

CREDIT REPORT

Published 10/11/2021

Issued for: [REDACTED]

Dun & Bradstreet d.o.o.

Credit report

Published 10/11/2021

PROFILE

Chapter 1

Company:
Address:
Activity:
Registration number:
VAT No.:
Company size:

CREDIT APPRAISAL

Chapter 3

CREDIT LIMIT*:
CREDIT MARGIN:

SEMAPHORE



Yellow light - events in last 365 days have no major influence on current company business.

OWNERS AND BRANCHES

Chapter 2

Last year

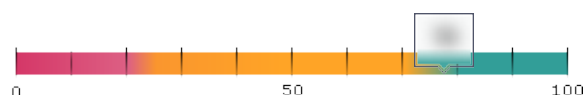
Owners:

Branches:

PAYMENT INDEX

Chapter 4

8/31/2020 - 8/31/2021



BLOCKS

Last year

Current Number of Blocks:

Blocks:

/ 365 days

Last checked: 10/7/2021

RESULTS OF OPERATIONS

Chapter 5

Categories	2018	2019	2020
Assets			
Capital			
Total revenues			
Net business result for the accounting period			
Number of employees			
Debt to assets			
Current ratio			
Net return on assets			
Return on equity			

Data are shown in 1 HRK.

Published 10/11/2021

Long name:	
Legal form:	
Activity:	
Founded:	
Registration number:	
Company size:	
Company Register:	
Region:	

Name
Mr. [Name]
(Chairman)
Mr. [Name]
(Chairman)
Mr. [Name]
(Board of Directors)
Mr. [Name]
(Board of Directors)
Mr. [Name]
(Board of Directors)
Mr. [Name]
(Board of Directors)
Mr. [Name]
(Board of Directors)
Mr. [Name]
(Supervisory Board)
Mr. [Name]
(Supervisory Board)
Mr. [Name]
(Supervisory Board)

Shown 35 of 41

[illegible]

Owners and branches

10/11/2021

Published 10/11/2021

OWNERS

Shown 8 of 8

	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX
	XXXXXXXXXXXXXXXXXXXX

BRANCHES/DIVISIONS

Shown 0 of 0

There are no data for selected subject.

Credit appraisal

Published 10/11/2021

CREDIT APPRAISAL

HISTORY

2019

2020

FINANCIAL APPRAISAL

The company operates below average, it has a forecast of average risk in the future. The company has some possibility of liquidity problems and at the same time has below-average profitability.

Liquidity

Average

Name	Value	Indicator	Description
Debt to asset ratio			
Payment capability			
Cash flow to total costs			
Credit exposure from operations			

Efficiency

Careful

Name	Value	Indicator	Description
Return on assets			
Assets turnover on total income			

DYNAMIC RATING

Subject's location has lower than average risk. Subject has one connected company with a blocked bank account in the last twelve months. There is no data on bank account blocks in the last 12 months. Subject's financial data is indicating excellent financial health.

Indicator

Name	Points	Description
Activity		
Location		
Profile		
Blocks		
Payment index		
Financial data		

CREDIT LIMIT*

Recommended upper credit limit for granting a deferred payment period of 3 months for this company is

CREDIT MARGIN

Recommended minimum credit margin for granting a deferred payment period of 3 months for this company is

* Data are shown in 1 HRK.

