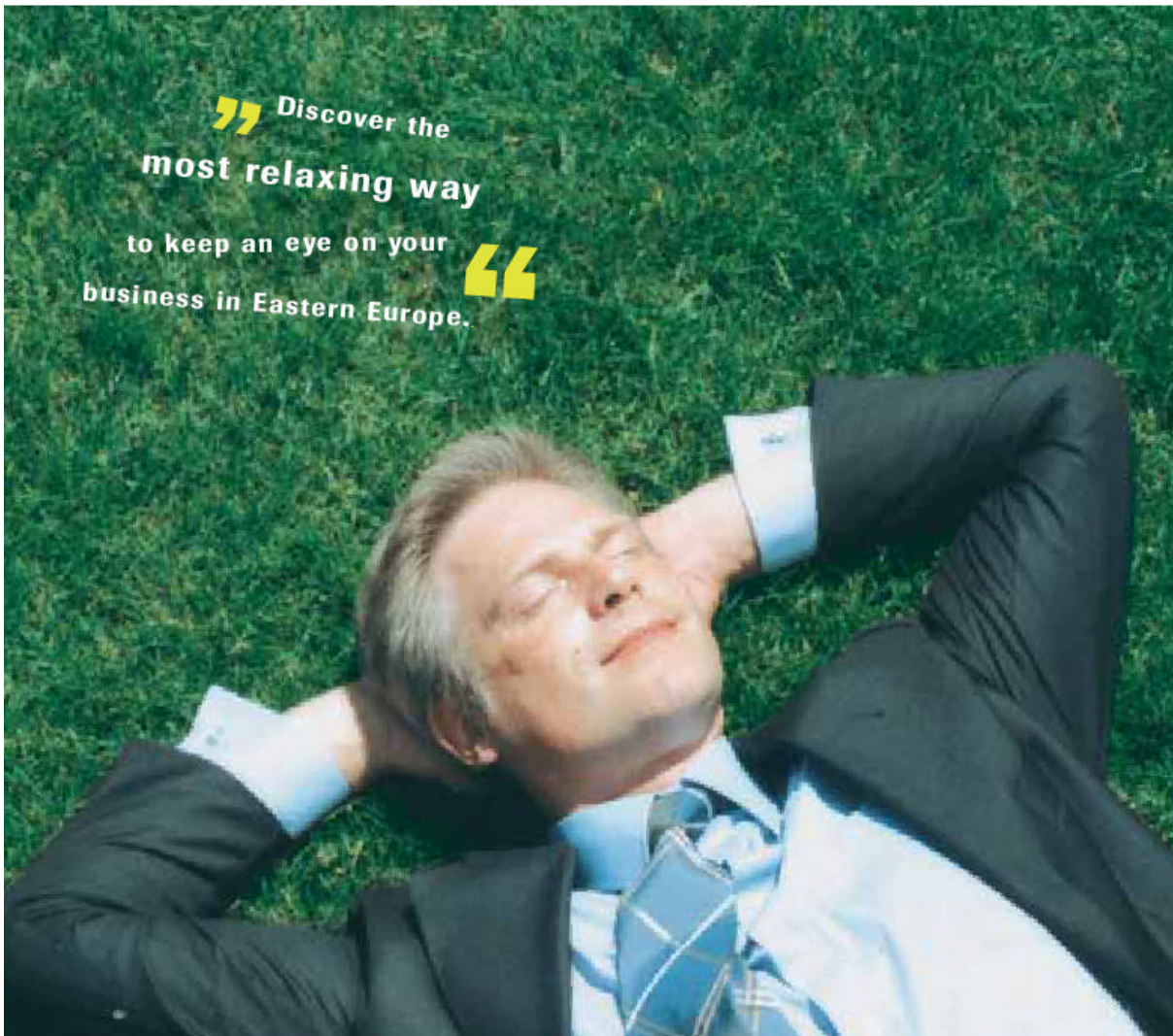


” Discover the
most relaxing way
to keep an eye on your
business in Eastern Europe.“



coface INTERCREDIT 

Discover Company Risk Monitoring by Coface Intercredit

The first early warning system that covers Poland, Czech Republic, Slovakia, Hungary, Slovenia, Croatia, Romania and Bulgaria in a single database

The business world is a place of constant change. This often makes it difficult for managers to stay on top of events and developments, and even more difficult to identify risks and opportunities early on and quickly make the right decisions. But it's easy to stay on the leading edge with Monitoring Services by Coface Intercredit.

