

Background

- Soliditet is a Business Area and an auxiliary trade name of Bisnode Finland Oy
- Bisnode Group is the leading provider of Credit Information and digital Business Information in Europe
 - 3.100 employees in 18 European countries
 - Owned by Ratos AB and Bonnier AB

Services

- Business Credit Information
- Consumer Credit Information
- Database Management & Marketing Solutions
- Customer Monitoring
- Customer Analysis

Bisnode in Finland:

Customer Service

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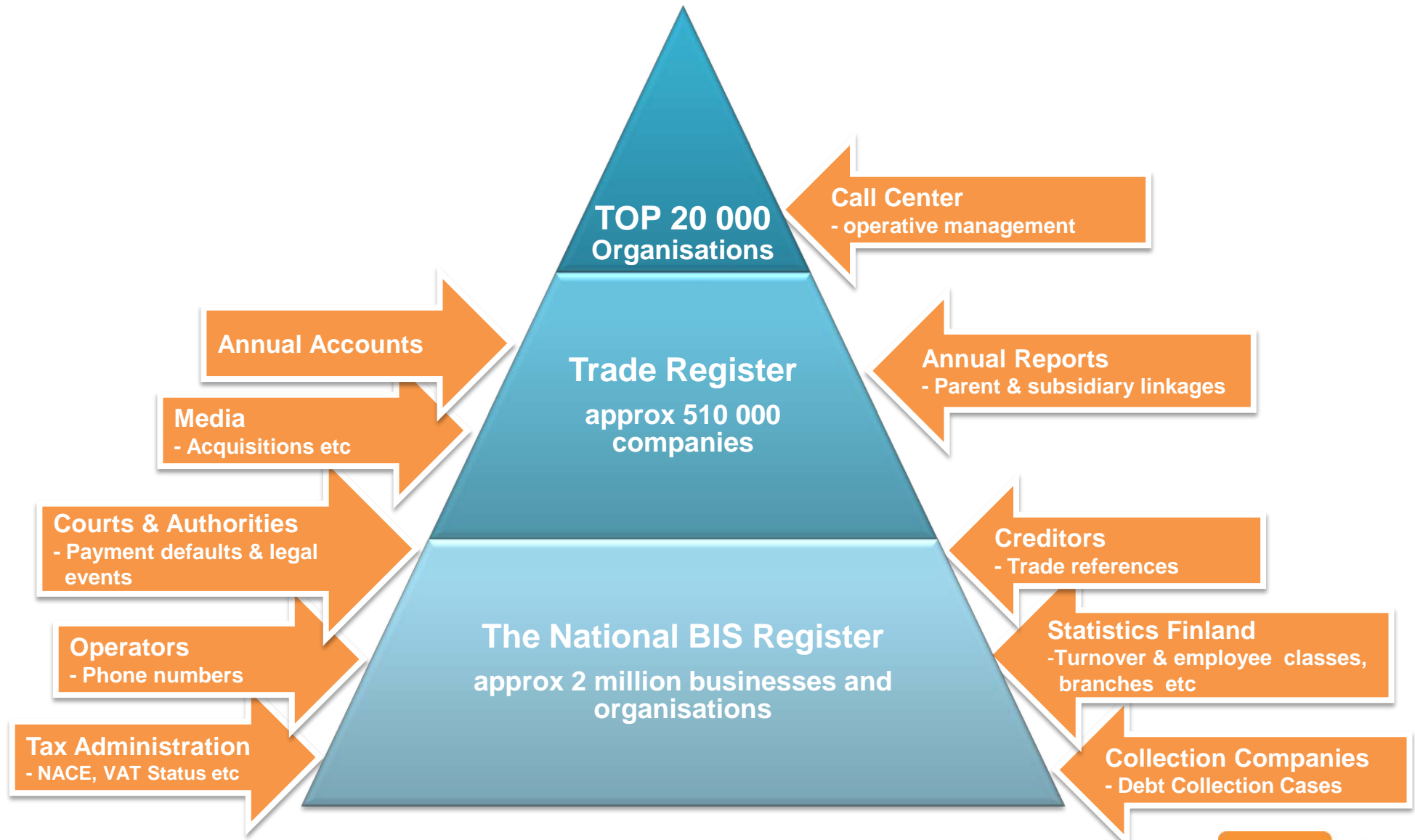


