

Credit Scoring Guide

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Overview

Each year, hundreds of millions of business decisions are based on data insight from Creditsafe. Our credit scores and limits are used by companies of all sizes within multiple industries to make fast and informed decisions, automate workflows and guide strategic direction.

We are proud to be the world's most used provider of commercial credit reports and make it our highest priority to deliver accurate data and highly predictive scores to our customers across the globe. As a result, we invest millions of pounds in continually enhancing and monitoring the scorecards across the Creditsafe Group.

We are extremely pleased to share with you the details of our Scorecards which accurately predict risk and business failure across each region.



What is a Scorecard?

Creditsafe Scorecards are a series of highly predictive algorithms created by our world-leading in-house Analytics Team. A Credit Scorecard in general is a mathematical model that attempts to predict the likelihood that a company will display a specific behavior, considering all relevant and correlating information, over a certain period of time. It can be understood as the refinement of all significant characteristics into one measure of risk.

Using advanced statistical techniques, the team evaluate hundreds of million rows of validated data from over 9'000 trusted sources globally. Each country within our group has its own generic scorecard built to accurately reflect the local characteristics and trends of the region. For each country's scorecard, the team evaluates all active companies within the country on a regular basis. This is done to identify those characteristics in the respective country that either lead to or are indicative of upcoming insolvency within the next 12-month period. Of the hundreds of variables evaluated, only those that statistically indicate default or economic stability are included within the scorecard.

The scorecard is then applied to the current population of companies in the country concerned. A Probability of Default (PD) for each business is determined by the scorecard which, in turn, assigns the corresponding score between 1 and 100, or A-D for its international score. We continually assess the performance of the scorecard to ensure it remains highly accurate in calculating the likelihood of business default.

Scorecard development process

The essential concept behind Creditsafe's scoring models is the accurate and robust prediction of insolvency occurrence within the next 12 months, using a set of characteristics that clearly identify why a business is at high or low risk.

Businesses come in many different shapes and sizes, from your local independent café around the corner to the industry leader. The resulting different dependencies and complexities are in turn reflected in various causalities, or set of characteristics, which can lead to insolvency.

To increase the discriminatory power of the scorecard, meaning the ability to distinguish between "good & bad", segmentation is conducted. The aim of the segmentation is to define a set of sub-populations in such a way that, when modelled individually and combined, rank risk more effectively than a single model on the overall population.

The main characteristic used for segmentation has been the size of the company, reflected by financial statements and respective national legislation, whereby companies without timely financial statements as well as start-ups are reflected in separate models depending on their legal form, company age and a set of over criteria.



i. Population design

As the foundation for a successful model development, three critical areas need to be identified and clearly defined. These three areas are:

- **Development sample:** When building a scorecard, a sample of data containing companies corresponding to the companies to be scored later in production need to be identified. From the total universe of companies in the database, some companies will be excluded from the development sample without impacting the scorecard quality. In addition, identifying all available data at a certain time, called observation point and period, is crucial. This sample will then be divided into the different segments as mentioned above.
- **Bad definition:** The bad definition is the behaviour a scorecard will predict. The definition of a bad (an insolvent or bankrupt) company is determined by the country-specific legal definition and terminology of the bankruptcy processes. For this reason, the definition of insolvency may vary slightly among countries.
- **Outcome period:** This means the time it will take until a company will turn bad. Normal and standard for these kinds of models is a 12 month outcome period.

ii. Characteristic analysis

All available company data variables, called characteristics, have been considered for modelling and tested univariately.

Subsequently, coarse classification in intervals is performed by stepwise combining those ranges. This ensures a statistically robust number of observations in every interval, smooths out erroneous characteristics in the risk profile and eliminates outliers.

The characteristics are then prioritised according to their information value and those with too little content as well as those without economically comprehensible logic are rejected.

iii. Modelling methodology

Stepwise logistic regression (SLR) is used to develop the scorecard. This is Creditsafe's preferred method and frequently used in scorecard development. SLR has its benefit of generating accurate and robust predictions for a binary outcome, such as will a company become insolvent within the next 12 months.

Starting with the characteristic with the highest statistical significance, all other significant characteristics are then gradually (step by step) added to the models until there is no more improvement in the existing model.





iv. Characteristic selection

p-Value > Chi-Square:

This measures the likelihood whether the respective parameter estimate (the statistical statement of a characteristic) is based on chance and thus does not add any value to the model. The higher the p-value, the lower the significance of the parameter estimate in a prediction model.

