

ANALYSIS SHEET CREDIT MANAGEMENT/PRELIMINARY DECLARATION OF COFACE

STRICTLY CONFIDENTIAL!

Company (full company name and address, registered head office)

Homepage: _____

Taxpayer ID: _____ VAT ID: _____
(mandatory entry)

Contact person: _____ Phone: _____

E-mail: _____ Fax: _____

Company's bank(s) (incl. IBAN and BIC): _____

Term of your business year from: _____ to: _____

for internal remarks		
EASY No.:	Field office:	District:

1. Business sector and production and delivery program (as percentage of total turnover):

2. Customer structure – which business sectors do your customers belong to (as percentage of turnover):

3. Associated companies with external sales (shareholding in per cent):
 (Please enter „Y“ in the last column if you wish product proposals for this company, too. In this case please attach a separate analysis sheet for each company).

Company	Country	City	Share	Type of participation	PP

4. Currency:¹⁾ a) all following amounts stated in: EUR incl. VAT excl. VAT
 b) Preferred contractual currency: EUR incl. VAT excl. VAT

5. External sales (excluding inter-group sales) of the current and the three previous business years:²⁾

Year \ Turnover	Total		No. of buyers	Thereof share in %:			
	Domestic	Export		Public buyers		Not insurable ³⁾	
				Dom.	Exp.	Dom.	Exp.
Estimate for current year							
Previous year							
Previous year /. 1							
Previous year /. 2							

Breakdown of the insurable external sales of the past business year by country: see no. 19.

6. Breakdown of your insurable balances:

Size of debt ²⁾	Total balances ²⁾	Number of your buyers
from 0 to		
from to		
from to		

7. Cover of the prime cost in the preshipment risk¹⁾ Yes No

if yes, please provide details of the preshipment risk: _____

Amount of Ø prime cost per month: _____ or Ø Total order values per month: _____

Ø Preshipment period: _____ Maximum preshipment period: _____

Period between termination of preshipment and delivery: _____

¹⁾ Please tick appropriate box ²⁾ In thousands of the currency stated under No. 4. ³⁾ Private individuals / cash / advance payment / documentary letter of credit

8. Invoicing period after delivery of goods or performance of services:
 usually: _____ days, „drop shipping“: _____ days,
 Collective billing: _____
 Others: _____
 Settlement according to „Vergabe- und Vertragsordnung Bau (VOB)?¹⁾“
 (German construction contract procedures) Yes No
 Receivables not yet invoiced: ²⁾ Total _____ p.m.

9. Collection of accounts receivable by:¹⁾
 a) Direct debiting (without objection period), Share of turnover _____ %
 b) Direct debiting (subject to a 6 week objection period), Share of turnover _____ %
 The receivables due from these buyers can be declared:¹⁾ Yes No
 The turnover generated by direct debiting shall be insured:¹⁾ Yes No

10. Your buyers actually use the following credit periods:

	%	up to days	%	up to days	%	up to days	fixed value date		share of payment by bill of exchange	
							%	up to days	%	Ø Bills accepted: ²⁾
Domestic										
Export										

11. Retention of title:¹⁾
 simple extended ROT (verlängert) (assignment of customer's receivables)
 current account ROT (erweitert) (balances, current account clause) prolonged (erweitert) (other regulations)

12. Stock on commission / consignment stock? number _____ Ø value of stock²⁾ _____

13. You check the credit standing of your customers according to the following principles / methods – in the following intervals:

14. Bad debt losses – Analysis of your current and the past three business years:

Year	Number of insolvencies		Receivables at the suspension of payment ²⁾		Final loss ^{2), 3)}	
	Dom.	Exp.	Dom.	Exp.	Dom.	Exp.
Current year						
Prev. year						
Prev. year /. 1						
Prev. year /. 2						

¹⁾ Please tick appropriate box

²⁾ In thousands of the currency stated under No. 4.

