

CLIENT: XXXXXXXX XXXXXXX  
ATTENTION: XXXXXXX XXXXX  
REFERENCE: QUARTZ  
DATE: 2019-02-11

REQUIRED CREDIT	ADVISED CREDIT	RATING
MAXIMUM EUR	100 000 EUR	11/20

**Comments on the rating:** A Credit line maybe considered

**GEOPOLITICS - UNITED STATES**

POLITICAL DATA	ECONOMIC DATA
Form of Government: Federal Economic Risk: Nil	Currency: 1.00 EUR = 1.12 USD Branch Situation:Stable

**IDENTIFICATION**

Ordered as:	XXXXXXXXXXXXXXXXX CORPORATION
Address in the order:	xxx XXXXXXXX Square Albany
Comments on data supplied:	See complete location detailed below.
Legal Name:	XXXXXXXXXXXXXXXXX CORPORATION
Trade name(s):	XXXXXXXXXXXXXXXXX
Legal Address:	xxx XXXXXXXX Square
Post Code:	12205
Postal Town:	Albany
Primary Geographic Area:	New York
Country:	US
Location Status:	Headquarters, Legal Address
Operative Address:	xxx XXXXXXXX Square
Post Code:	12205
Postal Town:	Albany
Primary Geographic Area:	New York
Country:	US
Registration Number:	XXXXXXXX
Tax ID Number:	xx-XXXXXXXX
Legal Form:	Corporation for Profit
Telephone:	800 xxx-xxxx / 518 xxx-xxxx
Fax:	518 xxx- xxxx
Email:	info@XXXXXXXXXXXXcorp.com
Website:	www. XXXXXXXXXXXXXXXcorp.com
Date Created(yyyy-mm-dd):	1993-00-00
Date Incorporated(yyyy-mm-dd):	1993-xx-xx
Managers:	XXXXX X XXXXXXX, President
Number of shares:	200
Capital:	USD United States Dollar No Par Value
Staff:	100 employee(s)
Activity:	It supplies XXXXXXXX xxx, xxxx, xxx, and XXXXXXXX products to commercial construction projects in North America.
SIC Code:	5012

## **BANKS**

*Name of the Bank:* JPMorgan Chase Bank

*Location:* United States

*Source(s):* Private Source

## **BUSINESS**

### **HISTORY:**

The company was founded by Xxx and Xxxxx Xxxxxx in 1993. It is based and incorporated in the state of New York, United States.

### **PRINCIPAL ACTIVITY:**

It supplies xxxxxxxx xxx, xxxx, xxx, and xxxxxxx products to commercial construction projects in North America.

### **SUPPLIERS**

#### **Payment Experience:**

Payment Performance

Current DBT: 23

Predicted DBT as 04/10/2019: 19

Monthly Average DBT: 6

Highest DBT Previous 6 Months: 23

Highest DBT Previous 5 Quarters: 14

Payment Trend Indication:

Payments are increasingly late

Trade and Collection Balance

Total trade and collection (20): \$239,500

All trades (20): \$239,500

All collections (0): \$0

Continuous trade (6): \$6,300

6 months average: \$6,300 - \$81,100

Highest credit amount extended: \$72,900

Most frequent industry purchasing terms:

NET 30, REVOLVE, CONTRACT

Monthly Payment Trends									
Payment Trends Analysis ADVERTISING SERVICES, NEC - 7319					Account Status Days Beyond Terms				
Date Reported	Industry Cur DBT		Business DBT	Balance	Cur	1-30	31-60	61-90	91+
CURRENT	N/A	N/A	23	\$6,300	39%	16%	45%		
DEC18	85%	5	8	\$45,900	74%	19%	2%	5%	
NOV18	87%	5	7	\$42,100	76%	18%		6%	
OCT18	88%	5	10	\$80,900	48%	49%		3%	
SEP18	88%	5	6	\$59,700	74%	20%	6%		
AUG18	87%	5	3	\$52,900	79%	20%	1%		
JUL18	87%	5	2	\$38,600	92%	7%		1%	

Quarterly Payment Trends									
Payment History - Quarterly Averages				Account Status Days Beyond Terms					
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+	
Q4 - 18	OCT - DEC	8	\$55,800	62%	33%	1%	4%		
Q3 - 18	JUL - SEP	4	\$50,400	80%	17%	3%			
Q2 - 18	APR - JUN	6	\$10,700	72%	25%		3%		
Q1 - 18	JAN - MAR	12	\$4,400	49%	41%	5%	5%		
Q4 - 17	OCT - DEC	14	\$6,700	30%	63%	4%	3%		

**Payments are:** to be monitored

**Staff:** Non-consolidated: 100

**Source(s):** Publicly accessible source

**Comments on staff:** The Company would have less than 100 employees, but this has not been confirmed.

### LOCATION

**Headquarters:** xxx Xxxxxxx Square,  
Albany, NY 12205, USA.

**Comments on location:** Information on the ownership of the property remains undisclosed

**Number of branches:** Several

## SHAREHOLDERS - MANAGER - RELATED COMPANIES

**Listed at the stock exchange:** NO

### **MANAGEMENT**

**Name:** Don Xxxxxx

**Position:** Chief Executive Officer

**Name:** Ryan Xxxxxx

**Position:** President

**Name:** Joseph Xxxxxx

**Position:** Director of Operations

**Name:** Jill Xxxxxx

**Position:** Director of Finance

**Name:** Scott Xxxxxx

**Position:** Director of Sales

**Name:** Jean Xxxxxx

**Position:** Director of Business Process Optimization

**Additional Comments:** Information gathered from subject's website.

**Source(s):** Private Source

## FINANCIALS - LEGAL RECORDS

**Type of company:** Private

As a private company the subject does not publish any financial statements.

**Financial data obtained from:** Private source

**Comments on the financial data:** Information not confirmed by the staff

DATE	2017
Currency	USD
Revenue	21 750 000

**OFAC LIST<sup>1</sup>:** NO

**Bankruptcy:** NO

**Lawsuit(s):** NO

### SUMMARY

Local credit bureau gave a normal credit rate.

**Status:** Active

**Size:** Medium - 50 to 499 people

**Experience:** Good (>10 years)

**Group:** None

**Trade references:** N.A.

**Payments:** To be monitored

**Profitability:** N.A.

**Indebtedness:** Controlled

**Cash:** Normal

**Legal Filings:** NO

**General Overview:** Average

ADVISED CREDIT	RATING
USD 100 000	11/20

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<sup>1</sup>The Specially Designated Nationals (SDN) List, also known as OFAC LIST, is a publication of OFAC which lists individuals and organizations with whom United States citizens and permanent residents are prohibited from doing business.