

MIRA INFORM REPORT

| | |
|----------------------|------------|
| Report No. : | 529815 |
| Report Date : | 12.09.2018 |

IDENTIFICATION DETAILS

| | |
|--------------------------------|--|
| Name : | LANXESS DEUTSCHLAND GMBH |
| Registered Office : | Kennedyplatz 1 D 50679 Köln |
| Country : | Germany |
| Date of Incorporation : | 30.06.1998 |
| Com. Reg. No.: | HRB 52600 |
| Legal Form : | Private Limited Company |
| Line of Business : | <ul style="list-style-type: none"> • Manufacture of other inorganic basic chemicals • Wholesale of chemical products • Other business support service activities n. e. c. |
| No. of Employees : | Not Available |

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

| | |
|------------------------|---|
| MIRA's Rating : | A |
|------------------------|---|

| Credit Rating | Explanation | Rating Comments |
|---------------|-----------------|---|
| A | Acceptable Risk | Business dealings permissible with moderate risk of default |

| | |
|----------------------------|---------------|
| Status : | Good |
| Payment Behaviour : | No Complaints |
| Litigation : | Clear |

NOTES:

Any query related to this report can be made on e-mail: infodept@mirainform.com while quoting report number, name and date.

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ECGC Country Risk Classification List

| Country Name | Previous Rating (31.12.2017) | Current Rating (01.04.2018) |
|--------------|---------------------------------|--------------------------------|
| Germany | A1 | A1 |

| Risk Category | ECGC Classification |
|----------------------|------------------------|
| Insignificant | A1 |
| Low Risk | A2 |
| Moderately Low Risk | B1 |
| Moderate Risk | B2 |
| Moderately High Risk | C1 |
| High Risk | C2 |
| Very High Risk | D |

GERMANY - ECONOMIC OVERVIEW

The German economy - the fifth largest economy in the world in PPP terms and Europe's largest - is a leading exporter of machinery, vehicles, chemicals, and household equipment and benefits from a highly skilled labor force. Like its Western European neighbors, Germany faces significant demographic challenges to sustained long-term growth. Low fertility rates and a large increase in net immigration are increasing pressure on the country's social welfare system and necessitate structural reforms.

Reforms launched by the government of Chancellor Gerhard SCHROEDER (1998-2005), deemed necessary to address chronically high unemployment and low average growth, contributed to strong economic growth and falling unemployment. These advances, as well as a government subsidized, reduced working hour scheme, help explain the relatively modest increase in unemployment during the 2008-09 recession - the deepest since World War II. The German Government introduced a minimum wage in 2015 that increased to \$9.79 (8.84 euros) in January 2017.

Stimulus and stabilization efforts initiated in 2008 and 2009 and tax cuts introduced in Chancellor Angela MERKEL's second term increased Germany's total budget deficit - including federal, state, and municipal - to 4.1% in 2010, but slower spending and higher tax revenues reduced the deficit to 0.8% in 2011 and in 2017 Germany reached a budget surplus of 0.7%. A constitutional amendment approved in 2009 limits the federal government to structural deficits of no more than 0.35% of GDP per annum as of 2016, though the target was already reached in 2012.

The German economy suffers from low levels of investment, and a government plan to invest 15 billion euros during 2016-18, largely in infrastructure, is intended to spur needed private investment. Following the March 2011 Fukushima nuclear disaster, Chancellor Angela MERKEL announced in May 2011 that eight of the country's 17 nuclear reactors would be shut down immediately and the remaining plants would close by 2022. Germany plans to replace nuclear power largely with renewable energy, which accounted for 29.5% of gross electricity consumption in 2016, up from 9% in 2000. Before the shutdown of the eight reactors, Germany relied on nuclear power for 23% of its electricity generating capacity and 46% of its base-load electricity production. Domestic consumption, investment, and exports are likely to drive German GDP growth in 2018, and the country's budget and trade surpluses are likely to remain high.