³⁾ Before any indemnification payments

15. The five major losses of accounts receivable during the past three years:

Year	Country	Debtor	Receivables at the suspension of payment ²⁾	Final loss ^{2), 3)}

16. Imminent losses of receivables: Number and total amount 2); details for major cases:

17. Description of your inhouse default action / debt collection:

Reminder	Original due date plus	Measures ¹⁾
1st reminder	_____days	Delivery suspended: <input type="checkbox"/> Yes! <input type="checkbox"/> No, further deliveries: <input type="checkbox"/> on credit <input type="checkbox"/> cash only Others: _____
2nd reminder	_____days	Delivery suspended: <input type="checkbox"/> Yes! <input type="checkbox"/> No, further deliveries: <input type="checkbox"/> on credit <input type="checkbox"/> cash only Others: _____
3rd reminder	_____days	Delivery suspended: <input type="checkbox"/> Yes! <input type="checkbox"/> No, further deliveries: <input type="checkbox"/> on credit <input type="checkbox"/> cash only Others: _____
last reminder	_____days	Delivery suspended: <input type="checkbox"/> Yes! <input type="checkbox"/> No, further deliveries: <input type="checkbox"/> on credit <input type="checkbox"/> cash only Others: _____

18. Do / Did you have any contracts for credit management?¹⁾

No, none of the following **Yes**, as stated below:

Credit Insurance	with _____, since _____, until _____, terminated by _____ Scope: _____
Factoring Contract	with _____, since _____, until _____, terminated by _____ Scope: _____
Debt Collection Contract	with _____, since _____, until _____, terminated by _____ Type and scope: _____
other risk covering or similar contracts	with _____, since _____, until _____, terminated by _____ Type and scope: _____

¹⁾ Please tick appropriate box

²⁾ In thousands of the currency stated under No. 4.

³⁾ Before any indemnification payments

19. Breakdown of the insurable turnover of the previous business year by country:

Country	Turnover	Terms of payment

20. Dual-use items:

If you do not sell dual-use goods or services*, please tick the following box:

If you sell dual-use goods or services* for which the applicable laws and regulations require you to have an export authorisation, please confirm that you have obtained such authorisation from the competent authorities by ticking the following box:

* Dual-use goods or services are items or technologies which are normally used for civilian purposes but which may have military applications. Export of dual-use goods or services are subject to specific regulations.

We received a copy of this analysis sheet.

Our General Terms of Business, Delivery, Payment are attached:¹⁾ Yes No

A list of our customers (name/address) and the overdue accounts is attached:¹⁾ Yes No

A current list of open items is attached:¹⁾ Yes No

Available data as well as all other data submitted during the preliminary negotiations or during the business relationship shall provide the basis for product offers and for the business relationship within Coface SA* or with Coface partners (even located outside the European Union).

The same applies to the following appendices:¹⁾

- Additional information provided on financing
- Additional information provided on instalment credit insurance
- _____

Upon conclusion of a contract, this analysis sheet shall become integral part of the relevant contract.

In case of incorrect disclosures the insurer may rely on its release from liability or its right to withdraw from the credit insurance contract pursuant to section 19 sub-section 5 of the German Insurance Contract Act (VVG).

We declare that the above statements are true and complete. We agree that such data will, to the required extent, be transmitted within Coface SA* or to Coface partners (even located outside the European Union) for the purpose of internal examination and decisions with respect to the issuing of an offer as well to the reinsurers and other insurers for the purpose of risk assessment or – if any – claims and settlement of reinsurance. We further agree that such data may also be used to assess the credit standing of our company and that the result of such assessment may also be made available to third parties. Coface SA* or Coface partners (even located outside the European Union) also uses the data to contact us with information about interesting products and services We are entitled to object to our data being used for advertising purposes by notifying Coface SA accordingly.

Place/Date

Signature / Stamp

¹⁾ Please tick appropriate box

* Coface SA (Paris) as well as all companies in which Coface SA holds a direct or indirect participating interest.