

Credit Overview

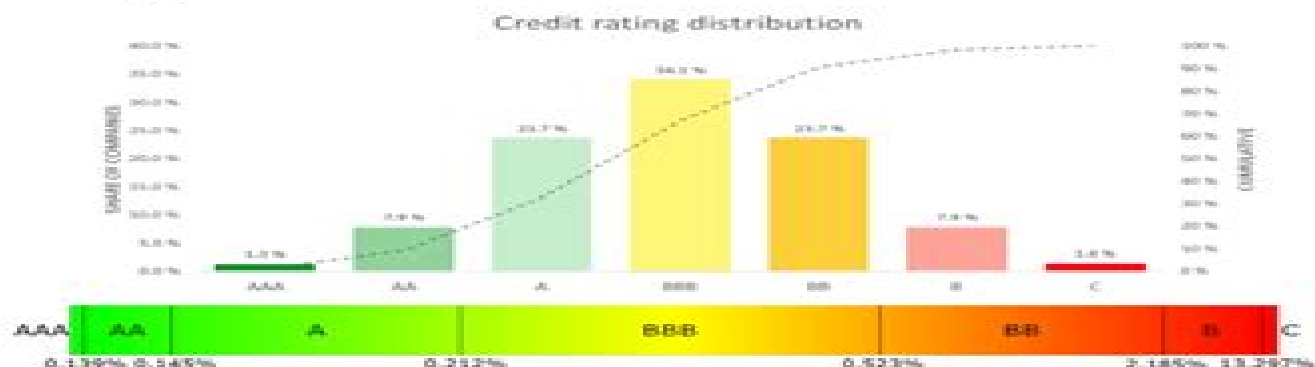
Summary

Bankruptcy risk:	0.184%
Current rating (2018):	A
Previous rating (2017):	A
Industry bankruptcy risk:	0.162%
Industry code:	64.20 Activities of holding companies
Net Sales (mDKK):	208.9
Net earnings (mDKK):	157.3



Credit Limit (mDKK): 9.78

Credit Rating Distribution



The credit rating of a company is based on its bankruptcy risk (for more information about how the credit risk of a company is calculated see the appendix). The picture above depicts the distribution of credit ratings. The companies with the lowest risk will achieve AAA-rating whereas the most risky companies will be given the worst rating of 'C'.

The rating is based on the bankruptcy risk in such a way that a certain share of all companies will receive a certain rating. The chart above visualizes how the credit ratings are distributed, so for example the top 1.3% of companies (or companies at or above the 987th permille) will receive a 'AAA' rating and companies whose bankruptcy risk falls between the 500-767 permilles will receive a 'BBB' rating.

The credit score is simply the rank of the company in question with respect to all other companies. The scale of our credit score is 0-100, where 100 is the company that is least likely to go bankrupt and 0 is the company that is most likely to go bankrupt.

Valutatum Oy does not take responsibility of the validity of the credit limit or any other numbers presented in the report. The limit should be used solely as an indicative credit limit. The credit decisions should be based on a thorough analysis of the company's creditworthiness.

Credit Credit Rating Report Xxasdf

Minjie Lin

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

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Research Handbook on the Economics of Corporate Law Claire A. Hill, James L. Krusemark, Brett H. McDonnell, Solly Robbins, 2012-04-01 Comprising essays specially commissioned for the volume leading scholars who have shaped the field of corporate law and governance explore and critique developments in this vibrant and expanding area and offer possible directions for future research This important addition to the Research Handbooks in Law and Economics series provides insights into subjects such as the role of directors shareholders creditors and employees empirical studies of litigation and shareholder activism executive compensation corporate gatekeepers comparative law and behavioral approaches to law and finance Topics are organized within five sections corporate constituencies insider governance gatekeepers jurisdiction and new theory Taken as a whole the volume serves as an introduction for those new to the field and as a reference for those unfamiliar with some of the topics discussed Authoritative and accessible the Research Handbook on the Economics of Corporate Law will be a valuable resource for students scholars and practitioners of corporate law and economics

The Routledge Handbook of Financial Geography Janelle Knox-Hayes, Dariusz Wójcik, 2020-12-14 This handbook is a comprehensive and up to date work of reference that offers a survey of the state of financial geography With Brexit a global recession triggered by the COVID 19 pandemic as well as new financial technology threatening and promising to revolutionize finance the map of the financial world is in a state of transformation with major implications for development With these developments in the background this handbook builds on this unprecedented momentum and responds to these epochal challenges offering a comprehensive guide to financial geography Financial geography is concerned with the study of money and finance in space and time and their impacts on economy society and nature The book consists of 29 chapters organized in six sections theoretical perspectives on financial geography financial assets and markets investors intermediation regulation and governance and finance development and the environment Each chapter provides a balanced overview of current knowledge identifying issues and discussing relevant debates Written in an analytical and engaging style by authors based on six continents from a wide range of disciplines the work also offers reflections on where the research agenda is likely to advance in the future The book s key audience will primarily be students and researchers in geography urban studies global studies and planning more or less familiar with financial geography who seek access to a state of the art survey of this area It will also be useful for students and researchers in other disciplines such as finance and economics history sociology anthropology politics business studies environmental studies and other social sciences who seek convenient access to financial geography as a new and relatively unfamiliar area Finally it will be a valuable resource for practitioners in the public and private sector including business consultants and policy makers who look for alternative approaches to understanding money and finance

