

PT. TRANS RETAIL INDONESIA

ACTIVE **BUSINESS**

Trading Style: CARREFOUR

Address: Carrefour Building, 8, Jl. Lebak Bulus Raya, Pondok Pinang, 12310, DKI Jakarta, Indonesia
(62) (21) (27585800)**Telephone(s):** (62) (21) (27585871)
(62) (21) (27585873)**D-U-N-S Number:** 72-884-2824

IDENTIFICATION & SUMMARY



IDENTIFICATION

Registration No.:

TDP : 09.03.1.52.25272

Facsimile(s):

(62) (21) (27585850)

Website:

www.carrefour.co.id

SUBSIDIARY OF:PT. TRANS RETAIL
Indonesia**E-Mail:**

customer_service@transretail.co.id

SUMMARY

Type of Business:

Private Limited Liability Company

Authorized Capital:

IDR 888,000,000,000

Line of Business:

Operates supermarkets, chain

History:

Incomplete

Issued Capital:

IDR 452,420,000,000

SIC:5411-0101 - Operates
supermarkets, chain**Start Date:**

1995

Paid-up Capital:

IDR 452,420,000,000

Chief Executive:Bouzeneth Benaouda
President Director**Control Date:**

2012

Imports:

Yes

Sales Territory:

Local

CURRENCY

All amounts in this report are in local currency unless otherwise stated.



RISK EVALUATION

FINANCIAL SUMMARY

Risk Indicator

-

D&B Rating

5AA-

RISK ASSESSMENT

D&B Rating

Financial Strength

5AA

Based on Capital

Risk Indicator

-

Undetermined

Former Rating

Financial Strength

N/A

Risk Indicator

N/A

The Dun & Bradstreet Rating of 5AA- indicates:

A Financial Strength of USD 60 million & above (Based on Capital) and a Risk Indicator which is Undetermined.

TRADE PAYMENTS

The D&B PAYDEX® is a unique indicator of payment performance weighted by the monetary value of the payment experiences as reported to D&B by trade references. A detailed explanation of how to read and interpret PAYDEX values can be found in the Appendices section of this report.

D&B PAYDEX: UNAVAILABLE

Paydex Score is unavailable, due to insufficient or unavailability of payment experiences for the Subject Company in D&B's file.

TRADE PAYMENT EXPERIENCES

Amounts may be rounded to nearest figure in prescribed ranges

Exp Date:	Paying Record	High Credit	Now Owes	Past Due	Term	Last Sale
Nov 30, 2021	SLOW 120/120	29,000,000	29,000,000	29,000,000	15	Aug 01, 2021

Oct 31, 2021	SLOW 120/120	50	50	50	15	Jul 02, 2021
Sep 30, 2021	SLOW 120/120	50	50	50	15	Jun 01, 2021
Aug 31, 2021	SLOW 120/120	50	50	50	15	May 02, 2021
Jul 31, 2021	SLOW 120/120	50	50	50	15	Apr 01, 2021
Jun 30, 2021	SLOW 120/120	50	50	50	15	Mar 01, 2021
May 31, 2021	SLOW 120/120	50	50	50	15	Jan 30, 2021
Apr 30, 2021	SLOW 120/120	250	250	250	15	Dec 30, 2020

Payment experiences reflect how bills are met in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, lost invoices, etc.

CURRENT INVESTIGATION

INVESTIGATION INFORMATION

On Apr 28, 2022, Mrs Yanti, Officer, declined all information.

Other Comments:

- D&B Comment: She declined all information due to confidentiality reason. Company information obtained from recent check at registry office and public sources

HISTORY

REGISTRATION DETAILS

Legal Structure:	Private Limited Liability Company
Established:	Apr 24, 1995
Registration Body:	Department of Trade and Industry
File Number:	TDP : 09.03.1.52.25272 South Jakarta DKI Jakarta Indonesia
Tax Registration Number:	01.711.062.8-092.000
Legalised by:	Ministry of Justice
Legalisation Number:	AHU-0041669.AH.01.02.TH.2021 on Jul 28, 2021
Registry details provided by	search at local registry office

CAPITAL DETAILS

Capital details were declined.