Significance Level α (p-Value < α):

The significance level reflects the defined threshold where a characteristic is considered significant and informative enough to be included in the model. It is directly related to the p-value > chi-square, whereby a parameter estimate is only considered statistically significant if its p-value is less than the significance level.

v. Checking business logic

As explained in step "ii. Characteristic Analysis", statistical significance alone is not sufficient to enter the model. Each characteristic must be in addition adequately checked for its business logic.

The first test is therefore already carried out during the univariate analysis, the significance analysis, in which each characteristic is individually tested for its significance.

Unsuitable characteristics are also discarded despite statistical significance. Afterwards, all characteristics are also combined and checked for their relationship to each. This is to avoid any mutual correlations or results that are illogical from an economic point of view.

If the analysis is carried out correctly, the model should be predictive and mathematically correct. Another essential test procedure deals with the consistency of the beta coefficients or regression parameters respective weights. This examines whether the beta values assigned to the characteristic values (their weighting) are consistent with the respective default level, with particular attention to the sign of a beta coefficient.

Probability of Default

The probability of default (PD) provides information on how stable a company is, or more importantly how high the risk is of doing business with this company.

In fact, it can be understood as the refinement of all significant company characteristics into one measure of risk, i.e. the percentage probability that a company will become insolvent within the next 12 months.

In order to meet the needs and application areas of our clients, the PD is additionally converted into different units of measurement - score (1-100), risk class (A-E) or traffic light scale.

With the introduction of the new scorecards, the Creditsafe score is additionally provided with the calculated PD.



