

Your enquiry: **Musterfirma Meier Fashion GesmbH**
Wagenseilgasse 7, 1120 Wien

Musterfirma Meier Fashion GesmbH
Wagenseilgasse 7
A-1120 Wien

Phone: (0043) 50 1870 - 1000
E-mail: ksv@ksv.at
Internet: <https://www.ksv.at>

Your reference: KSVWVD01
Your user: KSVWVD01
Your customer ID: 7659961
Order number: 100139795603
Your order from: 2024-01-30 11:05
Delivered: 2024-01-30 11:05

KSV1870 number: 49054
Status: active company
Companies house number: FN 900000 a
Last revision: 2024-01-28

KSV1870 Assessment

KSV1870 Rating: 308

Probability of Default (Basel III): 0,21 %

Maximum individual credit: EUR 850.000,00

payments: 250

Payments are made within net agreements.

Describes a company's payment behaviour based on the last check. Influencing factors include debt collection information, industry-specific characteristics, information provided by suppliers etc. Best rating 100. Worst rating 650. No rating possible: 000.

assessment: 250

Financial situation has been in order up to now. At this time there is no insight of any importance.

Represents a company's current financial overall situation based on the last check. Influencing factors include financing institutions, balance sheets, land register, industry situation etc. Best rating 100. Worst rating 650. No rating possible: 000.

Industry comparison – KSV1870 Rating:

The KSV1870 Rating of this company is better than industry average.

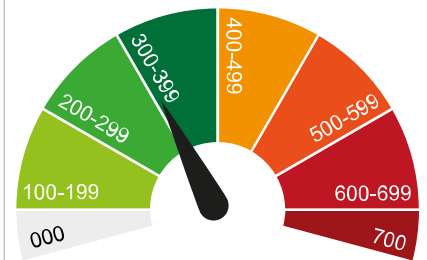
WebRisk Indicator

The WebRisk Indicator describes a company's publicly visible cyber risk. It is calculated based on an external analysis of the company's website.

KSV1870 Rating: 308

Model: CompanyScore

Risk: low



Probability of Default (Basel III): average probability of default

The probability of default for this company is 0,21 %.

In respect to solvency reasons, there is nothing to say against an establishment of a business relationship.



The website complies with security standards.

Activities

ÖNACE 46421 40% Wholesale of clothing
 ÖNACE 14140 30% Manufacture of underwear
 ÖNACE 14130 29% Manufacture of other outerwear
 ÖNACE 26800 1% Manufacture of magnetic and optical media

Industry comparison – ratios

Equity capital share in %	The equity capital rate of the company is 67,92 %. This value is above the industry-average. The industry-average is 40,04%.
Cashflow in % of operating performance	The cash flow of this company is 5,89 %. This value is under the industry-average. The industry-average is 7,70%.
Return on investment in %	The return on investment of this company is 6,54 %. This value is under the industry-average. The industry-average is 11,25%.
Debt amortisation period in years	The debt repayment period of this company is 4,52 years. This value is above the industry-average. The industry-average is 2,81 years.

Private data

Surname	Date of birth	Address	Executive positions	Further executive positions (as registered in the companies' house)
Mag. Josef Meier Musterperson	1968-06-08	A-2100 Korneuburg Hauptplatz 18	head of sales, head of purchasing, individual signing clerk	0
Max Meier Musterperson	1946-04-06	A-1120 Wien Wagenseilgasse 7	manager	2
Maria Musterperson, MSc.	1983-03-03	A-1010 Wien Teststrasse 2	manager	0

Business unit manager

Surname	Date of birth	Address	Executive positions	Further executive positions (as registered in the companies' house)
Eva Meier Musterperson	1936-03-06	A-1010 Wien Zelinkagasse 10	head of accounting	1

Beneficial owner

The ultimate beneficial owners of a company are the natural persons whom a foundation or trust can ultimately be economically attributed to.

The following forms are possible:

- Direct ultimate beneficial owner (where a natural person holds more than 25% of the shares)
- Indirect ultimate beneficial owner (likewise more than 25% of the shares held via an entity over which the natural person exercises control)
- Subsidiary registration (registration of members of the top management level)

Control is given when more than 50% of the shares are held directly or indirectly.