Shareholding Details Provided by	search at local registry office
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Authorized Capital	IDR 888,000,000,000.00
Issued Capital	IDR 452,420,000,000.00
Paid-up Capital	IDR 452,420,000,000.00 as of Apr 28, 2022
Ordinary Shares	452,420,000,000 at par value IDR 1,000,000.00
Initial / Start Capital	IDR 200,000,000.00

GOVERNMENT PERMITS HELD

Permit Number	BKPM : 85/II/PMA/2000
Issued By	Capital Investment Coordinating Board
Date of Issuance	Apr 17, 2000
Permit Number	BKPM : 1261/III/PMA/2000
Issued By	Capital Investment Coordinating Board
Date of Issuance	Sep 04, 2000
Permit Number	BKPM : 1410/III/PMA/2003
Issued By	Capital Investment Coordinating Board
Date of Issuance	Dec 15, 2003

AUTHORISED SIGNATORIES

President Director or Director which must be approved by Chairman 002Commissioner.

CHANGES IN CAPITAL

The following changes were confirmed by the local registry office.

Date of Change	Nov 29, 1995
Capital Type	Paid-up Capital
Nature of Change	Increased
From	IDR 200,000,000.00
To	IDR 6,000,000,000.00
Date of Change	Nov 29, 1995
Capital Type	Issued Capital
Nature of Change	Increased
From	IDR 200,000,000.00
To	IDR 6,000,000,000.00
Date of Change	Nov 29, 1995
Capital Type	Authorized Capital
Nature of Change	Increased
From	IDR 1,000,000,000.00
To	IDR 23,000,000,000.00

Date of Change	Apr 25, 2000
Capital Type	Paid-up Capital
Nature of Change	Increased
From	IDR 6,000,000,000.00
To	IDR 181,822,000,000.00

Date of Change	Apr 25, 2000
Capital Type	Issued Capital
Nature of Change	Increased
From	IDR 6,000,000,000.00
To	IDR 181,822,000,000.00

Date of Change	Apr 25, 2000
Capital Type	Authorized Capital
Nature of Change	Increased
From	IDR 23,000,000,000.00
To	IDR 230,000,000,000.00

Date of Change	Feb 12, 2003
Capital Type	Paid-up Capital
Nature of Change	Increased
From	IDR 181,822,000,000.00
To	IDR 452,420,000,000.00

Date of Change	Feb 12, 2003
Capital Type	Issued Capital
Nature of Change	Increased
From	IDR 181,822,000,000.00
To	IDR 452,420,000,000.00

Date of Change	Feb 12, 2003
Capital Type	Authorized Capital
Nature of Change	Increased
From	IDR 230,000,000,000.00
To	IDR 888,000,000,000.00

CHANGES IN LEGAL NAME

The following changes were confirmed by the local registry office.

Original Name	PT. CONTIMAS UTAMA INDONESIA
Changed to	PT. CARREFOUR INDONESIA
Date of Change	Nov 20, 2003

Changed to Present Name

Date of Change Nov 09, 2012

CORPORATE STRUCTURE



SHAREHOLDER(S)

The following details represent the Full Shareholders List.

ORDINARY SHARES

Name of Shareholder	Location	Shares Held	Amount	% Held
PT. TRANS RETAIL	Indonesia	452,419	452,419,000,000	99.999
PT. TRANS LIFESTYLE	Indonesia	1	1,000,000	0.001

Total No. of shareholder: 2

Shareholder as of: Apr 28, 2022

Shareholdings at: Indonesian Rupiah 452,420,000,000

BANKS



Information in this report may not represent the full extent of subject's bank relationships.

Banking relations are maintained principally with:-

Bank Name: **PT. BANK NEGARA INDONESIA (PERSERO) TBK**

Branch: Jakarta Branch

Address: DKI Jakarta, Indonesia

Bank Name: **PT. BANK MEGA TBK**

Branch: Jakarta Branch

Address: DKI Jakarta, Indonesia

Bank Name: **PT. BANK CENTRAL ASIA TBK**

Branch: Jakarta Branch

Address: DKI Jakarta, Indonesia

Bank Name: **Citibank NA**

Branch: Jakarta Branch

Address: DKI Jakarta, Indonesia

Bank Name: **Deutsche Bank AG**

Branch: Jakarta Branch

Address: DKI Jakarta, Indonesia

No independent confirmations were obtainable from banker/(s).

LINKAGE



GROUP OF COMPANIES

Subject is a member of CARREFOUR Group, FRANCE & CT CORP Group, Indonesia.

