MoneySoft®

SAMPLE REPORT

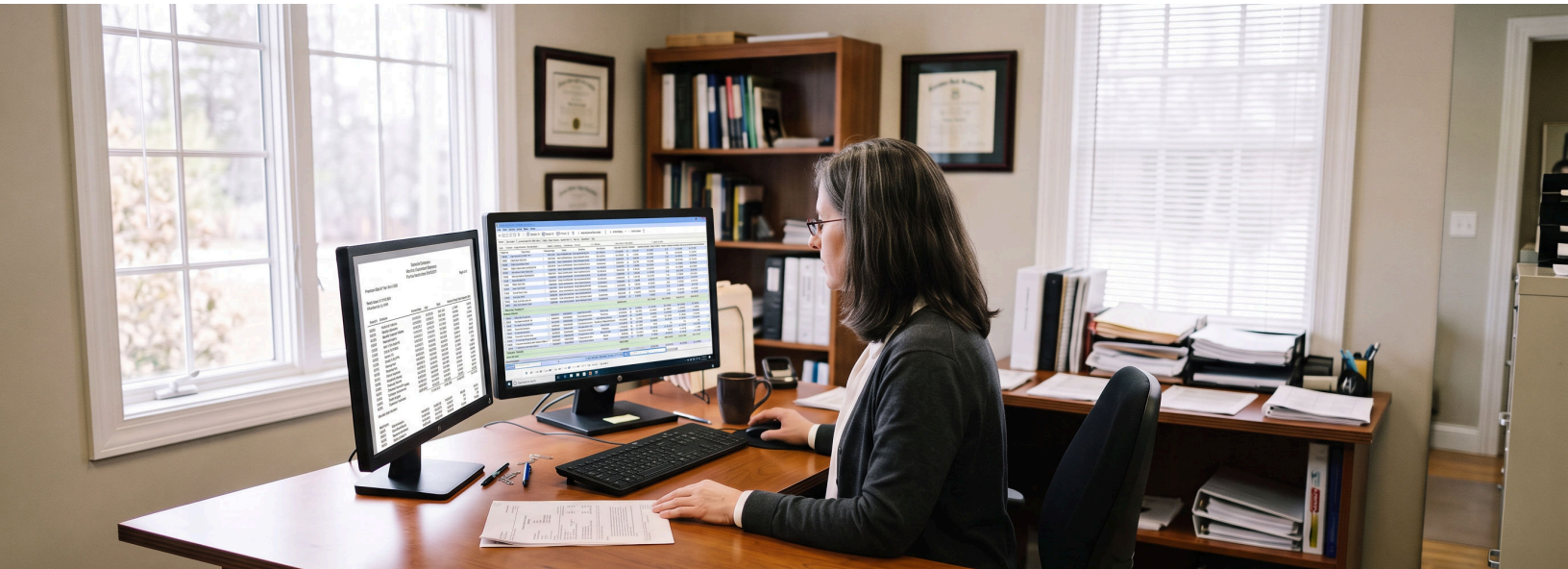
INTEGRA INDUSTRY REPORTS

# Integra 5-Year Industry Report

Five years of industry financials for a selected NAICS code and sales range: income statement, balance sheet, cash flow, ratios, industry growth and business counts.

DATA PROVIDED BY

MICROBILT see INTEGRA



# 01 OF 05 Integra 5-Year Industry Report

## 1204.0 621111 - OFFICES OF PHYSICIANS (EXCEPT MENTAL HEALTH SPECIALISTS)

### Integra 5-Year Industry Report

| | |
|---|---|
| **Prepared for:** | MONEYSOFT SAMPLE |
| **Date:** | 9-4-2026 |
| **Database#:** | 2024.1 |

| | |
|---|---|
| **NAICS** | 621111 |
| **Description:** | Offices of Physicians (except Mental Health Specialists) |
| **Sales Range:** | $10,000,000 - $24,999,999 |
| **Business Count:** | 405 |