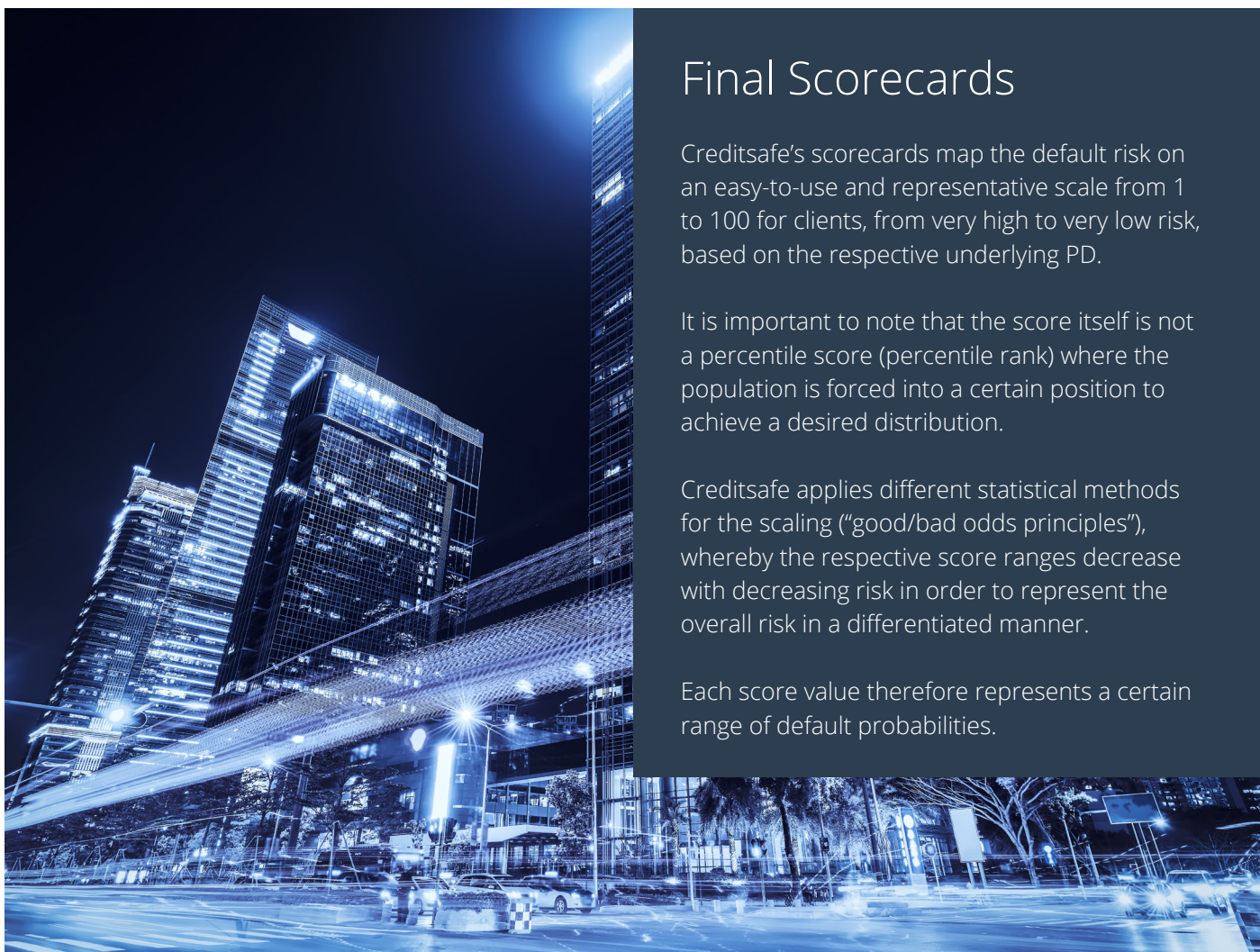
Final Scorecards

Creditsafe's scorecards map the default risk on an easy-to-use and representative scale from 1 to 100 for clients, from very high to very low risk, based on the respective underlying PD.

It is important to note that the score itself is not a percentile score (percentile rank) where the population is forced into a certain position to achieve a desired distribution.

Creditsafe applies different statistical methods for the scaling ("good/bad odds principles"), whereby the respective score ranges decrease with decreasing risk in order to represent the overall risk in a differentiated manner.

Each score value therefore represents a certain range of default probabilities.



