



# BERGEN BYGG OG BOLIG AS

Report produced on 15.05.2026

Reg.no.: 931 795 902



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**

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# BERGEN BYGG OG BOLIG AS

## Company information

**Visit address**

Loddefjordlien 14, 5171 LODDEFJORD

**Reg.no**

931795902

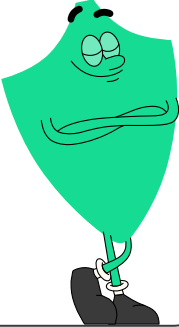
**Safe.no**

NO31845868

**Legal form**

AS

## 02. SCORE (RATING)

Country   NO	RATING Moderate risk C
Status   Active	SCORE Moderate risk 46
Language   EN	
Payment Remarks   No	

Today's Score

46

Moderate risk

Credit Limit

70,000 NOK

Score (1-100)

46

Moderate risk

International Rating Class

C

Moderate risk


Previous Score

30

Moderate risk

# 03. EXPLANATION OF SCORE

## Creditscore

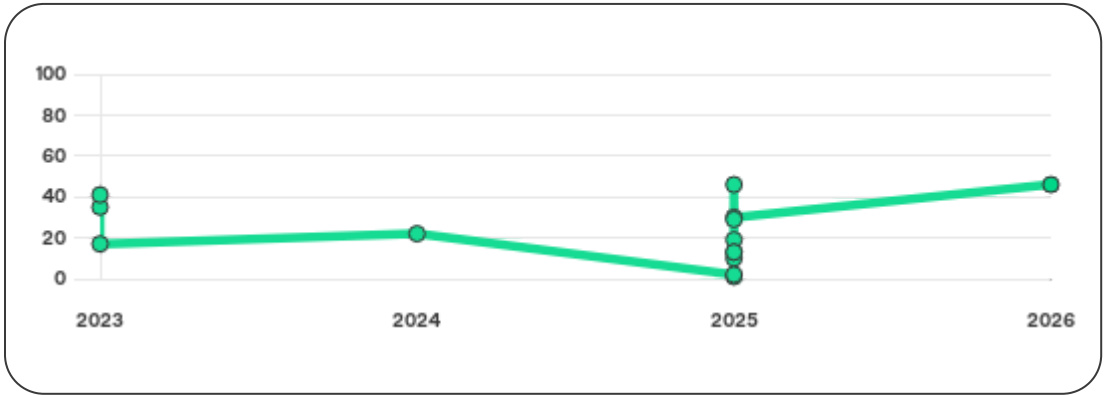
International Score	C
Score (0 - 100)	 0 46 100
International description	Moderate risk
Current Credit Limit	70,000 NOK
Previous Creditsafe International Score	(A - E) C
Previous Creditsafe International Description	Moderate risk
Previous national score (0 - 100)	30
Previous national description	Moderate Risk
Previous Credit Limit	Not specified
Date of Latest Rating Change	16/01/2026

## 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
16/01/2026	46	Moderate risk
29/11/2025	30	Moderate risk
22/10/2025	46	Moderate risk
17/07/2025	19	Very high risk
21/06/2025	1	Very high risk
09/05/2025	10	Very high risk
29/04/2025	13	Very high risk
18/04/2025	29	High risk
21/03/2025	13	Very high risk

21/02/2025	2	Very high risk
28/08/2024	22	High risk
04/11/2023	17	Very high risk
02/08/2023	35	Moderate risk
30/07/2023	41	Moderate risk

## Event history

Date	Description
16/01/2026	Companyscore, increased
16/01/2026	Risk prognosis, decreased
29/11/2025	Companyscore, decreased
29/11/2025	Risk prognosis, increased
22/10/2025	Limit, increase
22/10/2025	Companyscore, increased
22/10/2025	Risk prognosis, decreased
17/07/2025	Companyscore, increased
17/07/2025	Risk prognosis, decreased
21/06/2025	Risk prognosis, increased
21/06/2025	Companyscore, decreased

09/05/2025

Company score, decreased

09/05/2025

Risk prognosis, increased

29/04/2025

Risk prognosis, increased

29/04/2025

Limit, decrease

## 05. OWNER AND BOARD INFORMATION

### Current Directors

Name	Address	Date of Birth	Function
Ellingsen, Joakim Jentoft	Loddefjordlien 14 5171 LODDEFJORD	17/10/1997	General manager/CEO
Ellingsen, Joakim Jentoft	Loddefjordlien 14 5171 LODDEFJORD	17/10/1997	Chairman of the board