**NAICS Code Description:**
This U.S. industry comprises establishments of health practitioners having the degree of M.D. (Doctor of Medicine) or D.O. (Doctor of Osteopathy) primarily engaged in the independent practice of general or specialized medicine (except psychiatry or psychoanalysis) or surgery. These practitioners operate private or group practices in their own offices (e.g., centers, clinics) or in the facilities of others, such as hospitals or HMO medical centers. Cross-References. . Establishments of physicians primarily engaged in the independent practice of psychiatry or psychoanalysis are classified in U.S. Industry 621112, Offices of Physicians, Mental Health Specialists; . Freestanding medical centers primarily engaged in providing emergency medical care for accident or .. catastrophe victims and freestanding ambulatory surgical centers primarily engaged in providing surgery on .. an outpatient basis are classified in U.S. Industry 621493, Freestanding Ambulatory Surgical and .. Emergency Centers; .. . Establishments of oral pathologists are classified in Industry 621210, Offices of Dentists; and .. . Establishments of speech or voice pathologists are classified in Industry 621340, Offices of Physical, .. Occupational and Speech Therapists, and Audiologists. ..

### Business Profiler - Overview

| Industry Growth | 2021 | 2022 | 2023 | 2024 | CAGR |
|---|---|---|---|---|---|
| Industry Growth - Revenue | 9.0% | 7.1% | 4.1% | 4.6% | 6.2% |
| Industry Growth - EBITDA | 10.3% | 6.7% | 4.4% | 5.3% | 6.7% |
| Industry Growth - Pre-Tax Income | 11.4% | 5.9% | 4.0% | 4.7% | 6.5% |

Year Ending: 2024 *(Dollars in Thousands)*

| Balance Sheet | $ | % |
|---|---|---|
| Current Assets | 2,571 | 44.1% |
| Fixed Assets | 1,722 | 29.6% |
| Other Assets | 259 | 4.4% |
| Total Assets | 5,827 | 100.0% |

| . | $ | % |
|---|---|---|
| Current Liabilities | 1,526 | 26.2% |
| Long Term Debt | 1,001 | 17.2% |
| Other Liabilities | 394 | 6.8% |
| Total Liabilites | 3,173 | 54.5% |
| Net Worth | 2,654 | 45.5% |

| Income Statement | $ | % |
|---|---|---|
| Revenue | 19,963 | 100.0% |
| Gross Margin | 18,757 | 94.0% |
| Operating Expenses | 18,532 | 92.8% |
| Operating Income | 226 | 1.1% |
| Pre-tax Income | 172 | 0.9% |
| Net Income | 106 | 0.5% |

| Cash Flow Analysis | $ |
|---|---|
| *Provided/(Used) by* | . |
| . | . |
| Operating Activities | 482 |
| Investing Activities | -502 |
| Financing Activities | 68 |
| . | . |

| Ratios | . |
|---|---|
| Return on Net Worth | 4.0% |
| Return on Assets | 1.8% |
| Current Ratio | 1.69 |
| Quick Ratio | 1.39 |
| Debt/Net Worth | 1.20 |
| Z Score <1.23 Weak | 3.8 |
| >2.90 Strong | . |

| Business Counts | . |
|---|---|
| *Sales Range* | *Business Count* |
| All Sales Ranges | 157,399 |
| Less Than $250,000 | 56,701 |
| $250,000 - $499,999 | 44,433 |
| $500,000 - $999,999 | 35,581 |
| $1,000,000 - $2,499,999 | 14,511 |
| $2,500,000 - $4,999,999 | 3,856 |
| $5,000,000 - $9,999,999 | 1,793 |
| $10,000,000 - $24,999,999 | 405 |
| $25,000,000 - $49,999,999 | 81 |
| $50,000,000 - $99,999,999 | 21 |
| $100,000,000 - $249,999,999 | 8 |
| $250,000,000 - $499,999,999 | 7 |
| More Than $500,000,000 | 2 |

