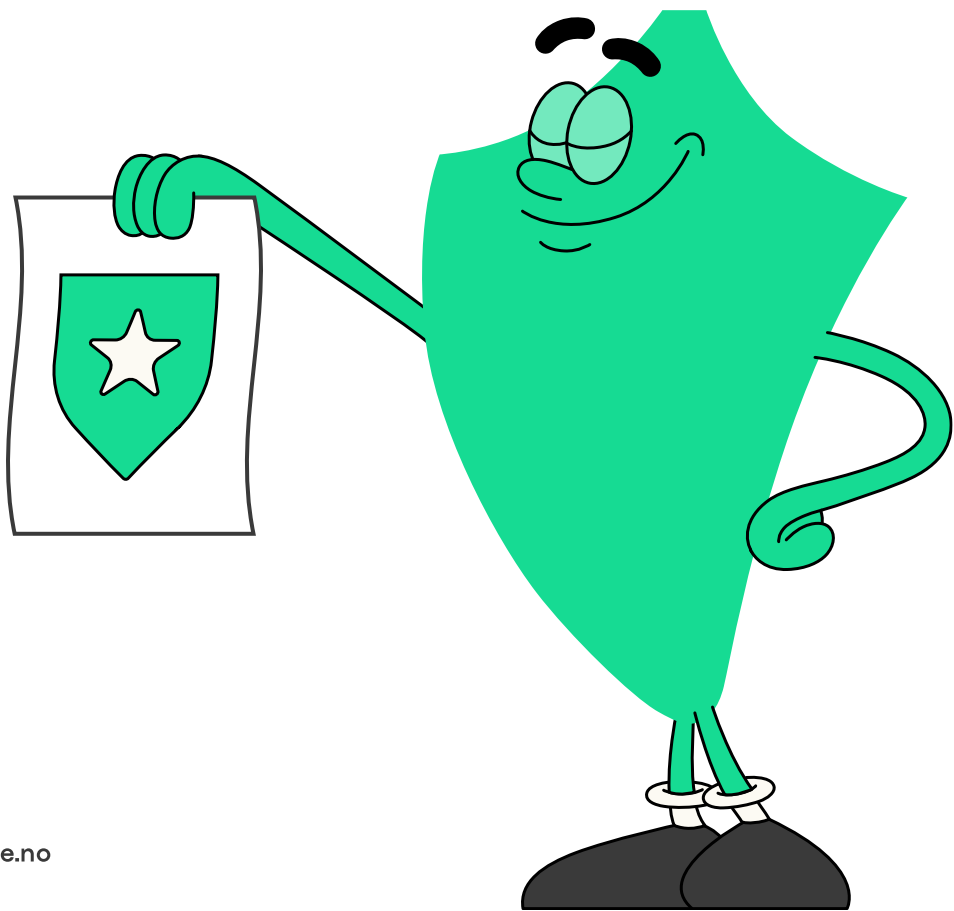


# MYRMEL BYGG AS

Report produced on 19.09.2025

Reg.no.: 923 848 924



MyScore AS currently cooperates with one of the largest players in the industry, Creditsafe. Creditsafe is an international credit-rating agency founded in Norway in 1997, with 18 offices in 12 countries and over 100,000 customers. The company has a licence from the Norwegian Data Protection Authority to operate a credit-rating business in Norway and MyScore develops and communicates this information to our customers.

Creditsafe collects, processes and enhances data from hundreds of different sources. A common denominator for all of their suppliers is that they maintain a high quality and data is updated either daily or at the maximum update rate, in other words as often as the source permits. When new information is collected daily, this means that you as a customer can always make a decision based on the most up-to-date information. Examples of Creditsafe's sources are the Brønnøysund Registers, the Register of Business Enterprises, the Register of Legal Entities, the Norwegian Tax Administration, the National Registry, number and address distributors, Statistics Norway and debt collection agencies.



