

Club House Hotel



QUALITY
COMPASS

by Credit Data Research

VALUTAZIONE
QUALITATIVA

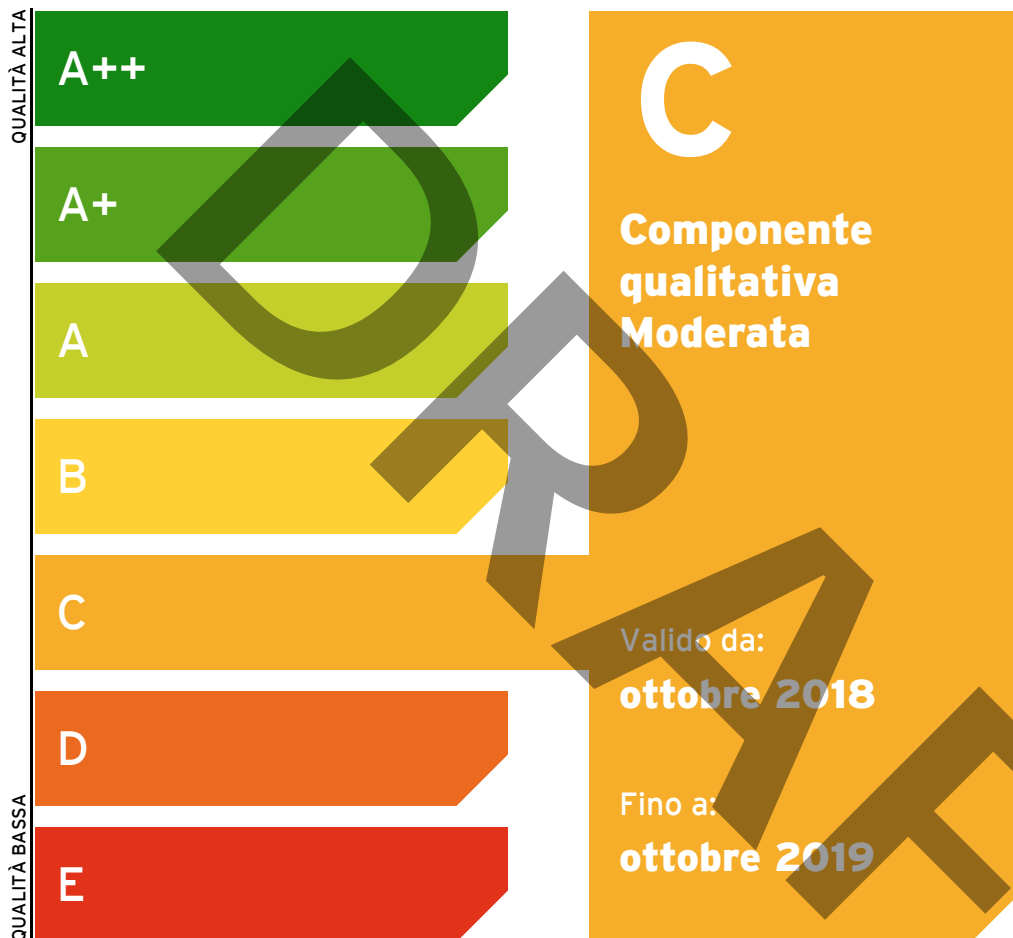
RAGIONE SOCIALE: **Club House Hotel**
REG. IMP. **codicefiscale**

IN CONSULTATION WITH:
Rimini Banca



Club House Hotel

ANALISI QUALITY COMPASS



Le categorie di Quality Compass possono essere interpretate secondo la seguente scala di valutazione:

- 'A++' componente qualitativa qualità del credito Eccellente
- 'A+' componente qualitativa qualità del credito Ottima
- 'A' componente qualitativa qualità del credito Buona
- 'B' componente qualitativa qualità del credito Affidabile
- 'C' componente qualitativa qualità del credito Moderata
- 'D' componente qualitativa qualità del credito Scarsa
- 'E' componente qualitativa qualità del credito Critica

Il Forum Qualitativo composto dall'Associazione Bancaria Italiana e dalle maggiori Associazioni di Categoria, valuta ricorrentemente i dati delle scorecard analizzandoli statisticamente.

L'App Quality Compass è in linea con la regolamentazione Basilea 2 ed il suo output può essere utile per la comprensione dei Rating Interni utilizzati da alcuni Istituti di Credito. La tecnologia della scorecard è stata realizzata attraverso un processo di calibrazione ed affinamento messo in atto da esperti del settore creditizio.