*(Dollars in Thousands)*

### Business Profiler - Income Statement

# 02 OF 05 Integra 5-Year Industry Report

| Income Statement | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|
| **Revenue** | **15,719** | **17,128** | **18,337** | **19,083** | **19,963** |
| **Cost of Sales** | **949** | **1,035** | **1,108** | **1,153** | **1,206** |
| **Gross Margin** | **14,769** | **16,094** | **17,229** | **17,930** | **18,757** |
| Selling, General & Administrative | 11,894 | 12,959 | 13,868 | 14,427 | 15,090 |
| Officer Compensation | 701 | 752 | 794 | 813 | 838 |
| Pension & Benefits | 861 | 949 | 1,027 | 1,084 | 1,148 |
| Advertising & Sales | 69 | 77 | 83 | 88 | 92 |
| Bad Debts | 86 | 94 | 101 | 105 | 110 |
| Rents Paid | 663 | 726 | 781 | 817 | 860 |
| Depreciation & Amortization | 299 | 329 | 354 | 372 | 393 |
| **Operating Expenses** | **14,574** | **15,887** | **17,007** | **17,705** | **18,532** |
| **Operating Income** | **195** | **207** | **222** | **225** | **226** |
| Interest Income | 8 | 9 | 9 | 10 | 10 |
| Interest Expense | -93 | -92 | -90 | -84 | -78 |
| Total Other Inc(Exp) | 11 | 12 | 13 | 13 | 14 |
| **Pre-Tax Income** | **121** | **135** | **154** | **164** | **172** |
| Income Taxes * | -46 | -51 | -59 | -62 | -65 |
| **Net Income** | **75** | **84** | **95** | **102** | **106** |

* Income taxes are derived by applying a 38% tax rate to pre-tax income.

| Income Statement (percentages) | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|
| **Revenue** | **100.0%** | **100.0%** | **100.0%** | **100.0%** | **100.0%** |
| **Cost of Sales** | **6.0%** | **6.0%** | **6.0%** | **6.0%** | **6.0%** |
| **Gross Margin** | **94.0%** | **94.0%** | **94.0%** | **94.0%** | **94.0%** |
| Selling, General & Administrative | 75.7% | 75.7% | 75.6% | 75.6% | 75.6% |
| Officer Compensation | 4.5% | 4.4% | 4.3% | 4.3% | 4.2% |
| Pension & Benefits | 5.5% | 5.5% | 5.6% | 5.7% | 5.8% |
| Advertising & Sales | 0.4% | 0.4% | 0.5% | 0.5% | 0.5% |
| Bad Debts | 0.5% | 0.5% | 0.6% | 0.6% | 0.6% |
| Rents Paid | 4.2% | 4.2% | 4.3% | 4.3% | 4.3% |
| Depreciation & Amortization | 1.9% | 1.9% | 1.9% | 1.9% | 2.0% |
| **Operating Expenses** | **92.7%** | **92.8%** | **92.7%** | **92.8%** | **92.8%** |
| **Operating Income** | **1.2%** | **1.2%** | **1.2%** | **1.2%** | **1.1%** |
| Interest Income | 0.1% | 0.1% | 0.0% | 0.1% | 0.1% |
| Interest Expense | -0.6% | -0.5% | -0.5% | -0.4% | -0.4% |
| Total Other Inc(Exp) | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| **Pre-Tax Income** | **0.8%** | **0.8%** | **0.8%** | **0.9%** | **0.9%** |
| Income Taxes * | -0.3% | -0.3% | -0.3% | -0.3% | -0.3% |
| **Net Income** | **0.5%** | **0.5%** | **0.5%** | **0.5%** | **0.5%** |

* Income taxes are derived by applying a 38% tax rate to pre-tax income.