**MyScore**

**creditsafe**

# THE INDEX

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**.01**

IDENTIFICATION

**.02**

SCORE (RATING)

**.03**

EXPLANATION OF SCORE

**.04**

SCORE HISTORY

**.05**

OWNER AND BOARD INFORMATION

**.06**

COMPANY INFORMATION

**.07**

PAYMENT REMARKS

**.08**

KEY FINANCIALS

**.09**

COMPLETE ACCOUNTS

**.10**

ANNOUNCEMENTS

# MYRMEL BYGG AS

## Company information

**Visit address**

Målavegen 6, 6590 TUSTNA

**Reg.no**

923848924

**Safe.no**

NO29566264

**Legal form**

AS

02. SCORE (RATING)

Country | NO

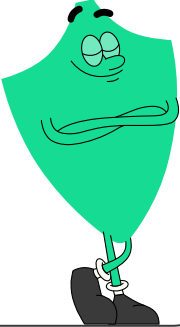
Status | Active

Language | EN

Payment Remarks | No

RATING  
Moderate risk  
C

SCORE  
Moderate risk  
45



Today's Score

45

Moderate risk

Credit Limit

10,000 NOK

Score (1-100)

45

Moderate risk

International Rating Class

C

Moderate risk

Previous Score

37

Moderate risk

### 03. EXPLANATION OF SCORE

#### Creditscore

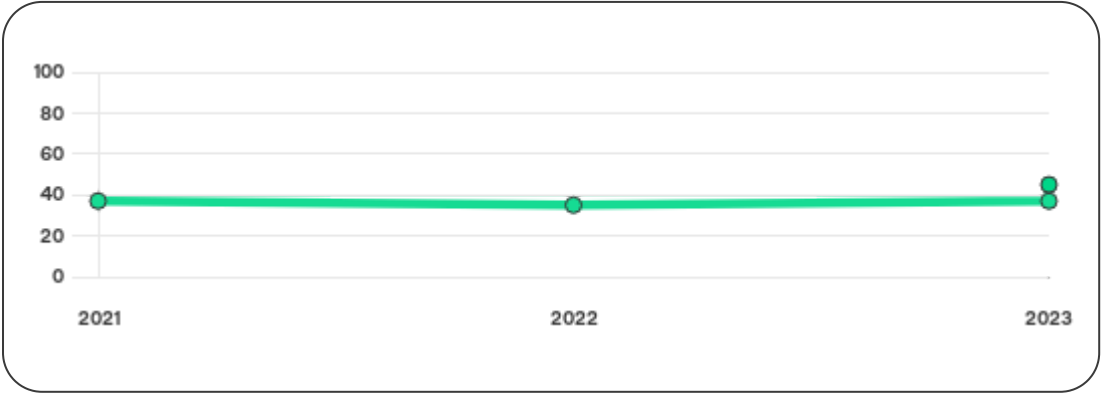
International Score	C
Score (0 - 100)	<div><div></div><div>45</div><div></div></div> <div>0100</div>
International description	Moderate risk
Current Credit Limit	10,000 NOK
Previous Creditsafe International Score	(A - E) C
Previous Creditsafe International Description	Moderate risk
Previous national score (0 - 100)	37
Previous national description	Moderate Risk
Previous Credit Limit	Not specified
Date of Latest Rating Change	05/06/2024

#### Creditsafe International Descriptions

International Score	Local Score	Description
A	71-100	Very low risk
B	51-70	Low risk
C	30-50	Moderate risk
D	21-29	High risk
D	1-20	Very high risk
E	Not Rated	

# 04. SCORE HISTORY

NB: Only last 15 events shown in the Graph



## Score History

Change Date	Score	Description
19/12/2023	45	Moderate risk
07/07/2023	37	Moderate risk
06/06/2022	35	Moderate risk
17/09/2021	37	Moderate risk

## Event history

Date	Description
05/06/2024	Limit change
19/12/2023	Rating change
07/07/2023	Limit change

07/07/2023	Rating change
06/06/2022	Rating change
17/09/2021	Rating change



# 05. OWNER AND BOARD INFORMATION

## Current Directors

Name	Address	Date of Birth	Function
Myrmel, Dag Rune	Jultreskogen 42 6590 TUSTNA	28/06/1967	Chairman of the board

## Shareholders

Shareholder Name	Percentage share
Dag Rune Myrmel	100%

## Signature & Procurement

Signatures	Styrets leder alene.
Procurement	No data available

## Group Structure

No Group Structure information available for the company
--

06. COMPANY INFORMATION

Company Name

MYRMEL BYGG AS

Company Number

923848924

Safe Number

NO29566264

Legal form

AS

Share Capital

30,000 NOK

Website Address

-

E-mail address

-

VAT

Yes

Registration Date

19/11/2019

Address

Målavegen 6, 6590 TUSTNA

Auditor

Not specified

Industry code

41.200 Construction of residential and non-residential buildings

Number of Employees

4

City

TUSTNA

Country

NO

Main Industry Code & Description	41.200 Construction of residential and non-residential buildings
Sector Code	2100

