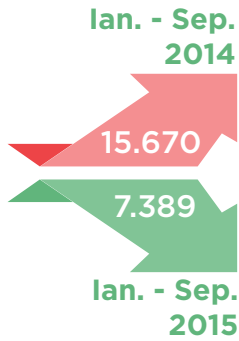


Q1 - Q3 2015

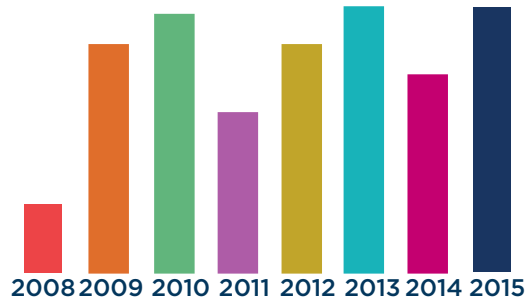
KEY FIGURES

+194%
financial impact
compared to
Q1 - Q3 2014

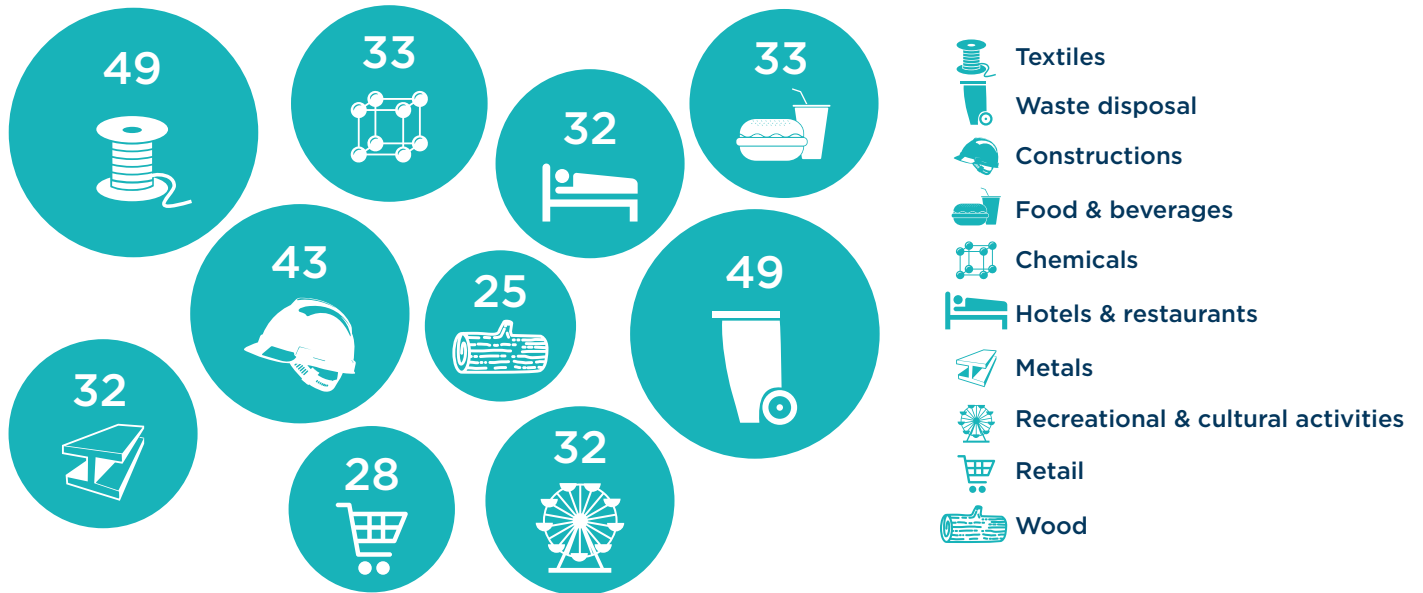
+5%
social impact
compared to
Q1 - Q3 2014



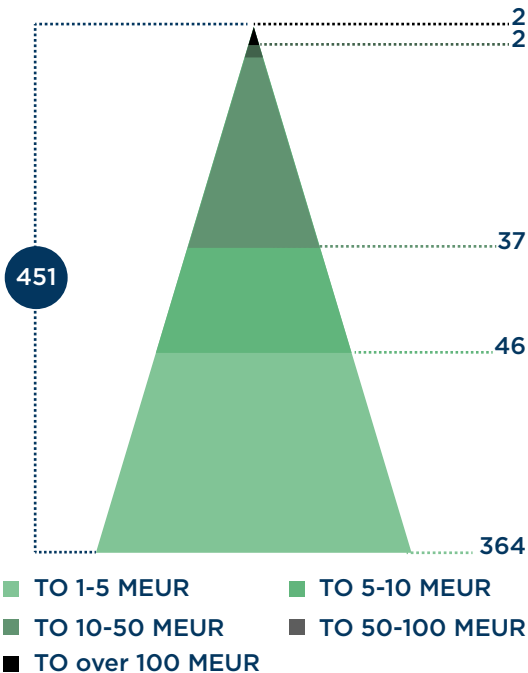
2015: PAYMENT REFUSALS' PEAK



TOP 10 INSOLVENT SECTORS, RELATED TO 1,000 ACTIVE COMPANIES



DIMENSION OF INSOLVENT COMPANIES



REGIONAL DISTRIBUTION

