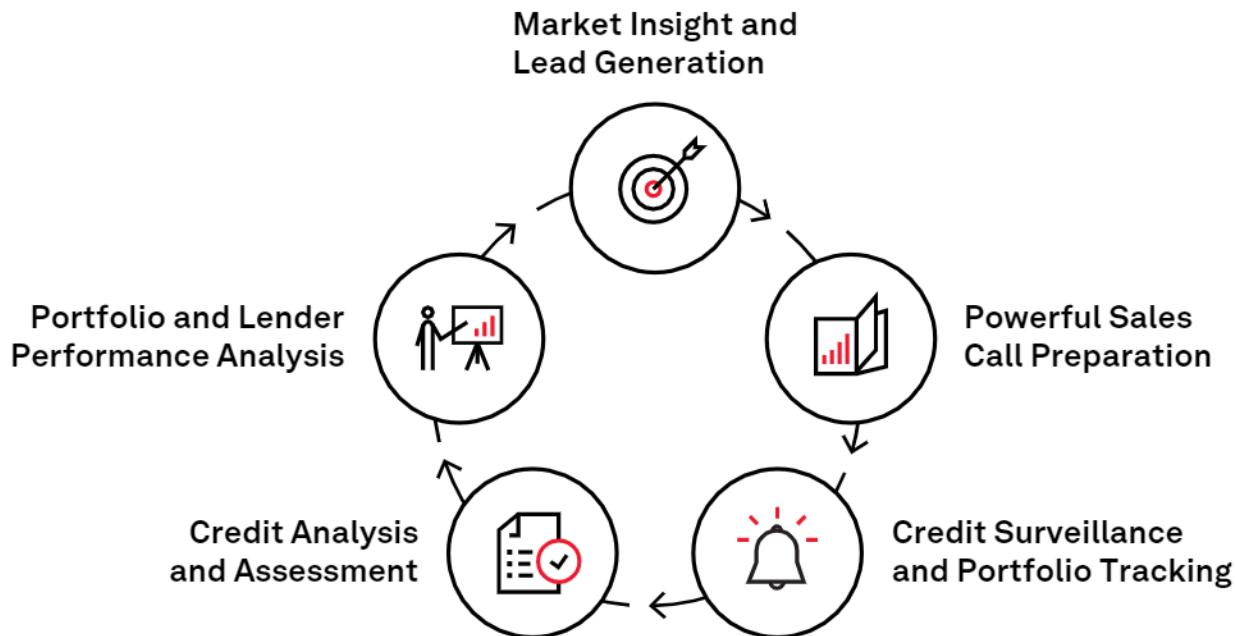


There's lending, and there's intelligent lending.

Identify profitable opportunities with our essential solutions for your commercial lending lifecycle.

Our suite of data-driven solutions help you capitalize on business and revenue opportunities at every stage of the lending lifecycle, from analyzing markets and identifying leads, to assessing credit risk and pricing loans, to monitoring your entire portfolio and drilling into lender and team performance.



The tools to succeed in every stage of your lending lifecycle

United Refining Company | BUSINESS PROFILE
(BUSINESS LISTING ID: 11132547721730)

Business Detail

Business Street Address	15 Bradley Ct
Phone	Warren, PA, 15685
URL	(814) 723-1960
	http://www.unr.com

Company Data

NAICS Description	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)
Year Established	Petroleum Refineries
Estimated Employees	1902
Estimated Sales Range	250 to 499
Franchise	Over \$1 Billion
Area (sq. ft.)	No
Top Level Business Name	Red Apple Group Inc
Estimated Employees Top Level	100 to 249
Estimated Sales Range Top Level	Over \$1 Billion

All Liens Related To Business

Total Active C&I Liens (UCC Filings)	51
Total Inactive C&I Liens (UCC Filings)	344
Total Terminated C&I Liens (UCC Filings)	5

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Business Listing Map



Business Contacts

Primary Contact	John A. Caramitidis
Title	Chief Executive Officer
Top Level Business Primary Contact	John A. Caramitidis
Title	Chief Executive Officer
Email	jacony@aoi.com

[View more business contact details >>](#)

Market Insight and Lead Generation

Inform your lending strategy with our market analysis solutions centered around commercial lending activity, local market characteristics, and bank-focused news and research. Leverage demographics and business listings to size your markets and prioritize initiatives. See how you stack up against the competition with commercial mortgage market share data or use our mapping tools to visualize your footprint.

