



> Solvency evaluation of companies

Creditreform Business reports

- > Reports on domestic companies
- > Reports on foreign companies
- > Scoring, analysis, consulting

You may rely upon our information

The company Creditreform disposes of the most extensive database concerning business subjects. With more than 170 000 clients, with network of 177 independent offices in Europe and more than 4000 associates, it belongs to the principal international business information providers. In the Czech Republic, it provides one of the most comprehensive databases containing information about companies and financial accounts. The extensive network of Creditreform offices and of its partner agencies across the Europe is a warranty of correct and current information.

Contact us prior to beginning negotiations on business conditions

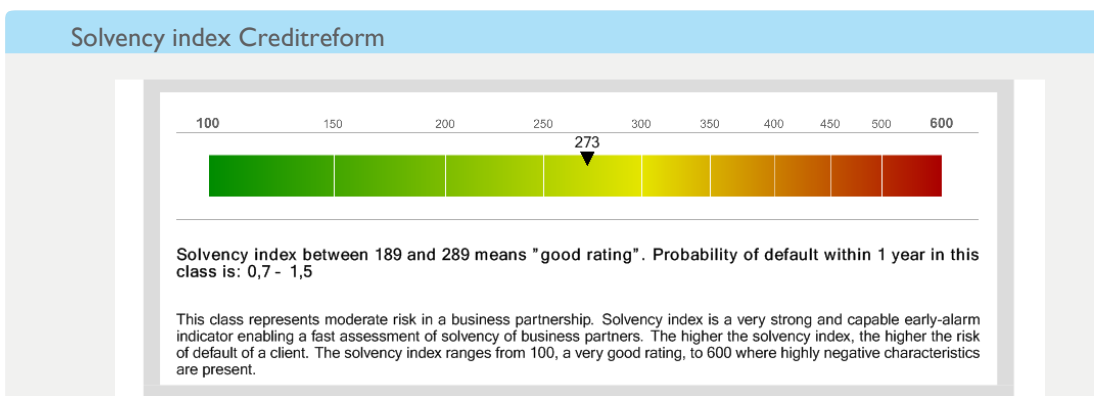
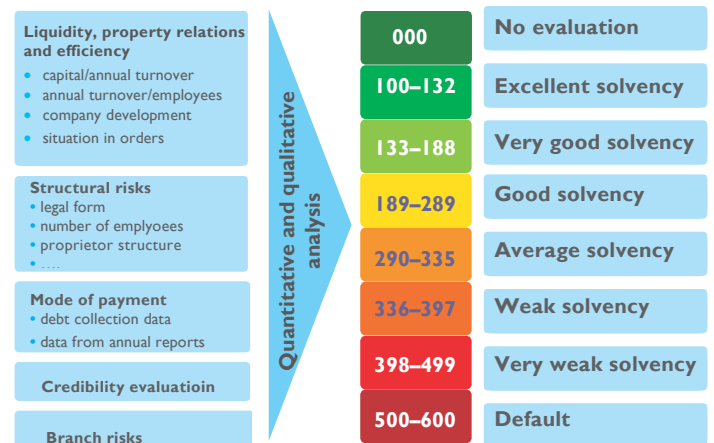
Is it advantageous for your trade representative to address a new potential client? Before taking up business negotiations, we may prepare you for possible business risks. Market potential analysis of a form of primary company solvency verification by means of one of our on-line products – e-Premium, e-Report, e-Compact, e-Score – may save your time and means.

Our information = basis for your decision

Various business transactions constitute various rates of risks. With our business information, you dispose of a wide range of products, which will enable you to define a rate of risks of a concrete business case. Solvency index – it is a sort of scoring evaluation verified by the practice, which will make your fast and funded decision easier.

Solvency index Creditreform

Solvency index Creditreform objectively corresponds to probability rate of non-reimbursement of your invoices. It is a clear and intelligible expression of the business partner's solvency. Solvency index takes into account combination of economic factors with various weights. Stress is laid upon economic performance of the firm and its mode of payment. The higher its value is, the higher is the risk connected with the trade.