Payment Index

Published 10/11/2021

PAYMENT INDEX

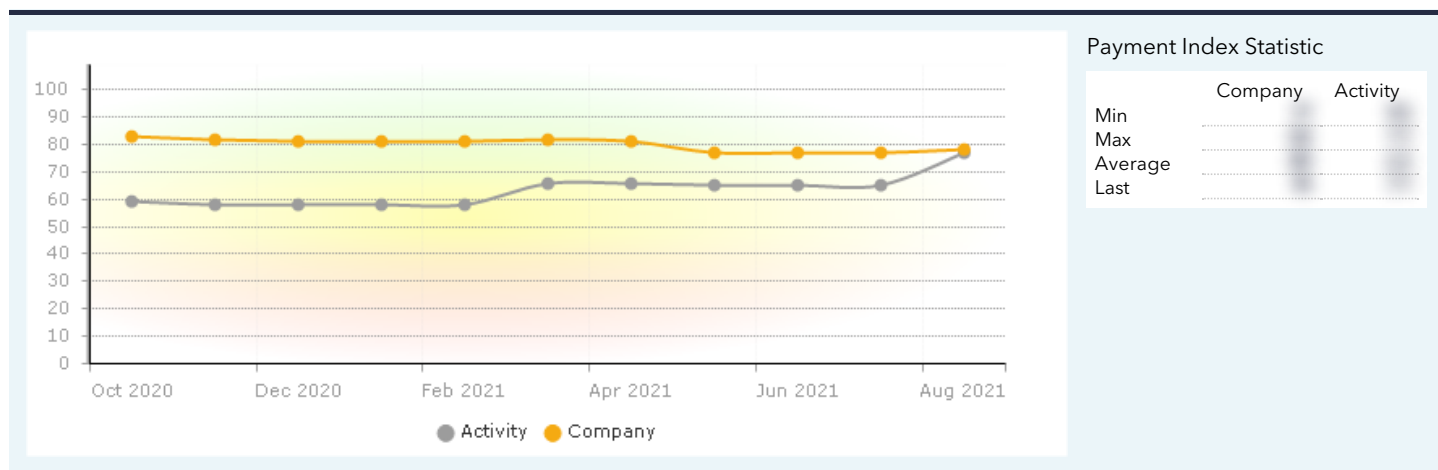
8/31/2020 - 8/31/2021

Company settles payments up to 7 days past due.



NOTE

The database contains only those invoices that are accessible to database owner. Figures are based on all paid invoices from the database.



Payment index is calculated as weighted average of days between settlement date and value date. The weights are based on the amount of payments.

Payment index	Description
81 - 100	Company anticipates.
80	Company pays promptly on due.
75 - 79	Company settles payments up to 7 days past due.
70 - 74	Company pays slow to 15 days past due.
50 - 69	Company pays slow to 30 days past due.
40 - 49	Company pays slow to 60 days past due.
31 - 39	Company pays slow to 90 days past due.
20 - 30	Company pays slow to 120 days past due.
0 - 19	Company pays over 120 days past due.
N/A	No Data

Financial data

2020

Published 10/11/2021

BALANCE SHEET - CHART



PROFIT AND LOSS ACCOUNT - CHART



Financial data

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BALANCE SHEET

Categories	2018	2019	2020	Growth Abs. (Rel.)
Receivables not-paid called-up ca...	1	1	1	1
Long-term assets	1	1	1	1
Intangible assets	1	1	1	1
Tangible fixed assets	1	1	1	1
Long-term financial investments	1	1	1	1
Long-term operating receivables	1	1	1	1
Deferred receivables for taxes	1	1	1	1
Short-term assets	1	1	1	1
Inventories	1	1	1	1
Short-term operating receivables	1	1	1	1
Short-term financial investments	1	1	1	1
Cash deposits on account and cash...	1	1	1	1
Deferred costs and accrued revenues	1	1	1	1
Loss above capital	1	1	1	1
Assets	1	1	1	1
Off-balance sheet items	1	1	1	1
Capital	1	1	1	1
Basic (subscribed) capital	1	1	1	1
Reserves	1	1	1	1
Reserves from profit	1	1	1	1
Provisions from revaluation	1	1	1	1
Retained net	1	1	1	1
Net business result for the busin...	1	1	1	1
Minority equity interest	1	1	1	1
RESERVATIONS WITH FAIR VALUE	1	1	1	1
Provisions	1	1	1	1
Provisions for pensions and simil...	1	1	1	1
Provisions for tax obligations	1	1	1	1
Other provisions	1	1	1	1
Provisions for Initiated Court ca...	1	1	1	1
Provisions for Costs of renewing ...	1	1	1	1
Provisions for Costs of Warranty ...	1	1	1	1
Long-term financial and operating...	1	1	1	1
Long-term financial liabilities	1	1	1	1
Long-term operating liabilities	1	1	1	1
Short-term financial and operatin...	1	1	1	1
Short-term financial liabilities	1	1	1	1
Short-term operating liabilities	1	1	1	1
Accrued costs and deferred revenues	1	1	1	1
Liabilities	1	1	1	1
Off-balance sheet items	1	1	1	1
Off-balance sheet items for equit...	1	1	1	1
Off-balance sheet items for minor...	1	1	1	1