Once you've set your strategy, our solution helps you pinpoint opportunities and execute on them. Screen for CRE and C&I opportunities that align to your lending strategy. Our prospect matching tool provides relevant business and contact details, so you'll have more time to make contact and close deals.

Dental Practices NAICS 621210 • SIC 8027 • Last updated on September 2020

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Industry Forecast

Sales for the US dental practices industry are forecast to grow at a 4.5% compounded annual rate from 2018 to 2024, greater than the growth of the overall economy.

Vertical IQ forecasts are based on the Inforum inter-industry economic model of the US economy. Inforum forecasts were prepared by the InterIndustry Economic Research Fund, Inc.

Last Update: August 2020

Dental Practices Industry Growth



INDUSTRY OVERVIEW

- Coronavirus Update
- Industry Structure
- How Firms Operate
- Industry Trends
- Credit Underwriting and Risks
- Industry Forecast**

FINANCIAL INSIGHT

- Working Capital
- Capital Financing
- Business Valuation
- Financial Benchmarks

BANKING INSIGHT

- Banking Solutions
- Bank Product Usage

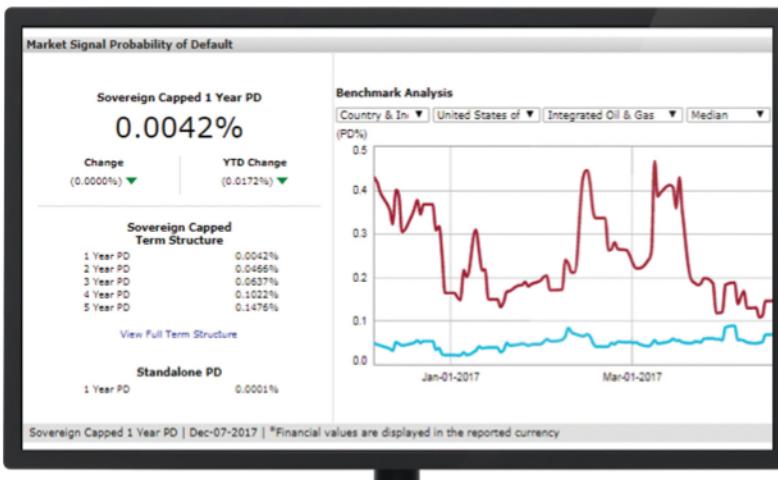
Powerful Sales Call Preparation

Market Intelligence's collaboration with Vertical IQ helps lenders prepare for successful sales calls with clients or prospects with in-depth industry profiles on 500+ industries and local economic data on 300+ MSAs and 3,100+ counties across the U.S. Call-prep sheets give you quick access to relevant industry highlights, including questions to drive conversations. The integrated workflow allows users to seamlessly link from businesses on the Market Intelligence platform, directly to the corresponding industry on Vertical IQ, creating efficiency in prospecting and industry analysis.

