

# COFACE BUSINESS INFORMATION DEBTOR RISK ASSESSMENT SCORE (DRA)

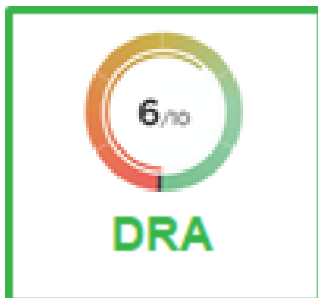


## / WHAT IS DRA?

- A score predicting the probability of payment default over a period of 12 months
- The scale ranges from 0 to 10
- Higher score indicates lower risk

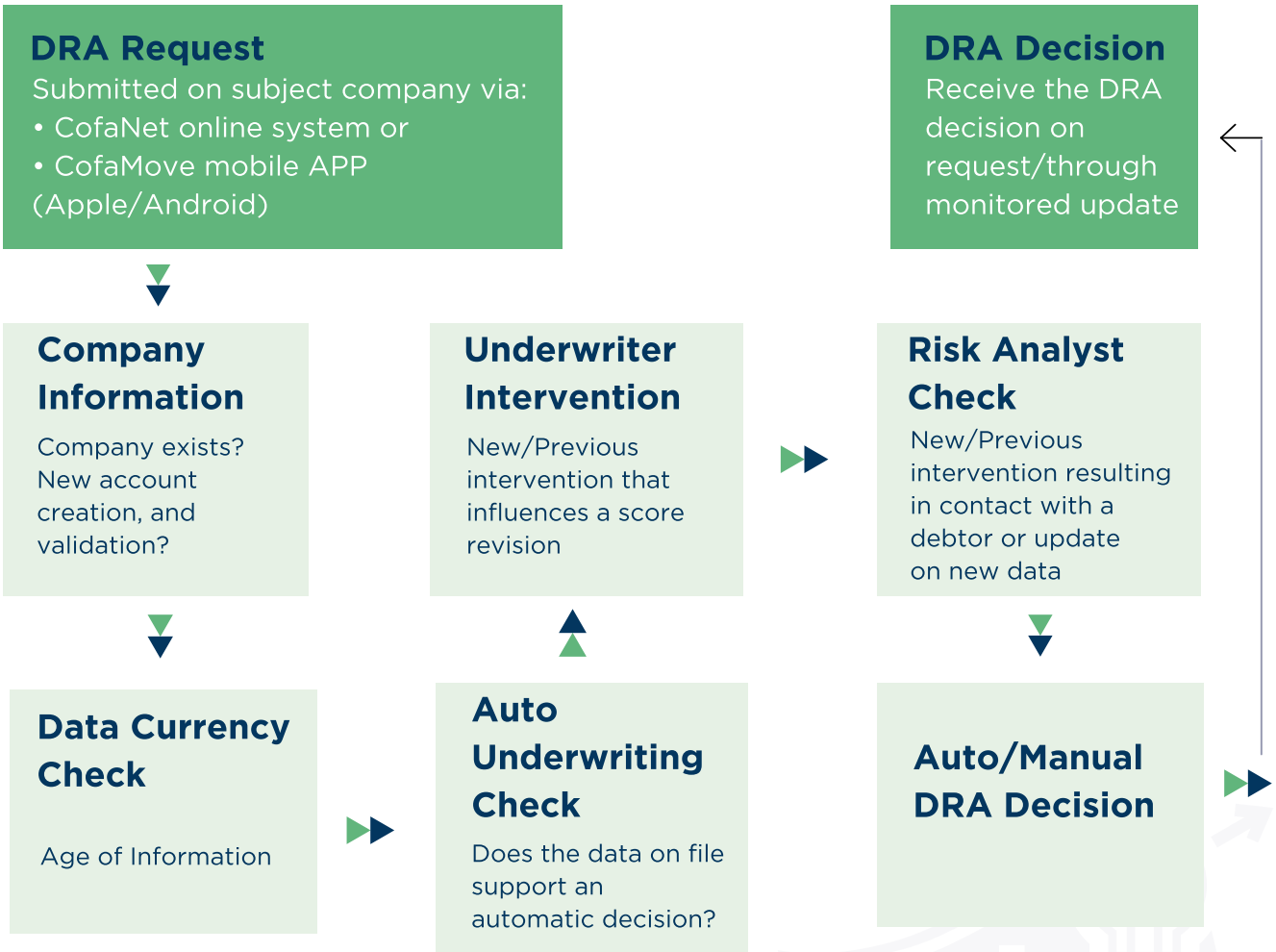
## / DRA IS BASED ON

- Financial soundness
- Profitability
- Solvency ratios
- Company's business environment
- Environmental factors
- Management of the company
- Coface payment experience and claims



Investment Grade Companies					Non Investment Grade Companies		Non Investment Grade Companies			
Low Risk					Medium High Risk		High Risk			Default
10	9	8	7	6	5	4	3	2	1	0

## / DRA PROCESS



## / THE COFACE ADVANTAGES

- Coface analysts constantly refine and validate data from 200 millions of companies
- Benefit from exclusive information based on our internal claim records.
- Easy access to on-line system and app



If you want to know more about our offers, talk to our trade risk experts at **Coface in Hong Kong** on **+852 2585 9188** or email at [marketing.hk@coface.com](mailto:marketing.hk@coface.com)