



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。

ベルギーサンプルレポート

Sample

調査先商号

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

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International Report

Supplied on	XX/XX/200X
Client Reference	XXXXXXXX
Graydon Order Number	XXXXXXXX

Identification Details

XXXXXXXX
XXXXXX NV
XXXXXXXXXXXXXXXX
XXXX BRUSSEL

Credit Recommendations

Graydon Credit Rating	3
Graydon Risk	Medium Risk
Maximum Credit Guide	XX,XXX Eur

Rating Explanation

The rating system ranges from 1, indicating a high risk to 5, the lowest risk. A rating of 8 indicates an unclassified risk (risk unknown), used on brand new companies as an example. A rating of 9 is used for companies, which are either in Receivership, Liquidation, and Dissolution or have ceased trading for some other reason.

Official Company Details

OFFICIAL DATA

Business number	XXX.XXX.XXX
Register legal persons	RLP BRUSSEL
Liable for VAT	Yes
Legal form	Limited company
Telephone number	XXX/XX.XX.XX
Telefax	XXX/XX.XX.XX
E-mail address	xxxx@xxxxx.be
Date of constitution	XXXX
NSSO number	XXXXXXXX-XX
Joint industrial committees	XXX
Other addresses as per	
VAT-administration	XXXXXXXXXXXXXXXX XXXXXXXXXXXX

Establishments

Source	Source date	Address
--------	-------------	---------

Own communication		
Number of establishment unit		
X.XXX.XXX.XXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
X.XXX.XXX.XXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXX BRUSSEL

Trade register		
XX/XXXX	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	

The above list of establishments was transmitted to us by the trade register and the enterprise itself and could have changed in the meantime

History

Date	AMB nr	
XX/XX/XX	XXXXXXXX/XXX	Prolongation of term

Share Capital Structure

Nominal capital	XXX.XXX,XX EUR
Paid-up capital	XXX.XXX,XX EUR

SHAREHOLDER(S)

Source : Annual Accounts	Balancing date	% shares
XXX.XXX.XXX	XXXX/XX	XX,XX %
XXXXXX	XXXX/XX	XX,XX %
XXXX XXXXX	XXXX/XX	XX,XX %

Directors / Principals

DIRECTOR

XXXXXXXX XXXXXXXX	
XXXXXXXXXXXXXXXXXXXX	
XXXX BRUSSEL	
Duration of mandate	fXX

Other mandates	Position
----------------	----------

XXXXXXXXXXXX	Managing director
XXXXXXXXXXXXXXXXXXXX	Managing director
XXXXXXXX	Director
XXXXXXXX	Director
XXXXXX	Manager

DIRECTOR

XXXXXXXXXXXX	
XXXXXXXXXXXX	
XXXX XXXXX	
Duration of mandate	XX
Other mandates	Position
XXXXXXXXXXXX	Managing director
XXXXXXXXXXXX	Managing director
XXXXXXXXXXXX	Director
XXXXXXXXXXXX	Director
XXXXXXXXXXXX	Director

DIRECTOR

XXXXXXXXXXXX	
XXXXXXXXXXXX	
XXXX XXXXX	
Duration of mandate	XX
Other mandates	Position
XXXXXXXXXXXX	Managing director
XXXXXXXXXXXX	Managing director
XXXXXXXXXXXX	Director
XXXXXXXXXXXX	Director
XXXXXXXXXXXX	Director

Public Record Information

Bankruptcy/composition No reference is made in the Belgian register of bankruptcies

Protested bills None

Recovery reports None

EXPLANATION ANNUAL ACCOUNTS		
AMOUNTS OVERDUE IN EUR	NSSO	TAX ADMINISTRATION
XX/XX/200X	none	none
XX/XX/200X	none	none
XX/XX/200X	none	none

Summons of the NSSO	None
Summons of the social security fund	None
Summons of the social insurance fund for selfemployed persons	None

Operations Details

BUSINESS ACTIVITY

Source	
VAT-registration	XXXXX .XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
NSSO-registration	XXXXX .XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Own communication	XXXX .XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXX .XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Export Countries	XXXX, XXXX, XXXX, XXXX
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STAFF

