

coface
FOR TRADE

iCON
by coface

SEPTEMBER 2023

VALUE PROPOSITION LEVERAGING PROPRIETARY DATA AND INTERNATIONAL COVERAGE

Premium data

- › Access to proprietary data derived from TCI (e.g. payment experience, non-publicly available financials)

Global coverage

- › 180M+ enterprises referenced; 2,5m companies monitored; +400 risk experts in +60 countries

Coface value proposition



Deliver insights to our clients...



... to help them manage their credit- and supplier-risk exposure...



...on a worldwide basis

Information Providers Network

- › Sourcing Information from ~50 IP, the best in their respective markets

Underwriting capabilities

- › Credit opinions leveraging TCI underwriting expertise (700bn€ exposure, 80 years exp.)

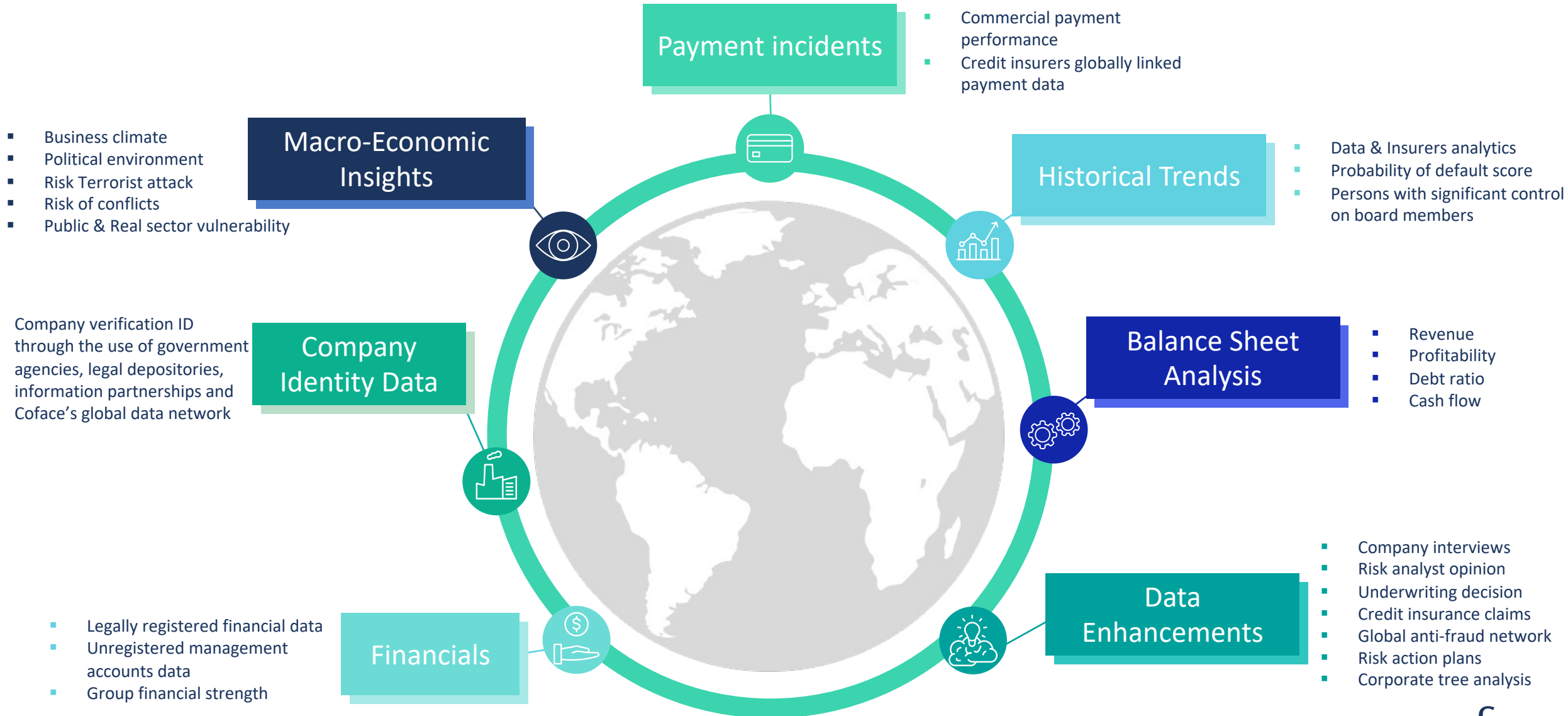
Consistent score methodologies

- › Homogeneous and comparable calculation of PDs worldwide

WHAT DATA?



