

Financo Credit Monitor (October 1, 2008) - Sorted Alphabetically

financo, inc.

(dollar amounts in millions, except bond prices)

Company	Enterprise Value	LTM Sales	Total Debt	LTM EBITDA ⁽¹⁾					Bond Price ⁽²⁾		Altman Z-Score ⁽³⁾	Moody's / S&P	Share Price			
				\$	YoY % Change	% of Sales	Ent Val Mult.	Debt Mult.	Current	1-Mo Chg			2-Wk	1-Mo	1-Yr	
99 Cents Only Stores	\$610.3	\$1,211.3	\$7.9	\$25.4	(36.3%)	2.1%	24.0x	0.3x	NA	NA	5.11	NA	NA	10.5%	24.6%	(8.8%)
Abercrombie & Fitch Co.	3,640.1	3,848.9	132.4	931.8	9.6%	24.2%	3.9x	0.1x	NA	NA	6.16	NA	NA	(11.1%)	(31.6%)	(55.2%)
AC Moore Arts & Crafts Inc.	115.6	552.8	20.4	14.2	(19.8%)	2.6%	8.2x	1.4x	NA	NA	3.55	NA	NA	(8.4%)	(14.3%)	(60.2%)
Aerostale Inc.	2,141.5	1,717.3	0.0	269.4	24.5%	15.7%	7.9x	0.0x	NA	NA	10.34	NA	NA	(3.8%)	(17.0%)	50.3%
AFC Enterprises Inc.	345.6	170.6	134.1	45.3	(15.2%)	26.6%	7.6x	3.0x	NA	NA	1.14	NA	NA	(18.1%)	(22.0%)	(53.3%)
Alberto-Culver Co.	2,472.9	1,643.3	1.1	207.8	27.4%	12.6%	11.9x	0.0x	89.54	(4.1%)	6.21	Baa2	NR	2.5%	5.3%	13.0%
Amazon.com Inc.	28,964.4	17,132.0	874.0	1,066.0	43.5%	6.2%	27.2x	0.8x	102.50	(1.4%)	7.90	WR	NR	(7.6%)	(18.3%)	(28.0%)
American Achievement Group Holding Corp	NA	332.5	550.7	63.7	(0.9%)	19.2%	NA	8.6x	TT	TT	NA	Caa1	CCC+ / *	NA	NA	NA
American Eagle Outfitters Inc.	2,902.5	3,069.0	75.0	632.5	(11.4%)	20.6%	4.6x	0.1x	NA	NA	7.35	NA	NA	0.5%	(3.8%)	(39.5%)
Amscan Holdings Inc.	NA	1,421.7	761.8	158.2	30.2%	11.1%	NA	4.8x	81.38	(7.8%)	NA	Caa1	CCC+	NA	NA	NA
AnnTaylor Stores Corp.	1,177.0	2,385.7	0.0	301.1	(2.1%)	12.6%	3.9x	0.0x	NA	NA	4.77	NA	NA	(8.9%)	(21.4%)	(42.3%)
Arden Group Inc.	372.5	481.1	1.2	52.6	10.2%	10.9%	7.1x	0.0x	NA	NA	10.74	NA	NA	(0.7%)	(15.9%)	(3.5%)
Ashworth Inc.	91.7	192.1	46.3	(9.1)	NM	(4.7%)	NEG	NEG	NA	NA	1.86	NA	NA	(5.6%)	(1.0%)	(51.0%)
Avon Products Inc.	18,118.9	10,662.4	2,264.2	1,562.0	24.9%	14.6%	11.6x	1.4x	101.40	5.1%	5.68	A2	A	(0.4%)	(7.5%)	7.0%
BAB, Inc.	5.3	3.9	0.3	0.7	1.5%	17.8%	7.5x	0.4x	NA	NA	3.09	NA	NA	0.0%	0.0%	(11.8%)
Bakers Footwear Group Inc.	30.9	182.1	20.8	(6.4)	NM	(3.5%)	NEG	NEG	NA	NA	1.61	NA	NA	1.3%	(49.2%)	(65.1%)
Bare Escentuals, Inc.	1,221.6	550.1	247.9	190.8	22.9%	34.7%	6.4x	1.3x	NA	NA	4.85	NA	NA	(10.3%)	(22.5%)	(62.6%)
Barnes & Noble, Inc.	1,598.5	5,403.1	119.0	396.1	(1.0%)	7.3%	4.0x	0.3x	NA	NA	2.93	NA	NA	(4.7%)	0.8%	(29.9%)
Bebe Stores, Inc.	517.0	687.6	0.0	101.9	(18.5%)	14.8%	5.1x	0.0x	NA	NA	NA	NA	NA	(6.5%)	(6.1%)	(39.0%)
Bed Bath & Beyond Inc.	7,692.5	7,144.1	0.0	966.5	(7.2%)	13.5%	8.0x	0.0x	NA	NA	7.62	NA	NA	0.4%	(2.9%)	(13.9%)
Benihana Inc.	137.3	301.5	27.2	35.9	(12.2%)	11.9%	3.8x	0.8x	NA	NA	2.67	NA	NA	(31.7%)	(46.1%)	(77.4%)
Bernard Chaus Inc.	22.3	123.2	11.1	(4.8)	(260.8%)	(3.9%)	NEG	NEG	NA	NA	NA	NA	NA	0.0%	(3.2%)	(53.8%)
Best Buy Co. Inc.	19,145.7	42,137.0	2,690.0	2,717.0	5.6%	6.4%	7.0x	1.0x	96.74	(5.0%)	NA	Baa3	BBB-	(11.2%)	(22.6%)	(27.0%)
Big 5 Sporting Goods Corp.	319.8	885.3	106.4	58.9	(21.5%)	6.7%	5.4x	1.8x	NA	NA	3.52	NA	NA	(3.2%)	12.0%	(45.8%)
Big Lots Inc.	2,501.0	4,699.8	147.7	341.6	6.7%	7.3%	7.3x	0.4x	NA	NA	7.30	NA	NA	(10.2%)	(9.8%)	(9.4%)
BJ's Restaurants Inc.	321.8	344.6	5.0	32.6	26.0%	9.5%	9.9x	0.2x	NA	NA	3.57	NA	NA	(4.0%)	0.6%	(42.5%)
BJ's Wholesale Club Inc.	2,141.7	9,657.8	2.0	315.0	14.8%	3.3%	6.8x	0.0x	NA	NA	7.53	NA	NA	2.1%	(2.9%)	8.7%
Blue Nile Inc.	571.3	323.4	0.9	23.0	11.3%	7.1%	24.8x	0.0x	NA	NA	13.46	NA	NA	(7.2%)	(6.1%)	(58.5%)
Bluefly Inc.	24.4	96.4	0.0	(13.6)	NM	(14.2%)	NEG	NEG	NA	NA	NA	NA	NA	3.0%	0.4%	(73.1%)
Bon-Ton Stores Inc.	1,224.8	3,394.2	1,189.8	228.0	(22.7%)	6.7%	5.4x	5.2x	32.97	(30.2%)	2.22	Caa1	CCC+	(10.0%)	(32.0%)	(88.4%)
Borders Group, Inc.	835.7	3,746.1	465.7	124.6	(9.4%)	3.3%	6.7x	3.7x	NA	NA	2.22	NA	NA	(7.1%)	(12.7%)	(56.0%)
Brinker International Inc.	2,707.3	4,235.2	903.6	463.4	(11.6%)	10.9%	5.8x	2.0x	TT	TT	4.20	Baa3	BBB-	(4.8%)	(12.1%)	(38.3%)
Broder Bros Co.	NA	933.4	384.0	31.4	(35.1%)	3.4%	NA	12.2x	60.00	(13.0%)	NA	Caa2	CCC	NA	NA	NA
Brookstone Inc.	NA	567.0	174.5	51.0	(0.2%)	9.0%	NA	3.4x	86.00	(4.2%)	NA	Caa1	B	0.0%	NA	NA
Brown Shoe Co. Inc.	696.8	2,340.7	150.0	144.0	(17.9%)	6.2%	4.8x	1.0x	98.88	(0.4%)	3.73	B1	B+	(0.4%)	2.1%	(26.5%)
Buckle Inc.	1,564.8	704.6	0.0	158.0	42.5%	22.4%	9.9x	0.0x	NA	NA	11.46	NA	NA	(13.5%)	(5.8%)	30.6%
Buffalo Wild Wings Inc.	591.7	368.9	0.0	52.3	22.9%	14.2%	11.3x	0.0x	NA	NA	8.54	NA	NA	1.5%	4.5%	(4.4%)
Build-A-Bear Workshop Inc.	122.0	475.7	0.0	48.6	(27.7%)	10.2%	2.5x	0.0x	NA	NA	3.20	NA	NA	(6.9%)	(4.8%)	(64.9%)
Burger King Holdings Inc.	4,041.4	2,455.0	947.0	446.0	18.3%	18.2%	9.1x	2.1x	NA	NA	2.64	NA	NA	(2.5%)	(9.2%)	(10.6%)
Burlington Coat Factory Investments Holdings, Inc.	NA	3,405.2	1,483.9	227.5	(6.9%)	6.7%	NA	6.5x	54.50	(20.4%)	NA	B3	CCC	NA	NA	NA
Cabela's Inc.	1,425.5	2,497.8	642.4	221.0	10.7%	8.8%	6.4x	2.9x	NA	NA	2.36	NA	NA	(21.9%)	(15.8%)	(57.0%)
Cache Inc.	127.1	280.8	5.1	21.2	4.6%	7.6%	6.0x	0.2x	NA	NA	5.95	NA	NA	(44.4%)	(45.2%)	(65.2%)
California Pizza Kitchen Inc.	416.1	666.3	62.0	72.7	13.3%	10.9%	5.7x	0.9x	NA	NA	2.89	NA	NA	(17.8%)	(16.6%)	(35.1%)
Caribou Coffee Company, Inc.	52.4	257.1	3.0	26.8	71.5%	10.4%	2.0x	0.1x	NA	NA	1.91	NA	NA	(24.3%)	(25.0%)	(65.9%)
Carrols Restaurant Group, Inc.	456.6	807.2	356.1	83.1	(8.4%)	10.3%	5.5x	4.3x	72.00	(14.8%)	2.11	B3	B-	(45.1%)	(54.4%)	(77.6%)