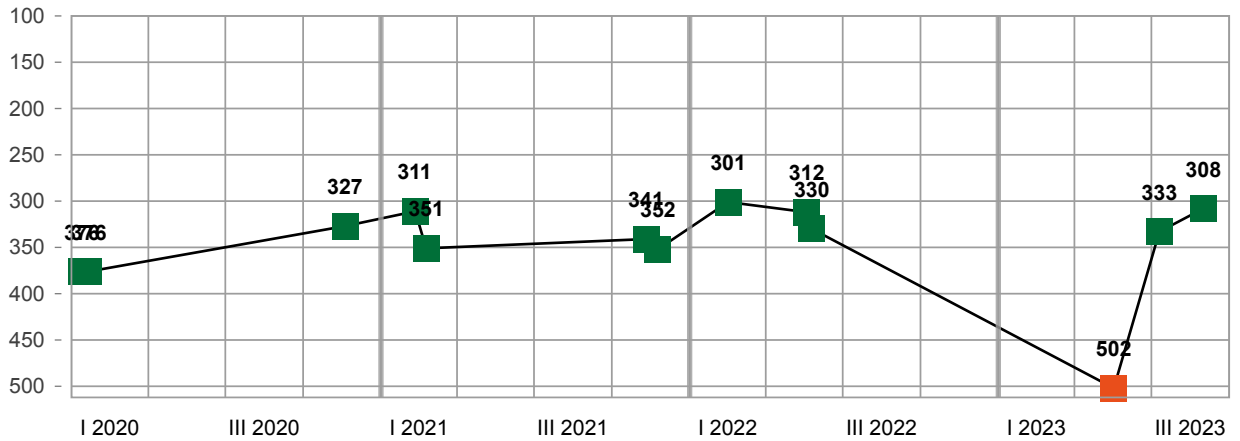
One or more of the following points are the reasons why no ultimate beneficial owner can be established for this particular case:

- **Owners of the requested company, who are not physical persons, are headquartered abroad.**
 - **Legal entities function as owners of the company whose ownership structures cannot be fully established.**
 - **Legal restrictions prevent determination.**
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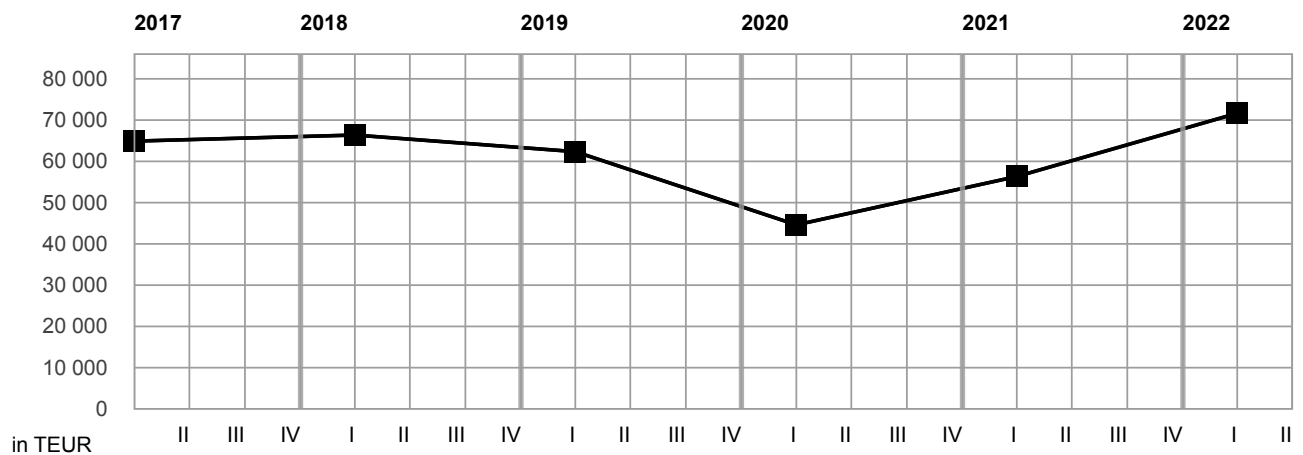
Information about the legal entity

Company name:	Musterfirma Meier Fashion GesmbH
Legal form:	limited liability company
Legal form:	1974-10-01
Firmenbuchnummer:	FN 900000 a
ÖNACE:	ÖNACE 46421 40% Wholesale of clothing
	ÖNACE 14140 30% Manufacture of underwear
	ÖNACE 14130 29% Manufacture of other outerwear
	ÖNACE 26800 1% Manufacture of magnetic and optical media