PARENT

Name:	PT. TRANS RETAIL
D-U-N-S:	72-721-1505
Location:	Jl. Kapten Pierre Tendean Kav. 12-14, Mampang Prapatan, Menara Bank Mega 24th Floor Jakarta Indonesia
Holds Shares in Subject:	99.999%

SUBSIDIARIES

Total number of Subsidiaries: 1

Name:	PT. ALFA RETAILINDO
D-U-N-S:	72-653-9278
Location:	Jl. Lebak Bulus Raya No. 8, 2nd Fl., Carrefour Building Jakarta Indonesia
% of Shares Owned:	99.54%

AFFILIATES

Total number of Affiliates: 1

Name:	PT. TRANS LIFESTYLE
D-U-N-S:	72-721-1653
Location:	Jl. Duren Tiga Kav 53-55, Wisma Trans Lifestyle Jakarta Indonesia

Affiliate holds 0.001 % of shares / interest in subject company.

BRANCHES

Subject maintains 87 branch(es) country wide.

The principal branch location(s) are as follows:

D-U-N-S:	72-691-5411
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Address:	Mall Kota Kasablanca, Jl. Casablanca Raya Kav.88 South Jakarta DKI Jakarta Indonesia
Location Type:	Retail outlet
Other Details:	Phone : (62)(21)(29464961) Fax : (62)(21)(29464965)
D-U-N-S:	72-691-5809
Address:	Mall CBD, Jl. HOS Cokroaminoto No. 93, Ciledug 15157 Tangerang Banten Indonesia
Location Type:	Retail outlet
Other Details:	Phone : 62-822-08255129
D-U-N-S:	72-725-8746
Address:	Central Park Lower Ground Floor, Jl. Letjen S. Parman Kav.28, Tanjung Duren Selatan West Jakarta DKI Jakarta Indonesia
Location Type:	Retail outlet
Other Details:	Phone : 62- 822-08255160
D-U-N-S:	72-687-3743
Address:	Jl. Letjend. MT. Haryono, Komplek Lakespra TNI AU Saryanto East Jakarta 12770 DKI Jakarta Indonesia
Size of Premises:	6629 square meters
Location Type:	Retail outlet
Other Details:	Email : mt_haryono@carrefour.com
D-U-N-S:	72-657-7690
Address:	Kramat Jati Indah Plaza, Jl. Raya Bogor Km. 19 East Jakarta DKI Jakarta Indonesia
Location Type:	Retail outlet
Other Details:	Email : kramatjati_indah@carrefour.com
D-U-N-S:	72-678-4973
Address:	Mangga Dua Square, 1 Jl. Gunung Sahari Raya Central Jakarta 14430 DKI Jakarta Indonesia
Size of Premises:	9637 square meters
Location Type:	Retail outlet
Other Details:	Email : mangga_dua_square@carrefour.com
D-U-N-S:	72-678-4965
Address:	Jl. Jend. A. Yani No. 83, Cempaka Putih East Jakarta 10510 DKI Jakarta Indonesia
Size of Premises:	6122 square meters
Location Type:	Retail outlet
Other Details:	Email : cempaka_putih@carrefour.com
D-U-N-S:	72-725-8738
Address:	ITC Cempaka Mas Mega Grosir, Jl. Letjen. Suprpto Central Jakarta 10640 DKI Jakarta Indonesia

Size of Premises:	8537 square meters
Location Type:	Retail outlet
Other Details:	Email : cempaka_mas@carrefour.com

D-U-N-S:	72-691-5627
Address:	Jl. Gajah Mada No. 3-5, Kompleks Duta Merlin - Harmoni Central Jakarta 10130 DKI Jakarta Indonesia

Size of Premises:	7565 square meters
Location Type:	Retail outlet
Other Details:	Email : duta_merlin@carrefour.com

Address:	Jl. Raya Cikarang Cibarusah No. 9, Mall Lippo Cikarang Bekasi West Java Indonesia
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Location Type:	Retail outlet
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Address:	Jl. Raya A. Yani No. 260 Surabaya East Java Indonesia
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Location Type:	Marketing office
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PRINCIPALS



CORPORATE DIRECTORS

Name	Bouzeneth Benaouda
Address	Jl. Sekolah Duta I Blok PK Kav.17 No. 72, Pondok Indah, South Jakarta, DKI Jakarta, Indonesia
ID No	16FV08951
Nationality	France

