

**MIRA INFORM REPORT**

<b>Report No. :</b>	534429
<b>Report Date :</b>	16.10.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	COSTCO WHOLESALE CORPORATION
<b>Formerly Known As :</b>	COSTCO COMPANIES, INC.
<b>Registered Office :</b>	999 Lake Dr, Issaquah, Wa, 98027-0000
<b>Country :</b>	United States
<b>Financials (as on) :</b>	02.09.2018
<b>Date of Incorporation :</b>	1976
<b>Legal Form :</b>	Corporation
<b>Line of Business :</b>	Subject offers branded and private-label products in a range of merchandise categories. The company provides dry and packaged foods, and groceries; snack foods, candies, alcoholic and nonalcoholic beverages, and cleaning supplies; appliances, electronics, health and beauty aids, hardware, and garden and patio products; meat, bakery, deli, and produces; and apparel and small appliances. It also operates gas stations, pharmacies, optical dispensing centers, food courts, and hearing-aid centers; and engages in the travel business. In addition, the company provides gold star individual and business membership services.
<b>No. of Employees :</b>	231,000

**RATING & COMMENTS**

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	A
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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Good
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<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	Exist

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

<b>Country Name</b>	<b>Previous Rating (30.06.2018)</b>	<b>Current Rating (30.09.2018)</b>
United States	A1	A1

<b>Risk Category</b>	<b>ECGC Classification</b>
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**UNITED STATES - ECONOMIC OVERVIEW**

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

The Federal Reserve Board (Fed) announced plans in December 2012 to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

## **STATUTORY INFORMATION**

<b>Legal Name</b>	COSTCO WHOLESALE CORPORATION
<b>Trade Name</b>	COSTCO WHOLESALE CORPORATION
<b>ID</b>	ID
<b>ID Details</b>	601 024 674
<b>Creation Date</b>	1976
<b>Incorporation Date</b>	05/12/1987
<b>Legal Address</b>	999 LAKE DR, ISSAQUAH, WA, 98027-0000, UNITED STATES
<b>Operative Address</b>	999 Lake Drive Issaquah, WA 98027 United States
<b>Telephone</b>	425-313-8100
<b>Fax</b>	-
<b>Legal Form</b>	CORPORATION
<b>E-Mail</b>	-
<b>Registered In</b>	WASHINGTON
<b>Website</b>	<a href="http://www.costco.com">www.costco.com</a>
<b>Contact</b>	Mr. W. Craig Jelinek - President, CEO & Director
<b>Staff</b>	231,000
<b>Activity</b>	SIC Code: 5399, Miscellaneous General Merchandise Stores

## **BANKS**

<b>Name of Bank</b>	<b>Reported Amount</b>
BANK OF AMERICA	
Citibank, N.A.	
Wells Fargo Equipment Finance, Inc.	

**Description**

-Citibank, N.A. Co-Branded Credit Card Agreement

## **HISTORY**

**History**

Costco Wholesale Corporation was founded in 1976 and is based in Issaquah, Washington. The company was formerly known as Costco Companies, Inc.

**Key Developments**

**Costco Wholesale Corporation Reports Sales Results for the Five Weeks Period Ended October 7, 2018**

**Oct 10 18**

Costco Wholesale Corporation reported sales results for the five weeks period ended October 7, 2018. The company reported net sales of \$13.64 billion for the retail month of September, the five weeks ended October 7, 2018, an increase of 10.3% from \$12.37 billion last year. Total comparable sales were 8.4%. Comparable sales excluding the impacts from changes in gasoline prices, foreign exchange and ASC 606 were 7.3%.

