



CreditRiskMonitor’s warning of The Bon-Ton Store, Inc.’s (“Bon-Ton”) bankruptcy risk was determined by a combination of factors:

Monthly Average FRISK® Score	Page 2
The FRISK® Score Components	3
Company Report Detail	4
FRISK® Deep Dive and Adjusted Market Cap Volatility	5
FRISK® Stress Index	6
Peer Analysis on Alternate Suppliers and Customers	7
Quarterly Performance Ratios	8
Quarterly Leverage Ratios	9
Quarterly Liquidity Ratios and Rates of Return	10
News Alerts: A Timeline of Concerning Headlines	11
About This Report/Contact CreditRiskMonitor	12

MONTHLY AVERAGE FRISK® SCORE

CreditRiskMonitor's FRISK® score has been warning of financial stress at The Bon-Ton Stores, Inc. (OTC: BONTQ) for more than a year.

We issued a special High Risk Report, dated March 6, 2017, as conditions continued to deteriorate and become more troubling.

The company ultimately filed for bankruptcy on February 4, 2018.

Business Name	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017	2018	2018
	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
The Bon-Ton Stores, Inc.	1	1	1	1	1	1	1	1	1	1	1	1	1

BANKRUPT!

The FRISK® score is 96% accurate in predicting the risk of corporate failure/bankruptcy over a 12-month horizon. All FRISK® scores are recalculated every night for each subsequent 12-month period.

Probability of bankruptcy within 12 months			
FRISK®	From	To	
Best	10	0.00%	0.12%
	9	0.12%	0.27%
	8	0.27%	0.34%
	7	0.34%	0.55%
	6	0.55%	0.87%
	5	0.87%	1.40%
	4	1.40%	2.10%
	3	2.10%	4.00%
	2	4.00%	9.99%
Worst	1	9.99%	50.00%

While the percentage risk of bankruptcy varies at each FRISK® score, 96% of public companies that eventually go bankrupt enter the FRISK® "red zone" prior to filing. A FRISK® score of 5 or less is an important warning sign.

THE FRISK® SCORE COMPONENTS

At the core of the CreditRiskMonitor process is our 96% accurate FRISK® score, which indicates a company's level of financial stress on a scale of 1 to 10, based on the probability of bankruptcy over a 12-month horizon. The FRISK® score incorporates a number of powerful risk indicators including:

A "Merton" type model using stock market capitalization and volatility

Financial ratios, including those used in the Altman Z"-Score Model

Bond agency ratings from S&P, Moody's and Fitch (when available)

Crowdsourced CreditRiskMonitor Usage Data

Crowdsourcing has enhanced the accuracy and timeliness of the FRISK® score. We collect and analyze data patterns from thousands of CreditRiskMonitor subscribers, including professionals from more than 35% of the Fortune 1000, plus over a thousand other large corporations worldwide.

The crowdsourcing advantage is even more powerful in our FRISK® score since many of the professionals who use our service are credit managers:

- Credit managers control one of the largest sources of working capital going into a company
- They are not held to the same "Fair Disclosure" restrictions that prevent non-disclosed information sharing on public companies
- Credit managers use a variety of non-public information sources such as their own company's management and sales representatives to be alerted to concerns in a public company's performance
- It is commonly known credit managers confidentially share information with other credit managers, thus collectively, their behavior helps to provide advanced insight to financial problems in public companies

[Read more in Credit Research Foundation's quarterly journal article, "Assessing Public Company Financial Risk by Crowdsourcing the Research of Credit Professionals"](#)

COMPANY REPORT DETAIL

The Bon-Ton Stores, Inc.