07. PAYMENT REMARKS

Payment Remarks No

Remarks of Payment (Negative)

Type	Date	Source	Ref Nr	Amount	Creditor	Status
-	-	-	-	-	-	-

Voluntary Pledge (Not Negative)

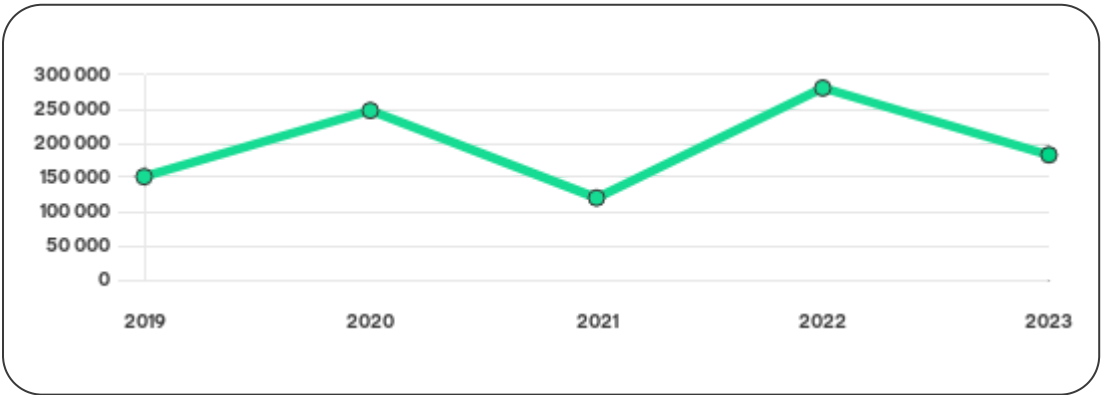
Type	Date	Amount	Source	Ref Nr	Creditor	Status
SECURITY FOR UNPAID PURCHASE	06/04/2022	143.290	Løsøreregisteret	2022197523	SANTANDER CONSUMER BANK AS	Not specified
SECURITY FOR UNPAID PURCHASE	27/04/2020	494.140	Løsøreregisteret	2020201831	VOLKSWAGEN MØLLER BILFINANS AS	Not specified

# 08. KEY FINANCIALS

## Key financials

Note: All values displayed in 1000

Year to date	Total operating income	Profit Before Tax	TOTAL EQUITY
31/12/2023	1508	-112	183
31/12/2022	2 302	205	281
31/12/2021	1339	-163	120
31/12/2020	1794	125	248
31/12/2019	238	167	151



## 09. COMPLETE ACCOUNTS

### Results

Note: All values displayed in 1000

Financial year	2023		2022		2021		2020		2019
Currency	NOK		NOK		NOK		NOK		NOK
Consolidated Accounts	No		No		No		No		No
Sales Revenue	1508	↓ 34.5%	2 302	↑ 71.9%	1339	↓ 25.4%	1794	↑ 653.8%	238
Other operating income	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Total operating income	1 508	↓ 34.5%	2 302	↑ 71.9%	1339	↓ 25.4%	1794	↑ 653.8%	238
Cost of stocks	433	↓ 49.7%	861	↑ 146.0%	350	↑ 288.9%	90	↑ 4400.0%	2
Change in stock of work in progress and finished goods	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Change in work in progress	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Wages & Salaries	860	↑ 14.8%	749	↓ 13.3%	864	↓ 25.0%	1152	↑ 1700.0%	64
Depreciation	89	↑ 6.0%	84	↑ 20.0%	70	↑ 16.7%	60	0%	0
Write down of tangible and intangible fixed assets	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other operating expenses	212	↓ 43.9%	378	↑ 84.4%	205	↓ 41.8%	352	↑ 6940.0%	5
Total Operating expenses	1 594	↓ 23.1%	2 072	↑ 39.1%	1 489	↓ 10.0%	1 654	↑ 2229.6%	71