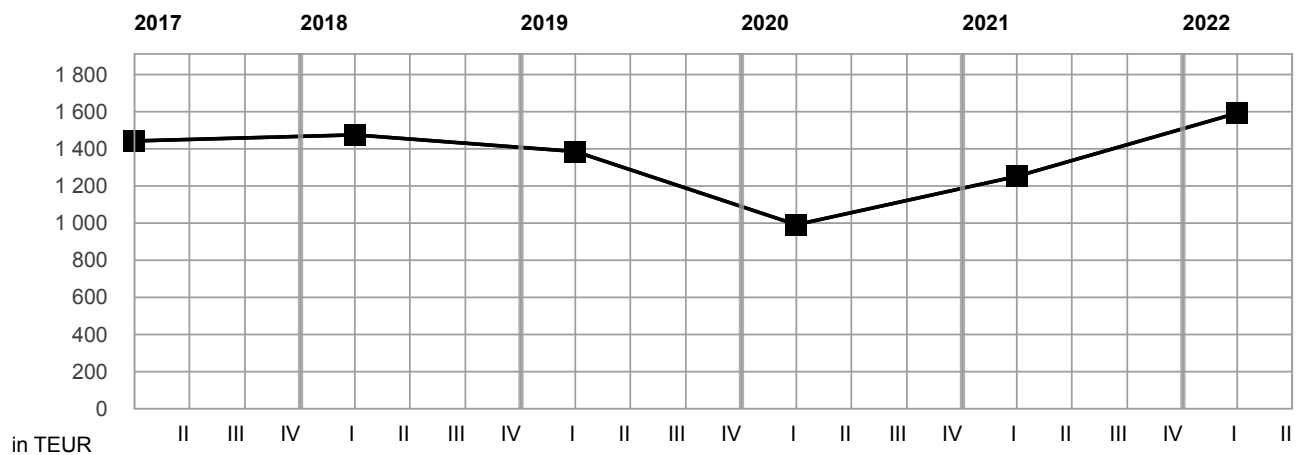
KSV1870 history: Rating



KSV1870 history: Turnover



KSV1870 history: Turnover per employee



Collections

Submitted for collection on	Submitted amount	Amount paid so far	Outstanding amount	Last status of debt collection	Status as of
2019-09-27	EUR 1.000,00	EUR 500,00	EUR 500,00	Debt accepted for collection	2020-03-16
Summen	EUR 1.000,00	EUR 500,00	EUR 500,00		

Indicated amounts always refer to the claims transferred for collection. Irrespective of this, claims debt collection costs may exist and be persecuted so that the case will not be shown as settled yet.

Financial data

Financial details can also be entered during the period, irrespective of the balance sheet date.

total turnover (total sales)	2022	EUR	71.658.198,47	(exact)
total turnover (total sales)	2021	EUR	56.333.184,52	(exact)
total turnover (total sales)	2020	EUR	44.611.393,44	(exact)
total turnover (total sales)	2019	EUR	62.352.121,65	(exact)
total turnover (total sales)	2018	EUR	66.382.746,97	(exact)
total company vehicles	2022		7	(approx.)
total employees	2022		45	(approx.)
total employees	2021		45	(approx.)
total employees	2020		45	(approx.)

General company information

Company name	Musterfirma Meier Fashion GesmbH
Year of incorporation	1974
Type of company	Manufacturing
Legal form	limited liability company since 1974-10-01
Activities	Betrieben wird die Herstellung von und der Großhandel mit Blusen und Hemden, die als klassische Konfektion unter der Markenbezeichnung "Fashion Max" und als jugendliche Linie unter der Marke "Maxi Shirts" in den Handel kommen. Weiters erzeugt und vertreibt man Wäsche unter der Marke "Max Modern". Der Vertrieb erfolgt größtenteils über die nahestehende Musterfirma Meier Shop GmbH, es wird aber auch an Kaufhausketten abgesetzt und exportiert.
Trade names	Fashion Max
Trade names	Max Modern
Companies house number	FN 900000 a Wien since 1974-11-20
Import	Czech Republic

Export	France		
Import from and export to	Germany		
VAT number	ATU23456789		
Last balance sheet:	2022		
Banking connection	UniCredit Bank Austria AG	BLZ 00012000	bank connection on mortgage basis
	Erste Bank der oesterreichischen Sparkassen AG	BLZ 00020111	main bank connection
	HYPO TIROL BANK AG	BLZ 00057000	related firms'accounts

Locations

official	A-1120 Wien, Wagenseilgasse 87	registered office, rented premises
official	A-1120 Wien, Wagenseilgasse 41	registered branch office
operational	A-1120 Wien, Wagenseilgasse 87	address according to licence of trade
operational	A-1120 Wien, Wagenseilgasse 7	registered headquarters, rented premises
	0043 50 18701000	ksv@ksv.at
operational	A-1120 Wien, Hasigasse 10	postbox
operational	A-4020 Linz, Mozartstraße 11	branch agency, leased premises
operational	A-8010 Graz, Wielandgasse 14-16	warehouse, leased building
former	A-1010 Wien, Zelinkagasse 10	office, owned property

Ownership structure and related companies

Company name	Address	Shareholdings in %	Since	Commercial register no.
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Shares in this company are held by:

Musterfirma Meier Holding GmbH	A-1120 Wien Wagenseilgasse 7			
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Affiliated companies and further participations:

Musterfirma Meier Sportmoden GmbH & Co. KG	A-1120 Wien Wagenseilgasse 7			FN 900001 b
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Note

Weiters wird eine Niederlassung auf den niederländischen Antillen unterhalten.