UNIQUE DATA



HOW WE 'LL LOOK AT DATA TOMORROW





iCON
by coface

URBA 360°
INSIGHTS TO
MANAGE YOUR
RISK ON A SINGLE
PLACE

coface
FOR TRADE

URBA 360° INSIGHTS



Descriptive

Our scores and financial information provide detailed, factual analysis of past events to inform decision-makers and understanding of a company's situation.



Predictive

Models and algorithms to forecast a company's creditworthiness and likelihood of default over a 12 months period.



Prescriptive

Credit recommendations based on predictive data and analysis. Providing guidance on the best course of action to mitigate exposure.

URBA 360°

Universal Risk Business Assessment (URBA) unlocks a comprehensive 360° view of a company's resilience! With URBA, you tap into a network of trusted data spanning 195 countries, seamlessly blending macro and microeconomic insights. Our cutting-edge scoring system meticulously crafted by our team of data scientists. URBA harnesses over 75 years of credit insurance expertise from our expert advisors. Discover a new era of risk management strategy and safeguard your business with URBA.



The wheel status defines a Company's risk level associated to each indicator Good/ Keep track/ Warning.



Portfolio dashboard let you manage and monitor all your business partners on a single screen.

Company name	Country	Company ID	Status	Update date	Monitored	Notes
Test Test 2 Sp. z o.o.	POLAND		Ready	20/10/2022	Monitored	
OOO "P"	RUSSIAN FEDERATION	10784007501	Ready	17/10/2022	Not monitored	
OOO "P"	RUSSIAN FEDERATION	108392004984	Ready	17/10/2022	Not monitored	
PMU RARTENIRE	FRANCE	2016006097	Ready	14/10/2022	Not monitored	
HARIBO BELGIE BV	BELGIUM	44876507	In progress	13/10/2022	Monitored	
SATECO	FRANCE	2014800091	In progress	13/10/2022	Monitored	
360romany AG	AUSTRIA	FN 375764	Ready	18/09/2022	Not monitored	
Holding Graz - Kommunale Dienstleistungen GmbH	AUSTRIA	FN 543091	Ready	06/09/2022	Not monitored	
AMHACH AMINE	FRANCE	FN4384548659	Ready	03/09/2022	Not monitored	
BADCEMAN SRL	BELGIUM	42389462	Ready	30/08/2022	Not monitored	
EUROSTAR GLOBAL ELECTRONICS LIMITED	UNITED KINGDOM	0604880	Ready	30/08/2022	Not monitored	
SAINT-COBAIN HPM POLSKA Sp. z o.o.	POLAND	KRS 000037603	Ready	30/08/2022	Not monitored	
TIBA SPAIN SA	SPAIN	A0836583	Ready	30/08/2022	Not monitored	
Wink Le Grand Leeuwenburg B.V.	NETHERLANDS	6860472	Ready	30/08/2022	Not monitored	
STELLANTINI IV	FRANCE	201660330	Ready	18/08/2022	Not monitored	
SUMINISTROS INDUSTRIALES SVRESA SL	SPAIN	84733244	Ready	26/07/2022	Not monitored	
TIMBEREST LTD	UNITED KINGDOM	0947220	Ready	26/07/2022	Not monitored	
SAFRAN BVBA	BELGIUM	48018872	Ready	26/07/2022	Not monitored	
ENK-OSIS B.V.	NETHERLANDS	08222628	Ready	26/07/2022	Not monitored	
REPSOL QUIMICA SA	SPAIN	A28121962	Ready	22/07/2022	Not monitored	
Blezel Diagnostica Vertriebs GmbH	GERMANY	HREB 87835	Ready	21/07/2022	Not monitored	
ACENZIA D'AMMIA DI MUSELLI BRUNO	ITALY	VCT75255	Ready	21/07/2022	Not monitored	

URBA360°

DESCRIPTIVE INSIGHTS

- ✓ Access key financial information about suppliers and partners.
- ✓ Receive automated commercial scores and credit limit indicators.
- ✓ Provide analysis on potential problems or supply chain disruption.

SnapShot Report

provides a complete view of the key aspects to assess your business partners but with a minor level of detail. It includes a Quick Rate ("Low", "Medium", or "High"), the Coface Adjustment, and a recommended maximum Credit.

Snapshot Report

Generated on: 12th Aug 2021

Company

NEW NAME TEST FIRMA TESTOWA ABC-TEST SP. Z O.O.

