

Company identification

Redacted

Könyves Kálmán körút 76.

1087 Budapest

Hungary

Crefo Nr.
Statistical Nr.
Tax Nr.

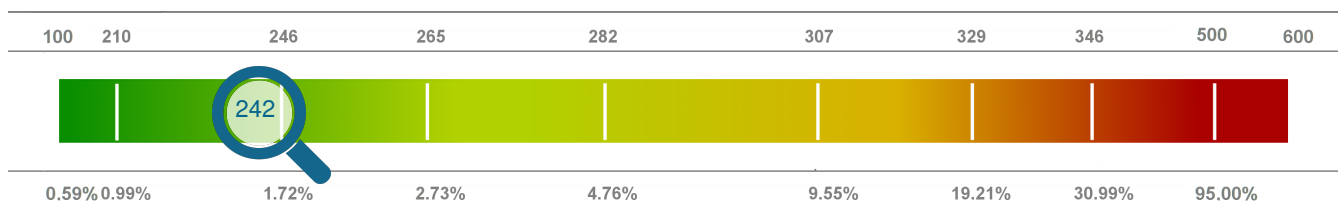
Redacted

Registration:
Registration Nr.
Status

Budapest
Redacted
active

Redacted

Solvency index



Solvency index between 201 and 260 means "good rating".

Probability of default within 1 year in this class is: 0,7 – 1,5

This class represents **moderate** risk in a business partnership.

Solvency index is a very strong and capable early-alarm indicator enabling a fast assessment of solvency of business partners. The higher the solvency index, the higher the risk of default of a client. The solvency index ranges from 100, a very good rating, to 600 where highly negative characteristics are present.

Economic situation

Business connection	The establishing of the business connection is recommended	(11)
Terms of payment	within stipulated term	(21)
Credit Limit	5 580 000	HUF
	15 793	EUR

Basic information

Legal form

limited liability company (Ltd.)

Founded

12/02/1990 as limited liability company (Ltd.)

Registration

08/05/1990, Budapest, 0109065988

Statistical Nr.: 10347036639911301

Tax Nr.: 10347036242

Registered names

Valid from	Short name	Valid until
30/06/2018	***Redacted***	
Valid from	Former name	Valid until
14/03/2008	***Redacted*** ó és Tanácsadó Korlátolt Felelősségű Társaság	30/06/2018
	Redacted f	14/03/2008
	INTERINFO Információszerző és szolgáltató, szervező, ügynöki és tanácsadói feladatokat is ellátó Kft	07/02/1991
Valid from	Full name	Valid until
30/06/2018	***Redacted***	

Owners and Capital

Crefo Nr.	Name / Address / Status	From	Share
Owner			
9310313260	AM Holding GmbH Raschdorf Straße 2., 50933 Köln Germany	30/06/2014	

Registered capital

Date	Currency	Value
24/05/2011	HUF	32 000 000

Management

Crefo Nr.	Name / Address / Status	Since	Power of attorney
Authorized to sign			
9327103374	Dr. Lammerting Kathrin (birth date 29/05/1981) manager Vincenz-Statz str 20., 50933 Köln Germany	08/09/2016	authorized to sign alone

9321092259 Gábor Szücs (birth date 08/11/1979) 13/09/2019 authorized to sign alone
manager
2225 Üllő, Mátyás király utca 12. Hungary

Interests

Crefo Nr.	Name / Address / Status	Share	Interests
AM Holding GmbH			
9310400768	***Redacted*** Statistical Nr.: 1087 Budapest, Könyves Kálmán körút 76. Hungary Phone Nr.: +36(1)3333000 Fax: +36(1)3333111 E-mail: creditreform@creditreform.hu		Limited partner
Gábor Szücs (8412180089)			
9310400768	CREDIT SOFT Számítástechnikai és Szoftver Kereskedelmi Betéti Társaság Statistical Nr.: 1087 Budapest, Könyves Kálmán körút 76. Hungary Phone Nr.: +36(1)3333000 Fax: +36(1)3333111 E-mail: creditreform@creditreform.hu		Representative

Company addresses

Valid from	Residence address	Valid until
29/09/2014	1087 Budapest, Könyves Kálmán körút 76., Hungary	