Relative Credit Health Scores		List: Private Cos. 1-250M (25)			
		Top	Above Average	Below Average	Bottom
		▲/▼ Score Change			
Company Name	Symbol	Overall	Operational	Solvency	Liquidity
Perfics International Holdings Limited (SEHK:589)		1	1	1	1
Sun Hung Kai Properties Limited (SEHK:16)		1	1	1	1
Kunlun Energy Company Limited (SEHK:135)		1 ▲	1	2 ▼	2 ▲
Winfull Group Holdings Limited (SEHK:183)		1 ▲	2 ▲	1 ▲	1
PortLum Development Company Limited (SEHK:225)		1	3	1	1
Semiconductor Manufacturing International Corporation (SEHK:235)		1	3 ▼	1	2
Evergrande Health Industry Group Limited (SEHK:308)		2 ▲	1 ▲	2 ▲	3 ▲
Jiangxi Copper Company Limited (SEHK:358)		2 ▲	1	3	3
Regal Beloit Corporation (NYSE:RBC)		2	2 ▲	3	1 ▲
Magnificent Hotel Investments Limited (SEHK:201)		2	3	1	3
China Minsheng Drawin Technology Group Limited (SEHK:7)		2 ▲	4	3 ▲	1
Herald Holdings Limited (SEHK:114)		2 ▲	4 ▼	3	2
Tai United Holdings Limited (SEHK:718)		3 ▲	1	4 ▼	4
LendLease Group (ASX:LLC)		3	2	2	3 ▲
Century Sunshine Group Holdings Limited (SEHK:509)		3 ▼	2	2	4 ▼
Suire Pacific Limited (SEHK:19)		3 ▼	3 ▼	2	3
Monotype Imaging Holdings Inc. (NasdaqGS:TYPE)		3 ▼	4 ▼	2	2 ▼
Enterprise Group, Inc. (TSX:E)		3 ▼	4	4 ▼	2
C.P. Lotus Corporation (SEHK:121)		4	2 ▲	4	4
Silver Giant International Industries Limited (SEHK:171)		4	2	4 ▼	4
Lippo Limited (SEHK:226)		4 ▼	3	3 ▼	3

Credit Surveillance and Portfolio Tracking

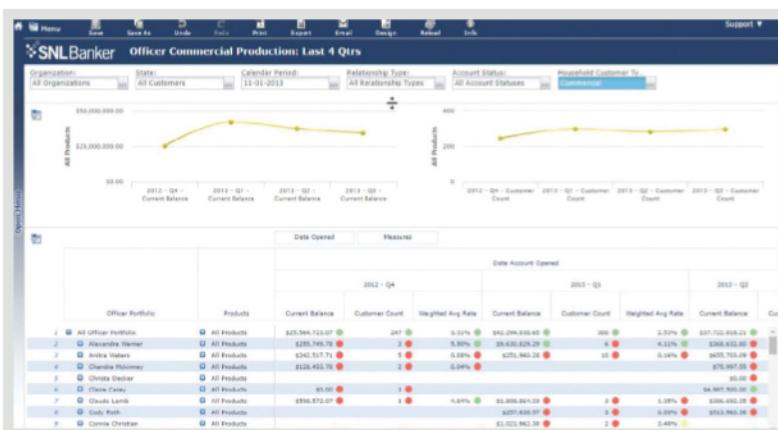
Assessing your credit exposures and meeting regulatory requirements—including CECL (Current Expected Credit Losses)—doesn't have to be a burden. Our solutions can help you have more effective interactions with regulators. With vital data on over 4 million public and private entities, our credit risk analysis tools, and CECL solutions help you leverage historical, current and forward-looking information to determine expected loss estimates. Plus, you can estimate losses over the life of the loan (a CECL requirement). Our scoring solutions, coupled with more than 30 years of historical default, rating transition and recovery data, help you efficiently and reliably monitor risk.



Credit Analysis and Assessment

Get a comprehensive view of the health of your portfolio with Credit Quality and Collateral Concentration dashboards. Drill down to highlight areas of potential risk within your own portfolio, to proactively mitigate those risks. Track your existing portfolio and activate alerts to notify you of changes to your risk exposure. Easily monitor your existing portfolio for upcoming renewals to equip your relationship managers for data-driven renewal and repricing conversations.

You can also identify weakening credit and strengthen surveillance with a range of quantitative models that generate short, medium, and long-term credit and probability of default (PD) scores that are broadly aligned with credit ratings from S&P Global Ratings.



About S&P Global Market Intelligence

At S&P Global Market Intelligence, we understand the importance of accurate, deep and insightful information. We integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities around the world use this essential intelligence to make business and financial decisions with conviction.

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), the world's foremost provider of credit ratings, benchmarks and analytics in the global capital and commodity markets, offering ESG solutions, deep data and insights on critical business factors. S&P Global has been providing essential intelligence that unlocks opportunity, fosters growth and accelerates progress for more than 160 years. For more information, visit www.spglobal.com/marketintelligence.

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