REG. IMP.: **codicefiscale**

Componente qualitativa Moderata



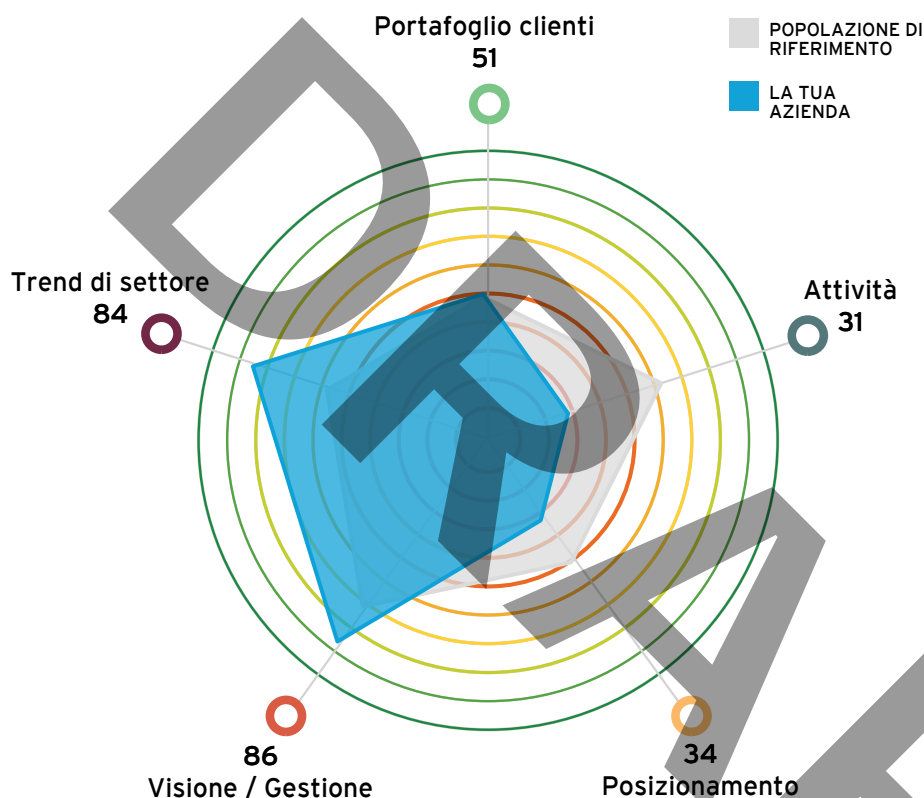
Valido dal **17.10.2018** al **17.10.2019**



Club House Hotel

CONFRONTO SETTORIALE

Comparazione con aziende della stessa categoria ATECO



Il grafico Spider fornisce un elemento di comparazione utile all'azienda per valutare i propri risultati rispetto a quelli di altre aziende del proprio segmento merceologico.

Tali risultati vengono aggiornati dinamicamente e riflettono le medie settoriali. Ogni asse del grafico rappresenta il punteggio rispetto a una delle cinque sezioni di cui è composto il questionario, con una percentuale che va da 0 a 100.

Maggiore è l'area poligonale, migliore è la valutazione dell'azienda. In particolare le due aree di colore diverso rappresentano rispettivamente l'azienda in esame (area blu chiaro) e la media di una popolazione riferita allo stesso segmento di attività economica (area grigia).

I risultati delle risposte visualizzati nel riepilogo sono riportati per facilitare un ulteriore controllo sui dati inseriti nell'App Quality Compass.

RISULTATI RISPOSTE

PORTAFOGLIO CLIENTI	01	02	03	04	05
	B	D	B	A	B

ATTIVITÀ	01	02	03	04	05	06
	D	C	A	D	B	B

POSIZIONAMENTO	01	02	03	04	05	06
	C	B	B	B	C	B

VISIONE / GESTIONE	01	02	03	04	05	06	07
	A	B	C	C	B	A	B

TREND DI SETTORE	01	02	03
	B	A	A



REG. IMP.: codicefiscale

Componente qualitativa Moderata



Valido dal 17.10.2018 al 17.10.2019



Disclaimer

1. Proprietary Notice; QUALITY COMPASS™ is not a credit rating and is provided solely for Client's internal or personal use; No Redistribution to Third Parties other than as expressly provided herein.

This QUALITY COMPASS™ report contains a preliminary assessment of the creditworthiness of the small and medium sized enterprise that is the subject of this report (the "Client"). The credit assessment is based on information furnished by the Client or obtained from third party sources, and is derived from qualitative model output as described herein. ACCORDINGLY, THE CREDIT ASSESSMENT CONTAINED IN THIS REPORT IS NOT A CREDIT RATING, HAS NOT BEEN ISSUED BY A CREDIT RATING AGENCY REGULATED BY THE EUROPEAN SECURITIES AND MARKET AUTHORITY (ESMA), AND SHOULD NOT BE INTERPRETED OR RELIED UPON AS SUCH.