Subsidiaries

Crefo Nr.	Name / Address / Status	Valid from	Share
General partner			
9310400768	CREDIT SOFT Számítástechnikai és Szoftver Kereskedelmi Betéti Társaság Statistical Nr.: 20352598582911701 1087 Budapest, Könyves Kálmán körút 76. Hungary	09/07/2018	

Business activities

Main activity	Insolvency risk	Közép-magyarország régió	Budapest	Nace
Other information service activities n.e.c.	3,02 %	1,95 %	2,00 %	6399.
Additional activities	Insolvency risk	Közép-magyarország régió	Budapest	Nace
Support services to forestry	5,30 %	11,30 %	7,69 %	0240.
Manufacture of paper stationery	3,57 %	4,35 %	3,13 %	1723.
Other printing	3,59 %	2,92 %	2,23 %	1812.
Pre-press and pre-media services	4,34 %	3,56 %	3,73 %	1813.
Binding and related services	3,21 %	5,00 %	6,58 %	1814.
Reproduction of recorded media	4,07 %	5,68 %	7,46 %	1820.
Non-specialised wholesale trade	4,82 %	4,71 %	4,79 %	4690.
Book publishing	2,59 %	2,78 %	2,85 %	5811.
Publishing of directories and mailing lists	0,00 %	0,00 %	0,00 %	5812.
Publishing of newspapers	4,83 %	3,96 %	2,35 %	5813.
Publishing of journals and periodicals	5,57 %	3,55 %	3,55 %	5814.
Other publishing activities	2,81 %	2,41 %	1,80 %	5819.
Publishing of computer games	0,00 %	0,00 %	0,00 %	5821.
Other software publishing	1,87 %	1,81 %	2,06 %	5829.
Sound recording and music publishing activities	4,32 %	2,88 %	3,23 %	5920.
Radio broadcasting	3,15 %	1,67 %	2,02 %	6010.
Computer programming activities	1,69 %	1,39 %	1,45 %	6201.
Computer consultancy activities	1,86 %	1,70 %	1,83 %	6202.
Computer facilities management activities	2,63 %	2,38 %	2,95 %	6203.
Other information technology and computer service activities	3,36 %	2,85 %	2,84 %	6209.
Data processing, hosting and related activities	3,38 %	2,48 %	2,77 %	6311.
Web portals	3,08 %	2,44 %	2,48 %	6312.
Renting and operating of own or leased real estate	2,03 %	1,59 %	1,59 %	6820.
Public relations and communication activities	2,80 %	1,82 %	1,67 %	7021.
Business and other management consultancy activities	2,01 %	1,72 %	1,70 %	7022.
Market research and public opinion polling	3,56 %	2,90 %	2,98 %	7320.
Specialised design activities	1,89 %	1,77 %	1,14 %	7410.
Other professional, scientific and technical activities n.e.c.	2,41 %	2,11 %	2,19 %	7490.
Leasing of intellectual property and similar products, except copyrighted works	2,42 %	2,04 %	2,30 %	7740.
General cleaning of buildings	6,68 %	5,99 %	6,14 %	8121.
Other building and industrial cleaning activities	7,19 %	5,44 %	5,71 %	8122.
Other cleaning activities	4,48 %	3,52 %	3,18 %	8129.
Organisation of conventions and trade shows	4,47 %	3,46 %	3,81 %	8230.
Activities of collection agencies and credit bureaus	5,64 %	3,33 %	3,51 %	8291.
Other business support service activities n.e.c.	4,35 %	3,81 %	3,93 %	8299.
Educational support activities	0,52 %	0,57 %	0,00 %	8560.



Economic data

Turnover and Employees

Date	Turnover	Employees
2001	211 652 000 HUF	
2002	202 017 000 HUF	
2003	195 056 000 HUF	
2004	204 233 000 HUF	
2005	225 083 000 HUF	45
2006	245 910 000 HUF	45
2007	258 611 000 HUF	45
2008	256 043 000 HUF	43
2009	308 764 000 HUF	37
2010	278 432 000 HUF	32
2011	271 581 000 HUF	30
2012	227 157 000 HUF	25
2013	203 248 000 HUF	20
2014	204 489 000 HUF	20
2015	215 862 000 HUF	17
2016	233 035 000 HUF	16
2017		17
2017	261 234 000 HUF	
2018		16
2018	290 141 000 HUF	
2019		13
07/01/2020		12
04/02/2020		12
04/03/2020		12
03/04/2020		12
05/05/2020		12



