



**Highest Creditworthiness Rating**  
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A Bisnode Solution

# CREDITWORTHINESS RATING REPORT

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# What is creditworthiness rating?

Creditworthiness rating is above-average rating value of entities - economic operators. It is based on the entities' financial statements for the last business year and forecasts the safety of operations in the next twelve months.

Companies with creditworthiness rating achieve above-average results and meet the criteria for reduced probability that they would experience any of the following events in the next twelve months:

- bankruptcy, compulsory settlement or liquidation (< 0.15% probability),
- deletion of entity from the companies register (< 0.93% probability),
- blocking of the entity's transaction accounts for more than 60 days without interruption or more than 90 days with interruption (< 0.98% probability).

To obtain the AAA highest creditworthiness rating, an entity must meet the following additional conditions:

1. It has been operating for at least 5 years or at least 3 years, provided that its equity amounts to more than EUR 200,000;
2. Total annual revenues must exceed EUR 80,000;
3. Its equity must amount to EUR 20,000 at least;
4. The participation rate of liabilities must not exceed 75%.

**There is a 91% probability that entities with AAA creditworthiness rating will maintain the creditworthiness rating also in the next year**

Certification has become an established practice in the international environment and a method for entities to further consolidate their reputation and trust in domestic and foreign business environment. The holders of a certificate thus gain additional trust of their business partners.

The Bisnode Group has a long-term tradition in granting certificates of rating excellence in the following 12 European countries: Sweden, Norway, Finland, Denmark, Germany, Slovenia, Croatia, Serbia, Bosnia and Herzegovina, Poland, Czech Republic and Hungary. In the next years, certification will be carried out at the level of the entire group of 19 European countries in which Bisnode operates.