



## PORTFOLIO ANALYSIS (I)

**DRA: Debtor Risk Assessment**, Risk Assessment of the debtor, Coface reflects the probability of default of a company over a period of 12 months

**WAP: Weighted Assessment of Portfolio** measures the average risk of payment default of a portfolio of buyers. It corresponds to the DRA average of the portfolio, weighted by the open amounts for every buyer.

### KEY FIGURES

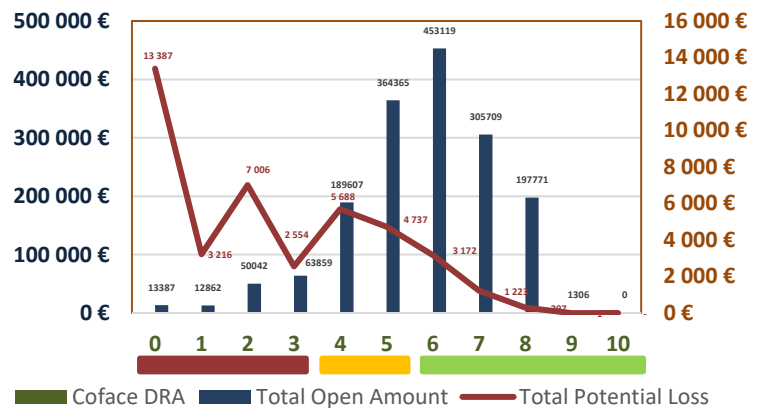
Number of Clients	356
Total Open Amount	1 706 837 €
WAP Portfolio	5,65

### ALLOCATION OF DRA\* PER RISK CATEGORY

DRA* Category	Number of Customers	Total Open Amount	Total Potential Loss
High Risk	39	140 150 €	26 163 €
Moderate Risk	101	553 972 €	10 425 €
Low Risk	133	957 905 €	4 692 €
Investigation	55	40 751 €	0 €
No Data	28	14 059 €	0 €
<b>Total All</b>	<b>356</b>	<b>1 706 837 €</b>	<b>41 280 €</b>

\* See Methodology on page 3

### OVERVIEW OF POTENTIAL LOSS PER RISK CATEGORY



The High Risk category covers DRA range 0-3

This category cumulate a total open amount of:

140 150 €

The High Risk cumulated potential loss is:

26 163 €

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### Total Potential Loss Within 12 Months

41 280 €



We recommend special attention to customers with Coface DRA lower or equal to 3.

TOP 5 OF CUSTOMERS WITHIN HIGH RISK CLASSIFICATION

# Sample Report

Reference	Customer	Country	Open Amount	DRA
00000000000889	COMPANY NAME	BEL	5 634 €	0
00000000000873	COMPANY NAME	DEU	7 753 €	0
00000000000181	COMPANY NAME	ESP	8 397 €	1
00000000000984	COMPANY NAME	FRA	1 038 €	1
00000000000488	COMPANY NAME	ITA	9 427 €	1

TOP 5 OF CUSTOMERS WITH HIGHEST OPEN AMOUNT

Reference	Customer	Country	Open Amount	DRA
00000000000996	COMPANY NAME	ESP	192 885 €	6
00000000000093	COMPANY NAME	LUX	171 175 €	7
00000000000162	COMPANY NAME	FIN	158 114 €	5
00000000000094	COMPANY NAME	LUX	85 632 €	8
00000000000201	COMPANY NAME	GBR	66 035 €	5

ALLOCATION OF OPEN AMOUNT PER @RATING CATEGORY

@Rating Value	@Rating Description	Number of Customers	Total Open Amount	ABOVE MAXIMUM @RATING VALUE		HIGH RISK CATEGORY	
				Number of Customers	Total Open Amount	Number of Customers	Total Open Amount
@@@	Until 100.000 EUR	63	950 549 €	3	522 174 €	0	0 €
@@	Until 50.000 EUR	34	113 659 €	0	0 €	0	0 €
@	Until 20.000 EUR	39	186 924 €	4	136 468 €	0	0 €
R	Until 10.000 EUR	68	142 612 €	4	51 431 €	0	0 €
NR	Until 7.000 EUR	0	0 €	0	0 €	0	0 €
X	0 EUR	69	258 283 €	69	258 283 €	39	140 150 €
NQ	Investigation	55	40 751 €	0	0 €	0	0 €
-	No Data	28	14 059 €	0	0 €	0	0 €
TOTAL		356	1 706 837 €	80	968 356 €	39	140 150 €

**Number Of Clients ABOVE  
Maximum @Rating Recommendation**

**80**

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For more information , please contact:



# Sample Report

The DRA measures the probability of insolvency of a company over a period of 12 months. Predicts the probability that a company has trouble surviving as a business entity. It is the combination of contrasting statistical methods, and the results of risk analysis and research in this field. It is automatically updated whenever new relevant data is entered into our database.

You can make a comparison between companies around the world through a single homogeneous scale that measures the risk of insolvency. Risk expression results in a scale of 1 to 10, each being 10 degrees associated with a default probability. The higher the DRA, the lower the risk of insolvency. On the scale, 1 represents the lowest and 10 the highest level of risk. The DRA 0 can occur if a company is insolvent.

DRA COFACE	Probability of insolvency	Detail
10	very low risk	Large and strong companies or groups. Performances could be marginally altered by a crisis, but solidity is undoubted.
9	Low Risk	Large companies/groups of companies. High level of financial stability. The stability could only be jeopardized by external and extreme factors.
8	Moderate Risk	Large and medium companies/groups which financials are basically sound, but sensitive to the business environment evolutions
7	acceptable risk	Financial reliability for large companies/groups is average. For medium companies, financial situation is considered as better than average and, for small business, really good.
6	Medium Risk	For large and medium companies/groups financial figures are under average but not alarming at this stage. For small companies, financial situation is fair.
5	medium-high risk	Financial stability for large and medium companies is significantly under average. For small companies such financial situation is not good but usual.
4	significant risk	Some weaknesses: if not solved, ability to fulfil obligations could be altered. Level of the risk of default is stronger than the average
3	High Risk	Financial situation and reliability are questionable. Even if there is a potential for improvements, situation is likely to deteriorate quickly.
2	very high risk of insolvency	Poor financial situation, Level of the risk of default is clearly increased.
1	extremely high risk of insolvency	Financial situation is very bad and close to critical/pre-solvency. Any commitment correspond to a very high risk of default.
0	extremely high risk of insolvency	situation of default/insolvency.
NS	No DRA	

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