* Data are shown in 1 HRK.

Financial data

Published 10/11/2021

PROFIT AND LOSS ACCOUNT

Categories	2018	2019	2020	Growth Abs. (Rel.)
Total revenues	1,000,000	1,000,000	1,000,000	0.00 (0.00%)
Operating revenues	1,000,000	1,000,000	1,000,000	0.00 (0.00%)
Financial income	0	0	0	0.00 (0.00%)
Extraordinary income	0	0	0	0.00 (0.00%)
Share of profit from investments ...	0	0	0	0.00 (0.00%)
Total costs	1,000,000	1,000,000	1,000,000	0.00 (0.00%)
Operating expenses	1,000,000	1,000,000	1,000,000	0.00 (0.00%)
Financial expenses	0	0	0	0.00 (0.00%)
Extraordinary expenses	0	0	0	0.00 (0.00%)
Share of loss from investments in...	0	0	0	0.00 (0.00%)
EBIT	0	0	0	0.00 (0.00%)
EBITDA	0	0	0	0.00 (0.00%)
Total business result	0	0	0	0.00 (0.00%)
Pre-tax profit	0	0	0	0.00 (0.00%)
Pre-tax loss	0	0	0	0.00 (0.00%)
Tax on profit	0	0	0	0.00 (0.00%)
Net business result for the accou...	0	0	0	0.00 (0.00%)
Profit for the financial year	0	0	0	0.00 (0.00%)
Loss for the financial year	0	0	0	0.00 (0.00%)
Owners net	0	0	0	0.00 (0.00%)
Complete profit or loss from period	0	0	0	0.00 (0.00%)
Profit or loss from the financial...	0	0	0	0.00 (0.00%)
Net other comprehensive income or...	0	0	0	0.00 (0.00%)
Attributable to mother company eq...	0	0	0	0.00 (0.00%)
Minority owners net	0	0	0	0.00 (0.00%)
Attributable to minority interests	0	0	0	0.00 (0.00%)
Value added	0	0	0	0.00 (0.00%)

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Financial data

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INDICATORS

Categories	2018	2019	2020	Growth Abs. (Rel.)
Interest cost				
Investments				
Import				
Number of employees				
Export				
Insurance premium (brutto)				
THE ASSET STRUCTURE RATIOS				
Tangible and intangible assets to...				
Current assets to total assets				
Investments to total assets				
FINANCIAL LEVERAGE RATIOS				
Shareholders' funds to assets				
Debt to assets				
Shareholders' funds to long-term ...				
LIQUIDITY RATIOS				
Long-term financing of long-term ...				
Current ratio				
Quick current ratio				
Pre-tax profit margin				
Profit margin				
ASSET TURNOVER RATIOS				
Current assets turnover				
Inventory turnover				
Debt servicing				
ASSET TURNOVER RATIOS (DAYS)				
Total operating capital				
Operating return on assets				
Payment capability				
RATIOS OF EFFICIENCY, PROFITABILI...				
Debtors turnover				
Inventory conversion period				
Days sales outstanding				
Payables deferral period				
Net profit margin				
Asset utilization ratio				
Net return on assets				
Operating margin				
CASH-FLOW				
Return on equity				
Operating cash flow				

* Data are shown in 1 HRK.