Balance Sheet (absolute) all amounts in EUR

	2022-12-31	Diff. %	2021-12-31	Diff. %	2020-12-31
Franchises, industrial property and similar rights and advantages	19.193,94	-62,49	51.165,49	-58,04	121.932,99
Total intangible assets	19.193,94	-62,49	51.165,49	-58,04	121.932,99
Land, leasehold rights and buildings including buildings on third parties land	1.686.339,56	-7,64	1.825.902,41	73,56	1.052.043,42
other factory and office equipment	71.764,66	-51,99	149.493,91	-32,58	221.741,35
Technical equipment and machinery	927.999,45	80,70	513.547,35	-25,28	687.272,93
advance payments and constructions in progress	178.129,84	308,00	43.658,93	66,44	26.231,54
Total tangible assets	2.864.233,51	13,09	2.532.602,60	27,44	1.987.289,24
Shares in affiliates companies	11.994.476,47	-4,76	12.594.476,47	5,89	11.894.476,47
Total financial assets	11.994.476,47	-4,76	12.594.476,47	5,89	11.894.476,47
Total fixed assets	14.877.903,92	-1,98	15.178.244,56	8,39	14.003.698,70
Raw-, auxiliary materials and supplies	5.910.379,07	-18,44	7.247.100,06	36,60	5.305.224,58
unfinished products	2.301.592,57	6,39	2.163.394,65	44,95	1.492.536,16
finished products and goods	4.399.215,01	-4,08	4.586.272,36	395,98	924.690,64
advanced payments	999.016,79	-46,02	1.850.755,13	-19,90	2.310.457,95
Sum stock	13.610.203,44	-14,12	15.847.522,20	57,96	10.032.909,33
Accounts receivable trade	6.074,30	3837,45	154,27	-98,42	9.753,07
Claims against related firms Claims against companies with shareholding relationship	30.866.294,67	-16,26	36.857.657,95	-5,27	38.909.981,39
Other claims and assets	499.447,00	-30,76	721.316,26	180,42	257.229,72
Total receivables	31.371.815,97	-16,52	37.579.128,48	-4,08	39.176.964,18

Cash in hand, cheques and bank deposits	50.828,33	-86,21	368.563,59	150,25	147.277,86
Total cash and bank balances	50.828,33	-86,21	368.563,59	150,25	147.277,86
Total current assets	45.032.847,74	-16,29	53.795.214,27	8,99	49.357.151,37
Sum intangible assets	1.633,00	-90,99	18.131,61	-87,85	149.180,89
Total accrued and deferred items	1.633,00	-90,99	18.131,61	-87,85	149.180,89
active deferred taxes					62.442,48
Total active deferred taxes					62.442,48
Assets	59.912.384,66	-13,16	68.991.590,44	8,52	63.572.473,44
called-up capital (nominal, share capital)	7.994.011,76	0,00	7.994.011,76	0,00	7.994.011,76
Not committed capital reserves	3.850.000,73	0,00	3.850.000,73	0,00	3.850.000,73
statutory reserves	799.500,00	0,00	799.500,00	0,00	799.500,00
net profit / net loss	28.000.279,17	14,52	24.449.345,60	15,93	21.090.511,79
Thereof profit / loss carried forward	24.449.345,60	15,93	21.090.511,79	60,53	13.138.338,29
Total equity capital	40.643.791,66	9,57	37.092.858,09	9,96	33.734.024,28
Investment subsidies	49.986,14	-12,23	56.953,75		
Total mezzanine capital	49.986,14	-12,23	56.953,75		
Provisions for severance payments	555.606,62	6,95	519.525,32	-6,42	555.181,00
Provisions for Tax	73.653,82	-70,78	252.109,22		
other provisions	492.506,89	-0,06	492.778,13	-26,51	670.552,22
Total provisions	1.121.767,33	-11,28	1.264.412,67	3,16	1.225.733,22
Other liabilities	1.312.769,82	237,81	388.612,90	-62,05	1.024.017,29
Liabilities toward credit institutions	746.906,40	-7,65	808.744,46		
amounts owed to affiliated companies	15.021.574,93	-46,28	27.964.534,37	8,31	25.818.798,01

Liabilities from delivered goods and performed services	1.003.585,58	-26,51	1.365.540,13	-19,89	1.704.541,30
Total liabilities	18.084.836,73	-40,76	30.527.431,86	6,94	28.547.356,60
deferred income	12.002,80	-75,96	49.934,07	-23,60	65.359,34
Total accrued and deferred items	12.002,80	-75,96	49.934,07	-23,60	65.359,34
liabilities	59.912.384,66	-13,16	68.991.590,44	8,52	63.572.473,44
Balance sheet total	59.912.384,66	-13,16	68.991.590,44	8,52	63.572.473,44