<b>Operating Profit</b>	<b>-86</b>	↓ 137.4%	<b>230</b>	↑ 253.3%	<b>-150</b>	↓ 207.1%	<b>140</b>	↓ 16.2%	<b>167</b>
Other Interest income	2	0%	0	0%	0	0%	0	0%	0
Other financial expenses	27	↑ 8.0%	25	↑ 92.3%	13	↓ 13.3%	15	0%	0
<b>Total Net Finance</b>	<b>-25</b>	0%	<b>-25</b>	↓ 92.3%	<b>-13</b>	↑ 13.3%	<b>-15</b>	0%	<b>0</b>
<b>Profit Before Tax</b>	<b>-112</b>	↓ 154.6%	<b>205</b>	↑ 225.8%	<b>-163</b>	↓ 230.4%	<b>125</b>	↓ 25.1%	<b>167</b>
<b>Tax</b>	<b>-15</b>	↓ 133.3%	<b>45</b>	↑ 225.0%	<b>-36</b>	↓ 228.6%	<b>28</b>	↓ 20.0%	<b>35</b>
<b>Profit After Tax</b>	<b>-97</b>	↓ 160.6%	<b>160</b>	↑ 226.0%	<b>-127</b>	↓ 230.9%	<b>97</b>	↓ 26.5%	<b>132</b>
<b>Extraordinary Result</b>	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>
Tax on extraordinary result	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Minority share before year result	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
<b>Net Result After Dividends</b>	<b>-97</b>	↓ 160.6%	<b>160</b>	↑ 225.0%	<b>-128</b>	↓ 232.0%	<b>97</b>	↓ 25.9%	<b>131</b>
Dividends	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0

## Assets

Note: All values displayed in 1000

<b>Research and development</b>	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>
<b>Concessions, patents, licences trademarks and similar rights</b>	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>
<b>Deferred tax asset</b>	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>	(N/A)	<b>0</b>
<b>Goodwill / intangible assets</b>	<b>0</b>	0%	<b>0</b>	0%	<b>0</b>	0%	<b>0</b>	0%	<b>0</b>

Other intangible fixed assets	0	0%	0	↓ 100.0%	27	0%	0	0%	0
<b>Intangible Assets</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>↓ 100.0%</b>	<b>27</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>
Land & Buildings	0	0%	0	0%	0	0%	0	0%	0
Plant & Machinery	0	0%	0	0%	0	0%	0	0%	0
Operating equipment, fixtures, fittings, tools, office machines, etc.	327	↓ 21.4%	416	↑ 13.3%	367	↓ 16.0%	437	0%	0
<b>Total Tangible Assets</b>	<b>327</b>	<b>↓ 21.4%</b>	<b>416</b>	<b>↑ 13.3%</b>	<b>367</b>	<b>↓ 16.0%</b>	<b>437</b>	<b>0%</b>	<b>0</b>
Other fixed assets	0	0%	0	0%	0	0%	0	0%	0
<b>TOTAL FIXED ASSETS</b>	<b>327</b>	<b>↓ 21.4%</b>	<b>416</b>	<b>↑ 5.6%</b>	<b>394</b>	<b>↓ 9.8%</b>	<b>437</b>	<b>0%</b>	<b>0</b>
Raw materials and purchased semimanufactured goods	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Finished goods	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other inventories	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
<b>Total inventories</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>0</b>
Trade Receivables	86	↓ 43.4%	152	0%	0	↓ 100.0%	216	0%	0
Other Receivables	26	↑ 4.0%	25	↑ 257.1%	7	0%	0	0%	0
Receivables to companies in the same group	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
<b>Total receivable</b>	<b>111</b>	<b>↓ 37.3%</b>	<b>177</b>	<b>↑ 2428.6%</b>	<b>7</b>	<b>↓ 96.8%</b>	<b>216</b>	<b>0%</b>	<b>0</b>
<b>Total funds / bank / post</b>	<b>323</b>	<b>↓ 17.2%</b>	<b>390</b>	<b>↑ 23.4%</b>	<b>316</b>	<b>↓ 6.0%</b>	<b>336</b>	<b>↑ 20.0%</b>	<b>280</b>

<b>TOTAL CURRENT ASSETS</b>	<b>434</b>	↓ 23.5%	<b>567</b>	↑ 75.5%	<b>323</b>	↓ 41.5%	<b>552</b>	↑ 97.1%	<b>280</b>
<b>TOTAL ASSETS</b>	<b>761</b>	↓ 22.6%	<b>983</b>	↑ 37.1%	<b>717</b>	↓ 27.5%	<b>989</b>	↑ 253.2%	<b>280</b>