**Costco Wholesale Corporation, Period Ending Oct 07, 2018 Pre Recorded Sales/ Trading Statement Call, Oct 10, 2018**

**Oct 10 18**

Costco Wholesale Corporation, Period Ending Oct 07, 2018 Pre Recorded Sales/ Trading Statement Call, Oct 10, 2018

**Costco Wholesale, Corp. Agrees to Pay \$3.85 Million Civil Penalty, Compliance Program for Failure to Report Defective Trash Cans**

**Oct 5 18**

The U.S. Consumer Product Safety Commission (CPSC) announced that Costco Wholesale Corp. (Costco), of Issaquah, Wash., has agreed to pay a \$3.85 million civil penalty. The settlement resolves CPSC staff's charges that Costco knowingly failed to report to CPSC, as required by law, that the EKO Sensible Eco Living Trash Cans (EKO Trash Cans) contained a defect or created an unreasonable risk of serious injury. CPSC staff charged that the black plastic protective collar in the opening on the back of the EKO Trash Can receptacle can become dislodged and expose a sharp edge, posing a laceration hazard to consumers. Costco received 92 complaints about the

EKO Trash Cans, including 60 complaints from consumers who received injuries, some serious, but did not notify the CPSC immediately of the defect or risk. On July 17, 2015, CPSC announced a recall with the manufacturer of 367,000 EKO Trash Cans. Costco sold the EKO Trash Cans nationwide between December 2013 and May 2015, for about \$50. In addition to paying the \$3.85 million civil penalty, Costco has agreed to maintain a compliance program designed to achieve compliance with the Consumer Product Safety Act and a system of internal controls and procedures to ensure that Costco discloses information to the Commission in accordance with applicable law.

## **PRINCIPAL ACTIVITY**

### **General Description**

### **Service/Product Description**

Costco Wholesale Corporation, together with its subsidiaries, operates membership warehouses. It offers branded and private-label products in a range of merchandise categories. The company provides dry and packaged foods, and groceries; snack foods, candies, alcoholic and nonalcoholic beverages, and cleaning supplies; appliances, electronics, health and beauty aids, hardware, and garden and patio products; meat, bakery, deli, and produces; and apparel and small appliances. It also operates gas stations, pharmacies, optical dispensing centers, food courts, and hearing-aid centers; and engages in the travel business. In addition, the company provides gold star individual and business membership services.  
Wholesale and Retail

### **Sales**

### **Operations Area**

National and International

### **Imports From**

CHINA, INDIA, ITALY

### **Employees**

231,000 employees

### **Payments with Suppliers**

Regular

### **BRANDS**

### **Brand**

COSTCO

### **Comments**

-

### **CLIENTS**

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Name of Client	Country	Comments
There are no informed clients		

**Comments** -

**SUPPLIERS**

Supplier Name	Country	Comments
NEW INTEGRATION(XIAMEN) LTD.	TEC CHINA CO.,	-
WDI (XIAMEN) TECHNOLOGY INC.	CHINA	-
HIMATSINGKA SEIDE LTD	INDIA	-
NIRVANA HAMMOCKS PVT LTD	INDIA	-
I.F.F. SPA	ITALY	-

**Comments** -

## ***LOCATION***

**Headquarters** 999 Lake Drive Issaquah, WA 98027 United States

**Branches** The company has several branches. Some of them are:  
Costco Wholesale Corporation  
12515 PORTSIDE PARKWAY LA VISTA, NE, 68128-  
8224 United States

Costco Wholesale Corporation  
330 W DIMOND BLVD ANCHORAGE, AK, 99515-1950  
United States

Costco Wholesale Corporation  
11600 RIVERSIDE DR STE A MIRA LOMA, CA,  
91752-3700 United States

Costco Wholesale Corporation  
5851 45TH ST WEST PALM BEACH, FL, 33407-1602  
United States

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## **GROUP STRUCTURE AND SUBDIARY COMPANIES**

**Listed at the stock exchange** YES: Costco Wholesale Corporation (COST)

**Capital** 97.751B

### **Shareholders (%)**

#### **Top Institutional Holders**

<b>Holder</b>	<b>Shares</b>
Vanguard Group, Inc. (The)	35,298,917
Blackrock Inc.	27,121,793
State Street Corporation	16,745,254
Capital Research Global Investors	11,999,451
Wellington Management Company, LLP	11,585,577
FMR, LLC	10,570,895
Capital World Investors	8,843,971
Bank of America Corporation	6,888,522
Jennison Associates LLC	6,502,987
Northern Trust Corporation	6,229,389

