

PRESS INFORMATION

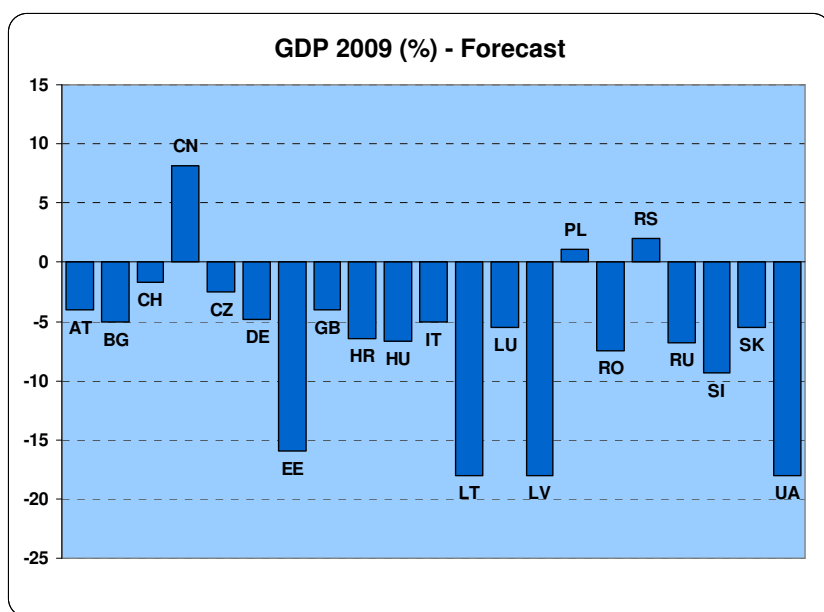
The company Creditreform International declares strong growth in the sphere of collection for 2009

In the countries of Western Europe, the development is slowly rising from the low level. On the contrary, in the countries of Eastern Europe, the economic fall is still strong enough in consequence of the crisis in economy. In connection with this situation, inquiry was performed among 20 international companies of Creditreform in various countries: besides the economic framework conditions, it is also the rates of development in collection and information providing of the relevant companies of different countries which was subject to inquiry. The result is as follows: the rates of increase in the sphere of collection represent in the companies of different countries, on average, more than 93 per cent. There was even increase to the number of orders for inquiries by 7 per cent on average.

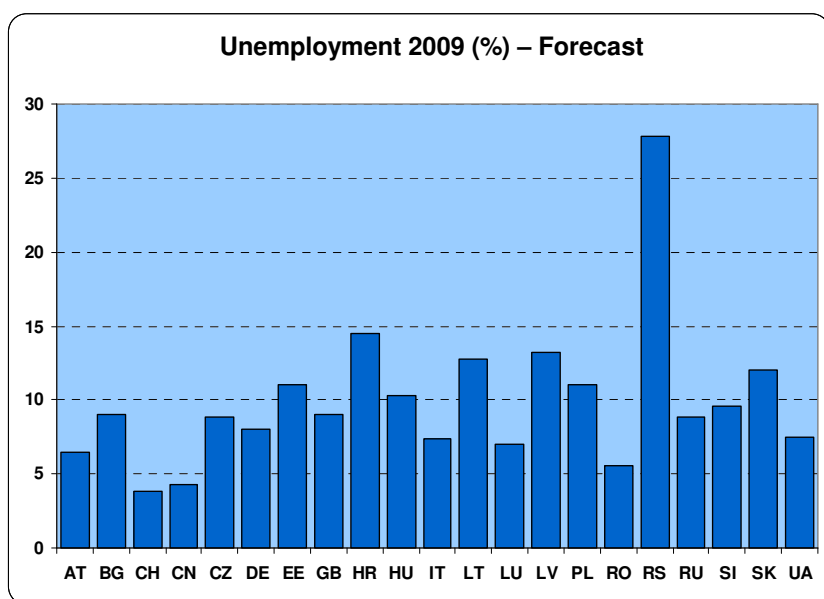
Western Europe: bottom of economic recession has passed, there is trend to growth in the sphere of business reports and collection

While the bottom of economic growth has passed in the framework of rather consolidated national economies in

the majority of West European countries in the course of the third quarter of this year, in the East-European countries, caesura may be still strongly perceived in the economies. So, the rates of growth, which may be expected in the national economies of West European countries in 2009, range from minus 1,7 per cent in Switzerland to minus 5,1 per cent in Italy (as for some other countries: Great Britain: minus 5,0 per cent, Germany: minus 4,8 per cent, Austria: minus 4,0 per cent).



