

## INSIGHTS FOR SMART DECISIONS

### THE COFACE CREDIT OPINION ON A COMPANY

Coface opinions provide you a recommended credit amount to support your assessment of the creditworthiness on debtors, prospects, and any company that you are willing to do business with.

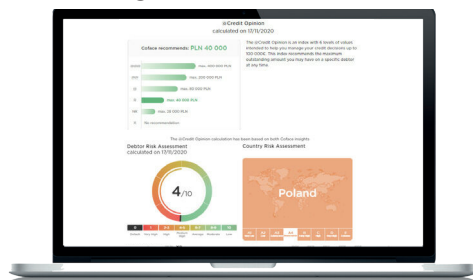
Need to understand the outstanding exposure you can manage with your counterparties?

Need to evaluate risks on exposure of your portfolio, benchmark prospects, manage supply chains?

- ✓ Credit opinions are based on a customized risk assessment, that leverages our **expertise in risk analysis**, our **unique data** and **global** scope.
- ✓ Credit opinion reports also include the **Debtor Risk Assessment** and the **Country Risk Assessment** to help you make better decisions, by providing a holistic view on the risk profile of the company and the country risk context.
- ✓ You can order a monitored opinion, and receive a notification whenever there is a change on the recommended limit. Helping you **track** your business partners, and giving you **agility** to improve your decisions with **updated insights**.

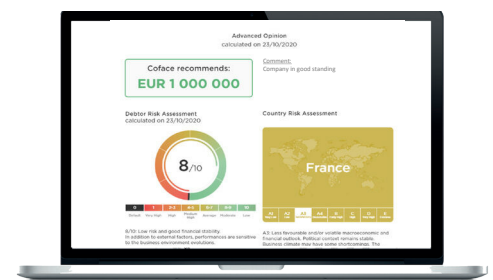
Coface offers two distinct types of credit opinions, that respond to different business's needs.

Managing portfolios with small – medium sized companies? or portfolios with small values but high volumes of trade?



**@Credit Opinion**, provides a level of recommended exposure **up to €100,000**

Cover expectations on business exposure up to €1 Million



**Advanced Opinion** provides a specific recommended amount **up to €1 Million**

- / Evaluate prospects / Anticipate payment behavior / Portfolio management
- / Assess and Benchmark: prospects, competition, debtors, partners
- / Monitor supply chain resilience

How to Order? 1. Log-in to ICON 2. Search for a Company 3. Order a Product 4. Get Product in "My orders"

## INSIGHTS FOR SMART DECISIONS

### THE @CREDIT OPINION ON A COMPANY

The @Credit Opinion recommended by Coface is an index up to 100k€ to help you manage your credit decisions on your recurrent small and mid-sized transactions.

@Credit Opinion  
calculated on 17/11/2020

#### KEY INSIGHTS

1 Recommended level of outstanding amount. Expressed in an index with 6 levels up to 100,000€.

Amounts can be expressed in your preferred currency.

2 Explanatory comment if @Credit Opinion is null («X»)

3 Debtor Risk Assessment, is the likelihood of a company to honor its financial commitments

4 Country Risk Assessment, degree of stability and business risk of the country of the company assessed

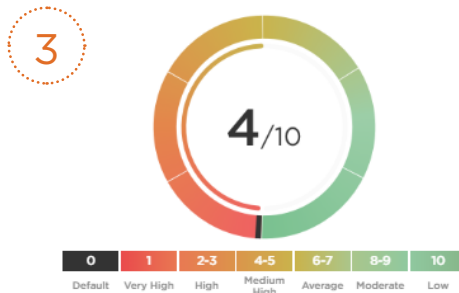
5 Company Details: Address, Contact, Web, Registration Date and Status, Company Identity.



2 The @Credit Opinion is an index with 6 levels of values intended to help you manage your credit decisions up to 100 000€. This index recommends the maximum outstanding amount you may have on a specific debtor at any time.

The @Credit Opinion calculation has been based on both Coface insights

Debtor Risk Assessment  
calculated on 17/11/2020



4/10: Significant risk. Company is coming across some real weaknesses: if not solved, ability to fulfil obligations could be altered. Risk of default is significant but may be acceptable for limited short-term credits.

Country Risk Assessment



A4: Economic and financial outlook could be struck by some weaknesses. Political context could suffer from tension. Business climate may present significant deficiencies. The average probability of company default is reasonable.

5

#### Company details

 <b>Address</b> ul. Nowa Testowa 1 31-358 , Krakow Poland	 <b>Contact</b> Telephone: 48-22-0000001 Fax: 48-22-0000002 Email:	 <b>Web</b> No data
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Registration date  
No data

Registration status  
OPEN

Icon number  
83784290

Easy number  
00006641235282

National ID  
No data

Statistic number  
000000000

VAT number  
111111111

# ICON

## Advanced Opinion

### INSIGHTS FOR SMART DECISIONS THE ADVANCED OPINION ON A COMPANY

The Advanced Opinion recommended by Coface is an individual amount to help you manage risk on business exposure up to €1Million.

Advanced Opinion  
calculated on 23/10/2020

#### KEY INSIGHTS

- 1 Individual recommended amount up to €1 Million.

For assessment on exposures greater than 1M € contact your Coface representative.

Amounts can be expressed in your preferred currency.

- 2 Explanatory comment on recommended assessment

- 3 Debtor Risk Assessment, is the likelihood of a company to honor its financial commitments

- 4 Country Risk Assessment, degree of stability and business risk of the country of the company assessed

- 5 Company Details: Address, Contact, Web, Registration Date and Status, Company Identity.

1

Coface recommends:

**EUR 1 000 000**

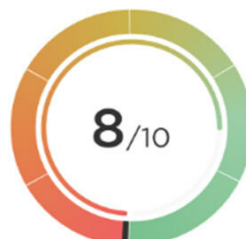
Comment:

Company in good standing

2

3

Debtor Risk Assessment  
calculated on 23/10/2020



8/10: Low risk and good financial stability. In addition to external factors, performances are sensitive to the business environment evolutions. Risk of default is low.

Country Risk Assessment

4



A3: Less favourable and/or volatile macroeconomic and financial outlook. Political context remains stable. Business climate may have some shortcomings. The average probability of company default is satisfactory.

5

#### Company details

 <b>Address</b> ul. Nowa Testowa 1 31-358 , Krakow Poland	 <b>Contact</b> Telephone: 48-22-0000001 Fax: 48-22-0000002 Email:	 <b>Web</b> No data
<b>Registration date</b> No data	<b>Registration status</b> OPEN	<b>Icon number</b> 83784290
<b>Easy number</b> 00006641235282	<b>National ID</b> No data	<b>Statistic number</b> 000000000
<b>VAT number</b> 111111111		

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The information displayed in the report is just sample data