Supplementary data

Remarks

Activity: Company information from around the world to the world with normal, express, super-express and BLICC deadlines; debt collection at home and abroad; marketing information services; online business information service

Certification:ISO 9001:2001

Banks

Code	Bank name / Address	Account Nr.
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14220108	COMMERZBANK ZRT.	Széchenyi rakpart 8. , Budapest 1054,	14220108-20734002-00000000
14220108	COMMERZBANK ZRT.	Széchenyi rakpart 8. , Budapest 1054,	14220108-20734002-01000003
14220108	COMMERZBANK ZRT.	Széchenyi rakpart 8. , Budapest 1054,	14220108-20734019-00000000
11708001	OTP Budapesti r., VIII. József krt.	József körút 33. , Budapest 1085,	11708001-20559537-00000000
12001008	Raiffeisen Bank Zrt. Budapesti Fiók	Akadémia utca 6. , Budapest 1054,	12001008-01445348-00200005
12001008	Raiffeisen Bank Zrt. Budapesti Fiók	Akadémia utca 6. , Budapest 1054,	12001008-01445348-00300002

Main indices





Payment experience and credit opinion

Terms of payment	within stipulated term	(21)
Business connection	The establishing of the business connection is recommended	(11)
Credit Limit	5 580 000	HUF
	15 793	EUR

Business development

Company development	Company development positive	(21)
Business course	good	(21)

Events

Date	Kind	Code
03/11/2014	 Residence change Debt total: 0	1031
25/05/2016	 Taxpayer without public debts Debt total: 0	1010
04/07/2018	 Name has changed Debt total: 0	1032
25/07/2019	 Taxpayer without public debts Debt total: 0	1010



Balances

Auditor

Crefo Nr.	Name / Address / Status	Since	Power of attorney
Auditor			
9310800018	CÉGÉRTÉK Tanácsadó Korlátolt Felelősségű Társaság Statistical Nr.: 12201552692011301 Zsineg u. 24. , Budapest, 1222, Hungary	08/09/2016	

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Crefo Nr.	Name / Address / Status	Since	Power of attorney
9327103376	Sándorné Nagy Zsineg utca 24. , Budapest, 1222, Hungary	08/09/2016	

Balance

2018.12.31. The enclosed balance of 2018 is originated from official source, it is authenticated by the auditor .

2017.12.31. The enclosed balance of 2017 is originated from official source, it is authenticated by the auditor .

2016.12.31. The enclosed balance of 2016 is originated from official source, it is authenticated by the auditor .

2015.12.31. The enclosed balance of 2015 is originated from official source, it is authenticated by the auditor .

Name	31/12/2018 1000 HUF balance	31/12/2017 1000 HUF balance	31/12/2016 1000 HUF balance	31/12/2015 1000 HUF balance
FIXED ASSETS	56 420	42 811	45 263	48 636
Intangible assets	53 513	39 935	42 203	45 981
Revaluation of intangible assets				0
Tangible assets	361	330	514	109
Revaluation of tangible assets				0
Financial investments	2 546	2 546	2 546	2 546
Revaluation of financial investments				0
Revaluation difference of financial assets				0
CURRENT ASSETS	126 813	96 069	72 847	55 888
Inventories	0	0		0
Receivables	86 386	77 801	61 738	43 669
Revaluation difference on receivables				0
Revaluation difference (+) on derivative transactions				0
Securities	0	0		0
Thereof: Revaluation difference on Securities				0
Liquid assets	40 427	18 268	11 109	12 219
PREPAID EXPENSES AND ACCRUED INCOME	1 848	13 241	330	194
TOTAL ASSETS	185 081	152 121	118 440	104 718
SHAREHOLDERS' EQUITY	153 935	101 886	79 764	53 512
Capital subscribed	32 000	32 000	32 000	32 000
thereof: treasury shares repurchased at face value				0
Issued but not paid capital (-)	0	0		0
Capital reserves	4 627	4 627	4 627	4 627
Retained earnings from previous years	35 819	834	-6 417	-35 830
Non-distributable reserves	0	0		0
Revaluation reserve	23 303	23 303	23 303	23 303
Profit per balance-sheet				29 412
After tax profit	58 186	41 122	26 251	
PROVISIONS	0	0		0
LIABILITIES	31 043	49 680	36 385	49 248
Subordinated liabilities	0	0		0
Long term liabilities	9 163	15 507	15 551	18 161

