

# Report to the Certificate of **FINANCIAL RELIABILITY** of the economic entity



Holder of the Certificate:  
**LIVAR, d.d.**

LIVAR, Proizvodnja in obdelava ulitkov, d.d.



Issuer of the Certificate: PRVA BONITETNA AGENCIJA d.o.o.



Certificate number: 2023-842315-01



Date of issue: 18. 05. 2023



Certificate valid until: 17. 05. 2024

## BASIC INFORMATION ON THE HOLDER OF THE CERTIFICATE :

Full name: LIVAR, Proizvodnja in obdelava ulitkov, d.d.

Address: Ljubljanska cesta 43, 1295 Ivančna Gorica

Registration number: 5504813

Tax number: 58984771

Activity: C24.510 - Casting of iron

Date of registration with the  
registering authority: 10. 09. 1991

Reg. ID : 11302600

Registering Authority: District Court Ljubljana

Share capital: 1.240.456,00 EUR

Size of entity with regard to  
Companies Act: Large

Authorized representatives of en-

tity on date of issue of Certificate: Dejan Kaisersberger - Member of the board of directors, Peter Smole - Member of the board of directors, Rok Rozman - Chair of the board of directors

## CERTIFICATE OF FINANCIAL RELIABILITY:

Date of issue: 18. 05. 2023

Certificate valid until: 17. 05. 2024

The last balance sheet of the entity at the date of the issue of the  
certificate is for the period: 1. 01. 2022 to 31. 12. 2022

\*The Certificate is valid by the indicated date provided that during the period prior to the expiry of validity of the Certificate the holder of the Certificate experienced no events which are inadmissible according to the General terms and conditions of issuing the Certificate.

## ABOUT THE ISSUER OF THE CERTIFICATE

PRVA BONITETNA AGENCIJA d.o.o. družba za oceno in izdelavo bonitetnih informacij, d.o.o.,

Cesta Ljubljanske brigade 9 A, 1000 Ljubljana, Podružnica Limbuš, Limbuška cesta 2, 2341 Limbuš, Registration number: 2274701.

Prva bonitetna agencija d.o.o. in the scope of its primary registered activity gathers and through its web application EBONITETE.SI presents users with financial data and many other information for all economic entities in Slovenia.

# CERTIFICATE OF FINANCIAL RELIABILITY

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Is a document issued by Prva bonitetna agencija to those economic entities for which based on expert criteria it estimates that their financial statements and some other facts of economic nature indicate that it is a case of an economic entity, whose financial situation is such that on its basis it is possible to estimate with a high level of probability that it is a case of a financially reliable business partner, with which in conducting business operations within the future short-term period of at least one year, the occurrence of insolvency is practically zero.

The statistical processing of data bases of the Certificate issuer confirm that the financial situation and business operation of holders of the Financial Reliability Certificates is distinctly above-average, and the holders of the Financial Reliability Certificate are placed among 7.70 % of the financially most reliable economic entities in Slovenia. For holders of the Financial Reliability Certificate, the probability of occurrence of insolvency or blockade of a bank account within a specific period following the last balance sheet, on the basis of which the Certificate was issued, is extremely low, namely:

1. The probability that the holder of the Financial Reliability Certificate shall be subject to the occurrence of an initiation of a bankruptcy proceeding, compulsory composition or simplified compulsory composition according to the provisions of the Financial Operations, Insolvency Proceedings and Compulsory Dissolution Act (ZFPPIPP) is
  - In the first year 0.012 %;
  - In the first two years 0.065 % and
  - In the first three years 0.156 %.
  
2. The probability that the holder of the Financial Reliability Certificate shall be subject to the occurrence of a blocked bank account
  - For more than 60 days in the entire first year is 0.12 %;
  - For more than 90 days in the entire first year is 0.09 %;
  - For more than 60 days in the first two years is 0.31 %;
  - For more than 60 days in the first three years is 0.54 %;
  - For more than 2 days in the entire first year is 0.64 %.





## CERTIFICATE OF FINANCIAL RELIABILITY

Places the Holder into the elite group of economic entities in Slovenia, for which the issuer of the Certificate, Prva bonitetna agencija d.o.o., with utmost due diligence confirms that:

- These are entities, in which the financial situation and business operations are distinctly above- average;
- They finance their business operations with adequate structure of funding resources ensuring liquid current business operations and constitute proper assurance of their solvent financial situation in the future;
- Their existing and future business partners, when conducting business with them, may assume a high level of financial reliability.

## HOLDER OF THE FINANCIAL RELIABILITY CERTIFICATE

Is an economic entity entered into the business register in the Republic of Slovenia, whose last financial statements show that it carries on business at a profit at an appropriate rate of return on assets and equity, whereby it finances its business operations with the respective share of its own capital and has such a structure of assets and liabilities regarding their maturity that the latter assures liquid current business operations of the entity and constitutes proper assurance of its solvent financial situation in the future medium-term period.

The holder of the Financial Reliability Certificate is with regard to the own structure of assets and resources not severely indebted and is capable to settle its due obligations on a regular basis.