Principal Address: NEW ADDRESS TEST ul. Nowa Testowa 1 31-358 Kraków Małopolskie Poland Telephone: +48-22-0000001 Fax: +48-22-0000002 Web: www.firma-test.com.pl	ICON number: 83784290 Easy number: 0000664225282 Company registry number: KRS 0000022345 Statistic number: 000000000 Tax number: !!!!!!!!! VAT number: !!!!!!!!!	Date of Last Major Update: 12.08.2021
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Summary

Quick Rate Medium High Risk	Recommended Maximum Credit EUR 75.000	Legal events !
Activity status Active company	Main activity NACE 4711	Employees 45

Credit Information

Recommended Maximum Credit:
EUR 75.000 (PLN 343.000)

Maximum Credit is to be understood as the highest possible engagement for a supplier delivering goods or rendering services on open terms with an average of 60 days. The calculation is based on the assumption that, on the average, the company in question has 5 suppliers which deliver goods or render services at the same time. This amount is a commercial credit limit, quite and is not written through the Coface Global underwriting centres. Unless there is a specific contractual agreement the commercial credit limit cannot be considered as a credit insurance guarantee by Coface.

The corona virus outbreak is having serious implications on the economy worldwide. Countries are taking serious measures, affecting every day and economic life. As the circumstances can change at any time, we recommend you to closely monitor the developments with subject matter as well as the general situation in the sector of activity and in the country.

WE STRONGLY RECOMMEND TO ORDER FRESH INVESTIGATION OF THE COMPANY AND TO MONITOR COMPANY SITUATION VIA COFACE MONITORING.

Full Report provides you with complete financial data, a Credit Score, a Recommended Maximum Credit, and our evaluation of the company on an 11-step scale (from "Insolvency Proceedings" to "Excellent Risk"), the Coface Adjustment.

Full Report

Generated on: 12th Aug 2021

Company

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Principal Address: NEW ADDRESS TEST ul. Nowa Testowa 1 31-358 Kraków Małopolskie Poland Telephone: +48-22-0000001 Fax: +48-22-0000002 Web: www.firma-test.com.pl	ICON number: 83784290 Easy number: 0000664225282 Company registry number: KRS 0000022345 Statistic number: 000000000 Tax number: !!!!!!!!! VAT number: !!!!!!!!!	Date of Last Major Update: 12.08.2021
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Summary

Credit Score 4	Recommended Maximum Credit EUR 75.000	Legal events !
Activity status Active company	Main activity NACE 4711	Local ranking 2019 n°24
Employees 45	Registration date 01.01.2003	Location Kraków

Credit Information

Recommended Maximum Credit:
EUR 75.000 (PLN 343.000)

Maximum Credit is to be understood as the highest possible engagement for a supplier delivering goods or rendering services on open terms with an average of 60 days. The calculation is based on the assumption that, on the average, the company in question has 5 suppliers which deliver goods or render services at the same time. This amount is a commercial credit limit, quite and is not written through the Coface Global underwriting centres. Unless there is a specific contractual agreement the commercial credit limit cannot be considered as a credit insurance guarantee by Coface.

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Maximum Credit history:

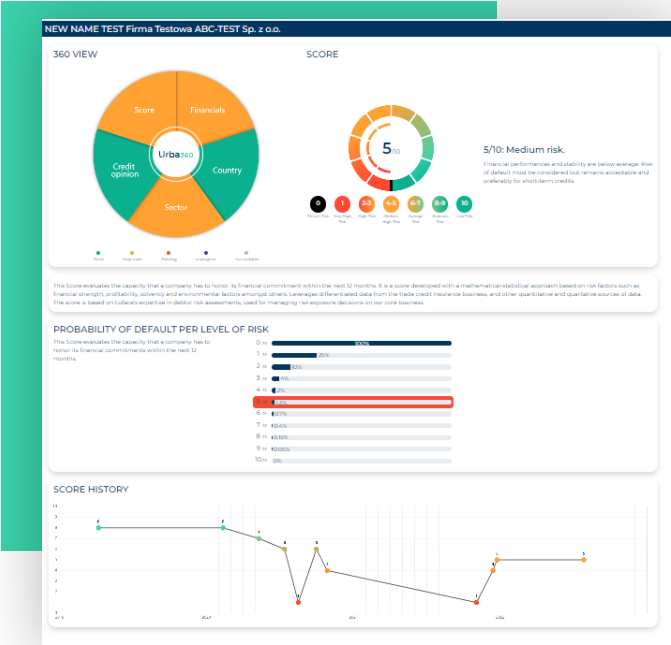
Year	Maximum Credit (EUR)
2017	12 500 000 €
2018	2 000 000 €
2019	12 500 000 €
2020	250 000 €
2021	75 000 €