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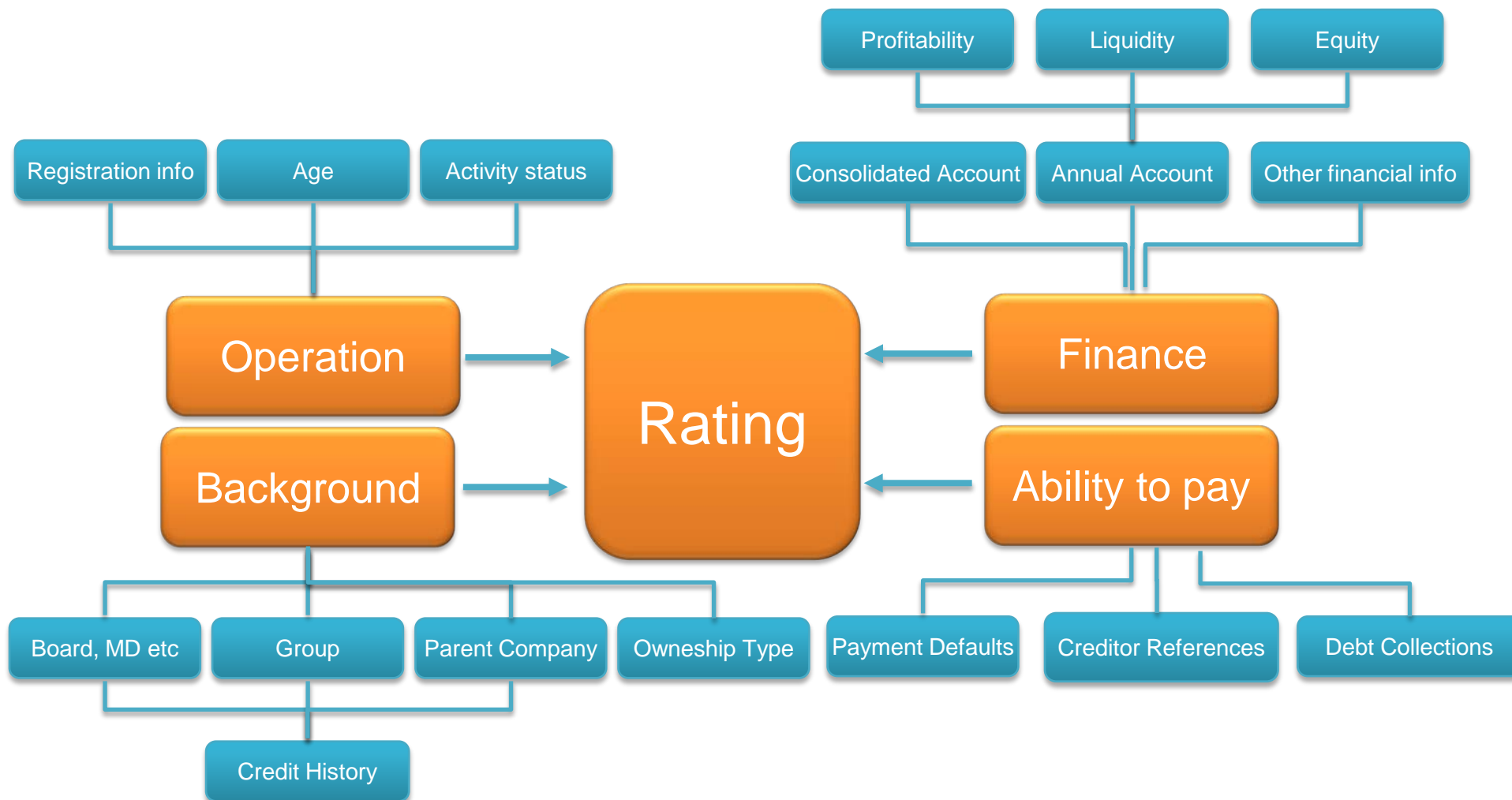
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Soliditet Business Information Register



Supporting
AAA Business
since 1908

Soliditet Rating Model



Business Rating Categories

Rating	Description	Limit % from turnover
AAA [®]	Highest Creditworthiness Minimal Failure Risk	9%
AA [®]	Good Creditworthiness Low Failure Risk	6%
A	Creditworthy Normal Failure Risk	3%
AN	New Company with positive background Low Credit Limit recommended	1%
-	Not Rated Information missing or inconsistent	-
B	Credit against securities Failure Risk greater than average	-
C	Credit rejected Severe Failure Risk	-

Soliditet Consumer Credit Information Register



Consumer Creditworthiness Categories

Category	Definition	Percentage
LL1	Negative entries other than payment default	3,0
LL2	One payment default, which is not severe	15,5
LL3	Severe negative entry or several payment defaults	23,2
LL4	Serious negative entries in credit status information	58,3

Persons with negative entries in credit status information approx. 330 000

LL0 Person with no negative entries in credit status information