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Carters Inc.	\$1,412.3	\$1,436.0	\$340.7	\$173.9	(6.9%)	12.1%	8.1x	2.0x	NA	NA	3.55	NA	NA	(3.3%)	3.9%	(5.7%)
Casual Male Retail Group, Inc.	226.4	461.1	59.8	23.6	(46.5%)	5.1%	9.6x	2.5x	NA	NA	2.38	NA	NA	(13.7%)	(7.9%)	(61.4%)
Cato Corp.	376.5	860.0	0.0	61.8	(29.0%)	7.2%	6.1x	0.0x	NA	NA	5.80	NA	NA	(4.4%)	(5.0%)	(19.2%)
CBRL Group Inc.	1,394.9	2,384.5	779.1	209.3	(7.0%)	8.8%	6.7x	3.7x	NA	NA	NA	NA	NA	(7.7%)	(3.0%)	(38.2%)
CEC Entertainment Inc.	1,149.4	810.3	407.2	197.5	4.7%	24.4%	5.8x	2.1x	NA	NA	3.60	NA	NA	(2.9%)	(11.4%)	11.4%
Charlotte Russe Holding, Inc.	191.8	806.9	0.0	92.2	(5.6%)	11.4%	2.1x	0.0x	NA	NA	4.30	NA	NA	(6.8%)	(15.2%)	(36.0%)
Charming Shoppes Inc.	590.1	2,908.9	316.5	76.0	(67.9%)	2.6%	7.8x	4.2x	64.00	(5.6%)	3.03	NA	B-	0.2%	(13.2%)	(44.2%)
Cherokee Inc.	203.5	39.7	0.0	26.3	13.0%	66.1%	7.8x	0.0x	NA	NA	15.46	NA	NA	(12.8%)	(7.4%)	(44.2%)
Chico's FAS Inc.	908.5	1,640.0	0.0	112.4	(64.2%)	6.9%	8.1x	0.0x	NA	NA	4.32	NA	NA	(23.9%)	(12.2%)	(66.2%)
Chipotle Mexican Grill, Inc.	1,721.1	1,221.4	4.0	176.3	39.1%	14.4%	9.8x	0.0x	NA	NA	10.53	NA	NA	(3.2%)	(25.9%)	(56.7%)
Christopher & Banks Corp.	265.4	586.1	0.0	58.0	(7.0%)	9.9%	4.6x	0.0x	NA	NA	5.78	NA	NA	(26.2%)	(25.8%)	(39.8%)
Circuit City Stores Inc.	295.0	11,559.2	127.6	(200.8)	(296.9%)	(1.7%)	NEG	NEG	NA	NA	3.46	NA	NA	(58.0%)	(65.4%)	(92.3%)
Citi Trends	289.4	470.8	2.2	35.2	(7.9%)	7.5%	8.2x	0.1x	NA	NA	5.68	NA	NA	(25.1%)	(27.8%)	(25.4%)
CKE Restaurants Inc.	966.5	1,519.0	370.3	150.6	(5.7%)	9.9%	6.4x	2.5x	TT	TT	2.78	B2	NR	(14.0%)	(21.6%)	(37.9%)
Claire's Stores Inc.	NA	1,491.7	2,376.6	231.5	(25.4%)	15.5%	NA	10.3x	33.00	(11.4%)	NA	Caa3	CCC	NA	NA	NA
Coach Inc.	8,602.1	3,180.8	2.9	1,247.8	16.2%	39.2%	6.9x	0.0x	NA	NA	11.37	NA	NA	(15.9%)	(21.0%)	(51.1%)
Collective Brands, Inc.	1,787.8	3,451.6	1,133.7	333.1	30.7%	9.7%	5.4x	3.4x	88.56	(1.6%)	NA	B3	B-	(2.1%)	17.1%	(26.3%)
Columbia Sportswear Company	1,136.6	1,358.3	0.1	203.7	(8.5%)	15.0%	5.6x	0.0x	NA	NA	7.87	NA	NA	(9.1%)	(2.9%)	(25.0%)
Cost Plus Inc.	216.1	1,044.8	194.6	(7.9)	NM	(0.8%)	NEG	NEG	NA	NA	2.05	NA	NA	65.3%	40.8%	(50.2%)
Costco Wholesale Corp.	27,128.1	70,283.4	2,284.4	2,609.7	9.4%	3.7%	10.4x	0.9x	102.39	(1.5%)	5.49	A2	A	(4.4%)	(8.3%)	1.1%
CROCS Inc.	306.3	902.4	37.0	175.2	(2.5%)	19.4%	1.7x	0.2x	NA	NA	4.81	NA	NA	(7.0%)	(15.6%)	(94.7%)
CVS Caremark Corporation	59,203.6	84,903.9	9,375.6	6,645.4	48.4%	7.8%	8.9x	1.4x	94.36	(3.9%)	3.80	Baa2	BBB+	(3.3%)	(8.6%)	(11.1%)
Darden Restaurants Inc.	5,908.5	6,933.2	1,930.2	837.2	6.5%	12.1%	7.1x	2.3x	90.10	(5.0%)	3.02	Baa3	BBB	0.9%	(4.9%)	(35.0%)
Deckers Outdoor Corp.	1,219.6	512.3	0.0	117.0	55.3%	22.8%	10.4x	0.0x	NA	NA	17.90	NA	NA	(5.4%)	(17.5%)	(13.9%)
Delta Electronics Inc.	NA	4,506.8	193.3	618.6	22.0%	13.7%	NA	0.3x	NA	NA	4.28	NA	NA	0.0%	(13.8%)	(34.9%)
Denny's Corp.	597.9	847.9	337.5	94.4	(13.4%)	11.1%	6.3x	3.6x	89.86	(8.9%)	0.20	B3	B	(14.7%)	(13.5%)	(43.1%)
Dick's Sporting Goods Inc.	2,579.5	4,049.9	191.4	338.1	5.7%	8.3%	7.6x	0.6x	73.65	(8.4%)	4.09	NA	NR	(14.0%)	(19.8%)	(45.5%)
Diedrich Coffee Inc.	11.9	43.1	0.0	(1.6)	NM	(3.7%)	NEG	NEG	NA	NA	NA	NA	NA	5.0%	14.6%	(42.4%)
Dillard's Inc.	2,153.5	7,242.4	1,395.9	365.0	(31.1%)	5.0%	5.9x	3.8x	98.00	(2.5%)	2.49	B2	BB-	9.6%	(5.1%)	(46.4%)
DineEquity, Inc.	2,981.3	1,171.9	2,459.4	281.3	125.9%	24.0%	10.6x	8.7x	NA	NA	0.75	NA	NA	(16.2%)	(26.5%)	(74.6%)
Dollar General Corp.	6,956.7	9,885.3	4,180.6	789.7	16.2%	8.0%	8.8x	5.3x	100.00	(0.4%)	NA	Caa1	CCC+e	0.0%	NA	NA
Dollar Tree Inc.	NA	4,440.8	268.0	509.2	4.2%	11.5%	NA	0.5x	NA	NA	NA	NA	NA	NA	(9.2%)	NA
Dominos Pizza Inc.	2,386.0	1,456.6	1,705.0	239.7	0.9%	16.5%	10.0x	7.1x	NA	NA	0.73	NA	NA	(5.7%)	(13.6%)	(32.5%)
Dress Barn Inc.	872.1	1,441.8	143.8	177.1	(12.5%)	12.3%	4.9x	0.8x	TT	TT	3.77	NA	NA	(3.4%)	(14.6%)	(17.1%)
Drugstore.com Inc.	222.8	469.0	7.1	0.7	NM	0.1%	332.6x	10.5x	NA	NA	NA	NA	NA	NA	NA	NA
DSW Inc.	451.7	1,423.3	0.0	101.9	(13.0%)	7.2%	4.4x	0.0x	NA	NA	4.39	NA	NA	(0.3%)	(6.9%)	(48.2%)
Duane Reade Holdings, Inc.	682.5	1,719.0	554.8	67.4	22.5%	3.9%	10.1x	8.2x	83.25	(7.2%)	NA	Caa3	CCC-	0.0%	NA	NA
eBay Inc.	NA	8,457.7	0.0	2,828.4	23.9%	33.4%	NA	0.0x	NA	NA	7.21	NA	NA	NA	(20.9%)	(51.6%)
Eddie Bauer Holdings, Inc.	447.7	1,049.6	268.0	42.1	(34.7%)	4.0%	10.6x	6.4x	86.00	15.1%	1.09	NA	NA	(21.1%)	(18.2%)	(40.7%)
Elizabeth Arden, Inc.	865.4	1,141.1	344.0	76.8	(23.7%)	6.7%	11.3x	4.5x	95.50	0.5%	2.37	B1	B+	0.5%	(6.0%)	(29.3%)
Estee Lauder Companies Inc.	10,636.0	7,910.8	1,196.9	1,061.8	9.5%	13.4%	10.0x	1.1x	96.96	(2.1%)	4.88	A2	A	(4.8%)	(1.7%)	11.7%
Ethan Allen Interiors Inc.	929.9	980.0	203.0	127.5	(13.6%)	13.0%	7.3x	1.6x	TT	TT	4.28	Baa2	BBB+ /*-	1.3%	3.4%	(19.1%)
Family Dollar Stores Inc.	3,715.3	6,849.7	250.0	517.8	(6.6%)	7.6%	7.2x	0.5x	NA	NA	5.37	NA	NA	(4.3%)	(3.9%)	(12.4%)
Finish Line Inc.	521.0	1,279.4	0.0	74.9	(10.4%)	5.9%	7.0x	0.0x	NA	NA	4.80	NA	NA	(15.6%)	(29.2%)	99.3%
Finlay Enterprises Inc.	520.3	920.7	523.0	27.7	20.7%	3.0%	18.8x	18.9x	TT	TT	1.70	Caa3	CCC-	(4.3%)	(15.4%)	(95.3%)

