

> Commercial Information

Creditreform Commercial Report

Detailed assessment and monitoring of major risks

Growth on a sound footing

Success is the objective of every entrepreneuria 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 expansionsof 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



Max Mustermann GmbH

Date / Time Membership N° Supplements until Your reference

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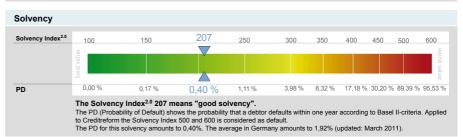
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 Page
 1 of 8

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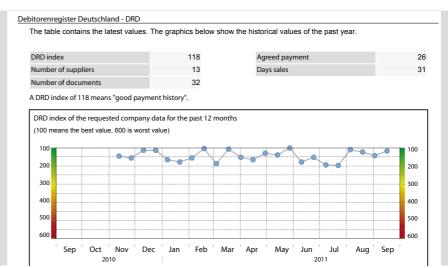


Company identification					
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Crefo number Trade name Company status	3452013219 MusterMax active	County Court Fiscal number VAT N°	Solingen HRB 12345 555/1234/1333 DE 1234325345		



Payment behaviour and Credit Opinion					
Payment behaviour	Within agreed terms, formerly using of cash discounts	(23)			
Credit opinion Credit limit in EUR	Credits and business connections are permissible. 50.000,000	(21)			

Section of the chapter additional payment experiences





^{*} Average probability of default for companies in the same oindustry sector

Creditreform Commercial Report

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 I2 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 defaultprobability 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