### Shareholders

Shareholder Name	Percentage share
Joakim Jentoft Ellingsen	100%

### Signature & Procurement

No data available

### Group Structure

No Group Structure information available for the company

## 06. COMPANY INFORMATION

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### Company Name

BERGEN BYGG OG BOLIG AS

### Company Number

931795902

### Safe Number

NO31845868

### Legal form

AS

### Share Capital

30,000 NOK

### Website Address

-

### E-mail address

-

### VAT

Yes

### Registration Date

28/07/2023

### Address

Loddefjordlien 14, 5171 LODDEFJORD

### Auditor

Not specified

### Industry code

41.000 Construction of buildings

### Number of Employees

1-4

### City

LODDEFJORD

### Country

NO

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Main Industry Code & Description	41.000 Construction of buildings
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Sector Code	2100
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## 07. PAYMENT REMARKS

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Payment Remarks

No

### Remarks of Payment (Negative)

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

### Voluntary Pledge (Not Negative)

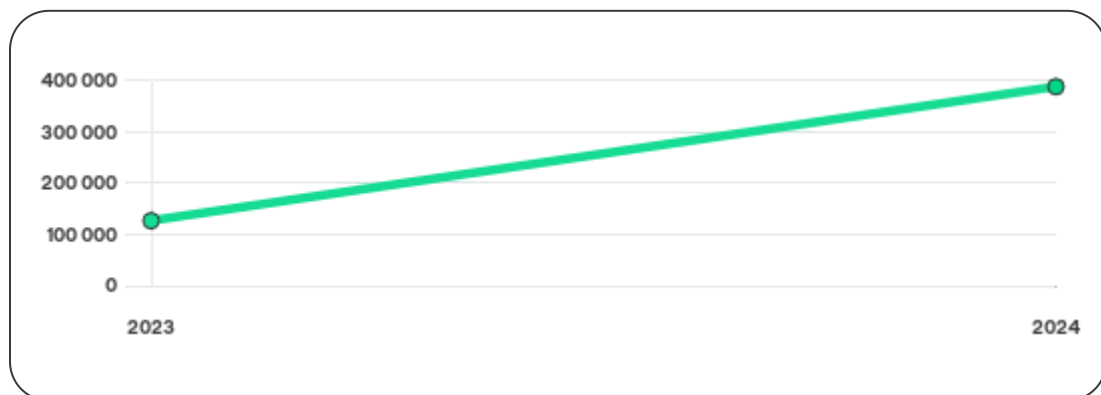
Type	Date	Amount	Source	Ref Nr	Creditor	Status
SECURITY FOR UNPAID PURCHASE	17/08/2023	402.112	Løsøreregisteret	1000248136	SANTANDER CONSUMER BANK AS	Not specified

## 08. KEY FINANCIALS

### Key financials

Note: All values displayed in 1000

Year to date	Total operating income	Profit Before Tax	TOTAL EQUITY
31/12/2024	1730	337	389
31/12/2023	784	123	127



# 09. COMPLETE ACCOUNTS

## Results

Note: All values displayed in 1000

Financial year	2024		2023
Currency	NOK		NOK
Consolidated Accounts	No		No
Sales Revenue	1730	↑ 120.7%	784
Other operating income	0	(N/A)	0
<b>Total operating income</b>	<b>1730</b>	<b>↑ 120.7%</b>	<b>784</b>
Cost of stocks	483	↑ 58.4%	305
Change in stock of work in progress and finished goods	0	(N/A)	0
Change in work in progress	0	(N/A)	0
Wages & Salaries	642	↑ 230.9%	194
Depreciation	9	↓ 25.0%	12
Write down of tangible and intangible fixed assets	0	(N/A)	0
Other operating expenses	227	↑ 54.4%	147
<b>Total Operating expenses</b>	<b>1361</b>	<b>↑ 106.8%</b>	<b>658</b>
<b>Operating Profit</b>	<b>369</b>	<b>↑ 192.9%</b>	<b>126</b>

Other Interest income	0	0%	0
Other financial expenses	0	0%	0
<b>Total Net Finance</b>	<b>-32</b>	↓ 1500.0%	<b>-2</b>
<b>Profit Before Tax</b>	<b>337</b>	↑ 174.0%	<b>123</b>
<b>Tax</b>	<b>75</b>	↑ 188.5%	<b>26</b>
<b>Profit After Tax</b>	<b>262</b>	↑ 170.1%	<b>97</b>
<b>Extraordinary Result</b>	<b>0</b>	(N/A)	<b>0</b>
Tax on extraordinary result	0	(N/A)	0
Minority share before year result	0	(N/A)	0
<b>Net Result After Dividends</b>	<b>262</b>	↑ 170.1%	<b>97</b>
Dividends	0	(N/A)	0