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Foot Locker Inc.	\$2,173.6	\$5,449.0	\$125.0	\$287.0	(34.3%)	5.3%	7.6x	0.4x	NA	NA	4.55	NA	NA	(2.8%)	(4.9%)	(0.3%)
Fossil Inc.	1,562.9	1,531.1	7.9	250.2	40.4%	16.3%	6.2x	0.0x	NA	NA	7.30	NA	NA	1.6%	(13.2%)	(30.4%)
Frederick's of Hollywood Group, Inc.	50.6	150.4	1.2	8.4	0.0%	5.6%	6.0x	0.1x	NA	NA	5.39	NA	NA	(19.5%)	(26.3%)	NA
Fred's Inc.	571.1	1,825.4	5.5	55.7	(20.6%)	3.1%	10.2x	0.1x	NA	NA	6.60	NA	NA	(2.6%)	0.9%	24.2%
Gander Mountain Co.	420.7	1,037.7	340.4	30.4	(18.3%)	2.9%	13.8x	11.2x	NA	NA	1.36	NA	NA	NA	NA	NA
Gap Inc.	11,640.8	15,412.0	188.0	2,045.0	23.6%	13.3%	5.7x	0.1x	101.37	(0.1%)	7.04	Ba1	BB+	(4.9%)	(12.4%)	(7.8%)
Genesco Inc.	709.1	1,549.6	106.2	128.0	(10.6%)	8.3%	5.5x	0.8x	180.09	0.3%	4.05	B2	B-	(2.7%)	(16.2%)	(35.4%)
G-III Apparel Group, Ltd.	431.2	588.7	118.3	33.4	(10.6%)	5.7%	12.9x	3.5x	NA	NA	3.11	NA	NA	(10.0%)	(5.4%)	(8.8%)
Golfsmith International Holdings Inc.	75.0	394.7	34.6	17.9	17.6%	4.5%	4.2x	1.9x	NA	NA	1.92	NA	NA	(8.3%)	(16.7%)	(59.1%)
Gottschalks, Inc.	154.4	609.9	141.5	2.5	(88.8%)	0.4%	62.0x	56.9x	NA	NA	NA	NA	NA	(0.7%)	(3.5%)	(73.6%)
Granite City Food & Brewery Ltd.	70.2	88.4	61.0	(3.6)	(402.3%)	(4.1%)	NEG	NEG	NA	NA	0.24	NA	NA	(2.5%)	(29.7%)	(80.4%)
Guess? Inc.	3,416.6	1,988.1	58.9	408.2	39.5%	20.5%	8.4x	0.1x	NA	NA	7.15	NA	NA	(15.3%)	(13.0%)	(36.3%)
Gymboree Corp.	1,040.9	977.0	0.0	176.1	17.5%	18.0%	5.9x	0.0x	NA	NA	7.22	NA	NA	(12.3%)	(18.5%)	(13.8%)
Hampshire Group Ltd.	(1.7)	310.2	0.0	4.4	(65.9%)	1.4%	-0.4x	0.0x	NA	NA	4.16	NA	NA	(19.2%)	(25.9%)	(59.0%)
Harry & David Holdings, Inc.	NA	550.7	235.7	57.8	(17.2%)	10.5%	NA	4.1x	51.00	(33.3%)	NA	B3	CCC+	NA	NA	NA
Hartmarx Corp.	214.9	539.4	147.2	0.9	(96.2%)	0.2%	236.4x	161.9x	NA	NA	1.97	NA	NA	(33.6%)	(46.0%)	(71.4%)
Haverty Furniture Companies Inc.	282.8	762.4	29.9	21.2	(33.3%)	2.8%	13.3x	1.4x	NA	NA	4.19	NA	NA	(2.4%)	5.6%	28.9%
Heelys, Inc.	27.6	91.1	0.0	(2.4)	(103.5%)	(2.6%)	NEG	NEG	NA	NA	6.48	NA	NA	(6.6%)	(17.4%)	(45.7%)
Hibbett Sports, Inc.	690.2	548.6	29.5	60.6	(16.5%)	11.0%	11.4x	0.5x	NA	NA	7.39	NA	NA	(14.0%)	(19.7%)	(26.3%)
Hot Topic Inc.	228.5	734.9	0.0	67.2	1.9%	9.1%	3.4x	0.0x	NA	NA	4.69	NA	NA	(6.2%)	(4.3%)	(27.7%)
Iconix Brand Group, Inc.	1,234.3	197.5	677.2	140.2	50.6%	71.0%	8.8x	4.8x	TT	TT	1.18	B3	B	14.8%	(0.9%)	(43.2%)
Ingles Markets Inc.	1,233.2	3,141.3	666.6	198.9	5.9%	6.3%	6.2x	3.4x	100.00	(3.5%)	3.44	B2	B+	(4.4%)	(10.4%)	(22.2%)
Inter Parfums Inc.	467.8	443.9	66.9	64.6	40.3%	14.6%	7.2x	1.0x	NA	NA	3.25	NA	NA	(1.3%)	(3.4%)	(20.4%)
J. Alexander's Corp.	49.8	142.3	21.8	11.5	(18.2%)	8.1%	4.3x	1.9x	NA	NA	2.60	NA	NA	4.1%	1.2%	(53.1%)
J. C. Penney Company, Inc	9,838.4	19,528.0	3,706.0	2,079.0	(14.1%)	10.6%	4.7x	1.8x	TT	TT	2.86	WR	NR	(10.5%)	(19.5%)	(51.8%)
J. Crew Group, Inc.	1,805.2	1,409.5	100.0	215.1	15.6%	15.3%	8.4x	0.5x	NA	NA	5.71	NA	NA	(10.6%)	(7.7%)	(43.6%)
Jack in the Box Inc.	1,810.9	2,986.4	498.4	265.5	(3.2%)	8.9%	6.8x	1.9x	NA	NA	4.01	NA	NA	(11.2%)	(16.8%)	(37.0%)
Jo-Ann Stores Inc.	693.3	1,915.2	100.0	108.6	32.6%	5.7%	6.4x	0.9x	83.00	(13.3%)	4.01	Caa2	CCC+	(16.5%)	(18.5%)	(8.2%)
Jones Apparel Group Inc.	1,971.3	3,670.9	780.1	202.7	(40.0%)	5.5%	9.7x	3.8x	99.11	0.5%	3.41	Ba1	BB	(4.4%)	(16.0%)	(21.6%)
Jos. A Bank Clothiers Inc.	519.0	638.3	0.0	107.4	13.0%	16.8%	4.8x	0.0x	NA	NA	5.01	NA	NA	1.1%	36.8%	(2.1%)
Kenneth Cole Productions Inc.	242.3	496.1	0.0	16.1	(64.3%)	3.2%	15.0x	0.0x	NA	NA	4.42	NA	NA	(20.8%)	(18.2%)	(29.4%)
Kohl's Corp.	16,696.3	16,662.2	2,063.7	2,198.1	(6.7%)	13.2%	7.6x	0.9x	100.50	(1.8%)	5.03	Baa1	BBB+	(9.9%)	(16.3%)	(28.8%)
Krispy Kreme Doughnuts Inc.	261.2	412.2	75.4	24.6	29.8%	6.0%	10.6x	3.1x	NA	NA	1.51	NA	NA	(8.2%)	(27.2%)	(29.6%)
Kroger Co.	24,931.5	74,530.7	7,592.0	3,811.0	1.9%	5.1%	6.5x	2.0x	TT	TT	NA	WR	NR	2.1%	(0.5%)	(3.7%)
Landry's Restaurants Inc.	1,041.1	1,186.5	886.5	184.5	8.2%	15.6%	5.6x	4.8x	90.50	(7.9%)	0.87	B3 /-	CCC+ /-	16.7%	(23.3%)	(46.6%)
Lifetime Brands, Inc.	284.4	489.2	170.8	23.0	(36.9%)	4.7%	12.4x	7.4x	77.13	TT	2.20	NA	NA	(3.7%)	(0.7%)	(52.8%)
Limited Brands Inc.	8,333.9	9,408.0	2,901.0	1,277.0	(8.0%)	13.6%	6.5x	2.3x	85.00	(6.1%)	3.72	Baa3	BBB-	(10.2%)	(21.8%)	(27.2%)
Linens Holding Co.	NA	2,794.8	855.9	(44.2)	(295.7%)	(1.6%)	NA	NEG	28.00	0.0%	NA	WR	NR	NA	NA	NA
Liz Claiborne Inc.	2,364.7	4,552.9	898.4	279.8	(46.8%)	6.1%	8.5x	3.2x	81.97	(0.7%)	3.72	Baa3	BB+	(11.1%)	(9.3%)	(57.8%)
Lowe's Companies Inc.	37,866.3	48,464.0	5,270.0	6,002.0	(7.3%)	12.4%	6.3x	0.9x	95.52	(5.3%)	4.10	A1	A+	0.7%	(13.6%)	(21.3%)
Luby's Inc.	192.2	318.9	2.7	25.7	(23.0%)	8.1%	7.5x	0.1x	NA	NA	5.53	NA	NA	1.3%	6.4%	(29.2%)
Macy's, Inc.	16,885.2	25,965.0	10,377.0	3,244.0	(9.8%)	12.5%	5.2x	3.2x	TT	TT	NA	WR	NR	(10.9%)	(24.1%)	(52.5%)
Maidenform Brands Inc.	408.3	402.1	89.2	58.1	(17.3%)	14.4%	7.0x	1.5x	NA	NA	3.88	NA	NA	(10.7%)	(10.1%)	(14.7%)
McCormick & Schmick's Seafood Restaurants, Inc.	147.2	379.6	26.5	24.5	(24.6%)	6.5%	6.0x	1.1x	NA	NA	2.19	NA	NA	3.9%	(12.2%)	(54.5%)
McDonald's Corp.	79,032.9	23,344.6	11,060.5	7,216.0	15.3%	30.9%	11.0x	1.5x	100.67	(0.1%)	5.33	A3	A	(0.4%)	(0.1%)	12.0%