Source : CIA

COMPANY NAME AND ADDRESS

LANXESS DEUTSCHLAND GMBH

Company Status: Active
Kennedyplatz 1
D 50679 Köln
Telephone: 0221/8885-0
Homepage: www.lanxess.de
E-mail: lanxess-info@lanxess.com

Trade name: LANXESS Energizing Chemistry

VAT no.: DE814000384

COMPANY SUMMARY

LEGAL FORM: Private limited company
Date of foundation: 30.06.1998
Shareholders'
agreement: 30.06.1998
Registered on: 19.03.2004
Commercial Register: Local court 50939 Köln
under: HRB 52600

SHARE CAPITAL

EUR 20,000,000.00

Shareholder:

LANXESS Aktiengesellschaft
Kennedyplatz 1
D 50679 Köln
Legal form: Public limited company
Share capital: EUR 91,522,936.00
Share: EUR 20,000,000.00
Registered on: 03.09.2004
Reg. data: 50939 Köln, HRB 53652
Control and profit transfer agreement

Manager:

Matthias Zachert
D 53111 Bonn
born: 08.11.1967 in Bonn

Manager: Profession: Fully qualified merchant
Michael Pontzen
D 50667 Köln
born: 23.12.1969

Manager: Dr. Hubert Fink
D 47798 Krefeld
born: 03.03.1962

Shareholder representative within the Supervisory Board:
Dr.rer.pol. Friedrich Janssen
Redtenbacherstr. 16
D 45133 Essen
born: 24.06.1948 in Essen
Profession: Fully qualified merchant
Marital status: unknown

Shareholder representative within the Supervisory Board:
Lawrence Alan Rosen
D 53113 Bonn
born: 08.12.1957 in New York
Profession: Master of Business
Administration MBA
Nationality: USA

Shareholder representative within the Supervisory Board:
Dr. Matthias L. Wolfgruber
D 84453 Mühldorf
born: 24.01.1954 in Anger
Profession: Business consultant
Marital status: unknown

Shareholder representative within the Supervisory Board:
Dr. rer. pol. Rolf Stomberg
Falkenstein 9
D 22587 Hamburg
born: 10.04.1940 in Emden
Profession: economist
Marital status: married

Shareholder representative within the Supervisory Board:
Dr. Heike Hanagarth
D 88094 Oberteuringen
born: 11.04.1959 in Karlsruhe
Profession: Business consultant
Marital status: unknown

Shareholder representative within the Supervisory Board:
Theo H. Walthie
CH Paffikon
Nationality: Swiss
Marital status: unknown

Representative of the Employees within the Supervisory Board:
Thomas Meiers

D 51373 Leverkusen
born: 11.08.1973 in Quierschied / Saar
Profession: expert in business law
Marital status: single

Representative of the Employees within the Supervisory Board:

Ralf Sikorski
D 30167 Hannover
born: 26.05.1961 in Bottrop
Marital status: married

Representative of the Employees within the Supervisory Board:

Dr. Hans-Dieter Gerriets
D 47228 Duisburg
born: 13.05.1959 in Köln
Profession: executive employee
Marital status: married

Representative of the Employees within the Supervisory Board:

Manuela Strauch
D 47441 Moers
born: 13.12.1971 in Duisburg-Rheinhausen
Marital status: unknown

Representative of the Employees within the Supervisory Board:

Werner Czaplík
D 51399 Burscheid
born: 08.05.1957 in Klosterbrück
Marital status: unknown

Representative of the Employees within the Supervisory Board:

Ifrain Tairi
D 41538 Dormagen
born: 14.03.1978 in Neuss
Marital status: unknown

Proxy:

Jörg Hellwig
Philadelphiast. 70
D 47799 Krefeld
having sole power of representation
born: 03.05.1965
Marital status: single

Proxy:

Birgitt Winkler
D 40878 Ratingen
having sole power of representation
born: 06.06.1962

Proxy:

Dietmar Winkel
D 51379 Leverkusen
having sole power of representation
born: 31.10.1959

Proxy:

Dr. Karin Zenkert

Proxy: D 67346 Speyer
having sole power of representation
born: 27.05.1957

Dr. Arno Bernd Heinz Borkowsky
Europa-Allee 60
D 64625 Bensheim
having sole power of representation
born: 21.04.1959

Proxy: Dr. Stephanie Coßmann
D 40822 Mettmann
having sole power of representation
born: 02.10.1972

Proxy: Markus Eckert
D 50733 Köln
having sole power of representation
born: 28.04.1971

Proxy: Dirk Peters
D 51067 Köln
having sole power of representation
born: 26.07.1964

Proxy: Dr. Heiko Thielking
D 51427 Bergisch Gladbach
having sole power of representation
born: 26.06.1970