#### **Top Mutual Fund Holders**

<b>Holder</b>	<b>Shares</b>
Vanguard Total Stock Market Index Fund	10,532,202
Vanguard 500 Index Fund	7,466,573
Growth Fund Of America Inc	5,424,817
SPDR S&P 500 ETF Trust	4,894,887
Vanguard Specialized-Dividend Growth Fund	4,437,657
Vanguard Institutional Index Fund-Institutional Index Fund	4,425,671
Vanguard Specialized-Dividend Appreciation Index Fund	3,821,076
Invesco ETF Tr-Invesco QQQ Tr, Series 1 ETF	3,626,920
American Mutual Fund Inc	3,301,600
Vanguard/Wellington Fund Inc.	3,026,890

### **Management**

Mr. W. Craig Jelinek - President, CEO & Director  
Mr. James D. Sinegal - Co-Founder & Director  
Mr. Richard A. Galanti - Executive VP, CFO & Director  
Mr. Paul G. Moulton - Executive VP & Chief Information Officer  
Mr. Joseph P. Portera - Executive VP, COO of Eastern & Canadian Divisions and Chief Diversity Officer

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**Subsidiary Companies**

Costco Wholesale Membership, Inc. - California  
Costco Wholesale Canada Ltd. - Canadian Federal  
Costco Western Holdings, Ltd. - Canadian Federal  
Costco Wholesale United Kingdom Ltd. - United Kingdom  
NW Re Ltd. - Arizona  
PriceCostco International, Inc. - Nevada  
Costco Wholesale Korea, Ltd. - Korea  
Costco de Mexico, S.A. de C.V. - Mexico  
Costco Wholesale Japan, Ltd. - Japan  
Costco Insurance Agency, Inc. - Washington

**Related Companies**

Costco Canada Holdings Inc. - Canadian Federal  
No related companies were found.

**FINANCIAL INFORMATION**

**General Description**

We attach the company's last financial statements.

**LEGAL FILINGS**

**Lawsuits**

Jimenez v. Costco Wholesale Corporation  
Filed: October 5, 2018 as 1:2018cv01371  
Defendant: Costco Wholesale Corporation  
Plaintiff: Margarita Zamora Jimenez  
Cause Of Action: Petition for Removal  
Court: Ninth Circuit › California › California Eastern District Court  
Type: Torts - Injury › P.I.: Other

HUSSEIN v. COSTCO WHOLESALE CORPORATION  
Filed: October 4, 2018 as 2:2018cv14617

**Trademarks**

Defendant: JOHN DOES A-D, COSTCO WHOLESALE CORPORATION, ABC CORPORATIONS 1-5  
Plaintiff: AHMAD HUSSEIN  
Cause Of Action: Notice of Removal- Personal Injury  
Court: Third Circuit › New Jersey › New Jersey District Court  
Type: Torts - Injury › P.I.: Other

Arrowood et al v. Costco Wholesale Corporation  
Filed: October 3, 2018 as 7:2018cv02693  
Plaintiff: William J Arrowood, Anita F Arrowood  
Defendant: Costco Wholesale Corporation  
Cause Of Action: Diversity-Personal Injury  
Court: Fourth Circuit › South Carolina › South Carolina District Court  
Type: Torts - Injury › P.I.: Other  
HEALTH BALANCE  
VITAMINS AND NUTRITIONAL SUPPLEMENTS; AND PHARMACEUTICALS, NAMELY, ANALGESICS, ANTIHISTAMINES, COUGH SYRUPS, DECONGESTANTS...  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 73736274

SKYKOMISH  
BICYCLES  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 74006142

GRANITE POINT  
BICYCLES  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 74006143