Financo Credit Monitor (October 1, 2008) - Sorted Alphabetically

financo, inc.

(dollar amounts in millions, except bond prices)

Company	Enterprise Value	LTM Sales	Total Debt	LTM EBITDA ⁽¹⁾					Bond Price ⁽²⁾		Altman Z-Score ⁽³⁾	Moody's / S&P	Share Price			
				\$	YoY % Change	% of Sales	Ent Val Mult.	Debt Mult.	Current	1-Mo Chg			2-Wk	1-Mo	1-Yr	
Men's Wearhouse Inc.	\$1,098.6	\$2,083.5	\$84.2	\$248.6	(26.4%)	11.9%	4.4x	0.3x	NA	NA	5.35	NA	NA	(6.8%)	(7.3%)	(59.7%)
Morton's Restaurant Group Inc.	157.0	362.5	60.1	25.3	(7.6%)	7.0%	6.2x	2.4x	NA	NA	1.66	NA	NA	(24.5%)	(36.1%)	(71.2%)
Mothers Work Inc.	156.0	569.9	79.1	23.1	(50.0%)	4.1%	6.7x	3.4x	NA	NA	2.95	NA	NA	(6.3%)	(11.7%)	(32.1%)
Mrs. Fields Famous Brands LLC	NA	98.4	196.1	14.3	34.7%	14.5%	NA	13.7x	60.00	8.5%	NA	WR	NR	NA	NA	NA
Nash Finch Co.	853.6	4,500.7	327.1	127.3	13.0%	2.8%	6.7x	2.6x	TT	TT	6.11	Caa1	B-	0.3%	0.7%	3.6%
Nautilus Inc.	124.2	487.1	0.4	(28.7)	(230.7%)	(5.9%)	NEG	NEG	NA	NA	3.60	NA	NA	1.4%	(18.3%)	(45.9%)
Neiman-Marcus Group Inc.	NA	4,549.9	2,946.1	629.8	0.4%	13.8%	NA	4.7x	82.50	(15.3%)	NA	B2	B+	NA	NA	NA
New York & Company Inc.	525.3	1,201.5	22.5	94.4	(15.6%)	7.9%	5.6x	0.2x	NA	NA	4.91	NA	NA	(6.6%)	(22.7%)	29.0%
NexCen Brands, Inc.	81.0	34.3	109.6	3.8	NM	11.1%	21.3x	28.8x	NA	NA	NA	NA	NA	27.3%	(22.2%)	(95.9%)
Nordstrom Inc.	9,205.0	8,650.0	2,573.0	1,416.0	(10.9%)	16.4%	6.5x	1.8x	100.00	(0.5%)	3.37	Baa1	A-	(16.1%)	(17.8%)	(47.5%)
O'Charley's Inc.	362.4	954.7	162.3	72.2	(20.6%)	7.6%	5.0x	2.2x	87.50	(5.9%)	2.37	B1	B+	(17.9%)	(18.5%)	(47.2%)
Office Depot, Inc.	2,380.9	15,369.4	912.5	522.5	(50.5%)	3.4%	4.6x	1.7x	76.05	(15.5%)	2.92	Ba2	BB+ /*-	(3.8%)	(22.3%)	(74.4%)
OfficeMax Inc.	2,697.5	8,800.9	1,853.8	427.1	(5.2%)	4.9%	6.3x	4.3x	98.52	(0.2%)	2.29	Ba3	BB-	(27.7%)	(33.7%)	(74.9%)
Overstock.com Inc.	380.1	842.9	75.8	5.1	NM	0.6%	73.9x	14.7x	72.37	TT	4.97	NA	NA	5.7%	(9.2%)	(43.0%)
Oxford Industries Inc.	604.3	1,010.2	221.6	74.3	(33.8%)	7.4%	8.1x	3.0x	90.01	(9.9%)	2.55	B2	B+	(4.3%)	1.5%	(32.2%)
Pacific Sunwear of California Inc.	406.1	1,453.9	10.8	69.6	(55.9%)	4.8%	5.8x	0.2x	NA	NA	3.76	NA	NA	1.1%	0.6%	(60.4%)
Panera Bread Co.	1,574.6	1,199.9	18.0	161.0	15.1%	13.4%	9.8x	0.1x	NA	NA	7.71	NA	NA	(11.8%)	(10.8%)	1.5%
Papa John's International Inc.	930.2	1,119.1	147.4	88.5	(24.0%)	7.9%	10.5x	1.7x	NA	NA	5.19	NA	NA	(5.2%)	(7.4%)	(1.0%)
Peeet's Coffee & Tea Inc.	323.9	269.0	0.0	29.3	44.1%	10.9%	11.1x	0.0x	NA	NA	8.26	NA	NA	(0.8%)	5.9%	(4.7%)
Perry Ellis International Inc.	428.4	877.0	196.5	68.1	(12.2%)	7.8%	6.3x	2.9x	88.25	(3.9%)	3.21	B3	B-	(9.9%)	(15.3%)	(48.3%)
PF Chang's China Bistro Inc.	814.9	1,174.9	195.4	115.1	5.7%	9.8%	7.1x	1.7x	NA	NA	3.64	NA	NA	(3.5%)	(11.2%)	(20.6%)