Balance Sheet (relative)

(relative = balance sheet figures in percentages of the balance sheet total)

	2022-12-31	2021-12-31	2020-12-31
Franchises, industrial property and similar rights and advantages	0,03	0,07	0,19
Total intangible assets	0,03	0,07	0,19
Land, leasehold rights and buildings including buildings on third parties land	2,81	2,65	1,65
other factory and office equipment	0,12	0,22	0,35
Technical equipment and machinery	1,55	0,74	1,08
advance payments and constructions in progress	0,30	0,06	0,04
Total tangible assets	4,78	3,67	3,13
Shares in affiliates companies	20,02	18,26	18,71
Total financial assets	20,02	18,26	18,71
Total fixed assets	24,83	22,00	22,03
Raw-, auxiliary materials and supplies	9,87	10,50	8,35
unfinished products	3,84	3,14	2,35
finished products and goods	7,34	6,65	1,45
advanced payments	1,67	2,68	3,63
Sum stock	22,72	22,97	15,78
Accounts receivable trade	0,01	0,00	0,02
Claims against related firms Claims against companies with shareholding relationship	51,52	53,42	61,21
Other claims and assets	0,83	1,05	0,40
Total receivables	52,36	54,47	61,63
Cash in hand, cheques and bank deposits	0,08	0,53	0,23
Total cash and bank balances	0,08	0,53	0,23
Total current assets	75,16	77,97	77,64
Sum intangible assets	0,00	0,03	0,23
Total accrued and deferred items	0,00	0,03	0,23

active deferred taxes			0,10
Total active deferred taxes			0,10
Assets	100,00	100,00	100,00
called-up capital (nominal, share capital)	13,34	11,59	12,57
Not committed capital reserves	6,43	5,58	6,06
statutory reserves	1,33	1,16	1,26
net profit / net loss	46,74	35,44	33,18
Thereof profit / loss carried forward	40,81	30,57	20,67
Total equity capital	67,84	53,76	53,06
Investment subsidies	0,08	0,08	
Total mezzanine capital	0,08	0,08	
Provisions for severance payments	0,93	0,75	0,87
Provisions for Tax	0,12	0,37	
other provisions	0,82	0,71	1,05
Total provisions	1,87	1,83	1,93
Other liabilities	2,19	0,56	1,61
Liabilities toward credit institutions	1,25	1,17	
amounts owed to affiliated companies	25,07	40,53	40,61
Liabilities from delivered goods and performed services	1,68	1,98	2,68
Total liabilities	30,19	44,25	44,91
deferred income	0,02	0,07	0,10
Total accrued and deferred items	0,02	0,07	0,10
liabilities	100,00	100,00	100,00
Balance sheet total	100,00	100,00	100,00

P / L Account (absolute) all amounts in EUR

	2022-12-31	Diff. %	2021-12-31	Diff. %	2020-12-31
revenues	71.658.198,47	27,20	56.333.184,52	26,28	44.611.393,44
Changes in inventories work in progress and unbilled services	269.249,66	-59,85	670.665,31	831,00	72.037,17
Total revenues or gross profit	71.927.448,13	26,18	57.003.849,83	27,57	44.683.430,61
income from disposal of and additions to fixed assets, except financial assets	13.083,29	15,12	11.365,09	-99,36	1.778.443,07
income from release of provisions	17.595,00	-49,73	35.000,00		
rest operating income	3.532.239,76	281,46	925.975,77	-96,00	23.174.087,19
other operating income total	3.562.918,05	266,43	972.340,86	-96,10	24.952.530,26
Costs of external services	-12.058.033,59	-22,22	-9.865.708,47	-45,80	-6.766.416,30
Material costs	-47.930.759,06	-37,91	-34.754.759,50	-14,99	-30.224.432,81
Total material costs	-59.988.792,65	-34,44	-44.620.467,97	-20,63	-36.990.849,11
Wages	-262.763,89	-44,35	-182.029,28	0,76	-183.424,20
Salaries	-2.750.838,65	-3,35	-2.661.743,01	34,51	-4.064.624,27
other social costs	-6.457,47	64,80	-18.346,49	-60,75	-11.412,76
Expenses for severance payments and payments into the company's employee benefits funds	-50.778,67	50,28	-102.126,38	-130,56	334.152,11
Legal fringe benefits and other payments depending on salaries	-812.952,25	-6,64	-762.322,50	37,02	-1.210.324,75
Total personnel expenses	-3.883.790,93	-4,22	-3.726.567,66	27,44	-5.135.633,87
Depreciation on intangible and tangible assets	-686.051,49	-5,55	-649.951,68	-2,93	-631.441,40
Depreciation of current assets if exceeding usual depreciation					-7.996.357,10
Depreciation of property plant and equipment as well as intangible assets total	-686.051,49	-5,55	-649.951,68	92,47	-8.627.798,50
Other operating costs	-6.382.476,93	-15,97	-5.503.742,82	16,11	-6.560.934,69
other taxes	-39.152,98	84,00	-244.711,84	-24,96	-195.833,47