## Equity and Liabilities

Note: All values displayed in 1000

Share Capital	20	0%	20	0%	20	0%	20	0%	20
Own shares (treasury stock)	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Share Premiern Reserve	0	0%	0	0%	0	0%	0	0%	0
Other contributed equity	0	0%	0	0%	0	0%	0	0%	0
<b>Total equity deposits</b>	<b>20</b>	0%	<b>20</b>	0%	<b>20</b>	0%	<b>20</b>	0%	<b>20</b>
Minority interests (Groups)	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
<b>Total Retained Earnings</b>	<b>163</b>	↓ 37.5%	<b>261</b>	↑ 161.0%	<b>100</b>	↓ 56.1%	<b>228</b>	↑ 74.0%	<b>131</b>
<b>TOTAL EQUITY</b>	<b>183</b>	↓ 34.9%	<b>281</b>	↑ 134.2%	<b>120</b>	↓ 51.6%	<b>248</b>	↑ 64.2%	<b>151</b>
Long Term Pension Commitments	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other Long Term Loans	0	0%	0	↓ 100.0%	385	↓ 14.8%	452	0%	0
Long Term Liabilities to Financial Institutions	353	↓ 20.3%	443	0%	0	0%	0	0%	0
Long-term group contribution liabilities	0	0%	0	0%	0	0%	0	0%	0
<b>TOTAL LONG TERM LIABILITIES</b>	<b>355</b>	↓ 22.8%	<b>460</b>	↑ 19.5%	<b>385</b>	↓ 16.3%	<b>460</b>	0%	<b>0</b>
Trade Creditors	7	↓ 90.3%	72	↑ 60.0%	45	↑ 87.5%	24	↑ 700.0%	3

Short Term Liabilities to Financial Institutions	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Short Term Liabilities to Group	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other Creditors	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other Short Term Liabilities	216	↑ 27.1%	170	↑ 2.4%	166	↓ 35.4%	257	↑ 104.0%	126
<b>TOTAL CURRENT LIABILITIES</b>	<b>223</b>	<b>↓ 7.8%</b>	<b>242</b>	<b>↑ 14.7%</b>	<b>211</b>	<b>↓ 24.9%</b>	<b>281</b>	<b>↑ 117.8%</b>	<b>129</b>
<b>TOTAL LIABILITIES</b>	<b>578</b>	<b>↓ 17.7%</b>	<b>702</b>	<b>↑ 17.8%</b>	<b>596</b>	<b>↓ 19.6%</b>	<b>741</b>	<b>↑ 474.4%</b>	<b>129</b>
<b>Total liabilities and equity</b>	<b>761</b>	<b>↓ 22.6%</b>	<b>983</b>	<b>↑ 37.3%</b>	<b>716</b>	<b>↓ 27.6%</b>	<b>989</b>	<b>↑ 253.2%</b>	<b>280</b>

## Miscellaneous

Note: All values displayed in 1000

Total Exports	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Working Capital	211	↓ 35.1%	325	↑ 192.8%	111	↓ 59.0%	271	↑ 79.5%	151
Net Worth	183	↓ 34.9%	281	↑ 202.2%	93	↓ 62.5%	248	↑ 64.2%	151
Capital Employed	538	↓ 27.4%	741	↑ 46.7%	505	↓ 28.7%	708	↑ 368.9%	151
General manager salary	0	(N/A)	0	(N/A)	0	(N/A)	634	0%	0
Auditor's remuneration	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0

# Ratios

Pre-Tax Profit Margin	-7.43	8.91	-12.17	6.97	70.17
Return on Capital Employed	-20.82	27.67	-32.28	17.66	110.6
Return on Total Assets Employed	-14.7	20.85	-22.73	12.64	59.64
Return on Net Assets Employed	-60.87	72.95	-134.71	50.4	110.6
Sales / Net Working Capital	7.15	7.08	12.06	6.62	1.58
Stock Turnover Ratio	0	0	0	0	0
Debtor Days	20.82	24.1	0	43.95	N/A
Creditor Days	1.69	11.42	12.27	4.88	4.6
Current Ratio	1.95	2.34	1.53	1.96	2.17
Liquidity Ratio / Acid Test	1.95	2.34	1.53	1.96	2.17
Current Debt Ratio	1.22	0.86	1.76	1.13	0.85
Solvency Ratio	193.99	163.7	320.83	185.48	0
Equity In Percentage	24.05	28.59	17.42	25.08	53.93
Total Debt Ratio	3.16	2.5	4.97	2.99	0.85

# Auditors Remarks

Date	Comment
-	-

# 10. ANNOUNCEMENTS

## Announcements

NB: Only last 15 events shown in the Graph

Date	Announcements Type
03/06/2024	Approved end of year report and accounts
05/07/2023	Approved end of year report and accounts
01/06/2022	Approved end of year report and accounts
16/09/2021	Approved end of year report and accounts
19/03/2021	Change of signature