Name	Ali Gunawan
Address	Jl. Pulau Panjang Blok C-9/9, Indonesia
ID No	3173082107630007
Nationality	Indonesia

Name	Jawad Rafiq Haider
Address	Pondok Indah Golf APT Lavender Tower Unit 2054, Jl. Metro Pondok Indah Blok III BB, DKI Jakarta, Indonesia
ID No	AK6979993
Nationality	Pakistan

Name	Catherine Wahju
Address	Taman Semanan Indah Blok C3/26, Indonesia
ID No	3173035305780002
Nationality	Indonesia

Name	Teti Setiawati
Address	Taman Giri Loka Blok P12 A Sektor IV-5, BSD, Banten, Indonesia
ID No	3674015002680007
Nationality	Indonesia

Name	Jeni Suriadinata
Address	Taman Kebon Jeruk Blok Q VIII/8 9, Indonesia
ID No	3173084802630003
Nationality	Indonesia

EXECUTIVES

Name	Bouzeneth Benaouda
Passport number	16FV08951
Year of Birth	1969
Current Title	President Director

OTHER DIRECTORSHIPS

DUNS	Company Employed	Position Held
72-721-1620	PT. TRANS RETAIL	Director

Name	Ali Gunawan
Identity number	3173082107630007
Year of Birth	1963
Current Title	Director

OTHER DIRECTORSHIPS

DUNS	Company Employed	Position Held
72-661-6423	PT. CT CORPORA	Director
72-673-1867	PT. MEGA CENTRAL FINANCE as Commissioner	
72-886-0966	PT. TRANS FASHION INDONESIA	Director
72-744-5426	PT. TRANS GROSIR INDONESIA as Commissioner	
72-721-1620	PT. TRANS RETAIL	Director
65-974-7894	PT. TRANS RITEL PROPERTI as Commissioner	

Name	Jawad Rafiq Haider
Passport number	AK6979993

Current Title	Director
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Name	Catherine Wahju
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Identity number	3173035305780002
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Year of Birth	1978
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Current Title	Director
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Name	Teti Setiawati
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Identity number	3674015002680007
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Year of Birth	1968
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Current Title	Director
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Name	Jeni Suriadinata
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Identity number	3173084802630003
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Year of Birth	1963
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Current Title	Director
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Name	Yungki Setiawan
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Identity number	3173082912620001
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Year of Birth	1962
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Current Title	Chairman
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OTHER DIRECTORSHIPS

DUNS	Company Employed	Position Held
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72-663-6678	PT. BANK MEGA TBK	Chairman
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72-675-6401	PT. TRANS MEDIA CORPORA	CEO
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72-885-6936	PT. TELEVISI TRANSFORMASI INDONESIA	CEO
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Name	Abdullah Mahmud Hendropriyono
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Identity number	09.5410.070545.8507
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Year of Birth	1945
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Current Title	Commissioner
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Appointed to Present Position	2010
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Started with Subject	2010
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Education Graduated from university in 1989
Bachelor

Name of Institute SESKO ABRI, Indonesia

Education Graduated from university in 1985
Bachelor of Public Administration

Name of Institute STIA LAN RI, Indonesia

Education Graduated from university in 1995
Bachelor of Economics

Name of Institute Universitas Terbuka, Indonesia

Education Graduated from university
Masters of Business Administration

Name of Institute University of the City of Manila, Philippines

OTHER DIRECTORSHIPS

DUNS	Company Employed	Position Held
72-888-0857	PT. NUSA KONSTRUKSI ENJINIRING TBK	Chairman
72-886-0966	PT. TRANS FASHION INDONESIA	CEO

Name RM. Suroyo Bimantoro

Identity number 09.5410.031146.0023

Year of Birth 1946

Current Title Commissioner

**Appointed to Present
Position** 2010

Started with Subject 2010

Name Salahuddin Nyak Kaoy

Identity number 09.5006.100542.0040

Year of Birth 1942

Current Title Commissioner

OPERATIONS



LINE OF BUSINESS

5411 - 0101 Operates supermarkets, chain

5411 - 0102 Operates supermarkets, greater than 100,000 square feet (hypermarket)

5399 - 0000 Retails miscellaneous general merchandise

5722 - 0200 Retails electric household appliances

5731 - 0000 Operates radio, television, and electronic stores

5499 - 0000 Operates miscellaneous food stores

PURCHASES

Purchasing Territory

Imports from

Asia

Europe

Purchasing Terms

Local & Import Purchase Terms

Contract

SALES

Sales Territory

Local

100%

Selling Terms

Local Sales Terms

cash
Credit Card

CUSTOMERS

Major Customer

Customer Type

Individual(s)

Customer Type

Retailer(s)

EMPLOYEES

Employee(s) - Current

The number of employees is undetermined.