According to the expert assessment of the Certificate issuer, Prve bonitetne agencije d.o.o., the holder of the Financial Reliability Certificate is from the standpoint of its asset and financial situation, and current business operation, a reliable economic entity, with which its existing and future business partners may assume with high level of probability that the latter in the future short-term period of at least one year shall not be subject to any circumstances which would under the Financial Operations, Insolvency Proceedings and Compulsory Dissolution Act (ZFPPIPP) claim the initiation of any insolvency proceedings, and that the entity in that same period shall have no durable or frequent blockades of its bank accounts which would require measures pursuant to ZFPPIPP.

# CRITERIA FOR OBTAINING THE FINANCIAL RELIABILITY CERTIFICATE

The economic entity must in order to obtain the Financial Reliability Certificate cumulatively meet all the requirements given hereinafter:

- The entity is an economic entity entered into the business register of the Republic of Slovenia and is not subject to initiation of any proceedings for winding-up of the entity;
- The entity has publicized the information from its annual reports and financial statements respectively for a minimum of the last 3 consecutive financial years;
- The entity's own capital together with provisions and long-term accrued and deferred liability items according to the last balance sheet must meet the minimum value of €80,000\*;
- Total annual revenue of the entity according to the last balance sheet must meet a minimum value of €80.000;
- According to the criteria for determining a credit rating in the application of the Certificate issuer – EBONITETE.SI, the credit rating of the entity at the issue of the Certificate is 7, 8, 9 or 10;
- Actual financial liabilities of the entity according to the last balance sheet do not exceed the entity's indebtedness potential as calculated within the EBONITETE.SI application for more than 5 % (if the indebtedness potential is being calculated according to the application criteria). The indebtedness potential is based on the volume and the dynamics of the entity's cash flow and its structure of resources for asset financing, the estimated maximum amount of entity's financial liabilities, with which the latter should still be capable, assuming further business operations in given volumes, to settle its liabilities within a medium-term period regularly;
- The entity according to the last two balance sheets operates at a profit;
- Under the last balance sheet of the entity all short-term assets together with accrued and deferred asset items must exceed 80 % of all short-term liabilities together with accrued and deferred liability items;
- Own sources of funding (own capital with all its components for provisioning and accrued and deferred liability items) must according to the last balance sheet exceed 30% of total liabilities\*, while the entity is not subject to a presumption of insolvency by the criteria of capital;
- Return on assets measured as a comparison of net profit or loss with average assets must according to the last balance sheet amount to at least 0.4 %\*;
- Total revenue according to the last balance sheet must exceed the average short-term liabilities for at least 100 %;
- The entity at the issue of the Certificate has no blocked bank accounts and within the period of one year prior to the request for the issue of a Certificate had not had any blocked accounts in Slovenia, not even for 1 day;
- At the issue of the Certificate, according to the FURS's records, the entity is not on the list of non-paying taxpayers or on a list of non-proposers of REK-forms and was not on any of the above stated lists within the period of one year prior to the request for the issue of the Certificate;
- In the event that the entity is subject to audit financial statements pursuant to the provisions of the Companies Act, a "without reservations" opinion must be delivered by a certified auditor for the last financial statement, or an opinion with reservation with explanation from which it follows that the reservation does not have a significant impact on fair presentation of the financial situation and profit or loss of the entity.

\* If the entity is a sole trader, any potential accounts receivable to the trader in the criteria correct the value of capital on one and the value of assets on the other side.

## ASSUMPTION AT THE ISSUE OF THE CERTIFICATE

The financial statements of the Certificate holder give a fair presentation of the financial situation and profit and loss, and are prepared in accordance with the Slovenian Accounting Standards or International Reporting Financial Standards, and especially in the part which specifies rules of recognition, evaluation, revaluation and impairment of assets, and recognition of liabilities and their classification with regard to maturity. In business operations of the Certificate holder following the date of the last published financial statements there was no downgrade which would significantly impact its volume of business operations, structure and volume of its property or liabilities or its financial position.