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Name	31/12/2018 1000 HUF balance	31/12/2017 1000 HUF balance	31/12/2016 1000 HUF balance	31/12/2015 1000 HUF balance
Short term liabilities	21 880	34 173	20 834	31 087
Revaluation difference on liabilities				0
Revaluation difference (-) on derivative transactions				0
ACCRUED EXPENSES AND DEFERRED INCOME	103	555	2 291	1 958
TOTAL LIABILITIES AND SHEREHOLDERS EQUITY	185 081	152 121	118 440	104 718

Profit and loss accounts

2018.12.31. The enclosed profit and loss account of 2018 is originated from official source, it is authenticated by the auditor .
2017.12.31. The enclosed profit and loss account of 2017 is originated from official source, it is authenticated by the auditor .
2016.12.31. The enclosed profit and loss account of 2016 is originated from official source, it is authenticated by the auditor .
2015.12.31. The enclosed profit and loss account of 2015 is originated from official source, it is authenticated by the auditor .

Name	31/12/2018 1000 HUF profit and loss account	31/12/2017 1000 HUF profit and loss account	31/12/2016 1000 HUF profit and loss account	31/12/2015 1000 HUF profit and loss account
Net sales revenues	290 141	261 234	233 035	215 862
Capitalised value of own performance	0	0		0
Other revenues	403	658	300	3 999
of which: reversal of impairment loss provision				0
Material type expenditure	137 388	125 080	114 279	105 444
Payments to personnel	74 795	77 469	73 262	68 926
Deprecation change	8 142	8 363	8 697	8 446
Other expenses	7 042	6 048	7 973	5 502
of which: impairment loss provision				0
TRADING PROFIT	63 177	44 932	29 124	31 543
Revenues from financial transactions	4 050	1 776	1 156	2 222
- Valuation difference				0
Expenditures of financial transactions	3 160	2 337	2 112	3 067
- Valuation difference				0
FINANCIAL PROFIT	890	-561	-956	-845
PROFIT FROM ORDINARY BUSINESS				30 698
Extraordinary revenues				335
Extraordinary expenditures				0
PROFIT ON EXTRAORDINARY EVENTS				335
NET PROFIT BEFORE TAXATION	64 067	44 371	28 168	31 033
Tax liability	5 881	3 249	1 917	1 621
AFTER TAX PROFIT	58 186	41 122	26 251	29 412
NET PROFIT PER BALANCE SHEET				29 412

Name	31/12/2018	31/12/2017	31/12/2016	31/12/2015
Equity ratio	0,83	0,67	0,67	0,51
Cleared equity ratio	0,81	0,61	0,59	0,37
Current liquidity	5,80	2,81	3,50	1,80
Quick liquidity	5,80	2,81	3,50	1,80
Working capital	104933000,00	61896000,00	52013000,00	24801000,00
Gearing	0,20	0,49	0,46	0,92
Cleared gearing				
Profitability	22,08	16,99	12,09	14,38
Operating profitability	21,77	17,20	12,50	14,61
Stock days				
Debtor days	108,67	108,70	96,70	73,84
Supplier days	58,13	99,72	66,54	107,61
equity ratio (%)	70,58	51,66	47,67	28,85
Long term debt ratio (%)	5,62	13,21	16,32	25,34
Leverage (%)	7,01	19,73	27,54	60,12
Coverage of fixed assets (%)	247,78	219,78	159,10	99,45
Receivables turnover ratio (day)	108,67	108,70	96,70	73,84
P/L after tax/Turnover (%)	21,77	17,20	12,50	14,61
Return On Investment	0,34	0,30	0,25	0,31
Interest cover	19,99	19,23	13,79	10,28
Return On Equity (%)	44,54	52,33	46,49	97,36
Return On Assets (%)	35,97	31,92	27,59	36,13
Net income/Turnover (%)				
Change in Turnover (%)	11,07	12,10	7,96	5,56
Change in Net income (%)	21,67	28,44	13,10	6,52
Debtors/Creditors	3,95	2,28	2,96	1,40
Change in P/L before tax (%)	40,61	54,28	-7,67	169,94
Turnover	290141000,00	261234000,00	233035000,00	215862000,00
Turnover/Employees	18133812,50	16327125,00	14564687,50	13491375,00