EXPLANATION ANNUAL ACCOUNTS	31/12/200X	31/12/200X	31/12/200X
EMPLOYEES ENTERED ON THE REGISTER OF PERSONNEL			
Total number on the closing date	XX	XX	XX
Average number of employees	XX	XX	XX
Number of hours actually worked	XXXXX	XXXXX	XXXXX

PAYMENTS

QUARTERLY REVIEW SUPPLIERS' EXPERIENCES	POOLING TOTAL(1)	WITHIN TERM	DUE DATE EXCEEDED BY			
			1-30	31-60	61-90	91+ DAYS
2 quarter 200X	X	XX %	XX %			
3 quarter 200X	X	XX %	XX %	XX %		XX %
4 quarter 200X	X	XX %	XX %			
1 quarter 200X	X	XX %	XX %	XX %	X %	
2 quarter 200X	X	XX %	XX %	XX %	X %	X%
3 quarter 200X	X	XX %	XX %	XX %		
4 quarter 200X	X	XX %	XX %		X%	
1 quarter 200X	X	XX %	XX %			
(1) A=< 12.500 EUR	B=< 50.000 EUR			C=< 125.000 EUR		
D=< 625.000 EUR	E=< 1.250.000 EUR			F=> 1.250.000 EUR		

The payment experiences may be influenced by neglected invoices, disputes, ...

Bankers	XXXXX Bank XXX Bank XXX Bank

Real estate (*)	Property
Mortgage - Pledge (*)	Real estate : No

PARTICIPATION(S)

Source : Annual Accounts	Balancing date	% shares
XXXXXXXX	20XX/12	XX,00 %
XXXXXXXX	20XX/12	XX,00 %
XXXXXXXX	20XX/12	XX,00 %

Financial Data

Nominal capital	XX.000 EUR
Paid-up capital	XX.000 EUR

INDEX ANNUAL ACCOUNTS

Balancing date	31/12/20XX	31/12/20XX	31/12/20XX
Index	20XX/XXX/XXXX	20XX/XXX/XXXX	20XX/XXX/XXXX
CD-Rom no	2XXXXXXXX	2XXXXXXXX	2XXXXXXXX
Date of general meeting	X/XX/20XX	XX/XX/20XX	XX/XX/20XX
Date of deposit	XX/XX/20XX	XX/XX/20XX	XX/XX/20XX

CREDITEL BASIC FINANCIAL ANALYSIS

Annual account	12/20XX	12/20XX	12/20XX
Nature	X0	X0	X0

In EUR

Turnover	-	-	-
Trading results	-XXX.XXX,00	-XXX.XXX,00	-XX.XXX,XX
Result financial year	-XX.XXX,00	-XX.XXX,00	-XX.XXX,XX
Nett working-capital	XXX.XXX	XXX.XXX	XXX.XXX,XX
Own capital	XXX.XXX	XXX.XXX	XXX.XXX,XX
Cashflow	-X.XXX,00	-XX.XXX,00	-XX.XX,XX
Investments	X.XXX	XX.XXX	XX.XXX,XX

Current ratio (*)	X,XX	X,XX	X,XX
Acid test ratio (*)	X,XX	X,XX	X,XX
General degree of debts in % (*)	XX,XX	XX,XX	XX,XX
Gross sales margin in %	-	-	-
Nett sales margin in %	-	-	-

Average days clients' credit (*)	-	-	-
Average days suppliers' credit (*)	-	-	-

(*) See branch average in following table

INDUSTRY AVERAGE

NACE-BEL code : XXX Wholesale of XXXX, XXXXXXXXX

Year	20XX	20XX	20XX
Current ratio	X,XX	X,XX	X,XX
Acid test ratio	X,XX	X,XX	X,XX

General degree of debts in %	XX,XX	XX,XX	XX,XX
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Average days clients' credit	XX	XX	XX
Average days suppliers' credit	XX	XX	XX