## EXTRACTS FROM ENTITY'S FINANCIAL STATEMENTS:

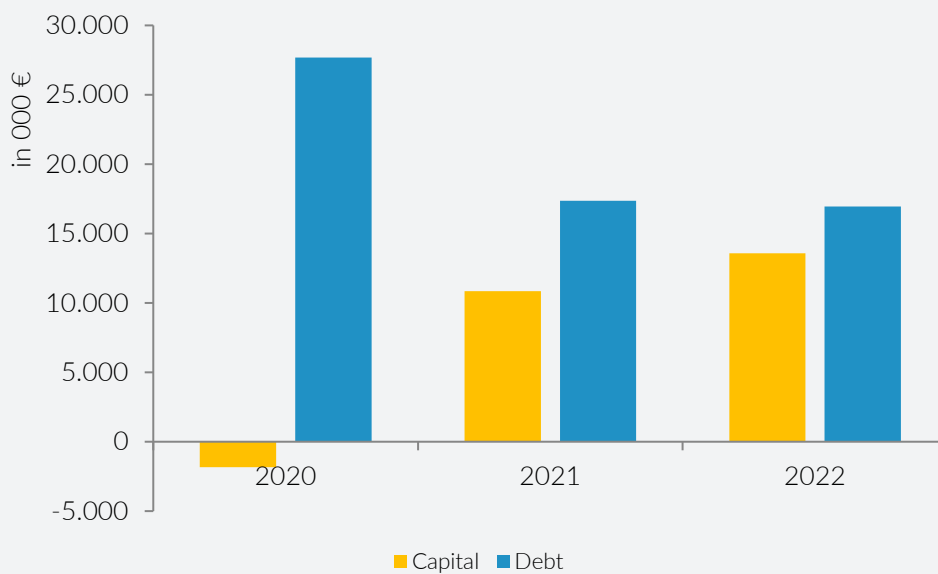
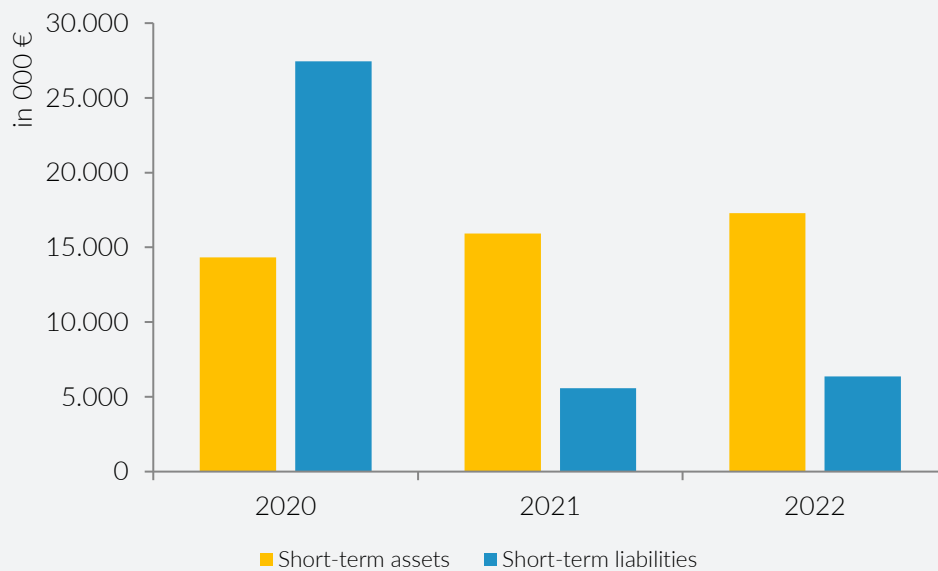
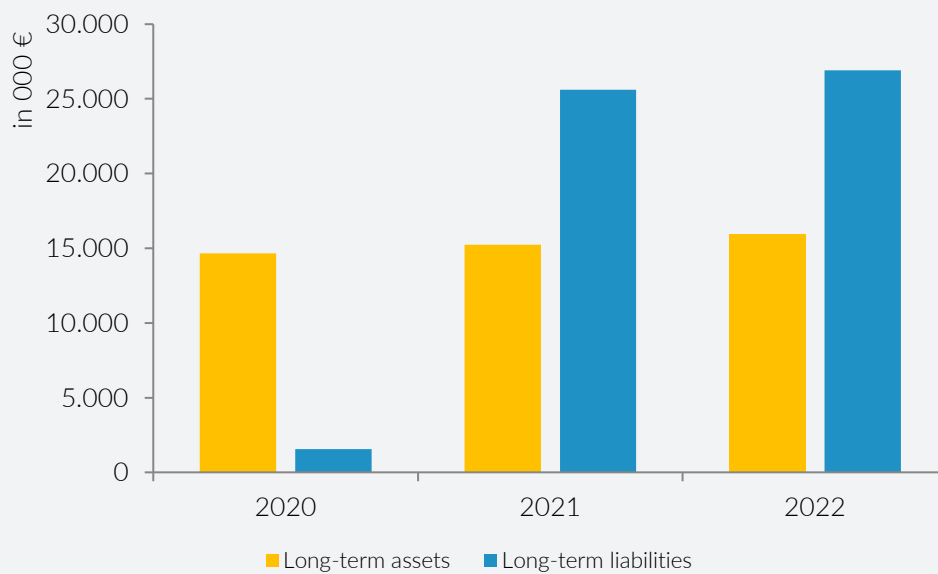
Data from the BALANCE SHEET	2020	2021	2022	Average total activities
ASSETS	28.987.528	31.168.604	33.257.129	8.892.399
A. LONG-TERM ASSETS	14.654.919	15.242.463	15.963.028	4.550.693
B. SHORT-TERM ASSETS	14.157.674	15.735.401	17.147.064	4.317.893
- of this Short-term operating receivables	7.260.683	7.206.843	9.872.885	2.255.401
C. SHORT-TERM DEF. COSTS AND ACCURED REVENUES	174.936	190.740	147.037	23.812
LIABILITIES	28.987.528	31.168.604	33.257.129	8.892.399
A. CAPITAL	-1.843.865	10.830.389	13.572.797	4.397.232
B. PROVISIONS AND LONG-TERM DEF.COSTS AND ACCUR. REV.	2.329.796	2.383.754	1.978.556	407.286
C. LONG-TERM LIABILITIES	1066035	12384112	11344645	1.857.944
Č. SHORT-TERM LIABILITIES	26.597.031	4.968.992	5.606.336	2.112.706
D. SHORT-TERM ACCURED COSTS AND DEF. REVENUES	838.530	601.357	754.796	117.229