Proxy: Dr. Torsten Hauschild
D 51427 Bergisch Gladbach
having sole power of representation
born: 11.07.1963

Proxy: Peter Henrichfreise
D 50126 Bergheim
having sole power of representation
born: 14.03.1966

Proxy: Dr. Joachim Waldi
D 41539 Dormagen
having sole power of representation
born: 07.02.1959

Proxy: Ingo Broda
D 51570 Windeck
having sole power of representation
born: 23.02.1961

Proxy:

Dr. Matthias Rücker
D 40472 Ratingen
having sole power of representation
born: 07.05.1970

Proxy:

Dr. Manfred Adolf Daun
Bertha-von-Suttner-Weg 21
D 47877 Willich
having sole power of representation
born: 19.09.1963

Proxy:

Michael Ertl
D 42799 Leichlingen
having sole power of representation
born: 08.09.1966

Proxy:

Dr. Alexander Klein
In der Taufe 6
D 51427 Bergisch Gladbach
having sole power of representation
born: 30.09.1967

Proxy:

Marcel Beermann
D 40822 Mettmann
having sole power of representation
born: 18.09.1972

Proxy:

Dr. Gerald John
D 51373 Leverkusen
having sole power of representation
born: 09.05.1966
Marital status: unknown

Proxy:

Dieter Helmut Seufert
D 41460 Neuss
having sole power of representation
born: 24.05.1957

Proxy:

Michael Schäfer
Neusser Str. 41
D 50670 Köln
having sole power of representation
born: 25.12.1974

Proxy:

Dr. Judith Eitzbach
D 50667 Köln
having sole power of representation
born: 29.11.1972

Proxy: Thomas Pfeiffer
D 47447 Moers
having sole power of representation
born: 05.04.1965

Proxy: Dr. Richard Weider
In der Dasladen 14
D 51381 Leverkusen
having sole power of representation
born: 07.03.1958

Proxy: Jean-Marc Vesselle
D 40210 Düsseldorf
having sole power of representation
born: 15.08.1964

Proxy: Peter-Hanjo Homberg
D 41460 Neuss
having sole power of representation
born: 28.11.1972

Proxy: Dr. Stephan Deblon
D 53797 Lohmar
having sole power of representation
born: 21.10.1970

Proxy: Dr. Rolf Haselhorst
D 40210 Düsseldorf
having sole power of representation
born: 07.05.1967

Proxy: Paul Crema
Werthmannstr. 2b
D 50935 Köln
having sole power of representation
born: 25.02.1966

Proxy: Philipp Henrik Junge
D 68219 Mannheim
having sole power of representation
born: 30.06.1976

Proxy: Dr. Dirk Van Meirvenne
D 56729 Langenfeld
having sole power of representation
born: 19.09.1963
Profession: Manager
Marital status: unknown

Proxy: Claus Zemke
D 10115 Berlin
having sole power of representation
born: 07.03.1969

Proxy: Dr. Michael Kortenbusch
D 41564 Kaarst
having sole power of representation
born: 12.03.1960

Proxy: Wolfgang Märker-Feldkamp
D 41538 Dormagen
having sole power of representation
born: 25.08.1969

Proxy: Petra Hilbert
D 68167 Mannheim
having sole power of representation
born: 03.05.1970

Proxy: Oliver Stratmann
D 50667 Köln
having sole power of representation
born: 02.07.1972

Proxy: Dr. Holger Graf
D 42781 Haan
having sole power of representation
born: 11.09.1969

Proxy: Kai Finke
D 40789 Monheim
having sole power of representation
born: 17.10.1966

Proxy: Frederique van Baarle
D 40210 Düsseldorf
having sole power of representation
born: 30.03.1971
née: van der Burg

Proxy: Dr. Oliver Kretschik
D 50667 Köln
having sole power of representation
born: 08.08.1967

Proxy: Dr. Ansgar Eltner
D 51373 Leverkusen

Proxy: having sole power of representation
born: 17.06.1966

Proxy: Dr. Andreas Schulze Tilling
D 42799 Leichlingen
having sole power of representation
born: 16.05.1965

Proxy: Carina Bleeser
D 50679 Köln
having sole power of representation
born: 07.12.1974

Proxy: Christian Jäschke
D 51427 Bergisch Gladbach
having sole power of representation
born: 26.06.1965

