

# CERTIFICATE



for

**IT-Nav Hungary Kft.**

OPTEN Informatics Ltd. which has been a major player of the business and legal information market since 1994, grants

**“A” Qualification**

to the above mentioned company!

**The owner of this Certificate is one of the most reliable members of business; the financial risk of having a business relationship with this company is extremely low!**

The risk model that we used to rank the companies is based on hundreds of variables which are based on advanced data mining algorithms.

In the category of companies whose income is under 100 million HUF only **8.36** % of the Hungarian Companies managed to earn the same qualification as your company!

The OPTEN Informatics Ltd.'s risk rating is a nationwide spread company rating methodology. The OPTEN Informatics Ltd.'s Company Information system is widely used by domestic financial institutions, large enterprises and SME companies. The Credit Insurance Institutions accept the credit limit maximum presented in the OPTEN Informatics Ltd.'s Company analysis for the not-named claims. The risk model characterizes the reliability and stability of the certified firms by examining the possibility of the occurrence of insolvency.

Budapest, 6<sup>th</sup> of January, 2020.

A handwritten signature in blue ink, appearing to read 'Tóth Tamás'.

Tóth Tamás  
Managing Director  
OPTEN Informatics Ltd.