Phillips-Van Heusen Corp.	2,218.0	2,467.6	399.6	343.0	4.3%	13.9%	6.5x	1.2x	98.50	(2.0%)	NA	Ba3	BB+	(9.2%)	(10.0%)	(33.6%)
Physicians Formula Holdings Inc.	87.4	119.2	11.8	17.4	116.3%	14.6%	5.0x	0.7x	NA	NA	2.80	NA	NA	(0.5%)	6.8%	(50.5%)
Pier 1 Imports Inc.	474.4	1,465.5	184.0	(2.5)	NM	(0.2%)	NEG	NEG	67.50	(15.5%)	2.96	NA	NR	(7.7%)	(16.0%)	(35.8%)
Polo Ralph Lauren Corp.	6,634.1	4,923.4	469.8	863.5	5.6%	17.5%	7.7x	0.5x	91.80	(1.7%)	4.94	Baa1	BBB+	(6.4%)	(18.2%)	(18.9%)
PriceSmart Inc.	526.5	1,053.2	22.3	56.6	28.7%	5.4%	9.3x	0.4x	NA	NA	5.03	NA	NA	(10.0%)	(21.4%)	(31.0%)
Procter & Gamble Co.	247,301.8	83,503.0	36,665.0	20,249.0	9.0%	24.2%	12.2x	1.8x	101.06	0.1%	3.05	Aa3	AA-	0.4%	1.4%	1.5%
Quiksilver Inc.	1,811.2	2,624.0	1,054.4	240.2	(15.2%)	9.2%	7.5x	4.4x	69.25	(12.9%)	2.14	B1 /*-	B /*-	(19.8%)	(28.2%)	(63.4%)
RadioShack Corp.	2,167.6	4,268.5	381.3	476.2	4.6%	11.2%	4.6x	0.8x	99.11	4.9%	6.26	Ba1	BB	(5.8%)	(14.7%)	(28.2%)
Real Mex Restaurants Inc.	NA	567.2	177.4	38.0	(20.8%)	6.7%	NA	4.7x	88.25	(7.8%)	NA	B2	B-u	NA	NA	NA
Red Robin Gourmet Burgers Inc.	678.8	834.5	221.5	103.8	19.0%	12.4%	6.5x	2.1x	NA	NA	2.71	NA	NA	(11.9%)	(9.4%)	(43.8%)
Regis Corp.	1,823.4	2,738.9	767.7	304.7	(2.2%)	11.1%	6.0x	2.5x	NA	NA	2.50	NA	NA	(5.9%)	(1.7%)	(16.8%)
Retail Ventures Inc.	355.0	1,867.5	171.4	85.7	(32.2%)	4.6%	4.1x	2.0x	NA	NA	NA	NA	NA	(5.6%)	(18.6%)	(63.4%)
Revlon Inc.	2,039.6	1,419.1	1,403.0	202.6	99.2%	14.3%	10.1x	6.9x	91.80	(5.1%)	1.09	Caa2	CCC /*+	1.4%	(8.9%)	12.9%
Rite Aid Corp.	7,150.3	26,509.3	6,180.7	740.4	13.3%	2.8%	9.7x	8.3x	49.63	(23.8%)	2.25	Caa2 /*-	CCC+	0.1%	(18.5%)	(77.8%)
Ross Stores Inc.	4,759.5	6,316.8	150.0	598.3	13.1%	9.5%	8.0x	0.3x	NA	NA	5.73	NA	NA	(2.4%)	(12.9%)	29.9%
Rubio's Restaurants Inc.	49.4	173.0	0.0	9.7	(17.2%)	5.6%	5.1x	0.0x	NA	NA	3.45	NA	NA	(4.1%)	(13.2%)	(43.7%)
Ruby Tuesday, Inc.	939.4	1,360.3	605.4	157.7	(31.5%)	11.6%	6.0x	3.8x	NA	NA	1.98	NA	NA	(14.5%)	(22.6%)	(70.5%)
Ruddick Corp.	1,919.0	3,909.5	370.3	282.0	17.1%	7.2%	6.8x	1.3x	TT	TT	4.40	NA	NA	(8.8%)	(4.1%)	(7.6%)
Ruth's Hospitality Group Inc.	285.5	362.8	179.8	41.7	(7.2%)	11.5%	6.8x	4.3x	NA	NA	1.13	NA	NA	(18.8%)	(19.5%)	(74.0%)
Safeway Inc.	17,371.0	43,259.7	5,851.5	2,973.7	8.2%	6.9%	5.8x	2.0x	98.52	(3.7%)	4.05	Baa2	BBB	(2.6%)	(9.4%)	(27.0%)
Saks Inc.	1,893.3	3,327.4	569.8	230.0	31.0%	6.9%	8.2x	2.5x	95.00	(5.0%)	2.76	B2	BB-	(9.4%)	(21.5%)	(50.9%)
Sbarro Inc.	439.2	364.3	334.1	45.4	(19.9%)	12.5%	9.7x	7.4x	71.00	(1.4%)	NA	Caa2	CCC-	0.0%	NA	NA
Sears Holdings Corporation	NA	49,526.0	3,875.0	1,964.0	(42.5%)	4.0%	NA	2.0x	95.16	(4.4%)	2.76	Ba2	BB	NA	(6.5%)	(37.5%)
Shoe Carnival Inc.	194.3	658.8	0.0	37.5	(22.7%)	5.7%	5.2x	0.0x	NA	NA	4.80	NA	NA	(4.6%)	(1.5%)	(1.1%)

