



Creditreform Commercial Report

Detailed assessment and monitoring
of major risks

Growth on a sound footing

Success is the objective of every entrepreneur's action. But a single, misguided credit decision can cause serious financial losses. Creditreform's Commercial Report helps put your entrepreneurial success on a sound footing from Day 1.

Areas of application

- Credit decisions in higher-risk areas
- Fixing sound credit limits for new and existing customers
- Customer and supplier monitoring
Exploring the expansion of existing business relationships

Solution

- Creditreform Solvency Index with probability of default for the next 12 months
- Current and historic business figures and balance sheets (often including P&L) with KPIs
Assessment of the mode of payment
- Industry PD*
Mandated research
- 12 month's monitoring
Additional payment experiences section for participants of the cost-free Debitorenregister Deutschland

* Average probability of default for companies in the same industry sector

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|----------------------------|--|--|
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| | Order reference 40010535 Page 1 of 8 | |
| Max Mustermann GmbH | Crefo number 3452013219 | |

Company identification

| | |
|---|--|
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| Crefo number 3452013219 Trade name MusterMax Company status active | County Court Solingen HRB 12345 Fiscal number 555/1234/1333 VAT N° DE 1234325345 |

Solvency

Solvency Index^{2.0}

PD 0,00 % 0,17 % **0,40 %** 1,11 % 3,98 % 8,32 % 17,18 % 30,20 % 89,39 % 95,53 %

The Solvency Index^{2.0} 207 means "good solvency".
 The PD (Probability of Default) shows the probability that a debtor defaults within one year according to Basel II-criteria. Applied to Creditreform the Solvency Index 500 and 600 is considered as default.
 The PD for this solvency amounts to 0,40%. The average in Germany amounts to 1,92% (updated: March 2011).

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 | 50.000,000 | |

Section of the chapter additional payment experiences

Debitorenregister Deutschland - DRD

The table contains the latest values. The graphics below show the historical values of the past year.

| | | | |
|----------------------------|-----|-----------------------|----|
| DRD index | 118 | Agreed payment | 26 |
| Number of suppliers | 13 | Days sales | 31 |
| Number of documents | 32 | | |

A DRD index of 118 means "good payment history".

DRD index of the requested company data for the past 12 months
 (100 means the best value, 600 is worst value)

Contents

Company identification

Registered company name, trading name, addresses, communication details and web address, identification numbers, company status

Solvency

Creditreform Solvency Index with probability of default for 12 months and conversion to common bank rating systems (in appendix)

Structure data

Legal form, date of formation, register entry, company history, locations, shareholders and capital details, officers and their powers of representation

Shareholdings

Company's own shareholdings; shareholdings and functions of the shareholders

Business activity

Registered purpose, actual activity, industry key in accordance with WZ 2008 with rank or weighting, industry PD

Financial figures

Past 5 years' sales and staff figures, import and export quotas and countries, past 2 years' balance sheets (often with P&L) with meaningful balance sheet KPIs, real estate

Payment information and assessment of business relationship

Credit assessment, payment history and recommended credit limit, economic development, negative attributes

Integration

The Commercial Report can be accessed over the Internet via CrefoDirect. Alternatively, our system interfaces and applications also provide for trouble-free integration into legacy business processes.

Research

In the unusual event of detailed information not being available, our analysts would be happy to conduct research and evaluations within the Commercial Report framework.

Exclusive content for DRD participants

For Debitorenregister Deutschland (DRD) participants, the Commercial Report additionally includes other suppliers' payment experiences at no additional cost.

Upgrade option

The Creditreform Premium Report provides an even more detailed insight into the company. For queries within the same calendar month, only the Premium Report will be billed.

Benefits at a glance:

- Exclusive, detailed information for performing sound business partner assessments
- Decision-making reliability through Creditreform's Solvency Index forecasting quality and a sound credit limit recommendation
- Reliable assessment basis through a comprehensive, up-to-date dataset
- Exposure of trends and opportunities through multi-annual business figures and balance sheets with KPIs.
- Accepted by credit insurers
- Comparison with industry PD for improved default-probability forecasting reliability
- 12 months' monitoring included
- Maximum currentness through mandated research
- Can be enriched with payment experiences through participation in Debitorenregister Deutschland
- Upgradeable to Creditreform Premium Report