## Business Profiler - Balance Sheet

| Balance Sheet | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|
| **Assets** | . | . | . | . | . |
| Cash | 750 | 822 | 885 | 926 | 974 |
| Marketable Securities | 183 | 194 | 203 | 207 | 210 |
| Accounts Receivable | 902 | 983 | 1,052 | 1,094 | 1,143 |
| less Allowance for Bad Debt | -158 | -172 | -185 | -194 | -203 |
| Accounts Receivable, net | 745 | 810 | 866 | 900 | 940 |
| Raw Material | 0 | 0 | 0 | 0 | 0 |
| Work in Process | 0 | 0 | 0 | 0 | 0 |
| Finished Goods | 0 | 0 | 0 | 0 | 0 |
| Inventory | 27 | 29 | 31 | 32 | 34 |
| Other Current Assets | 322 | 352 | 377 | 393 | 413 |
| **Total Current Assets** | **2,026** | **2,207** | **2,362** | **2,458** | **2,571** |
| Property, Plant & Equipment | 3,444 | 3,882 | 4,328 | 4,747 | 5,198 |
| less Accumulated Depreciation | -2,028 | -2,356 | -2,711 | -3,083 | -3,476 |

# 03 OF 05 Integra 5-Year Industry Report

| | | | | | |
|---|---|---|---|---|---|
| Property, Plant & Equipment, net | 1,416 | 1,527 | 1,617 | 1,664 | 1,722 |
| Intangible Assets, net | 208 | 222 | 234 | 238 | 245 |
| Depletable Assets, net | 0 | 0 | 0 | 0 | 0 |
| Investments | 827 | 896 | 955 | 989 | 1,030 |
| Other Assets | 203 | 221 | 237 | 247 | 259 |
| **Total Assets** | **4,679** | **5,073** | **5,406** | **5,597** | **5,827** |
| **Liabilities & Net Worth** | . | . | . | . | . |
| Short Term Debt | 380 | 394 | 399 | 399 | 397 |
| Accounts Payable | 228 | 239 | 247 | 244 | 246 |
| Other Current Liabilities | 717 | 771 | 814 | 849 | 883 |
| **Total Current Liabilities** | **1,325** | **1,403** | **1,460** | **1,491** | **1,526** |
| Long Term Debt | 796 | 859 | 949 | 958 | 1,001 |
| Loans from Shareholders | 228 | 236 | 240 | 250 | 253 |
| Other Liabilities | 322 | 343 | 357 | 373 | 394 |
| **Total Long Term Liabilities** | **1,347** | **1,439** | **1,546** | **1,581** | **1,647** |
| **Total Liabilities** | **2,671** | **2,842** | **3,006** | **3,072** | **3,173** |
| **Total Net Worth** | **2,008** | **2,231** | **2,400** | **2,525** | **2,654** |
| **Total Liabilities & Net Worth** | **4,679** | **5,073** | **5,406** | **5,597** | **5,827** |