Data from the INCOME STATEMENT	2020	2021	2022	Average total activities
TOTAL REVENUE	42.506.555	56.050.373	68.045.239	14.264.113
1. NET SALES AND OTHER OPERATING REVENUES	42.479.399	56.005.932	67.912.099	14.250.684
2. FINANCIAL INCOME	3.411	1.162	1.563	258
3. OTHER REVENUES	23.745	43.279	131.577	13.171
TOTAL EXPENSES	43.314.143	54.570.953	65.427.385	13.573.819
1. COST OF GOODS, MATERIAL AND SERVICES	27.151.927	37.208.777	46.280.807	10.020.295
2. LABOUR COST	13.179.299	14.813.633	16.404.708	2.895.690
3. WRITE-OFFS	1.718.340	1.479.256	1.579.109	489.796
4. OTHER OPERATING EXPENSES	637.653	482.621	520.979	86.827
5. FINANCIAL EXPENSES	610.452	577.413	625.588	77.326
6. OTHER EXPENSES	16.472	9.253	16.194	3.885
7. TAX ON PROFIT AND DEFERRED TAXES	0	104.584	196.742	54.434
8. NET PROFIT OR LOSS	-807.589	1.374.836	2.421.113	635.859

## EXTRACTS FROM ENTITY'S FINANCIAL STATEMENTS:

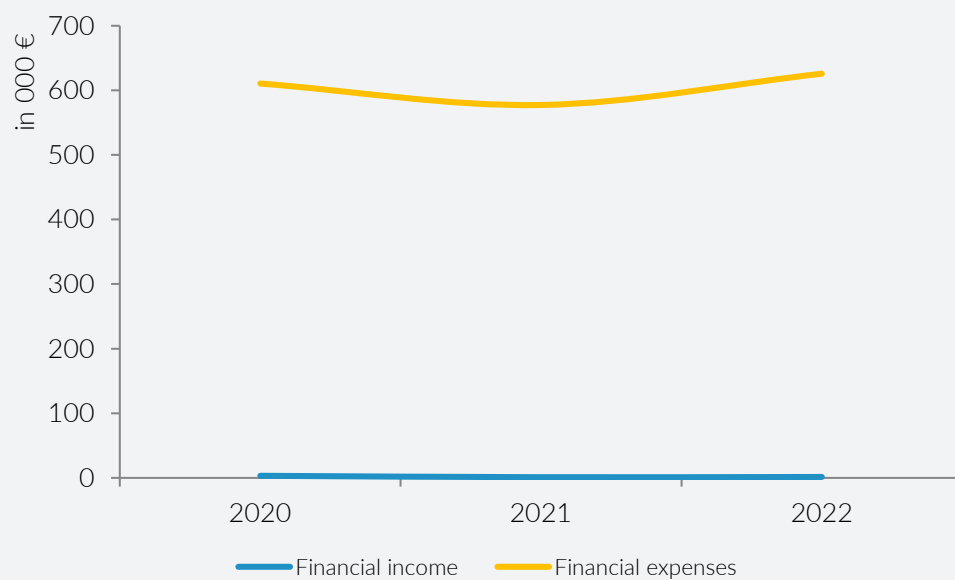
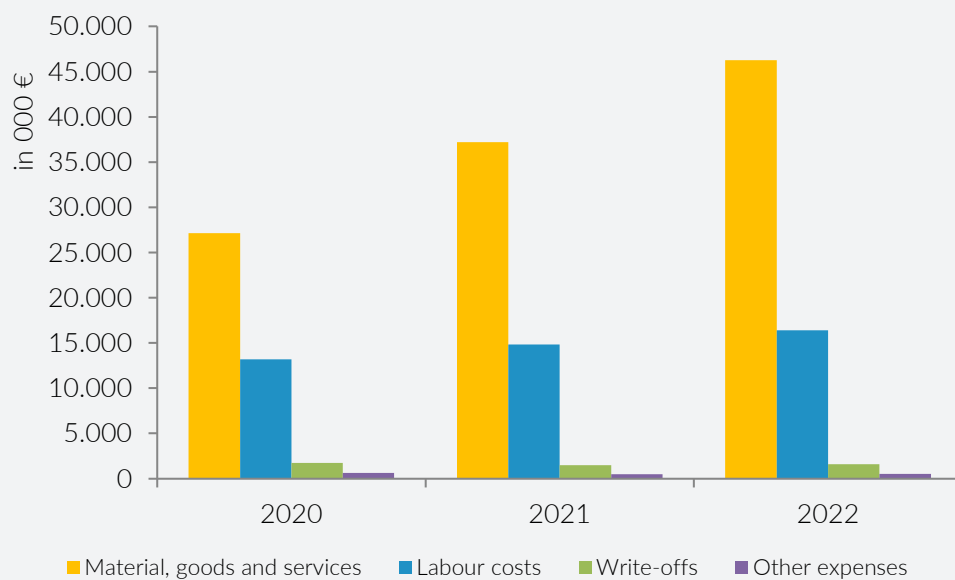
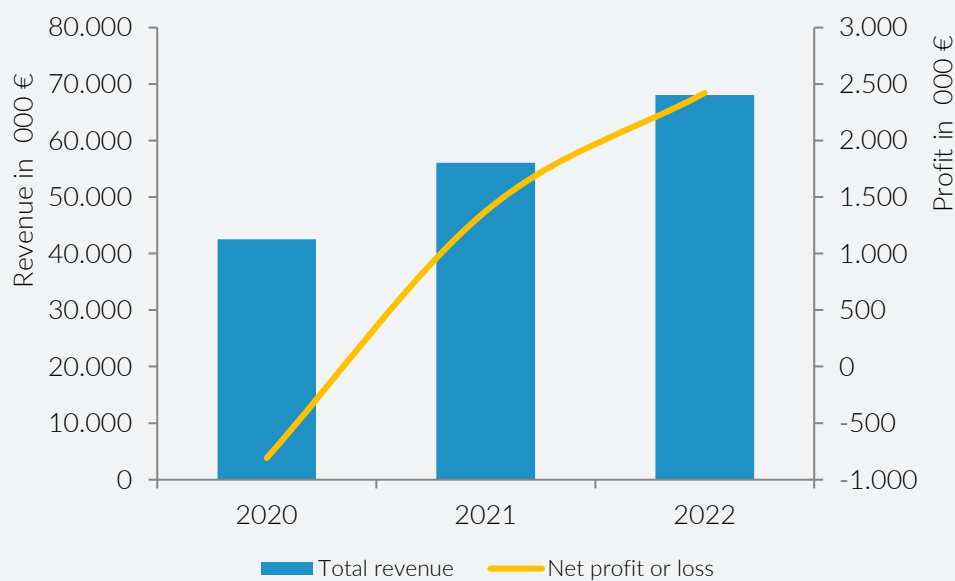
Selected categories and indicators	2020	2021	2022	Average total activities
1. Debt ratio (%)	95,43	55,67	50,97	44,65
2. Long-term debt to total debt ratio (%)	5,35	82,13	80,87	74,92
3. Current ratio (r)	0,53	3,17	3,06	2,04
4. Quick ratio (r)	0,33	1,64	1,84	1,21
6. Net return to assets - ROA (%)	-2,79	4,57	7,52	7,37
7. Total efficiency ratio (r)	0,981	1,027	1,040	1,051
8. EBIT - Operating net profit or loss (€)	-207.820	2.021.645	3.126.496	758.076
9. EBITDA 1 - Operating cash flow (+ amortisation) (€)	1.409.749	3.500.050	4.681.136	1.230.314
10. EBITDA 2 - Operating cash flow (+ all write-offs) (€)	1.510.520	3.500.901	4.705.605	1.247.872
11. Added value (€)	14.689.818	18.314.534	21.110.313	4.143.562