2801 E MARKET ST
YORK, PA 17402-2406 United States

Phone: (717) 757-7660 Ticker: BONTO

Filed for Bankruptcy on 2/4/2018
Case #18-10248, filed in the U.S. Bankruptcy Court for the District of Delaware

Latest Financial Statements as of 10/28/2017

Business Summary

The Bon-Ton Stores, Inc. is a department store operator. The Company operates through two segments: stores and eCommerce (its Internet Websites). The Company offers a range of brand-name fashion apparel and accessories for women, men and children. It operates approximately 270 stores in over 26 states in the Northeast, Midwest and upper Great Plains under the Bon-Ton, Bergner's, Boston Store, Carson's, Elder-Beerman, Herberger's and Younkers nameplates, encompassing a total of approximately 25 million square feet. Its nationally distributed brand assortment includes a range of labels in the apparel, accessories, footwear, cosmetics and home furnishings industries, such as Anne Klein, Calvin Klein, Carters, Chaps, Clarks, Clinique, Coach, Estee Lauder, Fossil, Free People, Frye, Jessica Simpson and Vince Camuto. Its private brand portfolio includes Laura Ashley, Ruff Hewn, Relativity and Casa by Victor Alfaro.

(Source: 10-K)

Federal Tax Id: 232835229

Credit Scores

FRISK[®] Score 1 2/5/2018

Probability of bankruptcy range: 9.99% - 50.00%

Z[®] Score -1.23 (Fiscal Danger) 10/28/2017

Auditor Information

Last Audit: 1/28/2017

Auditors: KPMG LLP

Opinion: Unqualified

Agency Credit Ratings

Rating Agency	Long Term Rating	Outlook	Short Term Rating	Watch
Moody's	WR	Withdrawn	WR	OFF
S&P	D	NM		
Fitch	NR		NR	

DBT Index

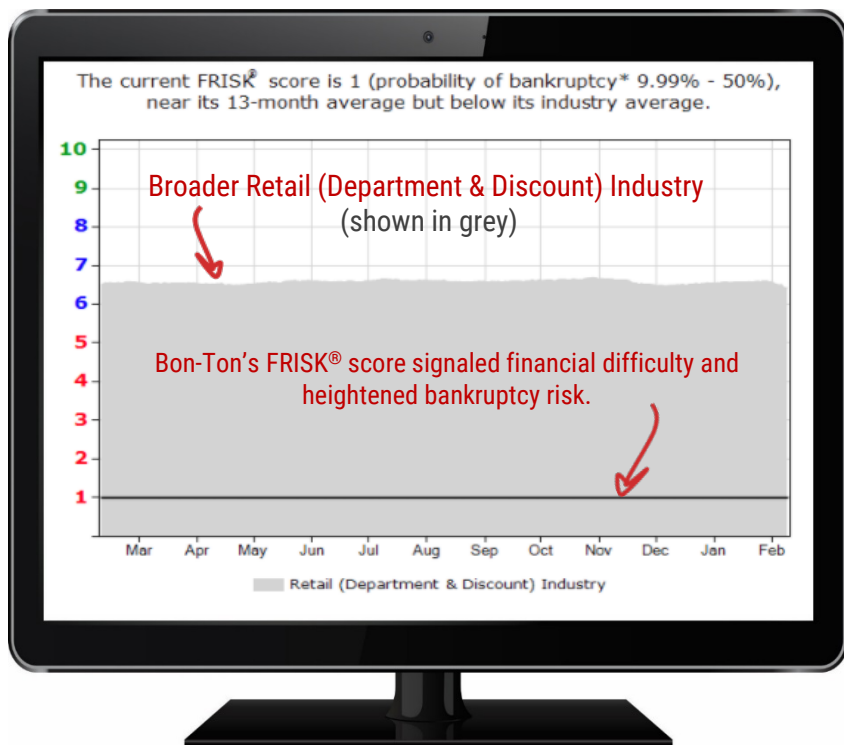
10/2017	11/2017	12/2017
<u>8</u>	<u>9</u>	<u>8</u>

(Includes DBT Indexes from Subsidiaries)

The FRISK[®] score is the best method available to monitor public company bankruptcy risk.

Payment performance, captured by the Days Beyond Terms (DBT) index, is not an effective indicator of financial stress for publicly traded companies since they often continue to pay on time right up until their bankruptcy filing.

