



## Company identification

\*\*\*Redacted\*\*\*

Könyves Kálmán körút 76.  
1087 Budapest  
Hungary

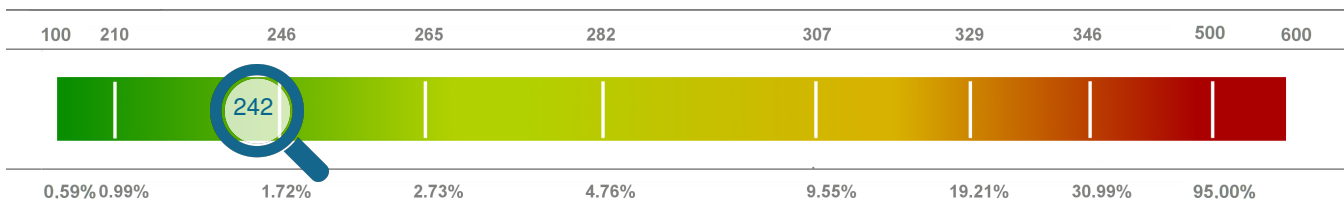
Crefo Nr.                   \*\*\*Redacted\*\*\*  
Statistical Nr.  
Tax Nr.

Registration:               Budapest  
Registration Nr.  
Status                       active

Search Date               14.05.2020

\*\*\*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

<b>Business connection</b>	The establishing of the business connection is recommended	(11)
<b>Terms of payment</b>	within stipulated term	(21)
<b>Credit Limit</b>	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 Raschdorff 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) <b>manager</b> Vincenz-Statz str 20., 50933 Köln Germany	08/09/2016	authorized to sign alone



9321092259

Gábor Szücs (birth date 08/11/1979)  
**manager**  
 2225 Üllő, Mátyás király utca 12. Hungary

13/09/2019

authorized to sign alone

## Interests

Crefo Nr.	Name / Address / Status	Share	Interests
<b>AM Holding GmbH</b>			
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
<b>Gábor Szücs (8412180089)</b>			
9310400768	<b>CREDIT SOFT Számítástechnikai és Szoftver Kereskedelmi Betéti Társaság</b> 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
<b>General partner</b>			
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

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

### Business development

<b>Company development</b>	Company development positive	(21)
<b>Business course</b>	good	(21)

### Events

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



## Balances

### Auditor

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



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
<b>FIXED ASSETS</b>	<b>56 420</b>	<b>42 811</b>	<b>45 263</b>	<b>48 636</b>
<b>Intangible assets</b>	<b>53 513</b>	<b>39 935</b>	<b>42 203</b>	<b>45 981</b>
Revaluation of intangible assets				0
<b>Tangible assets</b>	<b>361</b>	<b>330</b>	<b>514</b>	<b>109</b>
Revaluation of tangible assets				0
<b>Financial investments</b>	<b>2 546</b>	<b>2 546</b>	<b>2 546</b>	<b>2 546</b>
Revaluation of financial investments				0
Revaluation difference of financial assets				0
<b>CURRENT ASSETS</b>	<b>126 813</b>	<b>96 069</b>	<b>72 847</b>	<b>55 888</b>
<b>Inventories</b>	<b>0</b>	<b>0</b>		<b>0</b>
<b>Receivables</b>	<b>86 386</b>	<b>77 801</b>	<b>61 738</b>	<b>43 669</b>
Revaluation difference on receivables				0
Revaluation difference (+) on derivative transactions				0
<b>Securities</b>	<b>0</b>	<b>0</b>		<b>0</b>
Thereof: Revaluation difference on Securities				0
<b>Liquid assets</b>	<b>40 427</b>	<b>18 268</b>	<b>11 109</b>	<b>12 219</b>
<b>PREPAID EXPENSES AND ACCRUED INCOME</b>	<b>1 848</b>	<b>13 241</b>	<b>330</b>	<b>194</b>
<b>TOTAL ASSETS</b>	<b>185 081</b>	<b>152 121</b>	<b>118 440</b>	<b>104 718</b>
<b>SHAREHOLDERS' EQUITY</b>	<b>153 935</b>	<b>101 886</b>	<b>79 764</b>	<b>53 512</b>
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
<b>After tax profit</b>	<b>58 186</b>	<b>41 122</b>	<b>26 251</b>	
<b>PROVISIONS</b>	<b>0</b>	<b>0</b>		<b>0</b>
<b>LIABILITIES</b>	<b>31 043</b>	<b>49 680</b>	<b>36 385</b>	<b>49 248</b>
<b>Subordinated liabilities</b>	<b>0</b>	<b>0</b>		<b>0</b>
<b>Long term liabilities</b>	<b>9 163</b>	<b>15 507</b>	<b>15 551</b>	<b>18 161</b>



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
<b>Short term liabilities</b>	<b>21 880</b>	<b>34 173</b>	<b>20 834</b>	<b>31 087</b>
Revaluation difference on liabilities				0
Revaluation difference (-) on derivative transactions				0
<b>ACCRUED EXPENSES AND DEFERRED INCOME</b>	<b>103</b>	<b>555</b>	<b>2 291</b>	<b>1 958</b>
<b>TOTAL LIABILITIES AND SHEREHOLDERS EQUITY</b>	<b>185 081</b>	<b>152 121</b>	<b>118 440</b>	<b>104 718</b>

### 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
<b>Net sales revenues</b>	<b>290 141</b>	<b>261 234</b>	<b>233 035</b>	<b>215 862</b>
Capitalised value of own performance	0	0		0
Other revenues	403	658	300	3 999
of which: reversal of impairment loss provision				0
<b>Material type expenditure</b>	<b>137 388</b>	<b>125 080</b>	<b>114 279</b>	<b>105 444</b>
<b>Payments to personnel</b>	<b>74 795</b>	<b>77 469</b>	<b>73 262</b>	<b>68 926</b>
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
<b>TRADING PROFIT</b>	<b>63 177</b>	<b>44 932</b>	<b>29 124</b>	<b>31 543</b>
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
<b>FINANCIAL PROFIT</b>	<b>890</b>	<b>-561</b>	<b>-956</b>	<b>-845</b>
<b>PROFIT FROM ORDINARY BUSINESS</b>				<b>30 698</b>
Extraordinary revenues				335
Extraordinary expenditures				0
<b>PROFIT ON EXTRAORDINARY EVENTS</b>				<b>335</b>
<b>NET PROFIT BEFORE TAXATION</b>	<b>64 067</b>	<b>44 371</b>	<b>28 168</b>	<b>31 033</b>
Tax liability	5 881	3 249	1 917	1 621
<b>AFTER TAX PROFIT</b>	<b>58 186</b>	<b>41 122</b>	<b>26 251</b>	<b>29 412</b>
<b>NET PROFIT PER BALANCE SHEET</b>				<b>29 412</b>





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