Financo Credit Monitor (October 1, 2008) - Sorted Alphabetically

financo, inc.

(dollar amounts in millions, except bond prices)

Company	Enterprise Value	LTM Sales	Total Debt	LTM EBITDA ⁽¹⁾					Bond Price ⁽²⁾		Altman Z-Score ⁽³⁾	Moody's / S&P	Share Price			
				\$	YoY % Change	% of Sales	Ent Val Mult.	Debt Mult.	Current	1-Mo Chg			2-Wk	1-Mo	1-Yr	
Shoe Pavilion Inc.	\$18.5	\$149.5	\$18.3	(\$11.5)	(1122.2%)	(7.7%)	NEG	NEG	NA	NA	1.75	NA	NA	(40.0%)	(66.7%)	(98.8%)
Signet Group plc	2,356.5	3,673.4	406.2	354.0	(19.1%)	9.6%	6.7x	1.1x	NA	NA	3.79	NA	NA	(7.8%)	(13.5%)	(43.6%)
Skechers USA Inc.	663.0	1,436.6	16.5	141.5	5.9%	9.8%	4.7x	0.1x	NA	NA	5.50	NA	NA	(5.4%)	(18.9%)	(34.6%)
Sonic Corp.	1,636.3	802.1	783.4	223.6	2.5%	27.9%	7.3x	3.5x	NA	NA	3.31	NA	NA	(5.5%)	(5.7%)	(41.7%)
Spartan Stores Inc.	614.0	2,543.3	150.6	90.2	16.4%	3.5%	6.8x	1.7x	85.00	(7.7%)	5.41	NA	NA	6.9%	7.1%	9.9%
Stage Stores Inc.	601.1	1,554.4	72.8	135.5	(9.8%)	8.7%	4.4x	0.5x	NA	NA	3.84	NA	NA	(10.5%)	(22.3%)	(34.8%)
Staples, Inc.	21,250.7	20,452.1	4,442.1	1,977.9	4.6%	9.7%	10.7x	2.2x	109.88	TT	3.13	Baa2	BBB	(9.3%)	(12.8%)	(2.3%)
Starbucks Corp.	12,216.9	10,308.5	1,166.4	1,351.6	(1.8%)	13.1%	9.0x	0.9x	95.23	(3.4%)	5.00	Baa1 /-	BBB	(7.2%)	(7.7%)	(45.3%)
Steak n Shake Co.	379.0	622.3	167.3	40.2	(44.5%)	6.5%	9.4x	4.2x	NA	NA	2.14	NA	NA	13.8%	9.0%	(44.8%)
Stein Mart Inc.	179.8	1,414.5	31.0	6.8	(90.8%)	0.5%	26.4x	4.5x	NA	NA	4.88	NA	NA	0.3%	1.5%	(50.9%)
Steven Madden, Ltd.	441.8	426.0	0.0	48.9	(38.2%)	11.5%	9.0x	0.0x	NA	NA	9.96	NA	NA	(12.6%)	(8.4%)	26.9%
SUPERVALU Inc.	13,501.5	44,103.0	9,179.0	2,703.0	(2.4%)	6.1%	5.0x	3.4x	95.37	(6.2%)	2.79	B1	B+	2.4%	(9.3%)	(38.8%)
Syms Corp.	215.7	264.6	0.0	11.6	(15.1%)	4.4%	18.6x	0.0x	NA	NA	6.02	NA	NA	(18.9%)	(18.8%)	(18.5%)
Target Corp.	58,570.1	64,980.0	19,655.0	6,929.0	(0.6%)	10.7%	8.5x	2.8x	TT	TT	3.11	WR	A+	(14.6%)	(16.6%)	(30.1%)
Tarrant Apparel Group	36.1	229.3	21.4	(0.2)	(101.4%)	(0.1%)	NEG	NEG	NA	NA	1.45	NA	NA	(11.1%)	(20.0%)	(54.8%)
Texas Roadhouse Inc.	729.5	804.3	93.8	103.0	19.4%	12.8%	7.1x	0.9x	NA	NA	4.07	NA	NA	(0.4%)	(6.3%)	(26.2%)
The Cheesecake Factory Incorporated	1,187.1	1,582.8	326.4	173.3	3.2%	10.9%	6.9x	1.9x	NA	NA	3.37	NA	NA	(9.3%)	(10.3%)	(43.3%)
The Children's Place Retail Stores, Inc.	968.9	2,254.3	85.0	149.5	(21.8%)	6.6%	6.5x	0.6x	NA	NA	NA	NA	NA	(3.5%)	(19.4%)	34.3%
The Great Atlantic & Pacific Tea Company, Inc.	1,504.9	7,644.6	1,080.6	213.7	58.2%	2.8%	7.0x	5.1x	99.75	(1.9%)	2.30	Caa1	NR	8.5%	(29.8%)	(64.9%)
The Home Depot, Inc.	54,118.7	75,517.0	11,666.0	8,243.0	(17.2%)	10.9%	6.6x	1.4x	97.22	(2.4%)	3.65	Baa1	BBB+	1.2%	(9.3%)	(24.8%)
The Talbots Inc.	1,177.6	2,213.9	382.7	114.2	(37.6%)	5.2%	10.3x	3.3x	NA	NA	2.63	NA	NA	(16.8%)	(10.2%)	(36.3%)