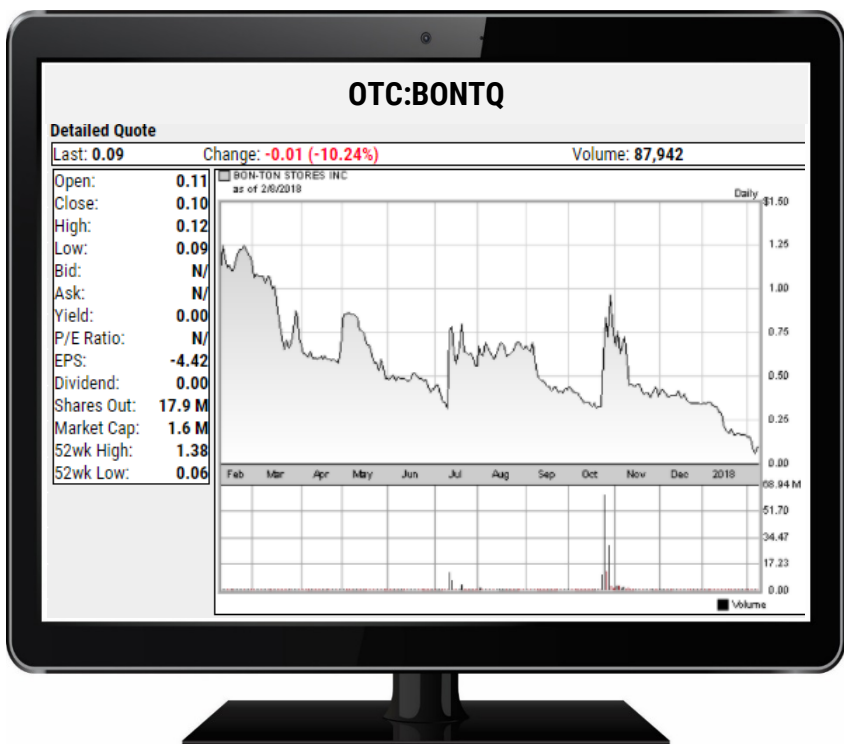
FRISK® DEEP DIVE



The FRISK[®] score relative to the broader Retail (Department & Discount) industry raises an additional red flag signaling heightened risk relative to peers, as well...

MAKING IMMEDIATE ATTENTION REQUIRED.

ADJUSTED MARKET CAP VOLATILITY



One of the inputs of the FRISK[®] score is a company's market cap volatility, adjusted for dividends, over the course of a year. Incorporating this information allows us to capture the "wisdom of markets" on a daily basis. This ensures our subscribers are getting the most up to date view of the risks they face since stocks tend to be more liquid and faster moving than bond prices and ratings.

FRISK® STRESS INDEX

Rank	Business Name	Country	FRISK Score
1	Meiman Marcus Group LTD LLC	United States	2
2	Sears Holdings Corp	United States	1
3	The Bon-Ton Stores, Inc.	United States	1
4	Compagnie des Magasins Populaires Lee	Mauritius	2
5	Dalian Friendship (Group) Co., Ltd.	China	2
6	Mamashbir 365 Holdings Ltd	Israel	2
7	Walmart Company Inc	United States	2