Employees – Previous

Year: 2019

Total Employees 11,000 Estimated

Year: 2012

Total Employees 12,000 Estimated

TRADESTYLES

- CARREFOUR

LOCATION

CURRENT LOCATION

Type of Occupation: Occupied

Location: Commercial area

The Subject is located close to a major road network.

Building Frame: steel

Building's Exterior: glass

Premises used as: Administrative office
Retail outlet

Premises are shared with Subsidiary(s)

MEDIA RELEASE

Date: Mar 04, 2022

Source: The Jakarta Post

**Bukalapak, CT Corp send
AlloFresh into grocery
delivery race:**

PT Trans Retail Indonesia, a supermarket chain under Chairul Tanjung's CT Corp, is collaborating with e-commerce platform PT Bukalapak to launch AlloFresh, an online grocery platform. The venture combines the retail experience of Trans Retail Indonesia with the technology of Bukalapak and additional funding from Southeast Asian private equity firm Growthem Capital Partners. AlloFresh will commence the business with initial funding of Rp 1 trillion (US\$69.44 million), offering products from around 10,000 suppliers with three-hour and quick-commerce delivery options across Indonesia, the release states.

APPENDICES

CUSTOMER SERVICE

Speed of Service Typically 8 working days

SCN 202204255009230106

Order Date

Apr 25, 2022

Should you require any further information or have any questions, please contact your local Customer Service Centre.

Enquiries should always contain the below minimum details:

- Full company name and address
- Contact name and number
- SCN
- Order Date

The information in this report was last updated on Apr 28, 2022

D&B RATING GLOSSARY

D&B Rating - The D&B rating consists of two parts, the Financial Strength Indicator and the Risk Indicator.

For example: in the case of a **2A 4** rating, **2A** means the financial strength of the business and the **4** is the risk indicator.

The **Risk Indicator** is used in conjunction with the Financial Strength Indicator. The Risk Indicator reflects D&B's opinion of a company's health, stability and overall condition. It takes into consideration all significant elements of credit. Such classification is relative and is predicted on the broad and overall view point. Created from expert rules systems, the Risk Indicator is refreshed whenever data is loaded onto our databases. Please see the table below for the Risk Indicators and their corresponding values.

Risk Indicators

4	Significant level of risk	Take suitable assurances before extending credit	Assigned to concerns of known financial weakness. A number of years losses, higher than normal working capital deficit, a negative tangible net worth which is the worsening, court judgements, bad payments etc. This risk is associated with being a creditor of these concerns is high or significant
3	Greater than average risk	Proceed with transaction but monitor closely	Assigned to concerns believed to be financially sound but with a history of slow payments or some losses or working capital deficit. The risk associated with being a creditor of these concerns is higher and would be classified as potentially slow payers or fair trade risk

2	Low risk	Proceed with transaction	This is assigned to financially sound concerns, having no known record of bad payments and paying suppliers quickly. The risk associated with being a creditor of these concerns would be low and they would be classified as ordinary trade risk
1	Minimal risk	Proceed with transaction - offer terms required	Assigned to companies of undoubted credit standing and financially strength. The risk associated with being a creditor of these concerns would be negligible or zero, the concern which pays bills promptly or discount.
-	Insufficient information to assign a risk indicator	No public information or D&B proprietary information available to indicate trading activity	Assigned to concerns where there is insufficient information to express any opinion on the condition, financial soundness or payment history of the concern. A concern with no telephone number will also be assigned a "-" condition

FINANCIAL STRENGTH INDICATOR

The **Financial Strength Indicator** is based on either the Net Worth or Issued Capital. The table below contains the possible values.