The TJX Companies, Inc.	13,879.5	19,211.2	854.2	1,904.5	28.9%	9.9%	7.3x	0.4x	104.96	0.3%	6.02	A3	A	(7.2%)	(18.1%)	1.6%
Tiffany & Co.	5,934.7	3,081.0	639.2	646.1	9.0%	21.0%	9.2x	1.0x	NA	NA	NA	NA	NA	(6.1%)	(21.4%)	(38.2%)
Tim Hortons Inc.	6,061.3	1,954.6	395.4	486.0	17.3%	24.9%	12.5x	0.8x	NA	NA	7.21	NA	NA	(7.2%)	(12.1%)	(22.6%)
Timberland Co.	948.2	1,426.3	0.0	120.1	(27.5%)	8.4%	7.9x	0.0x	NA	NA	7.15	NA	NA	6.6%	(3.2%)	(14.1%)
Toys "R" Us Inc.	6,496.9	13,932.0	5,975.0	1,069.0	8.4%	7.7%	6.1x	5.6x	79.13	(10.1%)	NA	Caa1	CCC+	0.0%	NA	NA
Tractor Supply Company	NA	2,827.0	2.7	212.5	4.2%	7.5%	NA	0.0x	NA	NA	5.22	NA	NA	NA	(12.7%)	(16.6%)
Tuesday Morning Corp.	186.4	885.3	8.5	42.3	45.3%	4.8%	4.4x	0.2x	NA	NA	4.47	NA	NA	(12.2%)	(5.0%)	(56.0%)
Tween Brands, Inc.	386.9	1,051.9	175.0	108.9	(12.5%)	10.3%	3.6x	1.6x	NA	NA	3.71	NA	NA	(1.9%)	(15.4%)	(73.8%)
Ulta Salon, Cosmetics & Fragrance, Inc.	754.5	957.3	104.5	87.3	10.4%	9.1%	8.6x	1.2x	NA	NA	3.57	NA	NA	(3.4%)	15.5%	NA
Urban Outfitters Inc.	5,889.3	1,693.3	0.0	360.8	49.5%	21.3%	16.3x	0.0x	NA	NA	14.86	NA	NA	(11.2%)	(19.9%)	28.2%
VF Corp.	10,452.5	7,552.2	1,543.2	1,146.8	13.8%	15.2%	9.1x	1.3x	TT	TT	3.82	A3	A-	(4.8%)	(6.1%)	(11.0%)
Volcom Inc	389.8	313.1	0.2	60.3	30.7%	19.3%	6.5x	0.0x	NA	NA	11.36	NA	NA	(5.6%)	(14.0%)	(59.3%)
Walgreen Co.	36,221.1	57,858.7	1,136.3	4,130.6	7.7%	7.1%	8.8x	0.3x	TT	TT	6.50	NA	NA	(9.5%)	(18.6%)	(25.7%)
Wal-Mart Stores Inc.	275,527.1	397,383.0	44,563.0	29,801.0	10.7%	7.5%	9.2x	1.5x	TT	TT	4.68	Aa2	AA	(2.4%)	(1.8%)	29.8%
Warnaco Group Inc.	2,524.1	2,050.4	300.9	282.9	31.6%	13.8%	8.9x	1.1x	102.63	(0.7%)	4.07	Ba3	BB+	(10.7%)	(21.4%)	5.2%
Weis Markets Inc.	971.8	2,367.0	0.0	113.6	(17.5%)	4.8%	8.6x	0.0x	NA	NA	7.56	NA	NA	(3.3%)	(3.3%)	(14.2%)
Wendy's International Inc.	2,507.1	2,441.3	544.0	279.4	7.3%	11.4%	9.0x	1.9x	89.75	(2.4%)	4.03	Ba3 /-	B+	(8.8%)	(22.5%)	(45.1%)
West Marine Inc.	175.1	646.6	51.0	15.8	(54.7%)	2.4%	11.1x	3.2x	NA	NA	2.71	NA	NA	4.8%	4.6%	(48.7%)
Wet Seal Inc.	349.8	621.3	2.4	46.6	41.6%	7.5%	7.5x	0.1x	NA	NA	NA	NA	NA	(20.9%)	(31.9%)	(15.5%)
Whitehall Jewelers Holdings, Inc	104.1	242.9	103.7	(25.7)	NM	(10.6%)	NEG	NEG	NA	NA	0.25	NA	NA	(25.0%)	(25.0%)	(99.1%)
Whole Foods Market Inc.	3,478.2	7,908.4	840.5	510.1	8.4%	6.4%	6.8x	1.6x	TT	TT	3.75	NA	NR	(2.9%)	5.5%	(61.3%)
Williams-Sonoma Inc.	1,897.8	3,870.9	24.6	431.1	(5.8%)	11.1%	4.4x	0.1x	NA	NA	NA	NA	NA	(10.6%)	(14.4%)	(53.5%)
Winn-Dixie Stores Inc.	610.1	7,281.4	25.7	112.4	121.9%	1.5%	5.4x	0.2x	NA	NA	4.92	NA	NA	9.4%	4.1%	(17.1%)
Wolverine World Wide Inc.	1,277.6	1,223.2	41.2	170.5	13.5%	13.9%	7.5x	0.2x	NA	NA	8.42	NA	NA	(3.1%)	(4.1%)	(9.7%)