POD tables – translation probability of default

UK & Ireland			Luxembourg			France			Germany			Netherlands			Belgium		
Band	Score	PoD	Band	Score	PoD	Band	Score	PoD	Band	Score	PoD	Band	Score	PoD	Band	Score	PoD
A	100	0.012	A	100	0.0007	A	100	0.02	A	100	0.027	A	100	0.010	A	100	0.0001
	99	0.025		99	0.0008		99	0.05		99	0.054		99	0.011		99	0.0209
	98	0.027		98	0.0009		98	0.05		98	0.057		98	0.012		98	0.0432
	97	0.029		97	0.0011		97	0.05		97	0.061		97	0.013		97	0.0460
	96	0.031		96	0.0012		96	0.06		96	0.066		96	0.014		96	0.0489
	95	0.033		95	0.0014		95	0.06		95	0.070		95	0.015		95	0.0521
	94	0.036		94	0.0016		94	0.06		94	0.075		94	0.017		94	0.0555
	93	0.038		93	0.0019		93	0.07		93	0.080		93	0.018		93	0.0590
	92	0.041		92	0.0021		92	0.07		92	0.085		92	0.020		92	0.0628
	91	0.044		91	0.0025		91	0.08		91	0.090		91	0.022		91	0.0669
	90	0.047		90	0.0028		90	0.08		90	0.096		90	0.024		90	0.0712
	89	0.050		89	0.0060		89	0.08		89	0.103		89	0.027		89	0.0758
	88	0.054		88	0.0128		88	0.09		88	0.109		88	0.029		88	0.0806
	87	0.058		87	0.0272		87	0.09		87	0.116		87	0.032		87	0.0858
	86	0.062		86	0.0580		86	0.10		86	0.124		86	0.035		86	0.0914
	85	0.066		85	0.1234		85	0.11		85	0.132		85	0.039		85	0.0972
	84	0.071		84	0.1423		84	0.11		84	0.140		84	0.042		84	0.1035
	83	0.076		83	0.1641		83	0.12		83	0.150		83	0.047		83	0.1102
	82	0.082		82	0.1892		82	0.13		82	0.159		82	0.051		82	0.1172
	81	0.087		81	0.2182		81	0.13		81	0.170		81	0.056		81	0.1248
80	0.094	80	0.2517	80	0.14	80	0.181	80	0.061	80	0.1328						
79	0.100	79	0.2745	79	0.15	79	0.192	79	0.067	79	0.1414						
78	0.108	78	0.2995	78	0.16	78	0.205	78	0.074	78	0.1505						
77	0.115	77	0.3267	77	0.17	77	0.218	77	0.081	77	0.1601						
76	0.124	76	0.3564	76	0.18	76	0.232	76	0.089	76	0.1704						
75	0.132	75	0.3888	75	0.19	75	0.247	75	0.098	75	0.1814						
74	0.142	74	0.4146	74	0.20	74	0.263	74	0.107	74	0.1931						
73	0.152	73	0.4422	73	0.21	73	0.280	73	0.117	73	0.2055						
72	0.163	72	0.4715	72	0.23	72	0.299	72	0.129	72	0.2187						
71	0.175	71	0.5028	71	0.24	71	0.318	71	0.141	71	0.2328						
70	0.187	70	0.5362	70	0.25	70	0.339	70	0.155	70	0.2477						
69	0.201	69	0.5648	69	0.27	69	0.361	69	0.170	69	0.2636						
68	0.215	68	0.5949	68	0.28	68	0.384	68	0.186	68	0.2806						
67	0.230	67	0.6266	67	0.30	67	0.409	67	0.204	67	0.2986						
66	0.247	66	0.6601	66	0.32	66	0.435	66	0.224	66	0.3178						
65	0.265	65	0.6953	65	0.34	65	0.463	65	0.245	65	0.3382						
64	0.284	64	0.7269	64	0.36	64	0.493	64	0.269	64	0.3599						
63	0.304	63	0.7599	63	0.38	63	0.525	63	0.295	63	0.3830						
62	0.326	62	0.7944	62	0.40	62	0.559	62	0.324	62	0.4076						
61	0.349	61	0.8305	61	0.42	61	0.595	61	0.355	61	0.4337						
60	0.374	60	0.8683	60	0.45	60	0.634	60	0.389	60	0.4616						
59	0.401	59	0.9033	59	0.48	59	0.675	59	0.427	59	0.4912						
58	0.429	58	0.9396	58	0.50	58	0.718	58	0.468	58	0.5226						
57	0.460	57	0.9775	57	0.53	57	0.765	57	0.513	57	0.5561						
56	0.493	56	1.0168	56	0.57	56	0.814	56	0.562	56	0.5917						
55	0.528	55	1.0578	55	0.60	55	0.867	55	0.616	55	0.6296						
54	0.565	54	1.0967	54	0.63	54	0.922	54	0.676	54	0.6699						
53	0.606	53	1.1370	53	0.67	53	0.982	53	0.740	53	0.7128						