To the Brink of Destruction Timothy J. Sinclair, 2021-11-15 To the Brink of Destruction exposes how America s rating agencies helped generate the global financial crisis of 2007 and beyond surviving

and thriving in the aftermath Despite widespread scrutiny rating agencies continued to operate on the same business model and wield extraordinary power exerting extensive influence over public policy Timothy J Sinclair brings the shadowy corners of this story to life by examining congressional testimony showing how the wheels of accountability turned and ultimately failed during the crisis He asks how and why the agencies risked their lucrative franchise by aligning so closely with a process of financial innovation that came undone during the crisis What he finds is that key institutions including the agencies changed from being judges to being advocates years before the crisis eliminating a vital safety valve meant to hinder financial excess Sinclair s well researched investigation offers a clear accessible explanation of structured finance and how it works To the Brink of Destruction avoids tired accusations instead providing novel insight into the role rating agencies played in the worst crisis of modern global capitalism Domain Storytelling Stefan Hofer,Henning Schwentner,2021-09-07 Build Better Business Software by Telling and Visualizing Stories From a story to working software this book helps you to get to the essence of what to build Highly recommended Oliver Drotbohm Storytelling is at the heart of human communication why not use it to overcome costly misunderstandings when designing software By telling and visualizing stories domain experts and team members make business processes and domain knowledge tangible Domain Storytelling enables everyone to understand the relevant people activities and work items With this guide the method s inventors explain how domain experts and teams can work together to capture insights with simple pictographs show their work solicit feedback and get everyone on the same page Stefan Hofer and Henning Schwentner introduce the method s easy pictographic language scenario based modeling techniques workshop format and relationship to other modeling methods Using step by step case studies they guide you through solving many common problems Fully align all project participants and stakeholders both technical and business focused Master a simple set of symbols and rules for modeling any process or workflow Use workshop based collaborative modeling to find better solutions faster Draw clear boundaries to organize your domain software and teams Transform domain knowledge into requirements embedded naturally into an agile process Move your models from diagrams and sticky notes to code Gain better visibility into your IT landscape so you can consolidate or optimize it This guide is for everyone who wants more effective software from developers architects and team leads to the domain experts product owners and executives who rely on it every day Register your book for convenient access to downloads updates and or corrections as they become available See inside book for details **Credit Rating Agencies and Their Potential**

Impact on Developing Countries Marwan Elkhoury,2008 *Annual Report* European Central Bank,2008 **EU Supervision of Credit Rating Agencies** ,2015 The 2008 financial crisis focused attention on the credit rating agencies and their impact on financial markets At the time there was very little regulation of the agencies in Europe In 2011 the European Securities and Markets Authority ESMA was created to register monitor and supervise them This report examines whether ESMA has successfully established itself as the credit rating agencies watchdog for the EU We conclude that while ESMA has

laid down good foundations its rules and guidelines are not yet complete and significant risks remain to be addressed in the future Publisher s description *BNA's Banking Report* ,2004 **Transnational Law & Contemporary Problems** ,2013 Securities Offerings ,2010 *Michigan Journal of International Law* ,2008 **The Practice of Consumer Law** Robert J. Hobbs,2006 Enron and Other Corporate Fiascos Nancy B. Rapoport,Jeffrey D. Van Niel,Bala G. Dharan,2009 This law school text explores the Enron debacle from a variety of different aspects Essays analyze the business government interactions and decisions that laid the foundations for Enron s growth and subsequent demise Other essays describe and detail the complex web of partnerships and accounting tricks used by Enron to hide bad news and project good news Additional essays focus on the ethical and legal dimensions of the Enron crisis and the subsequent lessons for business and law students as well as for society *Government Employee Relations Report* ,2006-07 **Securities Regulation & Law Report** ,2003 **The Practitioner's Guide to the Sarbanes-Oxley Act** John J. Huber,2004 *Code of Federal Regulations, Title 17, Commodity and Securities Exchanges, PT. 240-End, Revised as of April 1, 2016* Department of the Treasury (U.S.),Department of the Treasury (U S,Securities and Exchange Commission (U.S.),Securities and Exchange Commission (U S,2016-07-29 **Meltdown** Paul Mason,2009 A gripping account of the global financial collapse by the BBC s economics editor **The Impact of Airline Bankruptcies on Airports** Jocelyn K. Waite,2009 TRB s Airport Cooperative Research Program ACRP Legal Research Digest 6 The Impact of Airline Bankruptcies on Airports examines legal issues presented by the filing of airline bankruptcies that are relevant to airports and explores how airport lawyers and courts have responded to those issues The report highlights the basics of bankruptcy theory and law relevant to airport operating agreements with airlines and identifies issues such as lease recharacterization and payment of stub period rent that particularly affect airports dealing with airlines in bankruptcy *Financial System Development in Poland* ,2004

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