

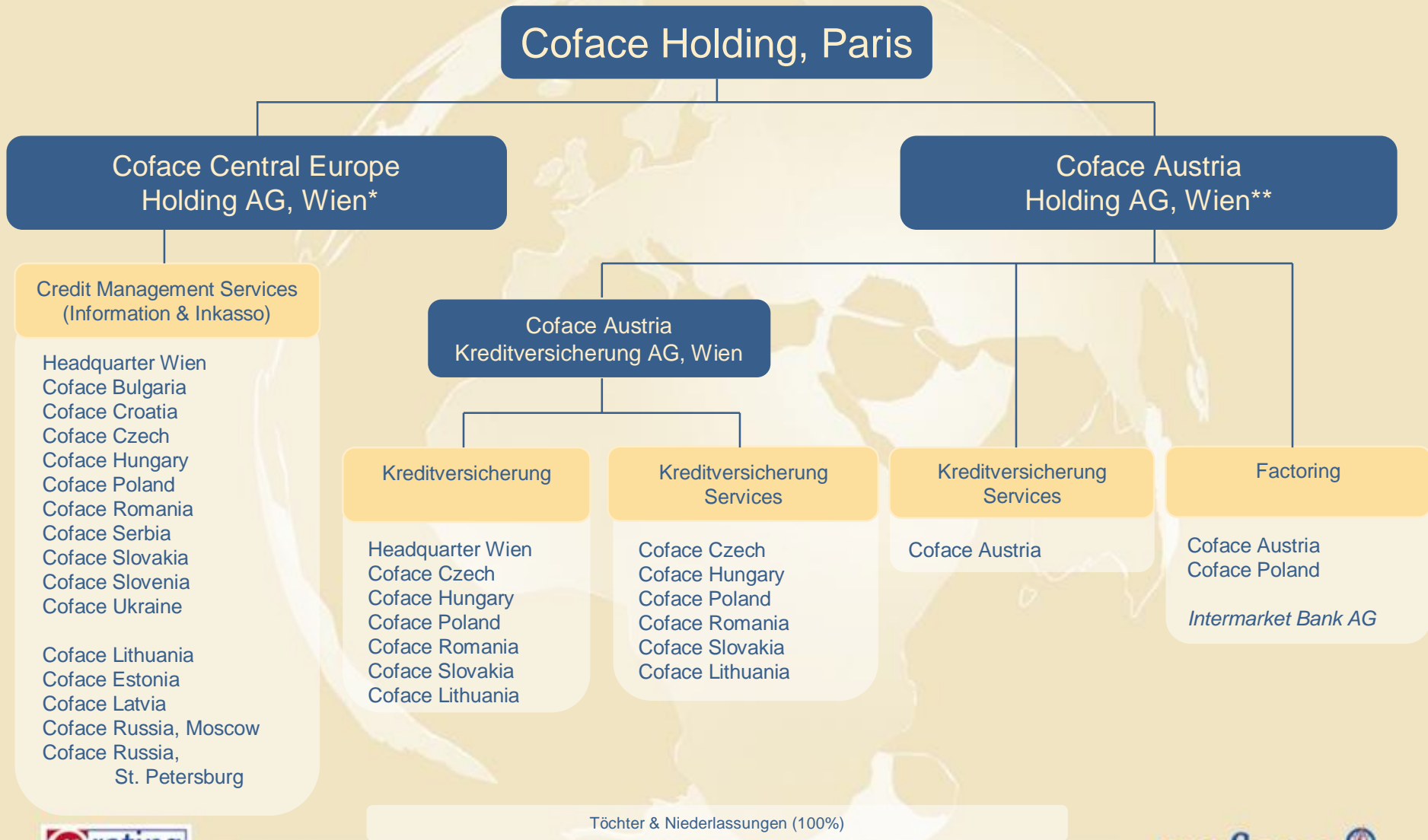


Kongress Länderrisiken 2008
Mainz, 17.04.2008

Workshop
Inkasso in Osteuropa

Dipl. BW Gabriele Düker

Aktionärs- und Beteiligungsstruktur



Töchter & Niederlassungen (100%)

* 25% KSV1870, Wien und 75% Coface Holding, Paris
 ** 20,8% Coface Holding, Paris und 79,2% Coface Deutschland AG, Mainz



Coface Austria & Coface Central Europe

(in MEUR)	2007	2006	+/- %
Kreditversicherung	76,1	64,7	+17,0
Information & Inkasso	20,7	18,6	+11,0
Factoring	1,0	-	-
Umsatz	97,8	83,3	+17,4

Spezialist im Risikomanagement

Kreditversicherung

Versicherung gewerblicher Forderungen

Inkasso
Forderungsbetreibung

Factoring
Forderungsfinanzierung

Information
Beurteilung neuer Kunden
Monitoring bestehender Kunden

Vorteile der Kreditversicherung

Schadenverhütung

- è Vertragskonzept gemäß Risikosituation des Versicherungsnehmers
- è Laufende professionelle Beobachtung und Beurteilung des Kundenstocks
- è Frühwarnsystem bei Bonitätsverschlechterung

Schadenminimierung




- è Inkassoservice
- è Sanierungskonzepte
- è Vertretung in Gläubigerausschüssen

Schadenersatz

- è Schnelle und unbürokratische Entschädigung
- è Abtretung des Entschädigungsanspruchs an ein Kreditinstitut
- è Vermeidung von Liquiditätsengpässen beim Versicherungsnehmer





Payment Habits

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	Payment Terms asked by Supplier	Average Delay of Payment	Effective Payment Period	% of Transactions paid with Delay	General Remarks
Croatia 	15 - 90 days	30 – 90 days	45 – 180 days	50 – 70 %	Payments faster when clients located abroad
Slovenia 	30 - 90 d (building 90–120, some>180)	15 – 30 d.	30 – 90 d. (some sectors>180 d.)	75 %	In some sectors companies pay Cassa Sconto, if supplier doesn't accept, they won't work with you
Slovakia 	14 - 60 d.	60 – 90 d.	60 – 120 d.	75 %	Payments faster when clients located abroad
Czech Republic	14 - 90 d.	7 – 30 d.	60 d.	30 – 50 %	Payments faster when clients located abroad

Payment habits



	Payment Terms asked by Supplier	Average Delay of Payment	Effective Payment Period	% of Transactions paid with Delay	General Remarks
Hungary 	30 – 60 d.	10 – 45 d.	50 – 105 d.	60 %	Payments faster when clients located abroad
Bulgaria 	Prepay – 60 d.	60 – 90 d.	60 to 150 d.	70 %	Payments faster when clients located abroad
Romania 	15 - 45 d.	30 – 60 d.	30 – 90 d.	60 %	Payments faster when clients located abroad
Poland 	21 – 120 d. (average contractual 27)	14 – 30 d. (average 17 d.)	B2B 47d., B2c 36d., public buyers 39,5 d.)	30 – 40 %	Payments faster when clients located abroad

Payments default risk – the most difficult sectors:

Croatia	Construction, Textile, Metal Processing
Slovakia	Wholesales & Retail Companies, esp. FMCG, Machine Industry, Timber Industry
Czech Republic	Wholesale Distribution (fruits and vegetables), Building / Construction, Transport
Slovenia	Building & Construction, Fruit and Vegetables Comp., Textile
Romania	Construction, Wood & Furniture, Transport
Poland	Wholesale, Construction & Building Materials, Production for FMCG
Hungary	Construction & Connected Business, Wholesale & Retail of non-specialised, Beverages, Clothing, Freight Transport
Bulgaria	Agriculture, FMCG, Pharmaceuticals