



Summary of New Score and Credit Limit Distribution for Luxembourg

May 2024

Introduction

In May 2024, Creditsafe plans to significantly increase the coverage and quality of the financial and status information for all Luxembourg companies. The number of Luxembourg companies in our database with financials has gone up by 66% to 130,000. This enhancement will also result in improved scores and credit limits for all Luxembourg companies. For example, there will be 33% fewer Luxembourg companies without a score.

Overview of score distribution changes:

Current spread of company counts across different score bands

Rating Band	Rating Count	Rating Percentage
A	3,631	1.51
B	14,738	6.13
C	10,269	4.27
D	4,873	2.03
E	207,094	86.06
	240,605	100

New spread of company counts across different score bands

Rating Band	Rating Count	Rating Percentage
A	8,467	3.52
B	33,430	13.89
C	57,330	23.83
D	13,775	5.73
E	127,603	53.03
	240,605	100

Number and distribution of the 207,094 companies that previously had an E Band Rating that now have an adjusted rating due to the update.

Rating Band	Rating Count	Rating Percentage
A	4,315	2.08
B	20,435	9.87
C	46,937	22.66
D	9,851	4.76
E	125,556	60.63
	207,094	100

A	Very Low Risk [71-100]
B	Low Risk [51-70]
C	Moderate Risk [30-50]
D	High Risk [1-29]
E	No Score

Overview of credit limit distribution changes

Current spread of company counts across different credit limit bands

Credit Band	Rating Count	Rating Percentage
<=10000	222,382	92.43
Between 1000001 and 5000000	1,169	0.49
Between 100001 and 500000	3,476	1.44
Between 10001 and 50000	9,271	3.85
Between 5000001 and 10000000	239	0.1
Between 500001 and 1000000	933	0.39
Between 50001 and 100000	2,756	1.15
>10000000	379	0.16
	240,605	100

New spread of company counts across different credit limit bands

Credit Band	Rating Count	Rating Percentage
<=10000	207,951	86.43
Between 1000001 and 5000000	936	0.39
Between 100001 and 500000	4,713	1.96
Between 10001 and 50000	20,257	8.42
Between 5000001 and 10000000	146	0.06
Between 500001 and 1000000	1,001	0.42
Between 50001 and 100000	5,445	2.26
>10000000	156	0.06
	240,605	100