Total expenses	-6.421.629,91	-11,71	-5.748.454,66	14,92	-6.756.768,16
Total operating result	4.510.101,20	39,60	3.230.748,72	-73,35	12.124.911,23
Income from shareholdings			398.592,00		
other interest and similar income	254.796,77	-80,70	1.319.890,26	-19,77	1.645.051,02
Financial expenses	-843.725,38	-130,90	-365.411,35	93,07	-5.274.964,68
Interest and similar disbursements	-314.165,14	21,25	-398.918,69	20,38	-501.033,76
Total financial result	-903.093,75	-194,65	954.152,22	123,10	-4.130.947,42
Profit before taxes	3.607.007,45	-13,81	4.184.900,94	-47,65	7.993.963,81
Taxes on income and profits	-56.073,88	93,21	-826.067,13	-1876,70	-41.790,31
Total taxes on income and profits	-56.073,88	93,21	-826.067,13	-1876,70	-41.790,31
Profit after taxes	3.550.933,57	5,72	3.358.833,81	-57,76	7.952.173,50
Total annual profit / loss	3.550.933,57	5,72	3.358.833,81	-57,76	7.952.173,50
Annual profit / loss total	3.550.933,57	5,72	3.358.833,81	-57,76	7.952.173,50
Profit / loss carried forward from the previous year	24.449.345,60	15,93	21.090.511,79	60,53	13.138.338,29
account carried forward and profit transfer	24.449.345,60	15,93	21.090.511,79	60,53	13.138.338,29
Total net profit / loss from profit and loss account	28.000.279,17	14,52	24.449.345,60	15,93	21.090.511,79
net profit / loss from profit and loss account	28.000.279,17	14,52	24.449.345,60	15,93	21.090.511,79

P / L Account (relative)

(relative = GuV sheet figures in percentages of the balance sheet total)

	2022-12-31	2021-12-31	2020-12-31
revenues	99,63	98,82	99,84
Changes in inventories work in progress and unbilled services	0,37	1,18	0,16
Total revenues or gross profit	100,00	100,00	100,00
income from disposal of and additions to fixed assets, except financial assets	0,02	0,02	3,98
income from release of provisions	0,02	0,06	
rest operating income	4,91	1,62	51,86
other operating income total	4,95	1,71	55,84
Costs of external services	-16,76	-17,31	-15,14
Material costs	-66,64	-60,97	-67,64
Total material costs	-83,40	-78,28	-82,78
Wages	-0,37	-0,32	-0,41
Salaries	-3,82	-4,67	-9,10
other social costs	-0,01	-0,03	-0,03
Expenses for severance payments and payments into the company's employee benefits funds	-0,07	-0,18	0,75
Legal fringe benefits and other payments depending on salaries	-1,13	-1,34	-2,71
Total personnel expenses	-5,40	-6,54	-11,49
Depreciation on intangible and tangible assets	-0,95	-1,14	-1,41
Depreciation of current assets if exceeding usual depreciation			-17,90
Depreciation of property plant and equipment as well as intangible assets total	-0,95	-1,14	-19,31
Other operating costs	-8,87	-9,66	-14,68
other taxes	-0,05	-0,43	-0,44
Total expenses	-8,93	-10,08	-15,12
Total operating result	6,27	5,67	27,14
Income from shareholdings		0,70	
other interest and similar income	0,35	2,32	3,68
Financial expenses	-1,17	-0,64	-11,81
Interest and similar disbursements	-0,44	-0,70	-1,12
Total financial result	-1,26	1,67	-9,24
Profit before taxes	5,01	7,34	17,89
Taxes on income and profits	-0,08	-1,45	-0,09
Total taxes on income and profits	-0,08	-1,45	-0,09
Profit after taxes	4,94	5,89	17,80
Total annual profit / loss	4,94	5,89	17,80
Annual profit / loss total	4,94	5,89	17,80

Profit / loss carried forward from the previous year	33,99	37,00	29,40
account carried forward and profit transfer	33,99	37,00	29,40
Total net profit / loss from profit and loss account	38,93	42,89	47,20
net profit / loss from profit and loss account	38,93	42,89	47,20

