



Decide with Confidence

1. IDENTIFICATION

NORMECA AS

Company information

Visit address	Mailandsveien 26 1470 Lørenskog
P.O. Box	404 1473 Lørenskog
Reg.no	934 111 931
D-U-N-S no.	51-887-3542
Telephone	(+ 47) 67 92 76 00
Telefax	(+ 47) 67 92 76 91
Legal form	PRIVATE LIMITED COMPANY



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2. RATING

Rating

AAA - Maximum creditworthiness

Limit (NOK/1000)

2 100

Special event

NO

Organizational Facts	Owner/Judicial	Finance	Payment History
Well established	Strong	Strong	Excellent
Established	Good	Good	Acceptable
Newly Established	Weak	Acceptable	Doubtful
Unknown	Doubtful	Weak	Poor
Liquidated	Negative	Poor	Insolvent
		No information available	Bankrupt
		Auditor remarks	
		Balance sheet is too old	



4. RATING - DESCRIPTION

D&B CREDIT RATING NORWAY - AAA

The Norwegian credit rating system was introduced in 1992. This is a knowledge-based expert system, created to provide credit ratings for all Norwegian business entities. Similar systems are also being used by our sister companies in Sweden, Denmark, and Finland.

Today, the AAA rating, is the most known rating system in Norway, and is used by a wide range of Norwegian companies.

The following business organization forms are rated: public companies (ASA), private limited companies (AS), sole proprietorships (ENK), limited partnerships (BA), associations and clubs (FL) as well as all foreign branch offices operating in Norway (NUF).

Structure of rating system

The AAA rating system is very dynamic and provides the user with a newly calculated rating code each time an on-line search is performed. This entails that the rating code for a particular business entity may change during the day if new elements of information are registered. Therefore, a rating code from our on-line system is always considered to be the latest update. The rating code is determined, based on the assessment given to the 4 sub-categories: Organizational facts, Ownership/judicial, Finance, and Payment history.

The following rating codes are used in the rating system; the percentage of Norwegian companies included in each rating group is shown to the right (only private companies-AS).

AAA	Highest creditworthiness	8 %
AA	Good creditworthiness	21 %
A	Creditworthy	32 %
AN	Newly established	18 %
No Rating	Rating cannot be determined	2 %
B	Credit against security	16 %
C	Credit not recommended	3 %

Sub-categories:

Organizational Facts

Under organizational facts, the model analyzes the following elements: Formal registration of the business entity, status, assessment of the entity's age, capital size, and whether the capital has been fully paid.

Assessments:

- Well Established
- Established
- Newly Established
- Unknown
- Liquidated

Ownership/judicial

Through an analysis of the owner/judicial category, the model performs a test to determine if there exists negative information (payment remarks) connected to the following elements: General Manager, Chairman of the Board, parent company, and subsidiaries.

The company's ownership structure determines which informational elements will be prioritized.

The ownership/judicial category yields one of the following assessments:

- Strong
- Good
- Weak
- Doubtful
- Negative