## GRAPHICAL PRESENTATION OF THE IMPORTANT CATEGORIES – BALANCE SHEET

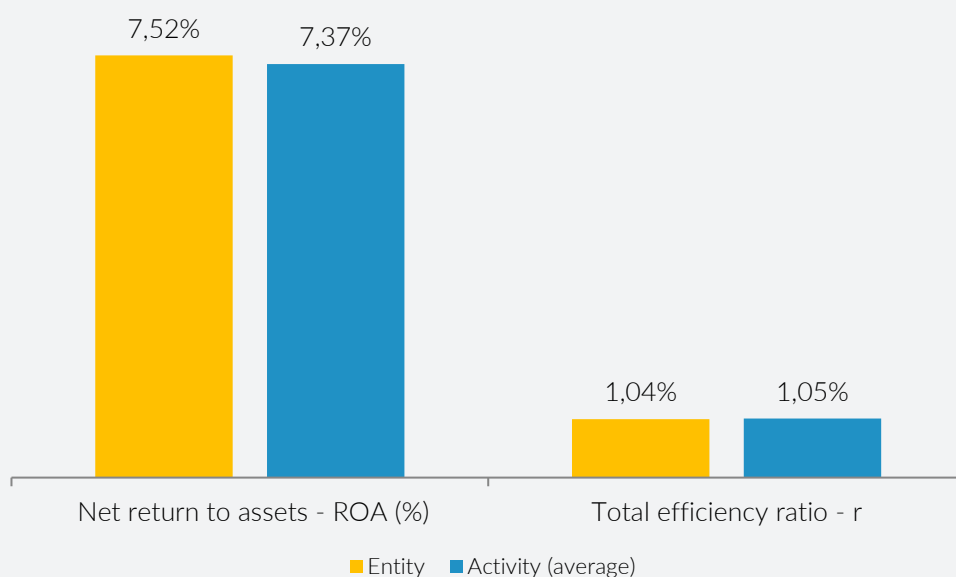
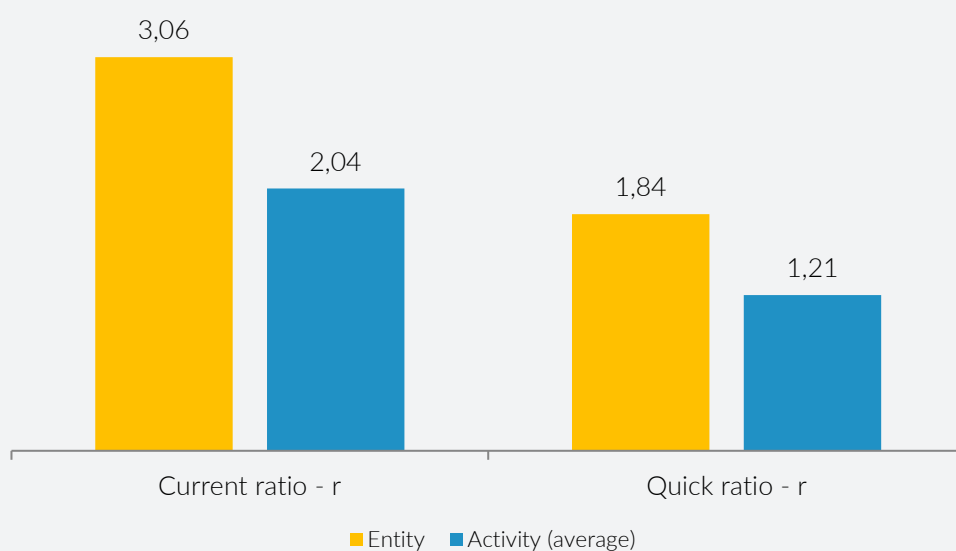
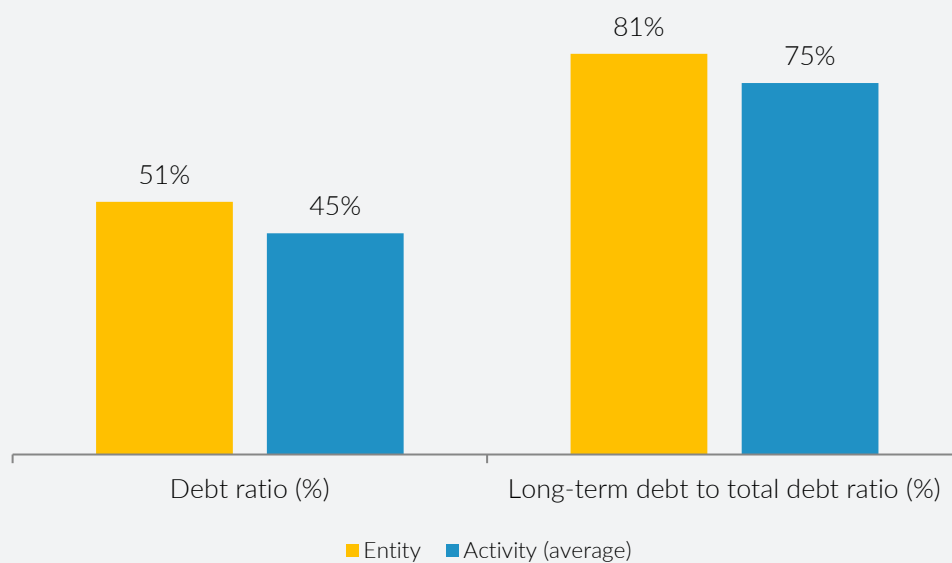




## GRAPHICAL PRESENTATION OF THE IMPORTANT CATEGORIES – INCOME STATEMENT



## COMPARISON WITH THE POPULATION IN THE ACTIVITY FOR THE LAST ON-BALANCE-SHEET YEAR



# MEETING THE CRITERIA FOR OBTAINING THE FINANCIAL RELIABILITY CERTIFICATE

Criteria		Value for the entity	
1.)	The entity is an economic entity entered into the business register of the Republic of Slovenia and is not subject to initiation of any proceedings for winding-up of the entity.		✓
2.)	The entity has publicized the information from its annual reports and financial statements respectively for a minimum of the last 3 consecutive financial years.		✓
3.)	The entity's own capital together with provisions and long-term accrued and deferred liability items according to the last balance sheet must meet the minimum value of €80,000 (*).	16.421.119 €	✓
4.)	Total annual revenue of the entity according to the last balance sheet must meet a minimum value of €80.000.	68.045.239 €	✓
5.)	According to the criteria for determining a credit rating in the application of the Certificate issuer – EBONITETE.SI, the credit rating of the entity at the issue of the Certificate is 7, 8, 9 or 10.	10	✓
6.)	Actual financial liabilities of the entity according to the last balance sheet do not exceed the entity's indebtedness potential as calculated within the EBONITETE.SI application for more than 5 % (if the indebtedness potential is being calculated according to the application criteria).	Debt capacity is determined	✓
7.)	The entity according to the last two balance sheets operates at a profit.		✓
8.)	Under the last balance sheet of the entity all short-term assets together with accrued and deferred asset items must exceed 80 % of all short-term liabilities together with accrued and deferred liability items.	271,87 %	✓