Financo Credit Monitor (October 1, 2008) - Sorted Alphabetically

financo, inc.

(dollar amounts in millions, except bond prices)

Company	Enterprise Value	LTM Sales	Total Debt	LTM EBITDA ⁽¹⁾					Bond Price ⁽²⁾		Altman Z-Score ⁽³⁾	Moody's / S&P		Share Price		
				\$	YoY % Change	% of Sales	Ent Val Mult.	Debt Mult.	Current	1-Mo Chg		2-Wk	1-Mo	1-Yr		
Yum! Brands Inc.	\$20,683.3	\$10,887.0	\$3,403.0	\$1,909.0	8.0%	17.5%	10.8x	1.8x	106.65	(0.1%)	3.89	Baa3	BBB-	(12.7%)	(14.2%)	(5.8%)
Zale Corporation	1,156.1	2,138.0	326.3	72.6	(57.4%)	3.4%	15.9x	4.5x	NA	NA	3.58	NA	NA	(10.4%)	(11.5%)	(2.1%)
Zumiez, Inc.	418.7	401.6	2.2	54.8	13.0%	13.6%	7.6x	0.0x	NA	NA	5.90	NA	NA	(8.7%)	2.9%	(66.4%)

(1) EBITDA figures are adjusted for non-recurring and special items, as appropriate.

(2) Prices are for individually selected bonds from each company; additionally, TT = Thinly Traded, meaning that the bond has not traded in the last 30 days.

(3) Z > 2.99 - "Safe" Zone; 1.8 < Z < 2.99 - "Grey" Zone; Z < 1.80 - "Distress" Zone.

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