

CREDIT REPORT

10/11/2021

Published 10/11/2021

Issued for: [REDACTED]

Dun & Bradstreet d.o.o.

Credit report

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PROFILE

Chapter 1

Company:
Activity:
VAT No.:
Company size:

CREDIT APPRAISAL

Chapter 3

CREDIT LIMIT:
CREDIT MARGIN:

SEMAPHORE

Green light - no critical events found in Boniteti.com database, which could have effect on current company business

OWNERS AND BRANCHES

Chapter 2

Last year
Owners:
Branches:

BLOCKS

Last year
Current Number of Blocks:
0 / bank accounts
Blocks:
0 / 365 days

Last checked:

RESULTS OF OPERATIONS

Chapter 4

Categories	2018	2019	2020
Total assets			
Equity and reserves			
Total revenue			
Total net other comprehensive income for the perio...			
Average number of employees based on hours worked			
Debt to assets			
Current ratio			
Net return on assets (ROA)			
Return on equity (ROE)			

Data are shown in 1 BAM.

Chapter 1

Activity: _____

Founded:

Company size:

Company Register:

Region:

VAT Payer:

Shown 2 of 2

(Director)

(Procurator)

Chapter 2

Shown 2 of 2

1. **Identify the main components of the system.** The system consists of a client, a server, and a database.

2. **Describe the data flow between the components.** The client sends requests to the server, which then interacts with the database to retrieve or store data.

BRANCHES/DIVISIONS

Shown 16 of 16

[illegible]

Credit appraisal

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Chapter 3

CREDIT APPRAISAL

HISTORY

2016

2017

FINANCIAL APPRAISAL

The company operates below average and has increased probability of failure in the future. The company has some possibility of liquidity problems and at the same time achieves an average return.

Liquidity

Average

Name	Value	Trend	Description
Debt to asset ratio		●	Average
Payment capability		▼	Caution
Cash flow to total costs		▼	Caution
Credit exposure from operations		▲	Excellent

Efficiency

Average

Name	Value	Trend	Description
Return on assets		▼	Caution
Assets turnover on total income		▲	Well

DYNAMIC RATING

Subject's location has lower than average risk. Subject is medium or large organisation with available phone contact information. There were no account blockades in the last 18 months. Subject's financial data is indicating excellent financial health.

Indicators

Name	Value	Indicator
Activity		
Location		
Profile		
Trials		
Blocks		
Payment index		
Financial data		

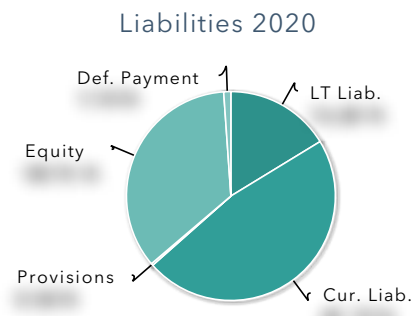
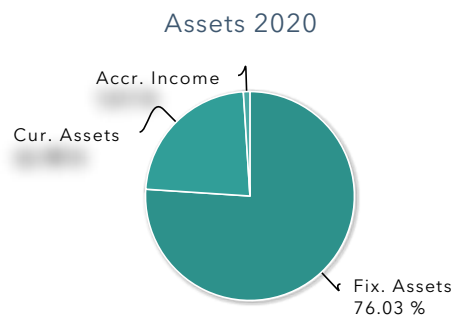
CREDIT LIMIT

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

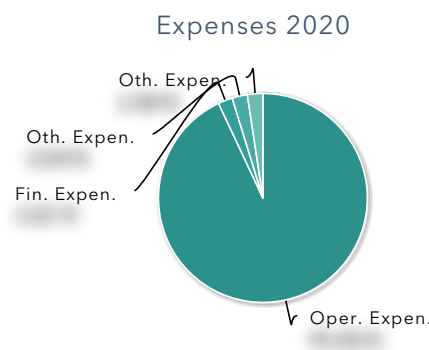
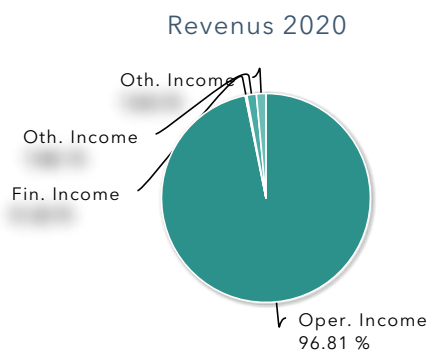
CREDIT MARGIN

