

Creditreform Brief Report

Quick appraisal of low risks

Solid underlying information improves bulk transaction business confidence

With credit decisions often having to be made at short notice, the Creditreform Brief Report was developed specifically for those having to weigh up minor risks on the fly: besides containing cogent underlying information, the report also allocates your business partner's solvency directly to one of six meaningful risk classes.

Areas of use

- Risk classification for solvency assessment
- Automatic solvency check in bulk business (e.g. e-commerce)
- Credit decisions for low-risk, one-time transactions with new or existing customers

Solution

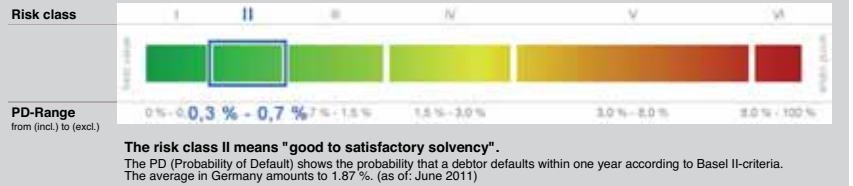
- Request-date-specific solvency information, graphically presented in six risk classes with details of the probability of default range
- Mapping to the mainstream rating scales used by banks and financial service providers
- Summary credit verdict with credit recommendation
- Business figure details stated in size categories
- Structural information

| | | | |
|--|--|--------------------------------------|---|
|  Creditreform BRIEF REPORT (PD) Creditreform Weimar | Date / Time Membership N° Your reference | 17.11.2011 / 11:55 345-000043-005 |  |
| | Order reference Page | 40012174 1 of 3 | |
| Max Mustermann GmbH | Crefo number | 3452013219 | |

Company identification

| | | | |
|---|--|--|--|
| Max Mustermann GmbH Musterstraße 25 99423 Weimar Germany | Phone Fax E-Mail Internet Mobile | +49 222 1234-0 +49 2222 1234-56 info@bau-mustermann.de www.bau-mustermann.de +49 172 1234567 | |
| Crefo number Trade name Company status | 3452013219 MusterMax active | County Court Fiscal number VAT N° | Solingen HRB 12345 555/1234/1333 DE 1234325345 |

Solvency



Payment behaviour and Credit Opinion

| | | |
|----------------------------|--|------|
| Payment behaviour | Within agreed terms, formerly using of cash discounts. | (23) |
| Credit opinion | Credits and business connections are permissible. | (21) |
| Credit limit in EUR | 50.000,00 | |

Structural data

Legal form

Private limited company

Foundation

01.01.1990 (first known legal form: 16.11.1990 as Sole proprietorship)
 Company age: 21 years

Trade register

10.12.1995, AG 42651 Solingen, HRB 12345
 last published entry on 11.12.1995 (Change of legal form)

Management and power of representation

| Crefo number | Name / Address / Status | Participating since | Power of representation |
|----------------|---|---------------------|------------------------------|
| Manager | | | |
| 3450054953 | Main focus of tasks: Commercial tasks Max Mustermann, born 31.12.1954, Kaufmann, married, 8 children 12345 Hasendorf, Möhrenstraße 10 There are entries in the debtors' register. | 10.12.1995 | sole power of representation |

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Contents

Company identification

Registered company name, trading name, addresses, communication details with email and web address, identification numbers, local court, company status.

Solvency

Allocation to a risk category and a probability-of-default range based on the Creditreform Solvency Index; alternatively "No solvency index" (e.g. for newly formed companies) or "Default".

Explanation of the rating categories

| Risk | Solvency class Description | Index range |
|------|------------------------------------|-------------|
| I | Solvency excellent to good | 100–190 |
| II | Solvency good to satisfactory | 191–228 |
| III | Solvency satisfactory / still good | 229–270 |
| IV | Above average / heightened risk | 271–291 |
| V | High risk | 292–345 |
| VI | Very high risk | 346–600 |

As of March 2011

Structural data

Legal form, date of formation, register entry, legal representatives and authorized officers

Business figures

Designation to staff and turnover classes

Payment information and assessment of business connection

Negative attributes and mapping of the solvency index to financial service providers' mainstream rating systems (including Commerzbank, Deutsche Bank, Unicredit, KfW, Postbank, savings banks finance group, Volksbanken/ Raiffeisenbanken, Standard & Poor's).

Integration

The Brief Report can be accessed online via CrefoDirect or, thanks to its structured data, optimally integrated into legacy business processes via standardized and bespoke interfaces and applications. Our experts would be glad to assist you further.

Upgrade options

The Compact Report and Commercial Report provide you with deeper insight into the company. The latter also includes 12 months' monitoring. If called up within the same calendar month, only the higher-value report will be charged.

Benefits at a glance

- Six meaningful solvency classes for high-speed decision-making support
- Reliable solvency classification based on the Creditreform Solvency Index
- Solid preliminary information through classification of business figures
- Contractual certainty through provision of structural data including statutory representatives and authorized officers
- High degree of assessment transparency through mapping of solvency classes to mainstream banking and financial-service-provider rating scales.