Coface Intercredit monitors developments at companies in eight dynamic markets of the new Europe: Poland, Czech Republic, Slovakia, Hungary, Slovenia, Croatia, Romania and Bulgaria. Changes in registered data, credit standing, payment habits, revenues and earnings as well as negative information on collection and bankruptcy and many other facts and figures are registered and immediately passed on to our Monitoring customers. This automatic flow of information helps managers make proactive decisions. In other words: to recognise opportunities and eliminate risks on time – and completely relaxed.

Two highly effective stress-avoidance strategies

Risk Finder

With this option, you can select 10 items from our broad-based series of 28 Monitoring criteria. Individually tailored to the parameters that best reflect your potential opportunities and risks. For an entire year, you will receive valuable input to expand and safeguard your business.

Risk Monitor

This alternative gives you far-reaching insight into the development of registered companies. You can choose up to 16 Monitoring criteria, and every financial statement recorded by the Coface Intercredit database can also be delivered automatically. The best way to optimise existing business relationships and identify potential default risks.



Exercise 1: Relaxation for your head

Look for a quiet corner and turn off the world for a few minutes. Well-planned relaxation makes you more efficient at work. And timely information on changes that could increase risk also gives you added peace of mind.

Monitoring extends your insight into Eastern Europe

Managers who use Coface Monitoring services can lean back and relax – and focus on their core business.

In a first step Coface Intercredit screens the master files on all East European companies that you have registered for monitoring and updates your database. This quality check tells you immediately whether the companies in your portfolio are insolvent, have gone out of business, or were removed from the company register.

During the next twelve months, the early warning experts at Coface Intercredit will continually search for new information on these companies: e.g. latest financial data, changes in payment habits, new developments in ownership or management – and, in particular, for any decline in credit standing or news on bankruptcy filings and proceedings.

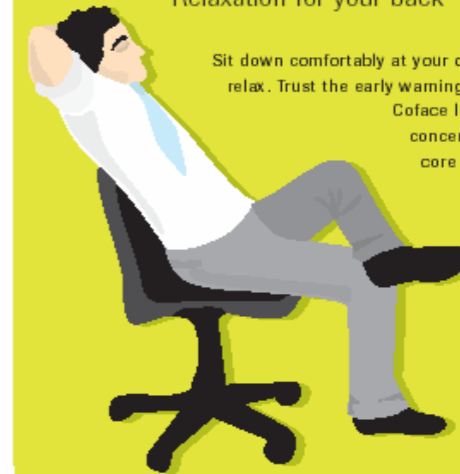
As soon as Coface Intercredit has registered these changes, you will be informed by e-mail or fax. This permanent information update provides Monitoring customers with the latest facts and figures, and helps them react fast to critical situations.

Can anyone monitor 4.8 million companies at the same time?

Coface Intercredit can. Thanks to the largest single database on companies in Central and Eastern Europe. This system contains a wide range of continually updated information on 4.8 million firms. Each year 14 million financial figures are revised to reflect the latest reports. The Coface Intercredit database also covers bankruptcy information on more than 85,000 companies and over 30,000 collection cases that are registered each year. An additional 200,000 individual research inquiries complete our extensive resources. This is how Coface Intercredit provides Monitoring customers with a decisive lead in the information race, over and over again.

Exercise 2: Relaxation for your back

Sit down comfortably at your desk and relax. Trust the early warning specialists at Coface Intercredit and concentrate on your core business.



The advantages of Monitoring at a glance

- ✓ Identify risks and opportunities at an earlier stage.
- ✓ React more quickly to changes that affect business partners.
- ✓ Optimise existing business relationships.
- ✓ Minimise default risk through well-timed information.
- ✓ Make business decisions with greater confidence.

Are you relaxed enough for an online simulation?

Take a first-hand look at the advantages provided by Coface Intercredit Monitoring Services. Our website contains an online simulation that will give you a fast forward view of our Monitoring system output. You can review this information free of charge, and without registration. All you need to do is enter your e-mail address.

Go to www.cofaceintercredit.com and follow the link to "Company Risk Monitoring".



Exercise 3: Relaxation for your neck

Don't hang your head because you're worried about making the right decision.

Up-to-date information from

Coface Intercredit

Monitoring Services gives you greater security. Which is just what you need to make confident decisions.

www.cofaceintercredit.com

coface **INTERCREDIT** 