Proxy: Bettina Blottko
D 50674 Köln
having sole power of representation
born: 21.05.1977

Proxy: Michael Schmitz
D 47877 Willich
having sole power of representation
born: 16.01.1968

Proxy: Simon Berheide
D 51371 Leverkusen
having sole power of representation
born: 09.08.1982

Proxy: Dr. Michael Munker
D 51427 Bergisch Gladbach
having sole power of representation
born: 16.06.1968

Proxy: Dr. Wolfgang Oehlert
D 50667 Köln
having sole power of representation
born: 21.04.1963

Proxy: Ralf Scholtz
D 40668 Meerbusch
having sole power of representation
born: 23.12.1971

Proxy: Joachim Mandl-Ehmann

Proxy: D 51371 Leverkusen
having sole power of representation
born: 13.07.1966

Proxy: Karsten Job
D 51371 Leverkusen
having sole power of representation
born: 13.03.1972

Proxy: Gerd Grunow
D 50679 Köln
having sole power of representation
born: 25.10.1955

Proxy: Dr. Martin Säwe
D 69488 Birkenau
having sole power of representation
born: 08.01.1967

Proxy: Andreas Kemnitz
D 53332 Bornheim
having sole power of representation
born: 06.01.1963

Proxy: Mario Negri
D 51371 Leverkusen
having sole power of representation
born: 11.06.1961

Proxy: Tim Hauschildt
D 76878 Bornheim
having sole power of representation
born: 24.05.1974

Proxy: Thorsten Bredemann
D 50226 Frechen
having sole power of representation
born: 12.02.1970

Proxy: Sinah Mertens
D 50679 Köln
having sole power of representation
born: 23.01.1969

Proxy: Ulrich Wolf
D 51371 Leverkusen
having sole power of representation
born: 09.10.1957

Astrid Büttner
D 51371 Leverkusen
having sole power of representation
born: 25.06.1972

Proxy:

Dr. Jens-Hendrik Fischer
D 51371 Leverkusen
having sole power of representation
born: 18.06.1979

Proxy:

Dr. Thomas Prinz
D 51371 Leverkusen
having sole power of representation
born: 05.01.1968

Proxy:

Dr. - Ing. Axel Tuchlenski
D 40210 Düsseldorf
having sole power of representation
born: 09.04.1966

Proxy:

Florent Durup
D 50679 Köln
having sole power of representation
born: 24.09.1976

Proxy:

Dagmar Reinhold
D 40210 Düsseldorf
having sole power of representation
born: 21.08.1970

Proxy:

Dr. Thomas Brackemeyer
D 42799 Leichlingen
having sole power of representation
born: 12.05.1971

Proxy:

Thomas Magnus Hellmich
D 47800 Krefeld
having sole power of representation
born: 16.01.1974

Proxy:

Dominik Risse
D 50679 Köln
having sole power of representation
born: 20.04.1980

Proxy:

Veronika Sauer
D 47051 Duisburg
having sole power of representation
born: 14.01.1976

Further functions/participations of Matthias Zachert (Manager)

President of the Board of Directors:

LANXESS Aktiengesellschaft
Kennedyplatz 1
D 50679 Köln
Legal form: Public limited company
Share capital: EUR 91,522,936.00
Registered
on: 03.09.2004
Reg. data: 50939 Köln, HRB 53652

Member of the Chairing-committee:

Verband der chemischen Industrie
Mainzer Landstr. 55
D 60329 Frankfurt
Legal form: Registered association
Registered
on: 29.12.1951
Reg. data: 60313 Frankfurt, VR 11949

Further functions/participations of Michael Pontzen (Manager)

Member of the Board of Directors:

LANXESS Aktiengesellschaft
Kennedyplatz 1
D 50679 Köln
Legal form: Public limited company
Share capital: EUR 91,522,936.00
Registered
on: 03.09.2004
Reg. data: 50939 Köln, HRB 53652

Further functions/participations of Dr. Hubert Fink (Manager)

Member of the Board of Directors:

LANXESS Aktiengesellschaft
Kennedyplatz 1
D 50679 Köln
Legal form: Public limited company
Share capital: EUR 91,522,936.00
Registered
on: 03.09.2004
Reg. data: 50939 Köln, HRB 53652