ANNUAL ACCOUNTS

Amounts in EUR	12/20XX	%	12/20XX	%	12/20XX
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Assets						
Fixed assets	2028	XXX.XXX	-XX	XXX.XXX	X	XXX.XXX,XX
Tangible assets	2227	XX.XXX	-XX	XX.XXX	X	XX.XXX,XX
Land and buildings	0022	X.XXX	-	-	-	-
Plant, machinery and equipment	0023	X.XXX	-XX	X.XXXX	XX	X.XXX,XX
Furniture and vehicles	0024	XX.XXX	-XX	XX.XXX	X	XX.XXX,XX
Financial assets	0028	XX.XXX	-X	XXX.XXX	X	XX.XXX,XX
Current assets	2958	XXX.XXX	-XX	XXX.XXX	XX	XXX.XXX,XX
Stocks and contracts in progress	0003	XX.XXX	-XX	XXX.XXX	-	-
Stocks	3036	XX.XXX	-XX	XXX.XXX	-	-
Accounts receivable within one year	4041	XXX.XXX	-XX	XXX.XXX	-X	XXX.XXX,XX
Trade debtors	0040	XX.XXX	-XX	XX.XXX	-	-
Other amounts receivable	0041	XXX.XXX	-XX	XXX.XXX	-X	XXX.XXX,XX
Cash at bank and in hand	5458	XXX	-XX	XXX	-XX	XX.XXX,XX
Total Assets	2058	XXX.XXX	-XX	XXX.XXX	XX	XXX.XXX,XX

Liabilities						
Capital and reserves	1015	XXX.XXX	-X	XXX.XXX	-XX	XXX.XXX,XX
Capital	0010	XX.XXX	-	XX.XXX	-	XX.XXX,XX
Issued capital	0100	XX.XXX	-	XX.XXX	-	XX.XXX,XX
Reserves	0013	XXX.XXX	-X	XXX.XXX	-XX	XXX.XXX,XX
Legal reserve	0130	X.XXX	-	X.XXX	-	X.0XX,XX
Untaxed reserves	0132	-	-	XXX.XXX	-	XXX.XXX,XX
Reserves avail. for distribution	0133	XXX.XXX	XXX	XXX.XXX	-XX	XXX.XXX,XX
Provisions and deferred taxes	0016	-	-	XXX.XXX	-	XXX.XXX,XX
Deferred taxes	0168	-	-	XXX.XXX	-	XXX.XXX,XX
Creditors	1749	XXX.XXX	-XX	XXX.XXX	XXX	XX.XXX,XX
Amounts payable within one year	4248	XXX.XXX	-XX	XXX.XXX	XXX	XX.XXX,XX
Financial debts	0043	-	-	XXX	-	-
- credit institutions	4308	-	-	XXX	-	-
Trade debts	0044	XXX.XXX	-XX	XXX.XXX	XXXX	XX.XXX,XX
- suppliers	4404	XXX.XXX	-XX	XXX.XXX	XXXX	XX.XXX,XX
Taxes, remuneration & soc. security	0045	XXX	-XX	X.XXX	XXX	XXX,XX
- taxes	4503	XXX	-XX	X.XXX	XXX	XXX,XX
- remuneration & soc. security	4549	-	-	X.XXX	-	-
Other amounts payable	4748	XX.XXX	-XX	XXX.XXX	XX	XX.XXX,XX
Total Liabilities	1049	XXX.XXX	-XX	XXX.XXX	XX	XXX.XXX,XX

Profit & loss account						
Gross margin	6170	-XX.XXX	-X	-XX.XXX	-XX	-XX.XXX,XX
Remunerat., soc. sec. costs & pensions	0062	XX.XXX	XX	XX.XXX	-	-
Deprec. of, oth. amts wr. of form. exp	0630	XX.XXX	X	XX.XXX	X	XX.XXX,XX
Other operating charges	6408	XX.XXX	XXX	X.XXX	-XX	XX.XXX,XX
Operating loss	6470	-XXX.XXX	-XX	-XXX.XXX	-XX	-XX.XXX,XX
Financial income	0075	XX.XXX	-XX	XX.XXX	-	-
Financial charges	0065	-XX.XXX	-XXX	-X.XXX	XX	-XX.XXX,XX

Loss of ordinary act. before taxes	6570	-XXX.XXX	-XX	-XX.XXX	X	-XX.XXX,XX
Extraordinary income	0076	-		X.XXX		-
Extraordinary charges	0066	-		-XXX	XX	-X.XXX,XX
Loss for the period before taxes	6670	-XXX.XXX	-XX	-XX.XXX	XX	-XX.XXX,XX
Transfer from deferred taxes	0780	XXX.XXX		-		-
Income taxes	6777	-		-X		-
Loss for the period	6770	-XX.XXX	XX	-XX.XXX	XX	-XX.XXX,XX
Transfer from untaxed reserves	0789	XXX.XXX		-		-
Profit for th.period avail.for appr	7068	XXX.XXX		-		-
Loss for the period avail. for appr	6870	-		-XX.XXX	XX	-XX.XXX,XX