9.)	Own sources of funding (own capital with all its components for provisioning and accrued and deferred liability items) must according to the last balance sheet exceed 30% of total liabilities (*), while the entity is not subject to a presumption of insolvency by the criteria of capital.	48,12 %	✓
10.)	Return on assets measured as a comparison of net profit or loss with average assets must according to the last balance sheet amount to at least 0.4 %. (*)	7,42 %	✓
11.)	Total revenue according to the last balance sheet must exceed the average short-term liabilities for at least 100 %.	1.286,87 %	✓
12.)	The entity at the issue of the Certificate has no blocked bank accounts and within the period of one year prior to the request for the issue of a Certificate had not had any blocked accounts in Slovenia, not even for 1 day.		✓
13.)	At the issue of the Certificate, according to the FURS's records, the entity is not on the list of non-paying taxpayers or on a list of non-proposers of REK-forms and was not on any of the above stated lists within the period of one year prior to the request for the issue of the Certificate.		✓
14.)	In the event that the entity is subject to audit financial statements pursuant to the provisions of the Companies Act, a "without reservations" opinion must be delivered by a certified auditor for the last financial statement, or an opinion with reservation with explanation from which it follows that the reservation does not have a significant impact on fair presentation of the financial situation and profit or loss of the entity.	Entity is subject to audit	✓

\* If the entity is a sole trader, any potential accounts receivable to the trader in the criteria correct the value of capital on one and the value of assets on the other side.