COMPANY HISTORY

Company name and legal form

22.04.2004 - 06.08.2013 LANXESS Deutschland GmbH
Kaiser-Wilhelm-Allee 40

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D 51373 Leverkusen
Private limited company
20.03.2004 - 21.04.2004 DIONYSOS ZWEITE Vermögenverwaltungs GmbH
D 51381 Leverkusen
Private limited company
30.06.1998 - 19.03.2004 DIONYSOS ZWEITE Vermögenverwaltungs GmbH
Marie-Curie-Str. 30
D 60439 Frankfurt
Private limited company

RESIGNED ACTING PERSONS AND SHAREHOLDERS

08.07.2015 - 09.02.2016 Member of the Supervisory Board
Lawrence Rosen
D 53111 Bonn
04.11.2014 - 09.02.2016 Member of the Supervisory Board
Dr.rer.pol. Friedrich Janssen
Redtenbacherstr. 16
D 45133 Essen
04.11.2014 - 09.02.2016 Member of the Supervisory Board
Dr. rer. pol. Rolf Stomberg
Falkenstein 9
D 22587 Hamburg
04.11.2014 - 09.02.2016 Member of the Supervisory Board
Claudia Nemat
D 40210 Düsseldorf
04.11.2014 - 09.02.2016 Member of the Supervisory Board
Theo H. Walthie
CH Paffikon
04.11.2014 - 08.07.2015 Member of the Supervisory Board
Robert Koehler
Carl-von-Ossietzky-Str. 32a
D 65197 Wiesbaden
04.11.2014 - 08.07.2015 Member of the Supervisory Board
Rainer Laufs
D 61476 Kronberg
12.04.2011 - 14.04.2015 Manager
Dr. rer. pol. Bernhard Alexander
Düttmann
D 20253 Hamburg

BUSINESS ACTIVITIES

Main industrial sector

| | |
|-------|--|
| 20130 | Manufacture of other inorganic basic chemicals |
| 4675 | Wholesale of chemical products |
| 82999 | Other business support service activities n. e. c. |

BRANCHES AND FACTORIES

Works:

LANXESS Deutschland GmbH
CHEMPARK Dormagen
D 41538 Dormagen
TEL.: 02133/515500

Works:

LANXESS Deutschland GmbH
Rheinuferstr. 5-9 Chemiapark
D 47829 Krefeld
TEL.: 02151/882110
FAX.: 02151/887111

Works:

LANXESS Deutschland GmbH
Kaiser-Wilhelm-Allee 1
Chemiapark
D 51373 Leverkusen
TEL.: 0214/3033333

Works:

LANXESS Deutschland GmbH
Neustädtische Kirchstr. 6
D 10117 Berlin
TEL.: 030/2067089-22
FAX.: 030/2067089-29

Works:

LANXESS Deutschland GmbH
Fährstr. 51
D 25541 Brunsbüttel
TEL.: 04852/813100

Branch:

LANXESS Deutschland GmbH
Düsseldorfer Str. 23-27
D 68219 Mannheim
TEL.: 0621/89070

PARTICIPATIONS

General partner:

Currenta GmbH & Co. OHG
Kaiser-Wilhelm-Allee 80
D 51373 Leverkusen
Legal form: General partnership with private
limited company as partner
Company Status: active
Reg. data: 25.09.2002
Local court 50939 Köln
HRA 20833

Limited partner:

High-Tech Gründerfonds III GmbH & Co. KG
Schlegelstr. 2
D 53113 Bonn
Legal form: Ltd partnership with priv. ltd.
company as general partner
Company Status: active
Total cap. EUR 228,337.00
contribution:
Share: EUR 3,000.00
Reg. data: 20.12.2016
Local court 53111 Bonn
HRA 8800

Limited partner:

High-Tech Gründerfonds II GmbH & Co. KG
Schlegelstr. 2
D 53113 Bonn
Legal form: Ltd partnership with priv. ltd.
company as general partner
Company Status: active
Total cap. EUR 304,100.00
contribution:
Share: EUR 2,500.00
Reg. data: 07.11.2011
Local court 53111 Bonn
HRA 7844

Shareholder:

IAB Ionenaustauscher GmbH Bitterfeld
Salegaster Chaussee 1
D 06803 Bitterfeld-Wolfen
Legal form: Private limited company
Company Status: active
Share capital: EUR 30,700,000.00
Share: EUR 30,700,000.00
Reg. data: 19.12.1995
Local court 39576 Stendal

HRB 13617

Shareholder:

SALTIGO GmbH
Kaiser-Wilhelm-Allee 40
D 51373 Leverkusen
Legal form: Private limited company
Company Status: active
Share capital: EUR 1,600,000.00
Share: EUR 1,600,000.00
Reg. data: 01.10.2013
Local court 50939 Köln
HRB 79615

Shareholder:

LANXESS Buna GmbH
Kaiser-Wilhelm-Allee 40
D 51373 Leverkusen
Legal form: Private limited company
Company Status: active
Share capital: EUR 1,540,000.00
Share: EUR 1,540,000.00
Reg. data: 30.01.1995
Local court 45879 Gelsenkirchen
HRB 5912

Shareholder:

DUBAY Polymer GmbH
Frielinghauser Str. 5
D 59071 Hamm
Legal form: Private limited company
Company Status: active
Share capital: EUR 2,000,000.00
Share: EUR 1,000,000.00
Reg. data: 01.08.2001
Local court 59065 Hamm
HRB 2732

Shareholder:

LANXESS Distribution GmbH
Kaiser-Wilhelm-Allee 40
D 51373 Leverkusen
Legal form: Private limited company
Company Status: active
Share capital: EUR 282,000.00
Share: EUR 282,000.00
Reg. data: 01.10.2013
Local court 50939 Köln
HRB 79616

Shareholder:

Bond-Laminates GmbH
Am Patbergschen Dorn 11
D 59929 Brilon

Legal form: Private limited company
Company Status: active
Share capital: EUR 93,800.00
Share: EUR 93,800.00
Reg. data: 15.02.2002
Local court 59821 Arnsberg
HRB 4003

Shareholder:

LANXESS Accounting GmbH
Kennedyplatz 1
D 50679 Köln
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 24.08.2004
Local court 50939 Köln
HRB 53580

Shareholder:

LANXESS Middle East GmbH
Kennedyplatz 1
D 50679 Köln
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 10.03.2005
Local court 50939 Köln
HRB 54907

Shareholder:

LANXESS Digital GmbH
Kennedyplatz 1
D 50679 Köln
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 30.08.2017
Local court 14057 Berlin
HRB 189282 B

Shareholder:

Siebte LXS GmbH
Kennedyplatz 1
D 50679 Köln
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 23.10.2017

Local court 50939 Köln
HRB 92497

Member:

SDIOC EWIV
Raffaelstr. 4
D 30177 Hannover
Legal form: European community of Economic
interests
Company Status: active
Reg. data: 26.05.2010
Local court 30175 Hannover
HRA 201721

FINANCIAL INFORMATION

Payment experience: No Complaints

Negative information: We have no negative information at hand.

REAL ESTATE

Type of ownership: Tenant
Address Kennedyplatz 1
D 50679 Köln

Land register documents were not available.

BANKERS

Principal bank
DEUTSCHE BANK, 15203 FRANKFURT (ODER)
Sort. code: 12070000
BIC: DEUTDEBB160

FINANCIAL FIGURES

Financial year: 01.01. - 31.12.
Share capital: EUR 20,000,000.00

The number of employees is not known.

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Control and profit transfer agreement to:
LANXESS Aktiengesellschaft
Kennedyplatz 1
D 50679 Köln

FOREIGN EXCHANGE RATES

| Currency | Unit | Indian Rupees |
|-----------|------|---------------|
| US Dollar | 1 | INR 72.32 |
| UK Pound | 1 | INR 94.42 |
| Euro | 1 | INR 84.08 |
| Euro | 1 | INR 83.49 |

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

| | |
|----------------------|------|
| Analysis Done by : | VIVR |
| Report Prepared by : | TRU |

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RATING EXPLANATIONS

| Credit Rating | Explanation | Rating Comments |
|---------------|------------------|--|
| A++ | Minimum Risk | Business dealings permissible with minimum risk of default |
| A+ | Low Risk | Business dealings permissible with low risk of default |
| A | Acceptable Risk | Business dealings permissible with moderate risk of default |
| B | Medium Risk | Business dealings permissible on a regular monitoring basis |
| C | Medium High Risk | Business dealings permissible preferably on secured basis |
| D | High Risk | Business dealing not recommended or on secured terms only |
| NB | New Business | No recommendation can be done due to business in infancy stage |
| NT | No Trace | No recommendation can be done as the business is not traceable |

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)