## Assets

Note: All values displayed in 1000

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

<b>Intangible Assets</b>	<b>0</b>	0%	<b>0</b>
Land & Buildings	0	0%	0
Plant & Machinery	0	0%	0
Operating equipment, fixtures, fittings, tools, office machines, etc.	37	↓ 19.6%	46
<b>Total Tangible Assets</b>	<b>37</b>	<b>↓ 19.6%</b>	<b>46</b>
Other fixed assets	446	0%	0
<b>TOTAL FIXED ASSETS</b>	<b>37</b>	<b>↓ 19.6%</b>	<b>46</b>
Raw materials and purchased semimanufactured goods	0	(N/A)	0
Finished goods	0	(N/A)	0
Other inventories	0	(N/A)	0
<b>Total inventories</b>	<b>0</b>	<b>0%</b>	<b>0</b>
Trade Receivables	254	↑ 876.9%	26
Other Receivables	0	↓ 100.0%	4
Receivables to companies in the same group	0	(N/A)	0
<b>Total receivable</b>	<b>254</b>	<b>↑ 746.7%</b>	<b>30</b>
<b>Total funds / bank / post</b>	<b>142</b>	<b>↑ 37.9%</b>	<b>103</b>
<b>TOTAL CURRENT ASSETS</b>	<b>396</b>	<b>↑ 197.7%</b>	<b>133</b>
<b>TOTAL ASSETS</b>	<b>433</b>	<b>↑ 141.9%</b>	<b>179</b>

## Equity and Liabilities

Note: All values displayed in 1000

Share Capital	30	0%	30
Own shares (treasury stock)	0	(N/A)	0
Share Premiem Reserve	0	0%	0
Other contributed equity	0	0%	0
<b>Total equity deposits</b>	<b>30</b>	0%	<b>30</b>
Minority interests (Groups)	0	(N/A)	0
<b>Total Retained Earnings</b>	<b>359</b>	↑ 270.1%	<b>97</b>
<b>TOTAL EQUITY</b>	<b>389</b>	↑ 206.3%	<b>127</b>
Long Term Pension Commitments	0	(N/A)	0
Other Long Term Loans	0	0%	0
Long Term Liabilities to Financial Institutions	-44	↓ 1000.0%	-4
Long-term group contribution liabilities	0	0%	0
<b>TOTAL LONG TERM LIABILITIES</b>	<b>-44</b>	↓ 1000.0%	<b>-4</b>
Short Term Liabilities to Financial Institutions	0	(N/A)	0
Trade Creditors	52	↑ 122.4%	-232
Short Term Liabilities to Group	0	(N/A)	0
Other Creditors	0	(N/A)	0

Other Short Term Liabilities	482	↑ 67.4%	288
<b>TOTAL CURRENT LIABILITIES</b>	<b>534</b>	↑ 853.6%	<b>56</b>
<b>TOTAL LIABILITIES</b>	<b>490</b>	↑ 842.3%	<b>52</b>
<b>Total liabilities and equity</b>	<b>879</b>	↑ 391.1%	<b>179</b>

## Miscellaneous

Note: All values displayed in 1000

Total Exports	0	(N/A)	0
Working Capital	-138	↓ 279.2%	77
Net Worth	389	↑ 206.3%	127
Capital Employed	345	↑ 180.5%	123
General manager salary	0	(N/A)	0
Auditor's remuneration	0	(N/A)	0

## Ratios

Pre-Tax Profit Margin	19.48	15.69
Return on Capital Employed	97.68	100
Return on Total Assets Employed	38.34	68.72
Return on Net Assets Employed	86.63	96.85

Sales / Net Working Capital	-12.54	10.18
Stock Turnover Ratio	0	0
Debtor Days	53.59	12.1
Creditor Days	10.97	-108.01
Current Ratio	0.74	2.38
Liquidity Ratio / Acid Test	0.74	2.38
Current Debt Ratio	1.37	0.44
Solvency Ratio	-11.31	-3.15
Equity In Percentage	44.25	70.95
Total Debt Ratio	1.26	0.41

## Auditors Remarks

Date	Comment
-	-

## 10. ANNOUNCEMENTS

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### Announcements

*NB: Only last 15 events shown in the Graph*

Date	Announcements Type
14/07/2025	Approved end of year report and accounts
08/05/2025	Change of business address
19/08/2024	Approved end of year report and accounts
28/07/2023	New registration