# GENERAL TERMS AND CONDITIONS OF ISSUING A FINANCIAL RELIABILITY CERTIFICATE

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## 1. Use of terms

In these general terms and conditions the terms used, have the following meaning:

- 1.1. Certificate: is the Financial Reliability Certificate issued by the Certificate issuer Prva bonitetna agencija d.o.o. in a form of a document.
- 1.2. e-Certificate: is a Certificate issued by the Certificate issuer Prva bonitetna agencija d.o.o. in electronic form.
- 1.3. e-Sign of the Certificate: is an electronic sign of the Certificate, which is issued by the issuer in electronic form, and used by the holder on its websites under issuer's supervision.
- 1.4. Report to the Certificate: is a document with data about the Certificate and the Certificate holder which is drawn up by the issuer and received by the Certificate holder together with the Certificate.
- 1.5. Issuer: is the issuer of the Financial Reliability Certificate, Prva bonitetna agencija d.o.o..
- 1.6. Client: is an economic entity entered in the business register of the Republic of Slovenia, who orders the assessment of its adequacy for obtaining the Certificate from the issuer.
- 1.7. Holder of the Certificate: is the entity which obtained the Certificate.
- 1.8. Assessment: is the process of assessing economic entities by the issuer, with which the issuer assesses whether the entity meets the requirements for obtaining the Certificate.
- 1.9. Monitoring: is monitoring of business operations of Certificate holders by the issuer, with which the issuer, during the validity of the Certificate, examines whether the Certificate holder still meets the certain requirements for obtaining the Certificate.
- 1.10. Criteria: are requirements set by the issuer and must be complied with by the entity in order to obtain the Certificate.

## 2. General on the issue of the Certificate

- 2.1. The issuer may issue the Certificate to economic entities at its own discretion, upon the consent of the recipient, and with no obligation of reimbursement of costs by the recipient of the Certificate. In this case the recipient of the Certificate has no obligations whatsoever towards the issuer, and the issuer is during and after the procedure of issuing the Certificate required to act in accordance with item 3, mutatis mutandis in accordance with item 5.1. and in accordance with item 6 hereunder.
- 2.2. The issuer shall issue a Certificate to the Client in accordance with the provisions hereof.

## 3. Criteria for obtaining the Certificate:

- 3.1. In order to obtain the Financial Reliability Certificate, the entity must cumulatively meet the following requirements:
  - 1.) The entity is an economic entity entered into the business register of the Republic of Slovenia and is not subject to initiation of any proceedings for winding-up of the entity;
  - 2.) The entity has publicized the information from its annual reports and financial statements respectively for a minimum of the last 3 consecutive financial years;
  - 3.) The entity's own capital together with provisions and long-term accrued and deferred liability items according to the last balance sheet must meet the minimum value of €80,000\*;
  - 4.) Total annual revenue of the entity according to the last balance sheet must meet a minimum value of €80,000;
  - 5.) According to the criteria for determining a credit rating in the application of the Certificate issuer – EBONITETE.SI, the credit rating of the entity at the issue of the Certificate is 7, 8, 9 or 10;
  - 6.) Actual financial liabilities of the entity according to the last balance sheet do not exceed the entity's indebtedness potential as calculated within the EBONITETE.SI application for more than 5 % (if the indebtedness potential is being calculated according to the application criteria). The indebtedness potential is based on the volume and the dynamics of the entity's cash flow and its structure of resources for asset financing, the estimated maximum amount of entity's financial liabilities, with which the latter should still be capable, assuming further business operations in given volumes, to settle its liabilities within a medium-term period regularly;
  - 7.) The entity according to the last two balance sheets operates at a profit;
  - 8.) Under the last balance sheet of the entity all short-term assets together with accrued and deferred asset items must exceed 80 % of all short-term liabilities together with accrued and deferred liability items;