Appropriation account						
Profit to be appropriated	7069	XXX.XXX		-		-
Loss to be appropriated	6970	-		-XX.XXX	XX	-XX.XXX,XX
Profit for th.period avail.for appr	7068	XXX.XXX		-		-
Loss for the period avail. for appr	6870	-		-XX.XXX	XX	-XX.XXX,XX
Transfer from capital and reserves	7912	-		XX.XXX	-XX	XXX.XXX,XX
Appropriation to capital & reserves	6912	-XXX.XXX		-		-XX.XXX,XX
To capital and reserves	0691	-		-		XX.XXX,XX
To other reserves	6921	XXX.XXX		-		-

Explanatory notes						
Debts fallen due towards tax adm.	9072	-		-		-
Debts fallen due towards NSSO	9076	-		-		-
Amounts receivable from directors	9500	XXX.XXX	-XX	XXX.XXX	-X	XXX.XXX,XX

SOCIAL ANNUAL ACCOUNTS

12/20XX 12/20XX

I. EMPLOYEES REGISTERED IN THE PERSONNEL REGISTER

A. During the financial year						
- Full-time						
Average number of employees				XXXX	X,XX	-
Actual number of hours performed				XXXX	XXX	-
Personnel costs				XXXX	X.XXX	-
- Part-time						
Average number of employees				XXXX	X	X,XX
Actual number of hours performed				XXXX	X.XXX	X.XXX
Personnel costs				XXXX	XX.XXX	XX.XXX
- Total (or total in full-time equivalents)						
Average number of employees				XXXX	X,XX	X,XX
Actual number of hours performed				XXXX	X.XXX	X.XXX
Personnel costs				XXXX	XX.XXX	XX.XXX
Previous financial year						
- Total (or total in full-time equivalents)						
Average number of employees				XXXX	X,XX	-
Actual number of hours performed				XXXX	X.XXX	-
Personnel costs				XXXX	XX.XXX	-
B. On closing day of financial year						
- Full-time						
a. No. of employees registered in personnel register				XXXX	X	-

b. According to type of employment contract			
Contract for indefinite period	XXXX	X	-
c. According to gender			
Men	XXXX	X	-
d. According to occupational category			
Office staff	XXXX	X	-
- Part-time			
a. No. of employees registered in personnel register	XXXX	X	X
b. According to type of employment contract			
Contract for indefinite period	XXXX	X	X
c. According to gender			
Women	XXXX	X	X
d. According to occupational category			
Office staff	XXXX	X	X
- Total in full-time equivalents			
a. No. of employees registered in personnel register	XXXX	X,XX	X,XX
b. According to type of employment contract			
Contract for indefinite period	XXXX	X,XX	X,XX
c. According to gender			
Men	XXXX	X	-
Women	XXXX	X,XX	X,XX
d. According to occupational category			
Office staff	XXXX	X,XX	X,XX

II. PERSONNEL TURNOVER DURING THE FINANCIAL YEAR

A. INCOMING

Full-time	XXXX	X	-
Total in full-time equivalents	XXXX	X	-

III. MEASURES FOR THE PROMOTION OF EMPLOYMENT

1. Measures with a financial benefit

- Number of employees involved			
1.3. Structural reduction of the social security contributions	XXXX	X	-
- Number of employees involved, in full-time equivalents			
1.3. Structural reduction of the social security contributions	XXXX	X	-
- Financial benefit			
1.3. Structural reduction of the social security contributions	XXXX	XXXX	-

3. Number of employees involved in 1 or more employment-promoting measures

- Number of employees involved			
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Total for the financial year	XXXX	X	-
- Number of employees involved, in full-time equivalents			
Total for the financial year	XXXX	X	-

Local Agent Further Information

BANKRUPTCY PREDICTION

Score	Score based on the latest available annual accounts of 20XX : X,XXXX
Comment	According to the linear discriminant model this business is located in a safe area. The bankruptcy prediction has been adopted from "Financial analyses of enterprises" by professors X. XXXXX and XX. XXX XXXXXXXXXX, with whom no commercial relationship exists. The methods are theoretically justified and based on empirical research. For predictive purposes, the results have to be interpreted with care, taking into consideration the limitations of methods and data.