FRISK® Stress Index - SIC classification: Department stores

Primary industry codes only Primary and secondary industry codes

Businesses From: CLEAR

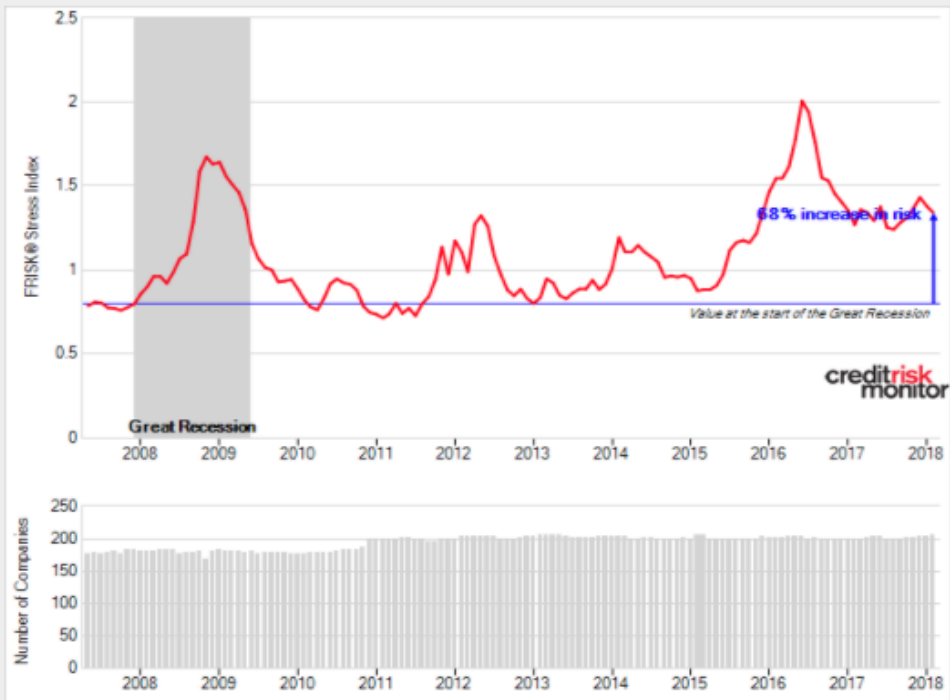
In Industry:

Country:

UPDATE RESULTS

Scale:

Total Companies in all months **271**



The FRISK® Stress Index shows the collective probability of failure in a group of companies (such as an industry, country or portfolio) over the next 12 months. It is designed to show trends in risk level across groups of companies and is shown on a zero to 50 scale, with 50 being the most risky.

The average probability of failure for SIC code 5311 (Department Stores) has increased 68% since 2007. Bon-Ton is among the weakest names in the industry as evidenced by its FRISK® score of 1.

PEER ANALYSIS ON ALTERNATE SUPPLIERS AND CUSTOMERS

Bon-Ton demonstrates bottom quartile ranking in key financial ratios vs. its Retail (Department & Discount) industry peers.

The Peer Analysis expands to provide a ranking of a company's competitors, which can help provide options for alternate suppliers or new customers.

Year/Quarter: 2017.3
Peer Group: Sector: Services, Industry: Retail (Department & Discount Services) [Industry: Retail (Department & Discount)] [Calendar Year/Quarter]