52	0.649	52	1.1789	52	0.71	52	1.045	52	0.812	52	0.7584						
51	0.695	51	1.2223	51	0.82	51	1.112	51	0.889	51	0.8068						
50	0.745	50	1.2672	50	0.94	50	1.184	50	0.975	50	0.8584						
49	0.798	49	1.3110	49	1.00	49	1.260	49	1.068	49	0.9132						
48	0.855	48	1.3562	48	1.06	48	1.341	48	1.170	48	0.9715						
47	0.915	47	1.4030	47	1.12	47	1.427	47	1.282	47	1.0334						
46	0.980	46	1.4513	46	1.19	46	1.518	46	1.405	46	1.0993						
45	1.050	45	1.5014	45	1.27	45	1.615	45	1.538	45	1.1693						
44	1.125	44	1.5511	44	1.35	44	1.718	44	1.685	44	1.2437						
43	1.204	43	1.6024	43	1.43	43	1.828	43	1.845	43	1.3228						
42	1.290	42	1.6555	42	1.52	42	1.944	42	2.020	42	1.4068						
41	1.381	41	1.7103	41	1.62	41	2.068	41	2.211	41	1.4961						
40	1.479	40	1.7669	40	1.72	40	2.200	40	2.420	40	1.5910						
39	1.583	39	1.8243	39	1.82	39	2.339	39	2.648	39	1.6917						
38	1.695	38	1.8836	38	1.94	38	2.488	38	2.897	38	1.7988						
37	1.814	37	1.9449	37	2.06	37	2.645	37	3.169	37	1.9125						
36	1.942	36	2.0081	36	2.18	36	2.812	36	3.465	36	2.0332						
35	2.078	35	2.0734	35	2.32	35	2.990	35	3.788	35	2.1614						
34	2.224	34	2.1413	34	2.46	34	3.178	34	4.140	34	2.2975						
33	2.380	33	2.2114	33	2.61	33	3.378	33	4.522	33	2.4419						
32	2.546	32	2.2838	32	2.77	32	3.590	32	4.939	32	2.5951						
31	2.724	31	2.3586	31	2.94	31	3.814	31	5.391	31	2.7577						
30	2.914	30	2.4358	30	3.07	30	4.052	30	5.882	30	2.9302						
29	3.117	29	2.5187	29	3.23	29	4.304	29	6.415	29	3.0233						
28	3.333	28	2.6044	28	3.46	28	4.571	28	6.993	28	3.1496						
27	3.564	27	2.6931	27	3.70	27	4.850	27	7.619	27	3.4031						
26	3.810	26	2.7847	26	3.97	26	5.149	26	8.295	26	3.6762						
25	4.072	25	2.8795	25	4.25	25	5.470	25	9.026	25	3.9704						
24	4.351	24	2.9857	24	4.55	24	5.806	24	9.814	24	4.2870						
23	4.649	23	3.0959	23	4.87	23	6.150	23	10.66	23	4.6277						
22	4.966	22	3.2101	22	5.21	22	6.523	22	11.58	22	4.9941						
21	5.304	21	3.3286	21	5.58	21	6.924	21	12.56	21	5.3878						
20	5.663	20	3.4514	20	5.97	20	7.329	20	13.61	20	5.8106						
19	6.045	19	3.5994	19	6.38	19	7.774	19	14.73	19	6.2644						
18	6.451	18	3.7537	18	6.82	18	8.241	18	15.93	18	6.7512						
17	6.882	17	3.9146	17	7.29	17	8.730	17	17.21	17	7.2728						
16	7.339	16	4.0825	16	7.78	16	9.249	16	18.56	16	7.8313						
15	7.825	15	4.2575	15	8.31	15	9.787	15	20.00	15	8.4288						
14	8.340	14	4.5031	14	8.87	14	10.338	14	21.52	14	9.0674						
13	8.885	13	4.7629	13	9.47	13	10.934	13	23.12	13	9.7492						
12	9.462	12	5.0376	12	10.10	12	11.574	12	24.81	12	10.4764						
11	10.073	11	5.3282	11	10.77	11	12.203	11	26.57	11	11.2511						
10	10.718	10	5.6356	10	11.47	10	12.915	10	28.41	10	12.0753						
9	11.400	9	6.1116	9	12.22	9	13.673	9	30.33	9	12.9510						
8	12.119	8	6.6279	8	13.01	8	14.436	8	32.31	8	13.8803						
7	12.876	7	7.1877	7	13.84	7	15.239	7	34.37	7	14.8648						
6	13.674	6	7.7949	6	14.71	6	16.009	6	36.48	6	15.9062						
5	14.513	5	8.4534	5	15.63	5	16.858	5	38.65	5	17.0060						
4	15.394	4	13.1830	4	16.60	4	17.821	4	40.86	4	18.1654						
3	16.318	3	20.5589	3	17.61	3	18.786	3	43.11	3	19.3854						
2	17.287	2	32.0616	2	18.67	2	19.770	2	45.39	2	20.6666						
1	58.851	1	50.0000	1	59.61	1	33.596	1	47.69	1	60.6563						