| **Balance Sheet (percentages)** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| **Assets** | . | . | . | . | . |
| Cash | 16.0% | 16.2% | 16.4% | 16.5% | 16.7% |
| Marketable Securities | 3.9% | 3.8% | 3.8% | 3.7% | 3.6% |
| Accounts Receivable | 19.3% | 19.4% | 19.5% | 19.5% | 19.6% |
| less Allowance for Bad Debt | -3.4% | -3.4% | -3.4% | -3.5% | -3.5% |
| Accounts Receivable, net | 15.9% | 16.0% | 16.0% | 16.1% | 16.1% |
| Raw Material | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Work in Process | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Finished Goods | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Inventory | 0.6% | 0.6% | 0.6% | 0.6% | 0.6% |
| Other Current Assets | 6.9% | 6.9% | 7.0% | 7.0% | 7.1% |
| **Total Current Assets** | **43.3%** | **43.5%** | **43.7%** | **43.9%** | **44.1%** |
| Property, Plant & Equipment | 73.6% | 76.5% | 80.1% | 84.8% | 89.2% |
| less Accumulated Depreciation | -43.3% | -46.4% | -50.1% | -55.1% | -59.7% |
| Property, Plant & Equipment, net | 30.3% | 30.1% | 29.9% | 29.7% | 29.6% |
| Intangible Assets, net | 4.4% | 4.4% | 4.3% | 4.3% | 4.2% |
| Depletable Assets, net | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Investments | 17.7% | 17.7% | 17.7% | 17.7% | 17.7% |
| Other Assets | 4.3% | 4.4% | 4.4% | 4.4% | 4.4% |
| **Total Assets** | **100.0%** | **100.0%** | **100.0%** | **100.0%** | **100.0%** |
| **Liabilities & Net Worth** | . | . | . | . | . |
| Short Term Debt | 8.1% | 7.8% | 7.4% | 7.1% | 6.8% |
| Accounts Payable | 4.9% | 4.7% | 4.6% | 4.4% | 4.2% |
| Other Current Liabilities | 15.3% | 15.2% | 15.1% | 15.2% | 15.2% |
| **Total Current Liabilities** | **28.3%** | **27.7%** | **27.0%** | **26.6%** | **26.2%** |
| Long Term Debt | 17.0% | 16.9% | 17.6% | 17.1% | 17.2% |
| Loans from Shareholders | 4.9% | 4.7% | 4.4% | 4.5% | 4.3% |
| Other Liabilities | 6.9% | 6.8% | 6.6% | 6.7% | 6.8% |
| **Total Long Term Liabilities** | **28.8%** | **28.4%** | **28.6%** | **28.2%** | **28.3%** |
| **Total Liabilities** | **57.1%** | **56.0%** | **55.6%** | **54.9%** | **54.5%** |
| **Total Net Worth** | **42.9%** | **44.0%** | **44.4%** | **45.1%** | **45.5%** |
| **Total Liabilities & Net Worth** | **100.0%** | **100.0%** | **100.0%** | **100.0%** | **100.0%** |

**Business Profiler - Cash Flow Analysis**

| **Analysis of Cash Flow** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|

# 04 OF 05 Integra 5-Year Industry Report

| **Operating Cash Flow** | . | . | . | . | . |
|---|---|---|---|---|---|
| Net Income | - | **84** | **95** | **102** | **106** |
| Adjustments to reconcile net income to net cash provided by operating activities: | . | . | . | . | . |
| Depreciation and Amortization | - | 329 | 354 | 372 | 393 |
| Change in Accounts Receivable, net | - | -65 | -56 | -34 | -40 |
| Change in Inventory | - | -2 | -2 | -1 | -2 |
| Change in Accounts Payable | - | 11 | 8 | -3 | 2 |
| Change in Other Operating Activities | - | 27 | 16 | 25 | 23 |
| Total Adjustments | - | 300 | 320 | 359 | 376 |
| Cash Provided by Operating Activities | - | 384 | 415 | 461 | 482 |

| **Investing Activities** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Capital Expenditures | - | -454 | -456 | -423 | -458 |
| Change in Marketable Securities | - | -11 | -9 | -4 | -3 |
| Change in Investments | - | -69 | -59 | -34 | -41 |
| Cash Provided by Investing Activities | - | -534 | -524 | -461 | -502 |

| **Financing Activities** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Change in Short Term Debt | - | 14 | 5 | 0 | -2 |
| Change in Long Term Debt | - | 63 | 90 | 9 | 43 |
| Change in Loans from Shareholders | - | 8 | 4 | 10 | 3 |
| Change in Equity | - | 137 | 73 | 22 | 24 |
| Cash Provided by Financing Activities | - | 222 | 172 | 41 | 68 |