Key ratios

	2022	Diff. %	2021	Diff. %	2020	Key industry sector average
Cashflow II	4.236.985,06	+5,69	4.008.785,49	-75,82	16.579.972,00	
Debt amortisation period in years	4,52	-42,35	7,84	+337,99	1,79	2,81
Bank indebtedness	1,25	+6,84	1,17	+0,00	0,00	5,03
Equity capital share in %	67,92	+26,13	53,85	+1,49	53,06	40,04
Social capital share	0,93	+24,00	0,75	-13,79	0,87	0,00
Fixed assets coverage in %	277,25	+11,71	248,18	+1,36	244,86	391,67
Net profit ratio	5,01	-31,74	7,34	-58,97	17,89	5,92
Capital turnover	1,20	+44,58	0,83	+18,57	0,70	1,81
Return on investment in %	6,54	-1,51	6,64	-50,30	13,36	11,25
Cashflow in % of operating performance	5,89	-16,22	7,03	-81,06	37,11	7,70
Cashflow I	4.293.058,94	-11,21	4.834.852,62	-70,91	16.621.762,31	
Gross productivity	18,52	+21,05	15,30	+75,86	8,70	6,74
Net productivity	3,07	-7,53	3,32	+121,33	1,50	2,32
Operating performance	71.927.448,13	+26,18	57.003.849,83	+27,57	44.683.430,61	
Inventories in % of operating performance	18,92	-31,94	27,80	+23,83	22,45	13,52
Gross profit	11.938.655,48	-3,59	12.383.381,86	+60,98	7.692.581,50	

*The industry average values of the ratios are calculated on the base of anonymized balance sheet data of Austrian companies, and are provided by KMU FORSCHUNG AUSTRIA (Austrian Institute for SME Research).

Land Register

Note

Es besteht umfangreicher Liegenschaftsbesitz auf den niederländischen Antillen.

Historical development

Year of incorporation	1974	
Date of registration	1974-11-20	
Change of company name		
from	to	company name
2007-10-06	2008-03-29	Max Meier Test GmbH & Co. KG. (TESTFIRMA)
2012-10-31	2021-08-28	Musterfirma Meier Fashion GmbH


Change of legal form

from	to	company name
2007-10-06	2008-03-29	limited liability partnership

WebRisk Indicator

The WebRisk Indicator describes a company's publicly visible cyber risk. It is calculated based on an external analysis of the company's website.

If you plan to grant this company access to your IT systems or digital data, we recommend an in-depth analysis using a CyberRisk Rating. Learn more at: www.cyberrisk-rating.at/beantragen

Rating	Description	Last updated
 Excellent	The website complies with security standards.	2024-01-01

Source: KSV1870 Nimbusec GmbH

Disclaimer

Note

Since 2020, the economy has faced ever-changing challenges. The consequences of the COVID 19 pandemic and the war in Ukraine are having a massive impact on the availability of goods, supply chains, energy costs and other factors. Therefore, a linear development of the economy cannot be assumed at present. Accordingly, Austrian companies have to hold their own in a very volatile environment.

The credit reports of KSV1870 are prepared with the greatest possible care and in consideration of economically relevant developments. However, KSV1870 recommends that KSV1870 information, including the KSV1870 rating, monitoring reports and recommendations, always be used for business decisions, taking into account the daily developments that we cannot determine in detail.

KSV1870 Rating

Using its unique database, and backed by over 150 years of experience as an association for the protection of creditors, KSV 1870 has successfully been developing quality, reliable measurement methods and ratings for the forward-looking assessment of personal and corporate credit worthiness. Depending on the data available, various statistical models can be applied.

CompanyScore model: This model can be used when researched data is available. Time series track the developments; depending on the legal form of the company, balance sheet data may be available. Information on the payment track record, debt collection data, etc. are likewise taken into account and assessments by the information experts are given particular attention.

StartupScore model: This model is used when the company is less than 12 months old and no extensive data is available yet. General information on the persons of economic relevance in the company as well as the line of business, legal form, etc.

BasicScore model: This model is used when basic data on the corporate structure is available; data updates are continuously fed into the business database. If available, debt collection cases, bankruptcies and current balance sheet are taken into account.

Rating class	000	100-199	200-299	300-399	400-499	500-599	600-699	700
Risk	no current calculation	no risk	very modest risk	modest risk	increased risk	high risk	very high risk	insolvency indicators
Probability of insolvency		from 0.01 % up	from 0.03 % up	from 0.18 % up	from 1.15 % up	from 7.11 % up	from 33.51 % up	
Explanation (company score) basic score and new starter score)	probability of default is not calculable	a default is not probable	very modest probability of default	default probability of default	above- average probability of default	high probability of default	very high probability of default	

Data sources

The data is automatically processed on the day it becomes available; furthermore, information experts carries out research across Austria. On a case by case basis, the following sources are used as required.

Ongoing or automated processing:

- Company Register and business license data
- balance sheet data
- data collection data
- insolvency information
- report monitoring
- and lots more

Manual or ad-hoc processing:

- the company's self-disclosure
- reference information from suppliers and business partners
- bank information pursuant to sec. 38(2)(6)
- land register data
- and lots more
- etc.