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

BALANCE SHEET - CHART



PROFIT AND LOSS ACCOUNT - CHART



Financial data

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Chapter 4

BALANCE SHEET

Categories	2018	2019	2020	Growth Abs. (Rel.)
Fixed assets and long-term plac...				
Intangible assets				
Tangible fixed assets				
Investment properties				
Biological assets				
Other tangible fixed assets				
Non-Current financial assets				
Long-term receivables				
Long-term accruals				
Deferred tax assets				
Short-term assets				
Inventories				
Cash, short-term receivables an...				
Deferred tax assets				
Loss above capital				
Total assets				
Assets				
Off-balance sheet balance				
Equity and reserves				
Core capital				
Called-up capital				
Share premium				
Reserves				
Revaluation reserves				
Unrealized gain				
Unrealized loss				
Undistributed profit				
Loss up to the amount of capital				
Share purchase				
Long-term provisions				
Long-term liabilities				
Long-term loans				
Deferred tax liabilities				
Short-term liabilities				
Short-term financial liabilities				
Liabilities				
Liabilities from specific opera...				
Liabilities for wages, benefits...				
Other liabilities				
Liabilities for VAT				
Other taxes and other duties				
Liabilities for income tax				
Accruals				
Deferred tax liability				
Total equity and liabilities				
Business liabilities				

* Data are shown in 1 BAM.

Financial data

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Chapter 4

PROFIT AND LOSS ACCOUNT

Categories	2018	2019	2020	Growth Abs. (Rel.)
Operating income				
Sales of goods				
Income from sale of				
Income from the consumption of ...				
The increase in inventories of ...				
Decrease in inventories of effe...				
Increase in value of investment...				
Reduction in value of investmen...				
Other operating income				
Operating expenses				
Cost of goods sold				
Material cost				
Salaries and other employee ben...				
Cost of production services				
Amortization				
Cost of provision				
Intangible costs				
Income tax expense				
Contributions				
Profit from operating activities				
Loss from operations				
Financial income				
Finance expenses				
Interest expense				
Profit ordinary activities				
Loss of regular activities				
Other income and gains, except ...				
Other expenses and losses, unle...				
Profit from other income and ex...				
The loss from other income and ...				
Revenue from the base alignment...				
Expenses from revaluation of as...				
Revenue from base changes in ac...				
Losses from changes in the basi...				
Profit from continuing operatio...				
Loss from continuing operations...				
Tax expense period				
Delayed tax revenue period				
Net profit from continuing oper...				
Total revenue				
Total expenditures				
Net profit for the period				
Net loss for the period				
Total net other comprehensive i...				
Total net other comprehensive l...				

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Financial data

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Chapter 4

INDICATORS

Categories	2018	2019	2020	Growth Abs. (Rel.)
Average number of employees bas...				
Export revenues				
THE ASSET STRUCTURE RATIOS				
Tangible and intangible assets ...				
Current assets to total assets				
Financial investments to total ...				
FINANCIAL LEVERAGE RATIOS				
Shareholder's funds to assets				
Debt to assets				
Shareholder's funds to long-ter...				
Financial leverage				
LIQUIDITY RATIOS				
Current ratio				
Quick ratio				
Cash flow to total costs				
Credit exposure from operations				
ASSET TURNOVER RATIOS				
Fixed assets turnover ratio				
Total assets turnover ratio				
Current assets turnover				
Inventory turnover				
Debtors turnover				
Asset turnover on total income				
ASSET TURNOVER RATIOS (DAYS)				
Inventory conversion period				
Days sales outstanding				
Payables deferral period				
RATIOS OF EFFICIENCY, PROFITABI...				
Total revenues to total expenses				
Operating revenues to operating...				
Net profit margin				
Asset utilization ratio				
Net return on assets (ROA)				
Return on equity (ROE)				
Operating margin				
Pre-tax profit margin				
Net profit margin on sales				
Value added per employee				
Operating return on assets				
CASH-FLOW				
Operating cash flow				
Net operating working capital				-47,674,676.00

* Data are shown in 1 BAM.