



海外企業信用調査報告書

ご依頼の海外企業信用調査報告書ができあがりましたのでご査収ください。

バーレーンサンプルレポート

Sample

調査先商号

海外信用区分	A	B	◎ C	D	E	NR
	厚い ←————→ 薄い					信用程度

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※ 「海外信用区分」は、異なる国の企業間の単純な比較に用いることを想定したものではありません。

※ 詳しくはこちらをご参照ください。
<http://www.tdb.co.jp/contact/faq15.html#Q9>

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バーレーン サンプルレポート

Requested By: CLIENT
 Date of Order: 10/10/20XX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Registration Briefing

Registration Number:	N/A
Registration Date:	19XX
Legal Form:	FOREIGN CO
Latest Financials:	December 31, 20XX

Financial Briefing

Nominal Capital:	N/A
Issued Capital:	N/A
Turnover:	XXX,XXX,000 US Dollars
Net Profit:	XXX,XXX,000 US Dollars
Net Worth:	X,XXX,XXX,000 US Dollars

Rating Briefing

Current Rating:	A
Former Rating:	N/A
Current Recommended Credit:	13,599,152 Euros Based on Group Financial Data
Former Recommended Credit:	N/A
Rating Trend:	POSITIVE
Payment Record:	NO COMPLAINTS

Rating	Definition
A	GOOD CREDIT QUALITY

This rating is based on available data. In the event of additional information a possibility for a different rating applies.

Company Details

Reference: XXXXXXXXX
Company Name: XXXX XXXXX XXXXX XXXX
Headquarter Address: Manama,
Bahrain

Postal Address: Manama,
Bahjrain

Telephone: +973 XXXX XXXX
Fax: +973 XXXX XXXX

Company was originally started by XXXX XXXXX XXXXX XXXX as a FOREIGN CO on 19XX

Registration & Legal Details

Current Legal Form: FOREIGN CO
Registration Address: XX XXXXXXXXXXX XXXXXXXX
Manama

Registration Date: 19XX
Year/Date Company Established: 19XX
Registration Town: Manama, Bahrain

Foreign HQ company:
Located in: XXXX XXXXX
Jersey, Channel Islands

Capital

Capital is NOT disclosed.

Shareholders

Parent Company: XXXX XXXXX XXXXX XXXX Limited,
Dubai, U A E
% Shares Held: 95.00%

Principals

Name: XX XXXXXXXX XXXXX
Position within the company: Chairman
Country of Birth: United Kingdom
Nationality: British
Can fluently speak: English

Name: XX XXXXX XX XXXXXXXXXXXX
Position within the company: Deputy Chairman
Country of Birth: United Kingdom
Nationality: British
Can fluently speak: English

Name: XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX
Position within the company: Director
Country of Birth: Bahrain
Nationality: Bahraini
Can fluently speak: English, Arabic

Name: XXXXXXXXXXXX XXXXXXXXXXXX
Position within the company: Director
Country of Birth: United Kingdom
Nationality: British
Can fluently speak: English

Name: XXX XXXXX XXXXXX
Position within the company: Administration Assistant
Country of Birth: India
Nationality: Indian
Can fluently speak: English, Hindi

Company Activities

Sic Codes: 6029 Commercial banks

XXXX in Bahrain offers a full range of Personal Financial Services such as Current and Savings Accounts, Time Deposits, packaged financial products like XXXX Premier and STATUS, Credit Cards, Personal Loans and Home Loans.

The services include Trade Services, Treasury Services, Global Payments and Cash Management, Hexagon, Corporate Credit Cards, Custody and Clearing Services.

Local Reporters consider the investigated company to be LARGE in their field of concern.