## Business Profiler - Ratios

| **Liquidity / Solvency** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Quick Ratio | 1.27 | 1.3 | 1.34 | 1.36 | 1.39 |
| Current Ratio | 1.53 | 1.57 | 1.62 | 1.65 | 1.69 |
| Days Accounts Receivable Outstanding | 0 | 17 | 17 | 17 | 17 |
| Days Accounts Payable | 0 | 82 | 80 | 78 | 74 |
| Days Working Capital | 0 | 16 | 17 | 18 | 18 |
| Days Inventory | 0 | 10 | 10 | 10 | 10 |
| Accounts Receivable to Sales | 0.0% | 5.5% | 5.5% | 5.6% | 5.6% |
| Accounts Payable to Sales | 0.0% | 1.4% | 1.3% | 1.3% | 1.2% |
| Current Liabilities to Net Worth | 66.0% | 62.9% | 60.8% | 59.0% | 57.5% |
| Current Liabilities to Inventory | x49.07 | x48.38 | x47.10 | x46.59 | x44.88 |
| Cost of Sales to Payables | x4.16 | x4.33 | x4.49 | x4.73 | x4.90 |

| **Turnover** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Receivables Turnover | x0.00 | x22.03 | x21.88 | x21.61 | x21.70 |
| Cash Turnover | x0.00 | x21.79 | x21.48 | x21.08 | x21.01 |
| Inventory Turnover | x0.00 | x36.96 | x36.93 | x36.60 | x36.55 |
| Current Asset Turnover | x0.00 | x8.09 | x8.03 | x7.92 | x7.94 |
| Working Capital Turnover | x0.00 | x22.76 | x21.50 | x20.42 | x19.84 |
| Fixed Asset Turnover | x0.00 | x11.64 | x11.67 | x11.63 | x11.79 |
| Total Asset Turnover | x0.00 | x3.51 | x3.50 | x3.47 | x3.50 |

| **Debt** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Debt Service Coverage - EBITDA | x0.00 | x1.14 | x1.19 | x1.24 | x1.30 |
| Debt Service Coverage - Pre-Tax | x0.00 | x1.18 | x1.24 | x1.28 | x1.35 |
| Debt Service Coverage - After-Tax | x0.00 | x1.07 | x1.11 | x1.16 | x1.21 |
| Interest Coverage | x2.10 | x2.25 | x2.47 | x2.68 | x2.90 |
| Current Assets to Short Term Debt | x5.33 | x5.60 | x5.92 | x6.16 | x6.48 |
| Accounts Payable to Total Debt | 8.5% | 8.4% | 8.2% | 7.9% | 7.8% |
| Short Term Debt to Total Debt | 14.2% | 13.9% | 13.3% | 13.0% | 12.5% |
| Long Term Debt to Total Assets | 17.0% | 16.9% | 17.6% | 17.1% | 17.2% |
| ST Debt plus LT Debt to Net Worth | 58.6% | 56.2% | 56.2% | 53.7% | 52.7% |
| Total Debt to Assets | 57.1% | 56.0% | 55.6% | 54.9% | 54.5% |
| Total Debt to Inventory | x98.93 | x98.00 | x96.97 | x96.00 | x93.32 |
| Total Debt to Net Worth | x1.33 | x1.27 | x1.25 | x1.22 | x1.20 |

| **Risk** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|

# 05 OF 05 Integra 5-Year Industry Report

| | | | | | |
|---|---|---|---|---|---|
| Z Score | 3.45 | 3.57 | 3.66 | 3.74 | 3.80 |
| Fixed Assets to Net Worth | x0.71 | x0.68 | x0.67 | x0.66 | x0.65 |

