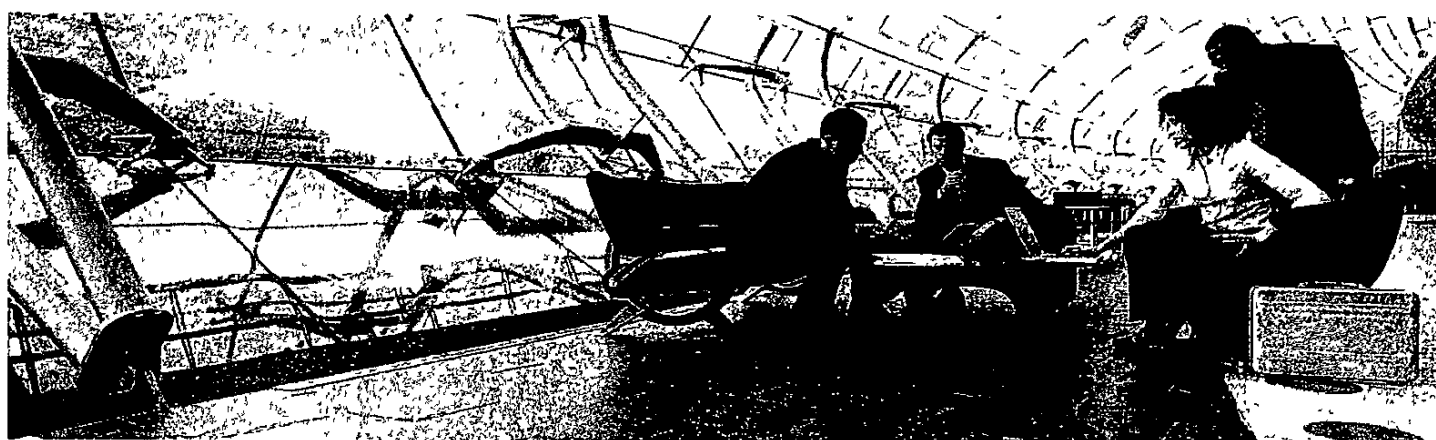


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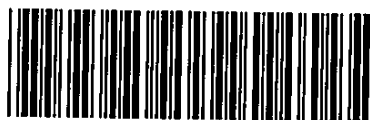
ATRADIUS Legal Documents Database	
Submitted by	M. van Harten
DocID	C-FR 008
DocDate	19-06-2008
Location Original	NL, legal
ScanID	2.36.7.

Bringing businesses together



Annual Report 2007 Atradius Information Services B.V.

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Report of the Management Board

The Atradius Group provides receivables management services to its customers. The main activities of the Atradius Group include credit insurance, bonding, information services and collection services. The Atradius Group has operations in 40 countries and employs 3,366 full-time equivalents at 31 December 2007.

Atradius Information Services B.V. provides information services to Atradius N.V., its subsidiaries and to third parties. The ultimate shareholder is Atradius N.V. The Company is organised in accordance with Dutch legislation having its corporate seat in Amsterdam, the Netherlands.

Amsterdam, 19 June 2008

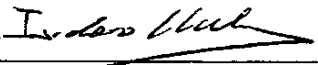
The Management Board

I. Unda


R. Lewis

Atradius Credit Insurance N.V.

Management Board




I.F. Unda




R Lewis

Atradius Credit Insurance N V



I.F. Unda



R Lewis

Financial Statements (in thousands of EUR)

Consolidated financial statements

Consolidated balance sheet

ASSETS	31 12 2007	31 12 2006
Intangible assets	19,270	18,996
Property, plant and equipment	584	1,613
Investments	29,548	365
Financial investments	29,548	365
Receivables	50,279	78,198
Accounts receivable on insurance and reinsurance business	13,087	13,311
Other accounts receivable	37,192	64,887
Other assets	2,383	4,318
Miscellaneous assets and accruals	2,383	4,318
Deferred income tax receivables	7,416	8,140
Current income tax receivables	1,531	917
Cash and cash equivalents	13,837	2,533
Total assets	124,848	115,080
EQUITY		
Capital and reserves attributable to the equity holders of the Company	49,887	43,958
Total equity	49,887	43,958
LIABILITIES	31 12 2007	31 12 2006
Provisions	242	2,089
Payables	34,035	43,006
Trade and other payables	34,035	43,006
Other liabilities	25,363	8,244
Miscellaneous liabilities and accruals	25,363	8,244
Employee benefit liabilities	12,233	13,496
Deferred income tax liabilities	564	309
Current income tax liabilities	2,524	3,978
Total liabilities	74,961	71,122
Total equity and liabilities	124,848	115,080

Financial Statements (In thousands of EUR)

Consolidated income statement

Continuing operations	2007	2006
Service and other income	89,064	86,842
Service and other income	89,064	86,842
Administrative expenses including depreciation	(80,176)	(81,187)
Net operating expenses	(80,176)	(81,187)
Result before change in equalisation provision	8,888	5,655
Net income from investments	(47)	224
Investment income	(47)	224
Finance income and expenses	741	159
Investment expenses and charges	741	159
Impairment and amortisation of goodwill	-	-
	694	383
Profit before tax	9,582	6,038
Income tax	(4,039)	(1,904)
Profit for the year	5,543	4,134