Operations

Employees

Company Employs: XX

HQ Premises

Operates from: Rented Office
Location: Central Business Area, Main Road

Branches

Adliya Branch,
Bahrain
Description of branch: Office

Muharraq Branch,
Bahrain
Description of branch: Office

Manama Branch,
Bahrain
These premises operate as: offshore banking unit

Exports

Export % and type of product: Subject does not export

Trading & Selling

Territory: 100% Nationally
Terms of Sales: Special agreements
Type of Customer: General Public, Group Companies

Vehicles: Total number of vehicles: 25
20 vans
5 cars

Related Companies

Affiliates

XXXX Financial Services (Middle East) Limited

Dubai, U A E

Related through: common principals and shareholders

XXXX Middle East Finance Company Limited

Dubai, U A E

Related through: common principals and shareholders

XXXX Tehran

Iran

Related through: common principals and shareholders

XXXX Jordan

Jordan

Related through: common principals and shareholders

XXXX Kuwait

Kuwait

Related through: common principals and shareholders

XXXX Lebanon

Lebanon

Related through: common principals and shareholders

XXXX Oman

Oman

Related through: common principals and shareholders

XXXX Palestine

Palestine

Related through: common principals and shareholders

XXXX Qatar

Qatar

Related through: common principals and shareholders

XXXX Abu Dhabi

Abu Dhabi, U A E

Related through: common principals and shareholders

XXXX Al Ain

Al Ain, U A E

Related through: common principals and shareholders

XXXX Fujairah

Fujairah, U A E

Related through: common principals and shareholders

XXXX Ras Al Khaimah

Ras-Al-Khaimah, U A E

Related through: common principals and shareholders

XXXX Sharjah

Sharjah, U A E

Related through: common principals and shareholders

XXXXXXXXXX XXXXXXXXXXXX

XXXXXXXXXX XXXXX

Cayman Islands

Related through: common principals and shareholders

XXXXX XXXXXXXXXXX XXXXXXXXXXX

Bahrain

Related through: common principals and shareholders

XXXXXXXXXX XXXXXXXXXXXX

XXXXXXXX XXXXXXXXXXX XXXX

Dubai, U A E

Related through: common principals and shareholders

Bankers

Bahrain Monetary Agency

Bahrain

Relationship with Bank: Is reported to be good

Financial Information

Financial Interview Date: 07/01/20XX
Source: Subject
Figures are: Official Figures
Consolidated Financial Information
Currency: US Dollars
Note: **Figures in 000's**

Months	Sales Figures	Sales	Gross Profit/Loss	Net Profit/Loss
12	31/12/20XX	XXX,XXX.00	XXX,000	XXX,000
12	31/12/20XX	XXX,XXX.00	XXX,000	XXX,000

Balance Sheet & Profit & Loss

BALANCE SHEET

Group Accounts
Fiscal Year
Figures are in 000'
20XX

Group Accounts
Fiscal Year
Figures are in 000'
20XX

Fixed Assets		
Land & Buildings		
Plant & Machinery		74,866
Furniture & Equipment	78,014	
Motor Vehicles		
Misc. Fixed Assets	641,676	71,922
Total Fixed Assets	719,690	146,788
Financial Assets		
Shares in Related Companies	139,385	132,124
Loans to related companies		
Investments	992,540	8,463,372
Deposits		
Misc. Financial Assets		
Total Financial Assets	1,131,925	8,595,496
Intangibles		
Goodwill		
Organisational Expenses		
Patents		
Misc. Intangible Assets	1,319	1,766
Total Intangible Assets	1,319	1,766
Current Assets		
Stock		
Stock & Work in Progress		
Trade Debtors & receivables		
Provision for bad debts		
Other receivables	132,752	
Due from related companies		
Owed by shareholders		
Prepaid expenses	97,882	47,316
Cash	260,817	246,455
Tax recoverable		
Marketable Securities	202,963	192,611
Misc. Current Assets	16,364,154	3,437,004
Total Current Assets	17,058,568	3,923,386
Total Assets	18,911,502	12,667,436
Owner's Equity & Liabilities		
Issued and paid up capital	331,055	331,055
Share premium account		
Retained earnings	903,662	534,513
Net profit/Loss for the year		
Revaluation reserves		
Legal Reserves		
Other reserves	15,538	
Net Worth	1,250,255	865,568

Deffered Taxation		
Provisions/allowances		
Mortgages/Loans		
Hire purchase		
Due to group of companies		
Minority interest	4,077	4,239
Misc. deferred liabilities		
Total Long Term Liabilities	4,077	4,239
Current Liabilities		
Creditors		
Other creditors		
Accruals	70,824	70,824
Bank overdrafts/Loans		
Misc. Loans		
Directors accounts		
Owing to shareholders		
Owing to related companies		
Proposed dividend		
Long Term-due 1 year		
Hire Purchase-under 1 year		
Taxation		
Advance receipts	758,287	1,709,781
Misc. Current Liabilities	16,828,059	10,017,024
Total Current Liabilities	17,657,170	11,797,629
Owner's Equity & Liabilities	18,911,502	12,667,436