Sweden			Norway			Italy			USA			Denmark			Japan		
Band	Score	PoD	Band	Score	PoD	Band	Score	PoD	Band	Score	PoD	Band	Score	PoD	Band	Score	PoD
A	100	0.037	A	100	0.01	A	100	0.002	A	100	0.25	A	100	0.0131	A	100	0.24
	99	0.076		99	0.07		99	0.006		99	0.37		99	0.0271		99	0.36
	98	0.081		98	0.11		98	0.010		98	0.50		98	0.0290		98	0.49
	97	0.086		97	0.17		97	0.014		97	0.68		97	0.0311		97	0.66
	96	0.091		96	0.22		96	0.019		96	0.83		96	0.0334		96	0.81
	95	0.097		95	0.27		95	0.028		95	0.83		95	0.0358		95	0.83
	94	0.103		94	0.32		94	0.034		94	0.88		94	0.0383		94	0.88
	93	0.110		93	0.36		93	0.040		93	0.95		93	0.0411		93	0.95
	92	0.117		92	0.41		92	0.045		92	0.04		92	0.0440		92	1
	91	0.124		91	0.46		91	0.047		91	1.13		91	0.0472		91	1.13
	90	0.132		90	0.50		90	0.054		90	1.19		90	0.0506		90	1.18
	89	0.141		89	0.53		89	0.059		89	1.25		89	0.0542		89	1.22
	88	0.150		88	0.56		88	0.060		88	1.29		88	0.0581		88	1.25
	87	0.159		87	0.60		87	0.066		87	1.33		87	0.0622		87	1.29
	86	0.169		86	0.63		86	0.071		86	1.38		86	0.0667		86	1.34
	85	0.180		85	0.67		85	0.076		85	1.44		85	0.0715		85	1.4
	84	0.191		84	0.70		84	0.078		84	1.50		84	0.0766		84	1.48
	83	0.204		83	0.72		83	0.082		83	1.57		83	0.0821		83	1.55
	82	0.217		82	0.75		82	0.088		82	1.62		82	0.0880		82	1.6
	B	81		0.230	81		0.78	81		0.093	81		1.66	81		0.0943	81
80		0.245	80	0.82	80	0.102	80	1.71	80	0.1011	80	1.69					
79		0.261	79	0.85	79	0.108	79	1.76	79	0.1083	79	1.75					
78		0.277	78	0.89	78	0.116	78	1.83	78	0.1161	78	1.8					
77		0.295	77	0.92	77	0.124	77	1.89	77	0.1244	77	1.86					
76		0.314	76	0.96	76	0.131	76	1.94	76	0.1333	76	1.91					
75		0.334	75	0.98	75	0.136	75	1.99	75	0.1429	75	1.96					
74		0.355	74	1.01	74	0.142	74	2.06	74	0.1531	74	2.03					
73		0.377	73	1.04	73	0.153	73	2.13	73	0.1641	73	2.12					
72		0.401	72	1.07	72	0.167	72	2.20	72	0.1758	72	2.19					
71		0.427	71	1.11	71	0.178	71	2.28	71	0.1884	71	2.27					
70		0.454	70	1.17	70	0.193	70	2.35	70	0.2019	70	2.31					
69		0.483	69	1.19	69	0.206	69	2.40	69	0.2164	69	2.36					
68		0.514	68	1.24	68	0.210	68	2.49	68	0.2319	68	2.45					
67		0.546	67	1.29	67	0.220	67	2.57	67	0.2485	67	2.51					
66		0.581	66	1.34	66	0.240	66	2.65	66	0.2663	66	2.59					
65		0.618	65	1.39	65	0.260	65	2.74	65	0.2853	65	2.68					
64		0.657	64	1.44	64	0.270	64	2.80	64	0.3057	64	2.73					
63		0.699	63	1.50	63	0.280	63	2.88	63	0.3276	63	2.81					
62		0.743	62	1.57	62	0.300	62	2.98	62	0.3510	62	2.93					
61	0.790	61	1.64	61	0.310	61	3.06	61	0.3761	61	3.01						
60	0.840	60	1.71	60	0.330	60	3.16	60	0.4030	60	3.11						
C	59	0.893	59	1.79	59	0.350	59	3.25	59	0.4318	59	3.23					
	58	0.950	58	1.86	58	0.370	58	3.36	58	0.4627	58	3.34					
	57	1.010	57	1.95	57	0.390	57	3.55	57	0.4957	57	3.52					
	56	1.073	56	2.12	56	0.420	56	3.54	56	0.5311	56	3.56					
	55	1.141	55	2.27	55	0.460	55	3.66	55	0.5690	55	3.63					
	54	1.213	54	2.43	54	0.470	54	3.79	54	0.6096	54	3.71					
	53	1.290	53	2.59	53	0.480	53	3.93	53	0.6530	53	4.02					
	52	1.371	52	2.78	52	0.530	52	4.10	52	0.6996	52	4.31					
	51	1.457	51	2.97	51	0.580	51	4.21	51	0.7494	51	4.62					