REFRESH

Businesses in Peer Group: 509

	Ranking Within Peer Group	Number Of Peers Ranked	Company Value	Peer Group Range		
				Low	Median	High
Credit Ratings						
ZScore	157	173	-1.23	-5.64		
Performance ratios:						
Net Sales (Thousands of U.S. Dollars)	12	18	562,482	150,212	1	
Gross Margin % Of Sales	68	172	35.10	-1,761.17		
Gross Margin % Of Sales -- TTM	59	172	36.50	5.12		
SG&A % Of Sales	135	173	35.92	1.06		
SG&A % Of Sales -- TTM	132	173	33.00	1.15		
Operating Margin % Of Sales	163	180	-4.63	-2,479.59		
Operating Margin % Of Sales TTM	160	180	-0.73	-106.85		
EBITDA Margin Of Sales	70	79	-1.11	-22.85		
EBITDA Margin Of Sales -- TTM	72	85	2.69	-9.43	9.31	89.83
Net Profit Margin % Of Sales	165	180	-7.98	-1,113.12	2.34	135.92
Net Profit Margin % Of Sales - TTM	162	180	-3.57	-106.88	3.29	96.81
Pre-tax Income % Of Sales	165	180	-8.00	-1,022.33	3.53	136.01
Effective Tax Rate	36	180	0.24	-267.43	24.19	121.67
Depreciation % Of Prop/Plant/Equipment	85	119	14.74	1.20	8.63	43.25
Capital Expense % Of Prop/Plant/Equipment	92	146	10.77	0.03	7.72	102.71
Interest Coverage	62	71	-0.33	-165.31	5.70	151.78
Interest Coverage -- TTM	70	80	0.93	-180.55	7.80	276.18
Liquidity ratios:						
Cash Ratio	175	176	0.01	0.00	0.28	8.82
Quick Ratio	N/A	166	N/A	0.04	0	94
Current Ratio	119	176	0.88	0.10		
Efficiency ratios:						
Accounts Receivable Turnover	N/A	168	N/A	0.65		
Days Sales Outstanding	9	180	0.00	0.00		
% of Inventory Financed by Vendors	145	165	29.16	2.06		
% of Inventory Financed by Vendors -- TTM	150	168	28.22	2.12		
Inventory Turnover	151	176	1.93	0.00		
Inventory Turnover TTM	153	177	2.07	0.00		
Days Sales in Inventory	151	170	188.70	0.38		
Inventory to Working Capital	113	174	-6.54	244.20		
Accounts Payable Turnover	73	169	6.86	0.00	6.09	127.31
Accounts Payable Turnover -- TTM	70	173	7.31	0.00	6.41	173.28
Leverage & debt coverage:						
Total Debt to Equity Ratio	N/A	162	N/A	0.00	0.61	5.52
Debt to Tangible Equity Ratio	N/A	158	N/A	0.00	0.67	19.91
Total Debt to Assets Ratio	164	166	0.72	0.00	0.24	0.78
Short-Term Debt % of Total Debt	97	157	58.63	0.00	48.76	100.00
Short-Term Debt % of Working Capital	99	161	-515.84	-2,617.75	2.07	37,200.54
Liabilities to Net Worth Ratio	N/A	165	N/A	0.06	1.68	61.97
Total Liabilities to Equity Ratio	N/A	173	N/A	0.06	1.55	61.97
TTM EBITDA Over Total Debt	64	77	0.06	-0.53	0.33	8.06

Green - Ranked in Upper Quartile of Peer Group
White - Ranked in the Middle Two Quartiles of Peer Group
Red - Ranked in Lower Quartile of Peer Group
Orange - Confidential
Grey - Data is Not Available

- 1 The Eslite Spectrum Corp
- 2 Parco Co Ltd
- 3 Suiwah Corporation Berhad
- 4 Gwangju Shinsegae Department Store Co.
- 5 Central Pattana PCL
- 6 Takashimaya Company, Limited
- 7 Ben Thanh Trading & Service JSC

- 1 Baida Group Co., Ltd.
- 2 Five Below Inc
- 3 Maoye Communication and Network Co Ltd
- 4 Ningbo Zhongbai Co Ltd
- 5 RAINBOW DEPARTMENT STORE CO., LTD.
- 6 Shanghai Lansheng Corporation
- 7 The Eslite Spectrum Corp

QUARTERLY PERFORMANCE RATIOS

Operating and net losses in 4 of the last 5 quarters

Net losses in weak quarters overshadow a seasonally strong Q4 2016

Performance Ratios - Sequential Quarters

(Thousands of U.S. Dollars)