PROFIT & LOSS

Group Accounts Figures are: Figures are in 000' 01/01/20XX to 31/12/20XX	Group Accounts Figures are: Figures are in 000' 01/01/20XX to 31/12/20XX
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Total Income/Turnover		
Cost of sales		
Gross Profit/(Loss)	0	0
Admin/selling expenses		
Services		
Salaries		
Auditors Fee		
Stock Depreciation		
Depreciation		
Misc. Operating Expenses	355,738	276,313
Misc. Operating Income	804,882	565,229
Net Operating Profit/(Loss)	449,144	288,916
Interest Receivable/Finance Income		
Group related income	26,916	8,431
Misc. Financial Income		
Total Financial Income	26,916	8,431
Interest Payable/Finance costs		
Misc. financial expenses		
Total Financial Expenses	0	0
Profit/(Loss) before taxes	476,060	297,347
Income Tax	91,765	54,720
Other Tax		
Profit/(Loss) after taxes	384,295	242,627
Extraordinary items		
Exceptional items		
Misc. Items		
Net Profit/(Loss)	384,295	242,627

Previous years related earnings		
Current years net income	384,295	242,627
Misc. additions in current year		
Current years net loss		
Dividends in current year		
Withdrawals in current year		
Misc. deductions in current year		
Retained earnings at end of financial period	384,295	242,627
Average employees		
Directors fee		
Earnings per share		
Earnings per share-previous year		

FINANCIAL RATIOS

Liquidity Ratios		
Current Ratio	0.97	0.33
Acid Test Ratio	0.97	0.33
Profitability Ratios		
Gross Profit Ratio (%)		
Return on Capital Employed	0.38	0.34
Asset Turnover (%)		
Solvency OR Gearing Ratio	0.00	0.00
Miscellaneous Ratios		
Sales/Working Capital		
Assets/Sales (%)		
Shareholders Return (%)	38.08	34.35
Return on Assets (%)	2.52	2.35
Sales/Employees		
Profit/Employees		
Debt Ratio	0.93	0.93
Interest Coverage Ratio	5.19	5.43

Signatures

Accounts have been signed by: XXXXXXXX XXXX
Chairman

Payments

Subject's payments reported to be: NO COMPLAINTS
No record has been found of protested bills against the subject.

Interview & Reporter Comments

Date: 07/01/20XX
Name/Title: XXXXXXXXXXX XXXXXXXXXXX XXXXXXXXXXX XXXXXXXXXXX
Comment: Subject has confirmed the general details provided in the report but has declined to provide any Financial Data.

Reporter Comment Date: 07/01/20XX
Reporter Comment: Subject decline to provide Bank Account Number, capital details and financial information stating that it is company's confidential information. Financials are for the parent company XXXX XXXXX XXXX XXX Limited.

Financials are Audited, Consolidated and as per International Accounting Standard.

Conclusions

Local Reputation:

The company being investigated is considered by local reporters to be a Fair / Normal Trade Risk.

General Conclusion:

Local informants consider granting of credit to be a fair trade risk.

Financial Results Trend:

Financial Information indicates that the business activities of the company are showing an upward turn.

END OF REPORT

Rating	Definition
AA	HIGH CREDIT QUALITY
A	GOOD CREDIT QUALITY
BB	FAIR CREDIT QUALITY
B	LOW CREDIT QUALITY
C	VERY LOW CREDIT QUALITY It is recommended that any credit facilities should be secured.
NB	NEW BUSINESS Subject is under 18 months old. Monitoring its future progress is recommended.
NN	INSUFFICIENT DATA There is insufficient information for an adequate credit assessment.

Rating Trend Rating trends present the expected trend of credit rating development with four grades.
POSITIVE We suggest subject's credit is going to be improved.
STABLE We are expecting a stable development of the company without big fluctuations.
NEGATIVE There are some indications the credit rating is going to be downgraded.
RATING TRENDS CANNOT BE CONFIRMED Essential information is missing or out of date.