| **Profitability** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Gross Margin | 94.0% | 94.0% | 94.0% | 94.0% | 94.0% |
| EBITDA to Sales | 3.1% | 3.1% | 3.1% | 3.1% | 3.1% |
| Operating Margin | 1.2% | 1.2% | 1.2% | 1.2% | 1.1% |
| Operating Cash Flow to Sales | 0.0% | 2.2% | 2.3% | 2.4% | 2.4% |
| Pre-Tax Return on Assets | 2.6% | 2.7% | 2.8% | 2.9% | 3.0% |
| After-Tax Return on Assets | 1.6% | 1.7% | 1.8% | 1.8% | 1.8% |
| Pre-Tax Return on Net Worth | 6.0% | 6.1% | 6.4% | 6.5% | 6.5% |
| After-Tax Return on Net Worth | 3.7% | 3.8% | 4.0% | 4.0% | 4.0% |
| Pre-Tax Return on Sales | 0.8% | 0.8% | 0.8% | 0.9% | 0.9% |
| After-Tax Return on Sales | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% |

| **Working Capital** *(Dollars in Thousands)* | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Working Capital | 701 | 804 | 902 | 967 | 1,045 |
| Working Capital to Sales | 4.5% | 4.7% | 4.9% | 5.1% | 5.2% |
| Net Income to Working Capital | 10.7% | 10.4% | 10.5% | 10.5% | 10.1% |
| Inventory to Working Capital | 3.9% | 3.6% | 3.4% | 3.3% | 3.3% |
| Short Term Debt to Working Capital | 54.2% | 49.0% | 44.2% | 41.3% | 38.0% |
| Long Term Debt to Working Capital | 113.6% | 106.8% | 105.2% | 99.1% | 95.8% |

| **Operating Efficiency** | **2020** | **2021** | **2022** | **2023** | **2024** |
|---|---|---|---|---|---|
| Operating Expenses to Gross Margin | 98.7% | 98.7% | 98.7% | 98.7% | 98.8% |
| Operating Expenses to Sales | 92.7% | 92.8% | 92.7% | 92.8% | 92.8% |
| Depreciation & Amortization to Sales | 1.9% | 1.9% | 1.9% | 1.9% | 2.0% |
| Total Assets to Sales | 29.8% | 29.6% | 29.5% | 29.3% | 29.2% |
| Sales to Net Worth | x7.83 | x7.68 | x7.64 | x7.56 | x7.52 |
| Sales to Fixed Assets | 1,110.1% | 1,121.7% | 1,134.0% | 1,146.8% | 1,159.3% |
| Inventory to Cost of Sales | 2.8% | 2.8% | 2.8% | 2.8% | 2.8% |
| Intangible Assets to Sales | 1.3% | 1.3% | 1.3% | 1.2% | 1.2% |
| Capital Expenditures to Sales | 0.0% | 2.7% | 2.5% | 2.2% | 2.3% |

| **Growth (CAGR 5 Years)** | **2024** |
|---|---|
| Sales | 6.2% |
| Operating Income | 3.8% |
| Pre-Tax Profit | 9.2% |
| Net Income | 9.0% |
| Assets | 5.6% |
| Liabilities | 4.4% |
| Net Worth | 7.2% |

All Integra Information Reports ("Reports") are owned by Integra Information, A Division of Microbilt Corporation ("Integra") and are protected by United States copyright laws. You have the right to use the reports and do not acquire any rights of ownership in the reports. These reports may not be resold. The information contained in the reports is provided 'as is' without warranty of any kind, either express or implied, including, but not limited to the implied warranties of merchantability and fitness for a particular purpose, as to the accuracy or completeness of any information contained within the reports. In no event will Integra be liable to you for any damages, including any loss of profits, lost savings or other incidental or consequential damages arising out of the use or inability to use the reports even if Integra has been advised of the possibility of such damages, or for any claim by any other party.



MoneySoft®

MicroBilt see INTEGRA

# For More Information

Please call **800-966-7797** to speak with a knowledgeable MoneySoft product specialist about Integra Industry Reports.

Additional details are also available on our website: www.moneysoft.com.

Integra Reports are owned by MicroBilt Corporation. Copyright © 2026 MoneySoft, Inc. All rights reserved worldwide.