Period Ended	13 weeks 10/28/2017	13 weeks 7/29/2017	13 weeks 4/29/2017	13 weeks 1/28/2017	13 weeks 10/29/2016
Net Sales \$	\$562,482	\$525,461	\$553,021	\$900,041	\$607,275
% change	7.05%	-4.98%	-38.56%	48.21%	8.71%
Gross Margin \$	\$197,405	\$200,266	\$189,460	\$340,393	\$224,383
% change	-1.43%	5.70%	-44.34%	51.70%	4.69%
% of sales	35.10%	38.11%	34.26%	37.82%	36.95%
change as % of incremental sales	-7.73%	n/m	n/m	39.63%	20.64%
SG&A \$	\$202,055	\$190,736	\$204,714	\$241,044	\$211,943
% change	5.93%	-6.83%	-15.07%	13.73%	0.93%
% of sales	35.92%	36.30%	37.02%	26.78%	34.90%
change as % of incremental sales	30.57%	n/m	n/m	9.94%	3.99%
Operating margin \$	(\$26,068)	(\$15,162)	(\$39,345)	\$61,970	(\$13,557)
% change	-71.93%	61.46%	-163.49%	557.11%	42.84%
% of sales	-4.63%	-2.89%	-7.11%	6.89%	-2.23%
change as % of incremental sales	-29.46%	n/m	n/m	25.80%	20.88%
EBITDA \$	(\$6,238)	\$7,973	(\$17,138)	\$83,667	\$8,747
% change	-178.24%	146.52%	-120.48%	856.52%	582.83%
% of sales	-1.11%	1.52%	-3.10%	9.30%	1.44%
change as % of incremental sales	-38.39%	n/m	n/m	25.59%	15.34%
EBIT \$	(\$26,068)	(\$15,162)	(\$39,345)	\$61,970	(\$13,557)
% change	-71.93%	61.46%	-163.49%	557.11%	42.84%
% of sales	-4.63%	-2.89%	-7.11%	6.89%	-2.23%
change as % of incremental sales	-29.46%	n/m	n/m	25.80%	20.88%
Pre-tax income \$	(\$44,983)	(\$33,191)	(\$57,363)	\$43,577	(\$31,740)
% change	-35.53%	42.14%	-231.64%	237.29%	18.36%
% of sales	-8.00%	-6.32%	-10.37%	4.84%	-5.23%
change as % of incremental sales	-31.85%	n/m	n/m	25.73%	14.67%
Net income (loss) \$	(\$44,877)	(\$33,209)	(\$57,315)	\$44,717	(\$31,582)
% change	-35.14%	42.06%	-228.17%	241.59%	18.47%
% of sales	-7.98%	-6.32%	-10.36%	4.97%	-5.20%
change as % of incremental sales	-31.52%	n/m	n/m	26.06%	14.67%
Tax expense \$	(\$106)	\$18	(\$48)	(\$1,160)	(\$1,160)
Effective tax rate	0.24%	-0.05%	0.08%	1.57%	1.57%
Depreciation expense \$	\$19,830	\$23,135	\$22,207	\$19,830	\$19,830
% of sales	3.53%	4.40%	4.02%	2.20%	3.27%
% of capital expenses	136.87%	202.89%	227.04%	202.89%	202.89%
% of PP&E, net (annualized)	14.74%	16.55%	15.37%	14.74%	14.74%
Capital expenditures \$	\$14,488	\$11,403	\$9,781	\$14,488	\$14,488
% change	27.05%	16.58%	-8.49%	-41.25%	27.05%
% of PP&E, net (annualized)	10.77%	8.16%	6.77%	7.18%	10.77%
% of working capital (annualized)	43.00%	10.64%	8.52%	9.30%	18.49%
Interest coverage ratio	(0.33)	0.44	(0.95)	4.55	0.48
% change	-174.58%	146.49%	-120.91%	845.52%	469.35%
Free cash flow \$	(\$186,226)	\$30,936	(\$40,776)	\$129,248	(\$162,725)
% change	-701.97%	175.87%	-131.55%	179.43%	-526.34%
Source:	10-Q	10-Q	10-Q	10-K	10-Q
	12/12/2017	9/6/2017	6/7/2017	4/12/2017	12/7/2016

Recurring poor interest coverage ratio & negative free cash flow

QUARTERLY LEVERAGE RATIOS

Recurring negative tangible net worth suggests that all loanable collateral has been exhausted

Leverage Ratios - Sequential Quarters

(Thousands of U.S. Dollars)