A solution for you

Each problem requires a measure-made solution. Therefore we have developed for you a range of products and services corresponding completely to your needs:

Complete financial analysis

Our products e-Report and e-Premium include a detailed business report including scoring and financial analysis. A part of this is constituted by complete final accounts for the last years including detail analysis thereof.

Shortened on-line products

Fast and graphically clear information products e-Check and e-Score will make it possible for you to take immediate decisions.

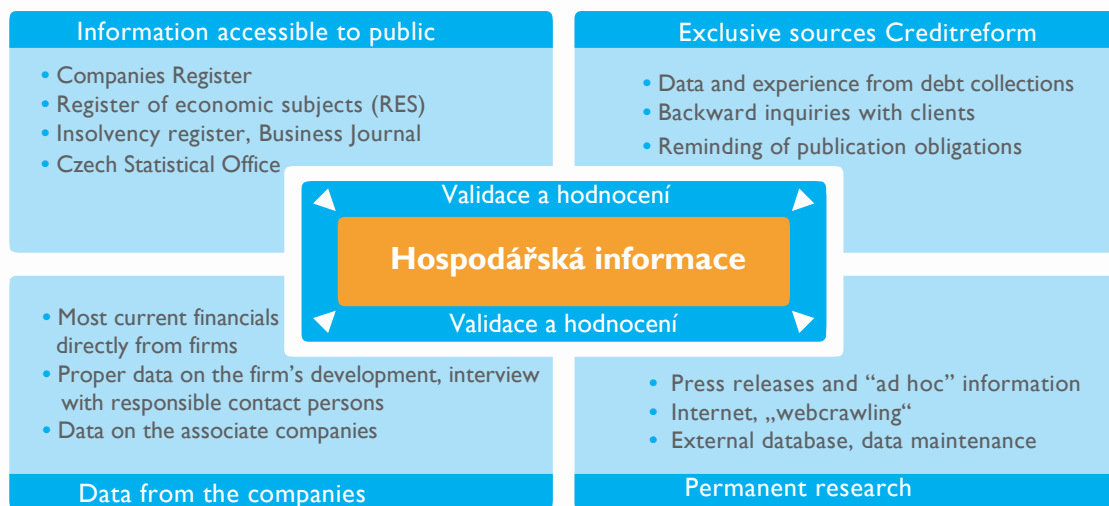
Monitoring

Following solvency of your clients in inland and abroad.

Your way to business reports

We offer optimum solutions to our clients:

- thanks to the portal CrefoPort (www.crefoport.cz), you have, independently on your browser or setting, access, at any time, to on-line business reports from all over the world
- we offer a web solution, which, thanks to individually defined interface, will secure individual flow of our information directly to your system
- besides this, we deliver information, as well, using traditional ways: by email, fax or, as the case may be, also per post
- to maximum possible extent, we try to meet needs of our clients: we secure over-standard services (e.g. extracts from foreign registers) and we update the information currently



Information without borders

Creditreform is a member of the grouping BIGNet (Business Information Group Network), in the framework of which independent business databanks cooperate together – they come from 22 European countries, China and USA. You may use the advantages of the greatest group in the sphere of providing business information in Europe:

Secure enterprising thanks to permanent monitoring

The relations to clients develop in the same way as your risks. Thanks to uninterrupted following of your present clients, you are always informed in time on principal changes, which will occur with your business partners. Do not leave anything to chance!

Choose Creditreform as your partner

> Reliable solvency evaluation

Solvency index of Creditreform is a credible criterion of Czech firm solvency evaluation. It works with statistically relevant data and is constructed in such a way, so that it might provide the best possible support for your decisions.

> Highest quality and topicality

For processing and evaluating data, we have stipulated the highest quality standards. We depart just from the verified sources. Experienced specialists elaborate analysis for us.

> Consulting and activities

We will help you optimize your financial risk management processes. Besides firm analysis, we offer you, as well, specialized seminars and workshops.