QUALITY COMPASS™ IS PROPRIETARY TO CREDIT DATA RESEARCH LIMITED ("CDR") AND IS SO FURNISHED AT CLIENT'S REQUEST AND FOR CLIENT'S EXCLUSIVE USE. QUALITY COMPASS™ SO FURNISHED MAY NOT BE COPIED OR OTHERWISE REPRODUCED, REPACKAGED, FURTHER TRANSMITTED, TRANSFERRED, DISSEMINATED, DISTRIBUTED, REDISTRIBUTED, SOLD, RESOLD, LEASED, RENTED, LICENSED, SUBLICENSSED, ALTERED, MODIFIED, ADAPTED, OR STORED FOR SUBSEQUENT USE FOR ANY SUCH PURPOSE, IN WHOLE OR IN PART, IN ANY FORM OR MANNER OR BY ANY MEANS WHATSOEVER, BY CLIENT OR ANY OTHER PERSON OR ENTITY, WITHOUT CDR'S PRIOR WRITTEN CONSENT. NOTWITHSTANDING THE FOREGOING CLIENT MAY SHARE QUALITY COMPASS™ (COMPLETE, UNEDITED) WITH A LIMITED NUMBER OF THIRD PARTIES (INCLUDING FINANCIAL INSTITUTIONS ASSESSING CLIENT FOR CREDIT) ON A STRICTLY CONFIDENTIAL BASIS TO ENSURE QUALITY COMPASS™ IS NOT DISCLOSED FURTHER.

The qualitative assessment contained in QUALITY COMPASS™ is proprietary to CDR. CDR has not reviewed the data used to calculate them, and accepts no liability in relation to the qualitative assessment or any other information contained in this QUALITY COMPASS™ report.

Client expressly agrees, on behalf of itself and each other person or entity that it permits to use any information ("User"), that the credit assessments and other opinions, valuations, quotes, statistical, quantitative or other information contained in QUALITY COMPASS™ (a) are, and will be construed solely as, statements of opinion and not statements of fact or recommendations to purchase, hold or sell any securities; and (b) will be weighed solely as one factor in any investment or credit decision made by or on behalf of Client or any User or third party to whom this QUALITY COMPASS™ is provided. Each such party will accordingly make its own study and evaluation in relation to any investment or credit decision.

2. CDR Rights to Data.

Client agrees and acknowledges that the CDR data is and shall remain the valuable intellectual property owned by, or licensed to, CDR and that no proprietary rights are being transferred to Client in such materials or in any of the information contained therein or in QUALITY COMPASS™. Client agrees that misappropriation or misuse of such materials shall cause serious damage to CDR and that in such event money damages may not constitute sufficient compensation to CDR; consequently, Client agrees that in the event of any misappropriation or misuse, CDR shall have the right to obtain injunctive relief in addition to any other legal or financial remedies to which CDR may be entitled. Each such party will accordingly make its own study and evaluation in relation to any investment or credit decision.

3. No Warranties; Limitation on Liability; Liability Cap.

QUALITY COMPASS™ is based on data and information furnished by Client or obtained by CDR from sources believed by it to be accurate and reliable, including but not limiting, data from Centrale Rischio of the Bank of Italy. CDR has not carried out any due diligence nor audited the data and information furnished by Client. Because of the possibility of human and mechanical error as well as other factors all information and data are provided "AS IS" without warranty of any kind, and CDR, IN PARTICULAR, MAKE NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO CLIENT OR ANY OTHER PERSON OR ENTITY AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF QUALITY COMPASS™.

Under no circumstance shall CDR have any liability to Client or any other person or entity for (a) any loss, damage or other injury in whole or in part caused by, resulting from or relating to, any error (negligent or otherwise), or any other circumstance or contingency within or outside the control of CDR or any of their respective directors, officers, employees or agents, or licensors, in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication or delivery of QUALITY COMPASS™ or (b) ANY INDIRECT, SPECIAL, CONSEQUENTIAL, INCIDENTAL OR COMPENSATORY DAMAGES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, LOST PROFITS), EVEN IF CDR SHALL HAVE BEEN ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES, IN EITHER CASE CAUSED BY, RESULTING FROM OR RELATING TO THE USE OF, OR INABILITY TO USE, QUALITY COMPASS™. Without limiting the foregoing, in no event shall the total liability of CDR in the aggregate to Client arising from QUALITY COMPASS™ (based on any cause of action whatsoever) exceed the fees actually paid by Client to CDR for QUALITY COMPASS™.