Period Ended	10/28/2017	7/29/2017	4/29/2017	1/28/2017	10/29/2016
Total debt \$	\$1,145,739	\$986,789	\$1,033,897	\$989,319	\$1,112,202
% change	16.11%	-4.56%	4.51%	-11.05%	17.20%
Stockholders' equity \$	(\$155,963)	(\$110,935)	(\$78,783)	(\$22,781)	(\$68,642)
% change	-40.59%	-40.81%	-245.83%	66.81%	-78.25%
Tangible net worth \$	(\$224,986)	(\$181,321)	(\$150,531)	(\$95,892)	(\$146,375)
% change	-24.08%	-20.45%	-56.98%	34.49%	-24.38%
Total assets \$	\$1,586,595	\$1,386,748	\$1,468,451	\$1,505,063	\$1,734,426
% change	14.41%	-5.56%	-2.43%	-13.22%	16.82%
Total debt to assets ratio	0.72	0.71	0.70	0.66	0.64
% change	1.48%	1.07%	7.12%	2.49%	0.34%
Tangible assets \$	\$1,517,572	\$1,316,362	\$1,396,703	\$1,431,952	\$1,656,693
% change	15.29%	-5.75%	-2.46%	-13.57%	17.87%
Short-term debt \$	\$671,718	\$6,986	\$6,823		
% change	9,515.20%	2.39%	2.06%		
Short-term debt % of total debt	58.63%	0.71%	0.66%		
% change	8,180.72%	7.29%	-2.34%		
Short-term debt % of working capital	-515.84%	1.75%	1.49%		
% change	-29,618.58%	17.17%	2.83%		
Total liabilities \$	\$1,742,558	\$1,497,683	\$1,547,234		
% change	16.35%	-3.20%	1.27%		
Total debt to EBITDA ratio (annualized)	n/a	30.94	n/a	2.96	31.79
% change	n/a	n/a	n/a	-90.70%	-82.84%
Source:	10-Q 12/12/2017	10-Q 9/6/2017	10-Q 6/7/2017	10-K 4/12/2017	10-Q 12/7/2016

A revolving credit facility amendment required reclassification of the facility from long-term to short-term debt. Such a jump in short-term debt often precedes a bankruptcy filing.

QUARTERLY LIQUIDITY RATIOS AND RATES OF RETURN

Working capital drastically decreases & turns negative in Q3 2017

Recurring meager cash ratio

Liquidity Ratios - Sequential Quarters

(Thousands of U.S. Dollars)

Period Ended	10/28/2017	7/29/2017	4/29/2017	1/28/2017	10/29/2016
Current assets \$	\$960,845	\$747,354	\$803,610	\$829,748	\$1,031,890
% change	28.57%	-7.00%	-3.15%	-19.59%	33.02%
% of short-term debt	143.04%	10,697.88%	11,777.96%	12,412.09%	1,637.56%
Current liabilities \$	\$1,091,064	\$347,573	\$346,130	\$368,847	\$573,304
% change	213.91%	0.42%	-6.16%	-35.66%	28.10%
Working capital \$	(\$130,219)	\$399,781	\$457,480	\$460,901	\$458,586
% change	-132.57%	-12.61%	-0.74%	0.50%	39.72%
% of sales (annualized)	-5.79%	19.02%	20.68%	12.80%	18.88%
Cash \$	\$7,268	\$6,335	\$7,012	\$6,736	\$6,975
% change	14.73%	-9.65%	4.10%	-3.43%	-1.02%
% of short-term debt	1.08%	90.68%	102.77%	100.76%	11.07%
Cash ratio	0.01	0.02	0.02	0.02	0.01
% change	-63.19%	-10.34%	10.93%	50.00%	-22.29%
Current ratio	0.88	2.15	2.32	2.25	1.80
% change	-59.05%	-7.39%	3.21%	24.98%	3.84%
Source:	10-Q 12/12/2017	10-Q 9/6/2017	10-Q 6/7/2017	10-K 4/12/2017	10-Q 12/7/2016

Negative returns in the last 3 quarters outpace a seasonally strong Q4 2016

Rate of Return - Sequential Quarters

(Thousands of U.S. Dollars)

