

## SOURCES OF CREDIT INFORMATION

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- EXIM's short list of accepted credit information sources

The information contained in this document is provided as a service to EXIM customers. Our list of accepted credit information sources is not all inclusive as there are many other sources and credit reporting agencies. EXIM reserves the right to accept or reject a specific credit report regardless of the appearance of the agency on this list.

EXIM insurance policyholders should use the list of EXIM accepted credit information sources to fulfill Discretionary Credit Limit (DCL) or Special Buyer Credit Limit applications under multibuyer policies, or to fulfill short and medium term singlebuyer policy application requirements.

Note: Not all of the sources of credit information on this list are creators of credit reports. Some sources purchase and resell reports from credit reporting agencies. When the latter case is true, the source should indicate the origin of the credit report.

The most current version of EXIM's list of accepted credit information sources may be obtained from the internet at [www.exim.gov](http://www.exim.gov) under Tools, Applications and Forms, Export Credit Insurance Applications & Forms, INST-12-009.

## What a Credit Report Should Include

1. Current Credit Agency reports must be dated within six (6) months of the application date. The report should state both the date of the report **and** the date the information was gathered. If the source of the report is not the creator of the report, the origin of the report should be stated.
2. Name, Address and History of the Subject  
The business name and address should be verified. Previous names and addresses should also be indicated, particularly in the case of unregistered trade names (“DBA or doing business as”) used by sole proprietors.

The history of a business, the experience and reputation of the owners, and quality of management are important. Any recent demographic, ownership, or management changes should be indicated, together with an appraisal of likely trends in the future.

3. Legal Status and Date of Establishment  
The registered form of business should be specified. For partnerships, private and public companies, the names of the major partners or owners (shareholders), and directors should be listed. Affiliations of the partners or owners with other businesses should be indicated along with the nature of their affiliation.
4. Description of Business Activity  
Some businesses engage in multiple business activities (manufacturing, wholesale, retail distribution, etc.) When applicable, the whole range should be described. Principal lines of goods and services should be listed with their experience. Past, present and future business trends should be assessed. Names of foreign and domestic suppliers for whom the subject acts as agent, representative or distributor should be listed.
5. Number of Employees and Subject’s Standing in its Industry  
The subject’s number of employees should be specified with notation if that number consolidates several locations (branches or wholly owned subsidiaries). The subject’s competitive standing in its industry and the range and type of clients it serves should be included.
6. Trade References, Commercial Morality, Pay History, Agency Credit Scores Trade references (if available) should be listed with their experience. An opinion on the subject’s commercial morality and assessment of past repayment history should be given and supported by evidence based on knowledge and collection experience. Any suits, liens or judgments filed against the subject should be included. An agency’s credit score should also include its scoring scale and how scores are derived.

7. Financial Condition

A subject's financial condition is clearly an essential element for appraising creditworthiness. Past and current records (with dates) of assets, liabilities, equity, turnover, income, expenses and profitability should be provided.

EXIM recognizes that sole proprietorships and other business types may not be required to officially publish financial data. When detailed figures are not released, the reasons should be given. If estimates are provided, the estimates should be clearly described as such.

For companies legally required to publish annual financial statements or those who voluntarily supply agencies with financial information, it is helpful to have balance sheets and income statements for the most recent consecutive two years with dates. There should be an indication whether the financial statements are audited or not and who the auditors are. Effort should be made to include current interim statements to reveal the current financial condition. The following financial accounts are of particular importance:

- Capital (registered and paid-up figures)
- Reserves
- Current and Long Term Assets
- Current and Long Term Debt
- Net Worth and Liquidity position
- Property and other Fixed Assets (with details of debentures, mortgages, or charges if applicable)
- Turnover (revenues) and Profitability

8. Public Sector Entities (if a report is available)

The credit report should include answers to these questions:

- a. Is the subject an agency of the central government?
- b. If not, is it a publicly owned entity? The precise status should be described with references to applicable enabling laws or decrees and the degree of autonomy the subject may exercise.
- c. What budgetary provisions enable the subject to engage in commercial contracts?
- d. Is the subject itself, or some other entity, responsible for payment?
- e. What is the source of the subject's funds?
- f. Does the subject have a satisfactory performance record on contracts?
- g. Can the subject be made judicially or administratively insolvent?
- h. Are legal processes feasible against the subject in the event of default?

9. Opinions and Recommendations

Any offered opinion on creditworthiness should be supported by a reasoned argument with specific financial, trading or debt collection items underscoring the opinion. If no opinion is offered the agency should note why and the report should contain facts and figures to enable EXIM to make its own assessment.

## **SOURCES OF CREDIT INFORMATION**

### ALTUS RECEIVABLES MANAGEMENT

**Worldwide** Altus Corporate Headquarters  
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### BUSINESS CREDIT REPORTS, INC.

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Email: [service@businesscreditreports.com](mailto:service@businesscreditreports.com)  
Website: <https://businesscreditreports.com/>

### CEDAR ROSE INT. SERVICES LTD.

#### **Middle East & Africa**

P.O. Box 50751  
3609 Limassol, Cyprus  
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Email: [orders@cedar-rose.com](mailto:orders@cedar-rose.com)  
Website: [www.cedar-rose.com](http://www.cedar-rose.com)

### COFACE

#### **Worldwide**

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Website: [www.coface.com](http://www.coface.com)

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**CREDIT REPORT LATIN AMERICAN S.A.C.**

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**CREDIT REPORTS WORLD LTD**

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E-Mail: [main@creditreportsworld.com](mailto:main@creditreportsworld.com)

**CREDITRISKMONITOR**

Customer Service  
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Suite A  
Valley Cottage, NY 10989

Telephone: 877-468-6276 or 845-589-0180  
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CRIBIS/SKYMINDER.COM

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