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PREDICTIVE INSIGHTS

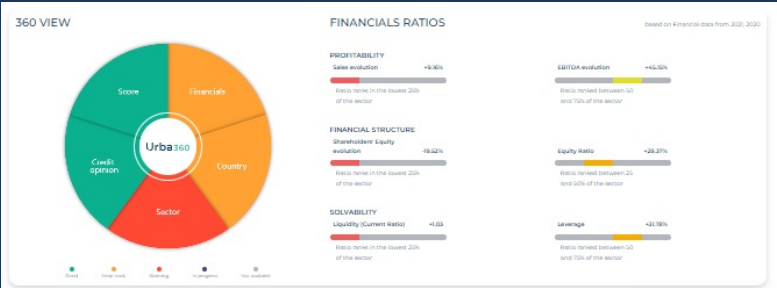
SCORE (DRA)

Is the likelihood over a period of 12 months, that a company will be able to honour its financial commitments such as counterparty obligations. It is calculated on the basis of typical financial attributes such as financial soundness, profitability, Coface payment experience and claims, solvency ratios as well as qualitative data like the company's business environment and management.



FINANCIAL RATIOS + PEER GROUPS

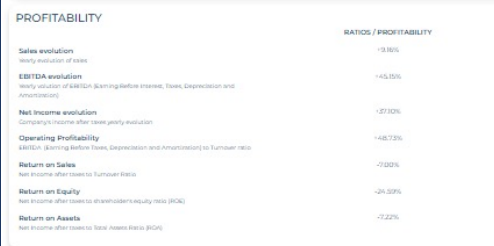
Up to 26 financial ratios and a comparison with the peer group of the company. Additional data is also available in the form of key data, i.e. turnover, equity, fixed assets, liabilities and financial results, as well as full statements (in accordance with the Accounting Act).



RATIOS / EVOLUTION

PEER GROUP COMPARISON

ACTIVITY SECTOR



KEY FINANCIALS

Financials in EUR

	2020	2019
Current	20,000,000,000	20,000,000,000
Fixed assets	10,000,000,000	10,000,000,000
Equity	10,000,000,000	10,000,000,000
Liabilities	10,000,000,000	10,000,000,000
Operating result	1,000,000,000	1,000,000,000

BALANCE SHEET

Assets shown in EUR

	2020	2019
Total Fixed Assets	20,000,000,000	20,000,000,000
Intangible Assets	10,000,000,000	10,000,000,000
Depositable Assets	10,000,000,000	10,000,000,000
Other Fixed Assets	0	0
Total Current Assets	10,000,000,000	10,000,000,000
Stocks	10,000,000,000	10,000,000,000
Accounts Receivable	10,000,000,000	10,000,000,000
Other Current Assets	0	0
Total Assets	30,000,000,000	30,000,000,000

EQUITY AND LIABILITIES

	2020	2019
Total Shareholder Equity	10,000,000,000	10,000,000,000
Equity Capital	10,000,000,000	10,000,000,000
Long-Term Liabilities	10,000,000,000	10,000,000,000
Long-Term Debt	10,000,000,000	10,000,000,000
Long-Term Debt and Convertible Bonds	0	0
Long-Term Debt and Convertible Bonds	0	0
Long-Term Debt and Convertible Bonds	0	0
Long-Term Debt and Convertible Bonds	0	0
Total Current Liabilities	20,000,000,000	20,000,000,000