- 9.) Own sources of funding (own capital with all its components for provisioning and accrued and deferred liability items) must according to the last balance sheet exceed 30% of total liabilities\*;
  - 10.) Return on assets measured as a comparison of net profit or loss with average assets must according to the last balance sheet amount to at least 0.4 %\*;
  - 11.) Total revenue according to the last balance sheet must exceed the average short-term liabilities for at least 100%;
  - 12.) The entity at the issue of the Certificate has no blocked bank accounts and within the period of one year prior to the request for the issue of a Certificate had not had any blocked accounts in Slovenia, not even for 1 day;
  - 13.) At the issue of the Certificate, according to the FURS's records, the entity is not on the list of non-paying taxpayers or on a list of non-proposers of REK-forms and was not on any of the above stated lists within the period of one year prior to the request for the issue of the Certificate;
  - 14.) In the event that the entity is subject to audit financial statements pursuant to the provisions of the Companies Act, a "without reservations" opinion must be delivered by a certified auditor for the last financial statement, or an opinion with reservation with explanation from which it follows that the reservation does not have a significant impact on fair presentation of the financial situation and profit or loss of the entity.
- 3.2. If the entity is a sole trader, any potential accounts receivable to the trader in the criteria correct the value of capital on one and the value of assets on the other side.
  - 3.3. When assessing the compliance of the criteria under items 12., 13. and 14., an individual assessment of compliance with the criteria is allowed upon the request of the client, should the client prove that formal non-compliance with the criteria is not a result of its financial standing or current insolvency.
  - 3.4. The criteria for obtaining the Certificate are public and published on the website of the issuer. The issuer, with appropriate expertise, reserves the right to change the criteria, whereby it must assure that respective applicable criteria are also published on its website and updated in these "General terms and conditions of issuing a Financial Reliability Certificate".

#### 4. Ordering the assessment

- 4.1. The client gives the issuer an order for assessment by signing an order form which is published on the issuer's websites. The client submits the order form to the issuer to its address or to one of its e-mail addresses.
- 4.2. By ordering the assessment:
  - The client orders the issuer to perform the assessments itself, to issue the Certificate, to produce a report to the Certificate, an e-Certificate and e-Sign of the Certificate;
  - The client submits a statement to the issuer that its annual financial statements for the last three financial years prior to the signing of the order form provide a fair presentation of the financial situation and profit and loss, and are prepared according to Slovenian Accounting Standards or International Reporting Financial Standards, in particular in part which stipulates the rules of recognition, evaluation, revaluation and impairment of assets, and recognition of liabilities and its classification with regard to maturity, and at the same time declares that in its business operation following the date of the last published financial statements there was no downgrade which would impact the volume of its business operations, the structure and the volume of its assets or liabilities or its financial position;
  - The client commits to the issuer to fulfil its obligation of paying for the client's assessment and the issue of the Certificate. Should the issuer during the assessment procedure establish that the client fails to meet the criteria for obtaining the Certificate, the client has no obligations towards the issuer;
  - The client allows the issuer to publish the client's name in relation to the ownership of the Certificate on its websites.
- 4.3. The price for implementing the assessment and issuing the Certificate is subject to the agreement between the issuer and the client. The price list for assessing and issuing the Certificate may be published by the issuer on its websites.

#### 5. Assessment and issue of the Certificate

- 5.1. After receiving the order, the issuer performs the assessment of the client. During the assessment procedure, the issuer examines whether the client meets all the criteria to obtain the Certificate. Based on data, information and other expertise available, the issuer assesses the suitability of the client and adopts a decision on issuing the Certificate to the client or on rejecting the client's order.



- 5.2. Should the issuer decide that the Certificate shall be issued to the client, it issues an invoice for performing the procedures for obtaining the Certificate to the client, and after the payment of the invoice it hands over the Certificate in form of a document, the report to the Certificate in written and/or electronic form to the client, and provides it with the software code for using the e-Sign of the Certificate, namely no later than 8 business days following the receipt of payment by the client.
- 5.3. Should the issuer decide to reject the client's order, the client shall be informed of this fact no later than within 8 business days following the receipt of the order for assessment.

#### **6. Validity of the Certificate and monitoring of the Certificate holder**

- 6.1. The Certificate is valid for one year from the date of issue of the Certificate. The issuer may decide that the Certificate is valid for a period shorter than one year. The date by which the Certificate is valid must be indicated on the Certificate itself, in the report to the Certificate and on the e-Sign of the Certificate.
- 6.2. The issuer of the Certificate is required to perform the monitoring of business operations of holders of valid Certificates, namely in such a manner that once a month it examines whether the Certificate holder during the validity of the Certificate still reasonably meets criteria listed under items 3.1.12 and 3.1.13 of these General terms and conditions.
- 6.3. Should the issuer of the Certificate establish that the holder of the Certificate no longer meets the conditions referred to in the previous item, the issuer disables the holder to use the e-Sign of the Certificate and informs the holder that the Certificate is not valid.

#### **7. Obligations of the holder of the Certificate with regard to its use**

- 7.1. Following the expiry of validity of the Certificate or after receiving the notification that the Certificate is no longer valid, the Certificate holder, may no longer use the Certificate, the e-Sign of the Certificate, the report to the Certificate or any copies of the above in addition to its company name, any type of presentation of its name or in any other way in relation to third parties.

#### **8. Final provisions**

- 8.1. Any potential disputes arising from the legal relationship between the client and the issuer hereunder shall be settled by the parties in an amicable manner, otherwise it shall be considered that the jurisdiction of the Maribor court is agreed for dispute settlement.
- 8.2. The general terms and conditions are valid from 1 June 2016.



# Report to the Certificate of **FINANCIAL RELIABILITY** of the economic entity



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## Contact

Prva bonitetna agencija d.o.o.

Email : [info@ebonitete.si](mailto:info@ebonitete.si)

Web : <http://www.ebonitete.si/>

Address : Tehnološki park 24, 1000 Ljubljana

Phone : +386 8 2003 880