Period Ended	13 weeks 10/28/2017	13 weeks 7/29/2017	13 weeks 4/29/2017	13 weeks 1/28/2017	13 weeks 10/29/2016
Return on total assets	-3.02%	-2.33%	-3.86%	2.76%	-1.96%
% change	-29.77%	39.66%	-239.64%	240.70%	24.09%
Return on tangible assets	-3.17%	-2.45%	-4.05%	2.90%	-2.06%
% change	-29.37%	39.59%	-239.95%	240.38%	24.45%
Source:	10-Q 12/12/2017	10-Q 9/6/2017	10-Q 6/7/2017	10-K 4/12/2017	10-Q 12/7/2016

NEWS ALERTS: A TIMELINE OF CONCERNING HEADLINES

Bon-Ton's President/CEO resigned from the Company.

5/8/2017	GlobalNewswire	The Bon-Ton Stores, Inc. Announces Management Reorganization
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Net loss for Q1 2017 increased 52% to \$57.32M compared with a net loss of \$37.82M in the prior year period

5/23/2017	CRMZ News Service	Bon-Ton Stores Inc -- updated financials available
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The Company hired an advisory firm to consult on its turnaround efforts; it also interviewed banks to appoint an advisor to review strategic options including debt restructuring.

9/1/2017	CRMZ News Service	Department Store Operator Bon-Ton Turns to Turnaround Advisers –Sources
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Effective 11/9/17, Bon-Ton's was delisted from NASDAQ; started trading on the OTCQX market.

11/3/2017	CRMZ News Service	BON TON STORES INC FILES (8-K) Disclosing Notice of Delisting or Failure to Satisfy a Continued Listing Rule or Standard
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Net loss for Q3 2017 increased 42% to \$44.88M compared with net loss of \$31.58M in the prior year period.

11/18/2017	CRMZ News Service	Bon-Ton Stores Inc -- updated financials available
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Bon-Ton missed a \$14 million coupon payment on its second-lien notes and entered a 30-day grace period; the next day S&P lowered its corporate credit rating to SD (selective default) from CCC.

12/18/2017	CRMZ News Service	Bon-Ton Misses Interest Payment, Enters Grace Period
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Bon-Ton sought to swap existing debt for equity as part of a balance-sheet restructuring. It also contemplated a deal that would see the retailer survive the restructuring in, or out of, bankruptcy court.

12/22/2017	CRMZ News Service	Bon-Ton Proposes Restructuring Deal to Bondholders
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The Company announced that its CFO had resigned from the Company.

1/3/2018	CRMZ News Service	The Bon-Ton Stores, Inc. Names Michael Culhane as Chief Financial Officer
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The Company entered into a forbearance agreement with its bondholders through the end of January.

1/16/2018	CRMZ News Service	BON TON STORES INC FILES (8-K) Disclosing Entry into a Material Definitive Agreement, Financial Statements and Exhibits
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The Company secured a loan that would help it continue to operate in bankruptcy and carry it through a potential sale.

2/2/2018	CRMZ News Service	Bon-Ton Stores Clinches Bankruptcy Financing-Sources
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The Bon-Ton Stores, Inc. filed for bankruptcy

2/4/2018	PRNewswire	The Bon-Ton Stores, Inc. Files Voluntary Chapter 11 Petitions to Implement financial Restructuring
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ABOUT THIS REPORT/CONTACT CREDITRISKMONITOR



CreditRiskMonitor is a financial risk analysis and news service that helps credit, supply chain and financial professionals stay ahead of and manage risk quickly, accurately and cost effectively. More than 35% of the Fortune 1000, plus over a thousand other large corporations worldwide, rely on our financial risk coverage of over 57,000 global public companies.

CreditRiskMonitor Bankruptcy Case Studies provide post-filing analyses of public company bankruptcies. Our case studies educate subscribers about methods they can apply to assess bankruptcy risk using CreditRiskMonitor's proprietary FRISK® score, robust financial database and timely news alerts.

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