POSITIONING TARGET

Status of a few relevant ratios compared with all companies that set down an abridged plan
Table for fiscal year 20XX

	Q1 = first quartile		ratios			quartile fiscal year 2003		
	Q2 = median		31/12/20XX					
	Q3 = third quartile			Q1	Q2	Q3		
Personnel expenses per staff member (in EUR)								
Gross added value per staff member (in EUR)								
Net sales margin (%)								
Net profitability of the total assets (%)	X,XX	< X,XX	X,XX	X,XX	XX,XX			
Net profitability of the equity capital (%)	-X,XX	< -X,XX	X,XX	X,XX	XX,XX			
Gross profitability of the equity capital (%)	-XX,XX	< XX,XX	XX,XX	XX,XX	XX,XX			
Current ratio (x)	X,XX	X,XX	X,XX	X,XX	X,XX			<
Net cash ratio	X,XX	-X,XX	< XX,XX	XX,XX	XX,XX			
General level of financial independence (%)	XX,XX	X,XX	XX,XX	XX,XX	XX,XX			<
Loan capital covered by cashflow (%)	-XX,XX	< X,XX	XX,XX	XX,XX	XX,XX			
Risk indicator in short term	X,XXXX	X,XXXX	< X,XXXX	X,XXXX	X,XXXX			
Risk indicator in medium term	X,XXXX	X,XXXX	X,XXXX	X,XXXX	< X,XXXX			

Status of a few relevant ratios compared with all companies that set down an abridged plan
Table for fiscal year 2002

	Q1 = first quartile		ratios			quartile fiscal year 2002		
	Q2 = median		31/12/20XX					
	Q3 = third quartile			Q1	Q2	Q3		
Personnel expenses per staff member (in EUR)								
Gross added value per staff member (in EUR)								
Net sales margin (%)								
Net profitability of the total assets (%)	-XX,XX	< X,XX	X,XX	X,XX	XX,XX			
Net profitability of the equity capital (%)	-XX,XX	< -X,XX	X,XX	X,XX	XX,XX			
Gross profitability of the equity capital (%)	-XX,XX	< XX,XX	XX,XX	XX,XX	XX,XX			
Current ratio (x)	X,XX	X,XX	X,XX	X,XX	X,XX			<

Net cash ratio	X,XX	-X,XX	< XX,XX	XX,XX
General level of financial independence (%)	XX,XX	X,XX	XX,XX	< XX,XX
Loan capital covered by cashflow (%)	-XX,XX	< X,XX	XX,XX	XX,XX
Risk indicator in short term	X,XXXX	X,XXXX	< X,XXXX	X,XXXX
Risk indicator in medium term	X,XXXX	X,XXXX	X,XXXX	< X,XXXX

Status of a few relevant ratios compared with all companies for which no personnel costs are recorded in the annual accounts

Table for fiscal year 20XX

	Q1 = first quartile	ratios	quartile fiscal year 20XX		
	Q2 = median	31/12/20XX			
	Q3 = third quartile		Q1	Q2	Q3
Personnel expenses per staff member (in EUR)					
Gross added value per staff member (in EUR)					
Net sales margin (%)					
Net profitability of the total assets (%)	-XX,XX	< -X,XX	X,XX	XX,XX	
Net profitability of the equity capital (%)	-XX,XX	< -X,XX	X,XX	XX,XX	
Gross profitability of the equity capital (%)	-XX,XX	< X,XX	XX,XX	XX,XX	
Current ratio (x)	X,XX	X,XX	X,XX	X,XX	<
Net cash ratio	X,XX	X,XX	< XX,XX	XX,XX	
General level of financial independence (%)	XX,XX	X,XX	XX,XX	< XX,XX	
Loan capital covered by cashflow (%)	-XX,XX	< -X,XX	XX,XX	XX,XX	
Risk indicator in short term	X,XXXX	X,XXXX	X,XXXX	< X,XXXX	
Risk indicator in medium term	X,XXXX	X,XXXX	X,XXXX	< X,XXXX	

*** End of Report ***