & Lamont, Inc.	United States	7/30/2010	3	3	3	3	4	4	4	4	4	4	4	4	2			
Environmental Power Corporation	United States	7/29/2010	4	4	4	5	4	3	3	3	3	4	3					
I Viaggi del Ventaglio SpA	Italy	7/28/2010	5	5	5	5	5	5	5	4	3	3	3	3	3			
Kolorfusion International, Inc.	United States	7/27/2010	3	3	3	3	3	3	3	3	3							
Capital Growth Systems Inc.	United States	7/23/2010	2	2	2	2	3	3	3	3	3	3	3	3	2			
Nexity Financial Corporation	United States	7/22/2010	2	2	2	2	2	2	2	2	2	2	2	2				
ConjuChem Biotechnologies Inc.	Canada	7/21/2010	3	3	3	3	3	3	3	3	3	3						
Innkeepers USA Trust	United States	7/19/2010															1	
Controladora Comercial Mexicana SA (ADR)	Mexico	7/16/2010															1	
Healthcare Providers Direct, Inc.	United States	7/9/2010	1	1	1	1	1	1	1	1	1							
Spongetech Delivery Systems, Inc.	United States	7/9/2010	6	7	7	6	5	6	6	6	6	7	3	3	3	not quite in time		1
Kremikovtzi AD Sofia	Bulgaria	6/29/2010	2	2	2	3	2	3	4	4	4	4	4	4	4			
Sharpview AB	Sweden	6/29/2010	5	5	4	4	4	4	2	2	3	3	3	3	2			
TierOne Corporation	United States	6/24/2010	4	4	4	4	4	3	3	3	3	3	2	2	2			
ClearPoint Business Resources, Inc.	United States	6/23/2010	1	1	1	1	1	1	1	1	1	1	1	1	1			
MetroGAS S.A.	Argentina	6/17/2010	2	2	2	3	2	2	2	2	3	3	3	3	2			
PrimaCom AG	Germany	6/16/2010	6	6	5	5	5	5	5	5	5	6	5	4	3	mixed signal		1
Corus Bankshares, Inc.	United States	6/15/2010	2	2	2	2	2	2	2	2	3	3	2	3	3			
Davi Skin, Inc.	United States	6/14/2010	1	2	1	2	2	3	2									
NexHorizon Communications, Inc.	United States	6/11/2010	1	1	2	2	2	1	1	1	1	1	1	1				
Olicom A/S	Denmark	6/9/2010	4	4	4	4	4	4	4	4	4	4	4	4	4			
Ceragenix Pharmaceuticals Inc	United States	6/2/2010	2	2	3	3	3	3	3	3	3	3	3	3	3			
Rohwedder AG	Germany	6/1/2010	5	5	4	4	4	4	5	5	5	4	2	2	2			
Community Bancorp	United States	5/28/2010	3	3	3	2	2	2	2	1	1	1	1					
EvergreenBancorp Inc	United States	5/28/2010		2	2	2	2	2	2	1	1	1	1	1	1			
A.B.C. Learning Centres Limited	Australia	5/26/2010	6	6													1	
American Insulock Inc	United States	5/20/2010	3	3	3	3	3	3	3	3	3							
Swarzedz Meble SA	Poland	5/19/2010	2	2	3	4	4	3	3	4	4	4	4	4	4			
Beach First National Bancshares, Inc	United States	5/14/2010	3	3	3	3	4	4	4	3	3	3	3	3	2			
Chem RX Corporation	United States	5/11/2010	1	1	1	1	1	1									1	
Mariella Burani Fashion Group SpA	Italy	5/10/2010	6	6	5	5	5	5	4	4	4	4	4	4	4			
AvW Invest AG	Austria	5/5/2010	2	3	4	5	5	5	6	6	6	6	6	6	6	failed to warn		1

CreditRiskMonitor FRISK® score performance with actual bankruptcies

		FRISK® scores (model version 201009)														Remarks	no recent FRISK® score	Failed to warn
Documented unique bankruptcies in our database since 1/1/2010	Country	Latest Bankruptcy - initial filing date	-12	-11	-10	-9	-8	-7	-6	-5	-4	-3	-2	-1	Month of Filing			
Commercial RE Co.,Ltd.	Japan	5/5/2010	4	4	4	4	4	4	4	4	5	4	4	4	4			
Magna Entertainment Corp.	Canada	4/30/2010															1	
MiddleBrook Pharmaceuticals, Inc.	United States	4/30/2010	4	5	5	5	4	4	5	5	5	4	4	4	4			
Startech Environmental Corp.	United States	4/28/2010	3	4	4	3	4	4	4	4	3	3	2	2	2			
MDI, Inc.	United States	4/16/2010	2	2	2	2	2	2	3	3	2	2	2	2	2			
Point Blank Solutions, Inc.	United States	4/14/2010	2	3	3	3	2	2	3	4	4	2	3	3	3			
BSML Inc.	United States	4/8/2010	1	1	1	1	1	1	1	1	1	1	1	1	1			
North American Technologies Group, Inc.	United States	3/18/2010	2	2	2	2	1	2	2	3	2	2	1	1	1			
TRIA IT-Solutions AG	Germany	3/16/2010	2	2	2	2	3	3	3	4	3	4	4	4	4			
Anthracite Capital Inc.	United States	3/15/2010	2	2	2	2	2	2	3	3	2	1	2	2	2			
Vaso Active Pharmaceuticals, Inc.	United States	3/11/2010	1	1	1	1	1	1	1	1	1	1	1	1	1			
Petrojack ASA	Norway	3/8/2010	3	3	4	4	4	4	4	4	3	2	2	2	2			
U.S. Dry Cleaning Corporation	United States	3/4/2010	2	2	2	2	2	2	2	2	2	3						
HC Innovations Inc	United States	2/19/2010	1	2	2	2	2	2	2	2	2	2	2	2	1			
Alliance Bank	Kazakhstan	2/18/2010	2	2	2		2	2										
Mega Brands Inc.	Canada	2/18/2010	1	1	1	1	1	1	1	1	1	1	1	1	1			
Remedial (Cyprus) PCL	Cyprus	2/17/2010	6	6	6	6	6	6	6	6	6	6	6	6	6	failed to warn		1
Burani Designer Holding N.V.	Italy	2/11/2010	6	7	6	3	2										1	
SP Wind Down Inc.	United States	2/3/2010		5	5	5	5	5	5	5	5	5	5	5	5			
Movie Gallery, Inc.	United States	2/2/2010	2	3	3	2	2	2	2	2	2							
Take Systems Co., Ltd.	South Korea	1/28/2010	6	6	6	4	4	5	5	3	3	4	4	4	3			
Firstgold Corp.	United States	1/27/2010	2	3	3	3	2	2	2	2	2	3	3	3	3			
Glendale International Corp.	Canada	1/19/2010	5	6	4	4	5	5	5	5	5	6	6	7	8	failed to warn		1
Norwood Resources Ltd.	Canada	1/19/2010	2	2	2	2	2	3	3	2	2	3	2	3	3			
Anesiva, Inc.	United States	1/15/2010	1	2	2	2	2	2	3	3	3	3	3	2	2			
Protective Products of America Inc.	United States	1/13/2010	4	4	4	3	3	3	4	3	2	2	2	2	3			
																	% warned in time: 91%	

Contact: **CreditRiskMonitor** at (845) 230-3000, or info@crmz.com