Last revision: On this date the KSV1870 has last checked the respective company. Irrespective of this date, KSV1870 insolvencies, KSV1870 debt collection data and changes in the companies' house are updated on a daily basis.

KSV1870 evaluation and individual maximum credit

We use the KSV1870 rating models to determine the future risk of a business relationship. However, in no case can we guarantee or pledge that the assessment we provide will actually occur in each individual case.

Individual maximum credit is the amount that we establish as the maximum exposure of each supplier. KSV1870 should in no case be considered a credit insurance company. Therefore, KSV1870 cannot be held liable in the event of payment difficulties, non-payment or payment default at a later point in time. The entrepreneur has sole discretion when deciding whether to extend credit for deliveries and services in an amount up to or in excess of the individual maximum credit is and KSV1870 can in no case be held liable.

Ultimate beneficial owners

There are different forms of ultimate beneficial ownership under the Ultimate Beneficial Owner Register Act (WiEReG), which transposes the EU's anti-money laundering regulations into Austrian law. As provided by sec. 2 WiEReG, any natural person who ultimately owns or controls an entity (company, foundation or trust) is an ultimate beneficial owner.

The different types of ultimate beneficial owners are:

- direct ultimate beneficial owner (a natural person holds a stake of more than 25%)
- indirect ultimate beneficial owner (a natural person holds a stake of more than 25% in an entity and a natural person controls this entity)
- registration as subsidiary ultimate beneficial owner (by the top-level management)

Control is exercised where more than 50% of the shares are held either directly or indirectly.

The Beneficial OwnerReport identifies - to the extent that this can be determined in a particular case - the ultimate beneficial owner of a legal entity.

However, one or several of the reasons given below may explain why no ultimate beneficial owner, or not all ultimate beneficial owners, can be determined in a particular case.

- The owners of the company for which an enquiry is submitted, who are not physical persons, have their registered office abroad.
- Legal entities function as owners of the company whose ownership structures cannot be fully established.
- Legal constraints prevent identification.
- No single natural person holds a sufficient percentage of shares (registration as subsidiary ultimate beneficial owners required).

The members of the top-level management may only be registered as subsidiary ultimate beneficial owners if, after exhausting all options, no natural person can be identified and/or exists as ultimate beneficial owner.

WebRisk Indicator

The WebRisk Indicator measures IT security of a company's website but does not guarantee any specific assurance on an organisational level. This indicator is designed as a selection tool for CyberRisk Rating candidates within a given supplier base. It is recognised as a first step towards demonstration of compliance with the NIS act (NISG) and related regulations.

A blue WebRisk Indicator means that no signs of elevated IT security risks were identified within the assessment criteria listed below. A purple or red WebRisk Indicator means that one or multiple assessment criteria have not been met. In this case, an in-depth analysis of the company using a full-scale CyberRisk Rating is recommended.

Neither KSV1870 Information GmbH nor KSV1870 Nimbusec GmbH accept liability for IT security incidents and any damage that may occur as a result of entering into business relations with a company that has undergone an assessment.

	No rating	Excellent	Moderate	Infected
Risk		Low risk	Moderate risk	High risk
Description	No website available.	The website complies with security standards	The website does not reflect full compliance with security standards.	The website is infected with malware.

Assessment criteria:

1. Indicators of IT security incidents

- a) Malware distribution
- b) Defacements

2. Indicators of encryption quality

- a) SSL cipher suite
- b) SSL validity
- c) SSL host name
- d) SSL trust level

3. Effective use of incident mitigation tools

- a) Security header implementation

4. Indicators of domain reputation

- a) Blacklisting of own domains
- b) Blacklisting of third-party domains that own domains link to

N.B.: The WebRisk Indicator does not impact the KSV1870 Rating.

CyberRisk Rating: If you plan to grant this company access to your IT systems or digital data, we recommend an in-depth analysis using a CyberRisk Rating. Learn more at: www.cyberrisk-rating.at/beantragen

KSV1870 notation

To ensure the service and timeliness of data and uniform quality of search results, hyphens with double names are dispensed with. Double names are to be read as written with a hyphen.

Privacy

We have prepared this information with the greatest possible care in compliance with all the relevant legal provisions and using quality-assured processes.

This information is intended only for your internal company use and/or your personal use and is subject to both the General Terms and Conditions of KSV1870 Information GmbH and the provisions of your contract. We use your personal data for the purpose for which it was requested. According to Article 17 GDPR, personal data must be deleted if it is no longer necessary in relation to the purposes for which it was collected or otherwise processed. That is what we adhere to.

Any processing or use for other purposes or for the purposes of third parties is excluded and inconsistent with data protection law.

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