- AT Austria
- BG Bulgaria
- CH Switzerland
- CN China
- CZ Czech Republic
- EE Estonia
- DE Germany
- GB United Kingdom
- HR Croatia
- HU Hungary
- IT Italy
- LT Lithuania
- LU Luxembourg
- LV Latvia
- PL Poland
- RO Rumania
- RS Serbia
- RU Russian Federation
- SI Slovenia
- SK Slovakia
- UA Ukraine

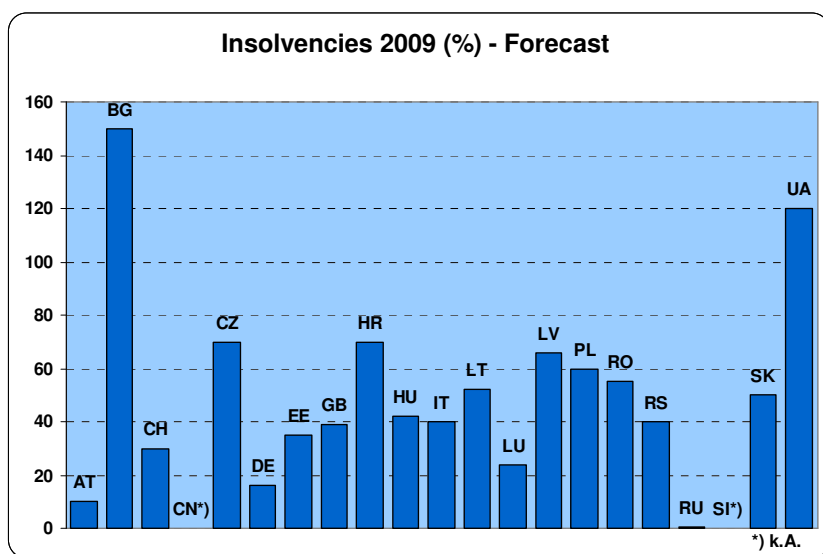


The direct consequences of the crisis in economy are growing rate of unemployment as well as higher number of insolvent companies. So, the rate of unemployment oscillates between 3,8 per cent in Switzerland and 7,9 up to 10 per cent in Great Britain (Austria: 6,5; Italy: 7,4, Germany: 8,0 per cent). Until October 2009, the number of insolvent companies in Austria has grown by ten per cent, in Great Britain and Italy it was actually by 40 per cent (Germany: + 16 per cent, Switzerland: + 30 per cent).

In the framework of such unquiet economic situation, the number of orders for collections has grown, in the five inquired West European countries, by 88 per cent on average. The highest rate of growth in the collection business was registered with the company Creditreform in Luxemburg; here, the growth represented more than 300 per cent in comparison to the preceding year. In Italy, the number of orders to collections has grown by 89 per cent, in Austria and Great Britain, increase by 25 per cent was registered. For the branch offices of Creditreform in these countries, rate of increase to orders for business reports is 15 per cent on average. In this sphere of activity, the inland company Creditreform in Italy shows the highest rate of increase with more than 30 per cent and was followed by Luxemburg and Austria with 15 per cent each and by Austria with more than 11,6 per cent and Italy with more than 2,5 per cent.

Eastern Europe: strong growth to number of insolvencies stimulates growth to number of solvency reviews and external collections of receivables

In the national economies of East European countries, which are strongly dependent upon export, the economic breaks, which have caused the crisis in economy, are always strongly perceivable. In these countries, the gross inland product is supposed to decline; to be concrete: by 18 per cent in Ukraine, Lithuania and Latvia. Decline by 5 per cent is supposed for Bulgaria and Slovakia and decline by 1,1 per cent is supposed for Poland. In the Baltic triangle, the rate of unemployment should develop as follows: 11 per cent for Estonia, 13,2 per cent for Latvia and 13,6 per cent for Lithuania. Even for Croatia, Slovakia and Hungary, the rate of unemployment should constitute a double figure number.



*) k.A. – not available

There are still more companies using the services of Creditreform in order to protect themselves from further breakdowns in the sphere of receivables. And so, the number of orders for collection services in the relevant East-European countries has increased, on average, to a double. From this aspect, the inland companies of Romania (with more than 550 per cent) and Slovenia (with more than 376 per cent) were on the top. As for the sphere of

providing business reports, average rate of growth by 4 per cent was registered for the East European countries. The highest rates of growth were registered for Slovenia (more than 36 per cent) and Slovakia (more than 25 per cent).

Neuss, 09.12.2009