MARBLE POINT  
BICYCLES  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 74006144

FUNHOUSE TREATS  
candy  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 74118061

STAMPEDE PASS  
bicycles  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 74128559

**Patents Registered**

COURT CLASSIC  
shoes; namely, athletic shoes and walking shoes  
Owned by: COSTCO WHOLESALE CORPORATION  
Serial Number: 74221363  
Boot upper  
Patent number: D556995  
Type: Grant  
Filed: August 28, 2006  
Date of Patent: December 11, 2007  
Assignee: Costco Wholesale Corporation  
Inventor: Jack Weisbly

**Renewals**

Filing Number Filing Date Time Effective Date Filing  
Type Action  
0010460839 04/04/2018 11:10:57 AM 04/04/2018  
ANNUAL REPORT  
0010433436 04/01/2018 04:32:53 AM 04/01/2018  
ANNUAL REPORT DUE DATE NOTICE  
0009992722 01/17/2018 01:02:15 PM 01/17/2018  
AMENDED ANNUAL REPORT  
0009470650 05/17/2017 12:00:00 AM ANNUAL  
REPORT  
0002401524 12/27/2016 12:16:28 PM AMENDED  
ANNUAL REPORT  
0009042818 04/19/2016 12:00:00 AM ANNUAL  
REPORT

**UCC (Uniform Commercial Code)**

File Number: 2010-013-4875-1  
Debtor Party: COSTCO WHOLESALE  
CORPORATION  
Secured Party: Wells Fargo Equipment Finance, Inc.  
Type: Initial  
File Date: 01/13/2010  
Lapse Date: 01/13/2020

File Number: 2014-258-2830-3  
Debtor Party: COSTCO WHOLESALE  
CORPORATION  
Secured Party: Wells Fargo Equipment Finance, Inc.  
Type: Amendment to 2010-013-4875-1  
File Date: 09/15/2014  
Lapse Date: 01/13/2020

File Number: 2010-013-4876-8  
Debtor Party: COSTCO WHOLESALE  
CORPORATION  
Secured Party: Wells Fargo Equipment Finance, Inc.  
Type: Initial  
File Date: 01/13/2010  
Lapse Date: 01/13/2020

File Number: 2014-258-2807-5  
Debtor Party: COSTCO WHOLESALE  
CORPORATION  
Secured Party: Wells Fargo Equipment Finance, Inc.  
Type: Amendment to 2010-013-4876-8  
File Date: 09/15/2014  
Lapse Date: 01/13/2020

File Number: 2010-159-1767-7  
Debtor Party: COSTCO WHOLESALE  
CORPORATION  
Secured Party: Wells Fargo Equipment Finance, Inc.  
Type: Initial  
File Date: 06/08/2010  
Lapse Date: 06/08/2020  
The company is not listed in the OFAC Sanctions List.

OFAC Sanctions List Search

## **SUMMARY**

### Summary

Costco Wholesale Corporation, together with its subsidiaries, operates membership warehouses. It offers branded and private-label products in a range of merchandise categories.

The company has 231,000 employees. It operates nationally and internationally, mainly importing from India, China and Italy.

It shows positive profitability in its last financial figures.

## **RISK INFORMATION**

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	Active



**MIRA INFORM PRIVATE LIMITED**  
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Fax : 91-22-40448045 / 40448046  
E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

## **INTERVIEW**

<b>First Name</b>	Ashley
<b>Position</b>	Operator
<b>Comments</b>	She confirmed the name of the company, the address of the headquarters and location, the date of creation of the company, the company's website, the number of employees and the name of the Chief Executive Officer.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 73.97
UK Pound	1	INR 97.08
Euro	1	INR 85.49
USD	1	INR 73.92

**Note :** Above are approximate rates obtained from sources believed to be correct

**INFORMATION DETAILS**

<b>Analysis Done by :</b>	PRI
<b>Report Prepared by :</b>	SYL

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**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)