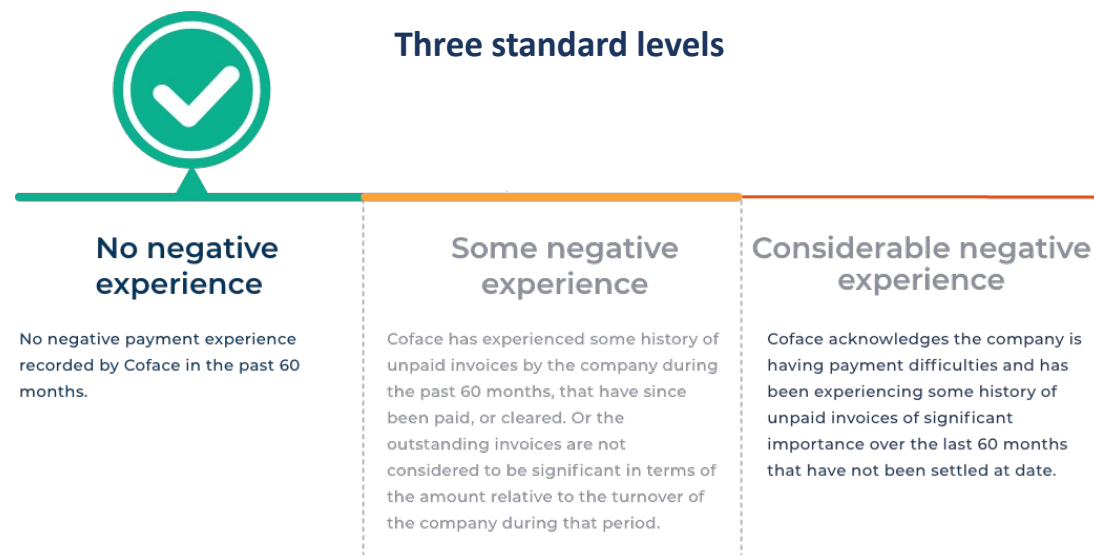
URBA360°

PREDICTIVE INSIGHTS



LATE PAYMENT INDEX (LPI)

Derived from our Trade Credit Insurance business and unpaid invoices claims information analyzed over a 60 months period. It takes into consideration age, frequency, severity of the claim(s) observed with an organization. As well as, how the claim(s) were/are settled by the organization. All provided with a standardized global measurement and updated as soon as an organization's situation changes.



How the Late Payment Index & the DRA are complementary to each other

- Whereas the DRA is predictive, the Late Payment Index reflects the payment behavior observed by Coface
- Both indicators provide a robust insight to make appropriate credit decisions

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PRESCRIPTIVE INSIGHTS

CREDIT OPINION

Coface's recommended individual credit amount to support your assessment on the creditworthiness of debtors, suppliers, prospects and companies with whom you are willing to do business. It is an exclusive solution, based on a customized risk assessment, that leverages our credit risk underwriting approach used to manage our business. This assessment is based on company details, financial soundness, solvency, profitability, country-sector context risks and Coface's payment experience.

Coface recommends
EUR 1 000 000

- Maximum decision amount based on debtor's size
- Group/buyer undergoing difficulties or significant restructuring

[details](#)

CREDIT OPINION is the individual recommended amount based on a customized risk assessment that leverages our expertise in risk analysis, our unique data and global scope. It is an effective way to assess the creditworthiness on debtors, prospects, and any business partner. Providing a holistic view on the risk profile of a company. Credit Opinions can be provided in their standard way, advance or customize. Depending on your needs.

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PORTFOLIO INSIGHTS

- ✓ Interactive view of your portfolio across regions.
- ✓ Risk distribution calculations.
- ✓ Improved monitoring.



INSIGHTS AVAILABLE VIA APIs

28 INSIGHT REPORTS AVAILABLE VIA APIs EITHER AS ONE-OFF REPORTS OR WITH ONGOING MONITORING

<div>BUSINESS REPORTS</div> <div>COMPANY PROFILE WITH BUSINESS REPORTS</div> <div></div> <div>View more Documentation</div>	<div>BUSINESS REPORTS</div> <div>BUSINESS REPORTS MONITORING</div> <div></div> <div>View more Documentation</div>	
<div>SCORE</div> <div>RISK PROFILE WITH SCORE</div> <div></div> <div>View more Documentation</div>	<div>SCORE</div> <div>SCORE PACKAGE</div> <div></div> <div>View more Documentation</div>	<div>SCORE</div> <div>MONITOR MY SCORE AND MY SCORE PACKAGE</div> <div></div> <div>View more Documentation</div>
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<div>ECONOMIC INSIGHTS</div> <div>COUNTRY RISK ASSESSMENT</div> <div></div> <div>View more Documentation</div>	<div>ECONOMIC INSIGHTS</div> <div>SECTOR RISK ASSESSMENT</div> <div></div> <div>View more Documentation</div>	<div>ECONOMIC INSIGHTS</div> <div>ECONOMIC STUDIES MONITORING</div> <div></div> <div>View more Documentation</div>
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OTHER INSIGHTS AVAILABLE VIA API

Debtor Risk Assessment

Late Payment Index

Full Report

SnapShot Report