	50	1.549	50	3.12	50	0.580	50	4.44	50	0.8028	50	4.9					
	49	1.646	49	3.27	49	0.620	49	4.68	49	0.8599	49	5.24					
	48	1.749	48	3.42	48	0.660	48	4.75	48	0.9211	48	5.62					
	47	1.859	47	3.61	47	0.690	47	4.86	47	0.9865	47	6					
	46	1.975	46	3.79	46	0.720	46	4.98	46	1.0566	46	6.4					
	45	2.098	45	4.01	45	0.770	45	5.20	45	1.1315	45	6.83					
	44	2.229	44	4.18	44	0.820	44	5.38	44	1.2118	44	7.28					
	43	2.368	43	4.42	43	0.870	43	5.59	43	1.2976	43	7.76					
	42	2.516	42	4.68	42	0.940	42	5.87	42	1.3894	42	8.26					
	41	2.672	41	4.93	41	0.980	41	6.06	41	1.4877	41	8.78					
	40	2.838	40	5.31	40	1.060	40	6.30	40	1.5928	40	9.33					
D	39	3.013	39	5.65	39	1.110	39	6.61	39	1.7051	39	10.01					
	38	3.200	38	6.00	38	1.170	38	6.85	38	1.8253	38	10.62					
	37	3.397	37	6.23	37	1.260	37	7.07	37	1.9537	37	11.25					
	36	3.606	36	6.63	36	1.320	36	7.28	36	2.0910	36	11.91					
	35	3.828	35	6.90	35	1.370	35	7.51	35	2.2377	35	12.6					
	34	4.062	34	7.26	34	1.420	34	7.89	34	2.3945	34	13.32					
	33	4.310	33	7.68	33	1.450	33	8.35	33	2.5619	33	14.07					
	32	4.573	32	8.09	32	1.510	32	8.71	32	2.7408	32	14.85					
	31	4.850	31	8.43	31	1.540	31	9.05	31	2.9317	31	15.66					
	30	5.144	30	8.49	30	1.580	30	9.70	30	3.1355	30	16.5					
	29	5.455	29	9.40	29	1.610	29	10.14	29	3.3530	29	17.36					
	28	5.783	28	9.83	28	1.660	28	10.59	28	3.5850	28	18.28					
	27	6.129	27	10.39	27	1.730	27	11.04	27	3.8325	27	18.35					
	26	6.495	26	10.82	26	1.790	26	11.52	26	4.0963	26	19.22					
	25	6.881	25	11.38	25	1.880	25	12.42	25	4.3774	25	19.27					
	24	7.289	24	11.99	24	1.910	24	13.07	24	4.6769	24	20.22					
	23	7.718	23	12.52	23	2.000	23	13.81	23	4.9957	23	21.2					
	22	8.170	22	13.12	22	2.140	22	14.66	22	5.3352	22	22.21					
	21	8.647	21	13.67	21	2.250	21	15.13	21	5.6962	21	23.27					
	20	9.148	20	14.36	20	2.390	20	16.47	20	6.0802	20	24.35					
19	9.676	19	15.20	19	2.580	19	17.26	19	6.4883	19	25.46						
18	10.230	18	15.88	18	2.780	18	18.65	18	6.9217	18	26.61						
17	10.813	17	16.52	17	3.010	17	19.20	17	7.3818	17	27.81						
16	11.424	16	17.11	16	3.350	16	21.36	16	7.8698	16	29.03						
15	12.065	15	17.87	15	3.630	15	24.51	15	8.3872	15	30.29						
14	12.738	14	18.61	14	4.110	14	27.17	14	8.9354	14	34.75						
13	13.441	13	19.54	13	4.770	13	29.89	13	9.5156	13	36.22						
12	14.178	12	20.49	12	5.440	12	32.87	12	10.1293	12	37.74						
11	14.948	11	21.47	11	6.480	11	35.21	11	10.7779	11	39.29						
10	15.751	10	22.35	10	7.380	10	37.98	10	11.4627	10	40.9						
9	16.590	9	23.41	9	8.920	9	40.52	9	12.1851	9	42.55						
8	17.464	8	24.61	8	10.520	8	42.63	8	12.9464	8	44.23						
7	18.374	7	25.99	7	13.240	7	45.98	7	13.7477	7	45.98						
6	19.320	6	27.20	6	16.790	6	48.93	6	14.5903	6	47.76						
5	20.303	5	28.79	5	21.120	5	49.59	5	15.4753	5	49.59						
4	21.323	4	30.53	4	26.470	4	49.98	4	16.4037	4	51.46						
3	22.379	3	33.09	3	30.660	3	51.14	3	17.3763	3	53.38						
2	23.473	2	37.84	2	38.790	2	52.38	2	18.3939	2	55.36						
1	62.014	1	48.86	1	46.390	1	53.52	1	59.4570	1	57.38						

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