Financial Strength Indicator		Range	
Net Worth	Capital	From	To
5A	5AA	IDR 85,000,000,000	And above
4A	4AA	IDR 18,000,000,000	IDR 84,999,999,999
3A	3AA	IDR 3,600,000,000	IDR 17,999,999,999
2A	2AA	IDR 1,800,000,000	IDR 3,599,999,999
1A	1AA	IDR 1,000,000,000	IDR 1,799,999,999
A	AA	IDR 900,000,000	IDR 999,999,999
B	BB	IDR 815,000,000	IDR 899,999,999
C	CC	IDR 725,000,000	IDR 814,999,999
D	DD	IDR 550,000,000	IDR 724,999,999
E	EE	IDR 450,000,000	IDR 549,999,999
F	FF	IDR 280,000,000	IDR 449,999,999
G	GG	IDR 100,000,000	IDR 279,999,999
H	HH	0	IDR 99,999,999

Alternative Ratings Used

N	Financial Strength is negative (Negative Net Worth)
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O	Financial Strength is undisclosed; or Assigned to Companies that do not request credit in their normal activities (Banks, Brokerages, Insurance Co., Schools, Associations, Government, etc.); or Companies that is Unable To be located
BR	Local Branch
FB	Foreign Branch
NB	New Business: Less than 24 months
NQ	Out of Business: Business has ceased to trade or dormant
DS	Assigned to records that require investigation before a rating can be assigned

FINANCIAL RATING GLOSSARY

Name	Formula	Explanation
Current Ratio (x)	Total Current Assets / Total Current Liabilities	This ratio shows the cover by current assets of short term creditors, and the higher the ratio the more assurance there is that payment of creditors can be met
Solvency Ratio (%)	$((\text{Total Current} + \text{Deferred} + \text{Long Term Liabilities}) / \text{Tangible Net Worth}) \times 100$	From this can be seen the extent to which the company is financed by creditors and debt rather than permanent finance. The higher the ratio the more likely it is that the debt (either short term or long term) will be a burden to the company. The effect is higher interest charges, lower profits and a squeeze on liquidity to the disadvantage of creditors.
Fixed Assets to Net Worth (%)	$(\text{Total Fixed Assets} / \text{Tangible Net Worth}) \times 100$	The proportion of net worth that consists of fixed assets will vary greatly from industry to industry, but in general terms a company is under capitalised if fixed assets exceed net worth. In this case it is possible that the company has too much debt, and it should therefore be examined with care. If on the other hand fixed assets are much lower than net worth the company is over capitalised and is either extremely cautious or in a position to expand. Thus a ratio either well in excess of the median, or well below it, means that the company should be looked at with care.
Current Liabilities to Net Worth (%)	$(\text{Total Current Liabilities} / \text{Tangible Net Worth}) \times 100$	This contrasts the funds that creditors are temporarily risking with a company with the funds permanently invested by the owners. The higher the ratio the less security for creditors. Care should be exercised when selling to any company with creditors of less than one year exceeding two thirds of net worth

Asset Turnover (%)	$(\text{Turnover} / \text{Total Assets (including intangibles)}) \times 100$	This ratio measures how efficiently the company's management has been in generating sales from the assets at its disposal. The measure can vary considerably from industry to industry and should therefore be judged according to the industry norm.
Sales to net working capital (x)	Turnover / Net working capital	This ratio indicates whether a company is over trading (handling an excessive volume of sales in relation to working capital). Companies with substantial sales gains often reach a level where their working capital becomes strained. Even if they maintain an adequate total investment for the volume being generated (assets to sales) that investment may be so centred in fixed assets or other non-current items that it will be difficult to continue meeting all current obligations. A ratio falling into either an extremely high or low position may indicate potential problems.

Explanation of PAYDEX

A score of 80 denotes that payments reported to D&B have generally been made within terms. Scores over 80 indicate that payments reported to D&B have been made earlier than terms. The chart below outlines the specific 0-100 score and what it means.

D&B PAYDEX®	Payment Habit
100	Anticipate
90	Discount
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms
0-19	Over 120 days beyond terms
UN	Unavailable

INTERPRETATION OF PAYMENT EXPERIENCE

Terminology	Definition
Date	The date of the paying record as of.
Paying Record	To indicate how promptness is the payment made.
High Credit	The highest outstanding amount in D&B Payment Database that is due to the same suppliers in the past 12 months.
Now Owes	The total outstanding amount due to a specific supplier as of the payment record date.

Past Due	The total outstanding payment not made as of the scheduled credit period and indicates slow payment.
Term	The credit term and days agreed by specific supplier.
Last Sale Day	The date at which the latest sales recorded.

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