



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。

フィリピ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

※ 「海外信用区分」は、各国の調査機関が採用している調査対象企業の信用状態に関する固有の評価について、各調査機関と協議のうえ、弊社独自の基準により5段階のTDB信用程度に推計した参考情報です。基礎となる企業情報はあくまで各調査機関の調査結果であり、弊社における検証作業を経たものではありません。与信判断の際には、各種情報と照らし合わせ、総合的に判断していただきますようお願いいたします。

※ 「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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海外企業信用調査報告書(以下、海外報告書)の取扱いについては、当取扱規定の内容を承認・遵守のうえ、ご利用いただきますようお願い申し上げます。なお、海外報告書内に記載されている取扱いに関する規定と当取扱規定の内容が抵触する場合には、当取扱規定の内容が優先するものとします。

- 海外報告書は、貴社の内部資料としてのみご利用いただき、外部への資料持出しその他の手段により、海外報告書の内容を第三者に漏らすことは禁止します。(訴訟、調停、仲裁、その他司法手続き等の資料として用いることも同様です。)
- 理由の如何にかかわらず、海外報告書の複製、転載、貸与、その他これと同様の行為は一切禁止します。
- 海外報告書は、弊社が選択した各国の調査機関が、自ら定めた仕様に従って調査を実施、報告したものです。したがって海外報告書の見解は、当該調査機関のもので、弊社の見解ではありません。また内容の正確性・完全性・または特定の目的についての適合性を保証するものではありませんので、海外報告書の記事内容および海外報告書の使用により発生した損害についても弊社は責任を負いません。
- 貴社が海外報告書を第三者に開示したことにより、弊社に何らかの紛議が生じ、弊社が損害を被った場合、または貴社と第三者との間で紛議が生じた場合、貴社は自己の費用負担と責任においてかかる損害を賠償し、または紛議を解決するものとします。
- 海外報告書の入手元が弊社および当該調査機関であることを、貴社は第三者に開示しないものとします。



Report Type: Full Business Report
 Order Date: XXX XX, 2013
 Release Date: XXX XX, 2013
 CIBI Client No.: XXXXXXXXXXXX
 Client Reference No.: -

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COMPANY NAME: : ABC CORPORATION

Company Headquarters : XXXXXXXXX Streets, XXXXXXX XXXXXXXXXX, XXXXXXXXX City XXXX, Philippines
 Telephone No. : (632) XXX-XXXX; XXX-XXXX; XXX-XXXX
 Fax No. : (632) XXX-XXXX
 E-mail : -
 Website : <http://www.xxxxxxxx.ph>
 Chief Executive Officer : Mr. XXXXXXX XXXXXXX

CORPORATE IDENTITY

Legal Form : Corporation
 Registry No. : AS095-XXXXXX
 Registry Date : XXXXXXXX 1, 1995
 Current Name : ABC Corporation
 Former Name (s) : -
 Trade Name (s) : -
 Tax ID No.: : -

BUSINESS SUMMARY

Main Activity : XXXXXXX/ XXXXXXX – XXXXX XXXXXXX
 PSIC: : XXXXX
 Market Covered : Local
 Employee Size : 48
 Trade Payment Information : Prompt (No delays in payment)
 Payment Record (Bank Loan Exposure) : No Record Found
 Negative Record : Court Case (No record found)
 : Delinquent Account (No record found)
 : Labor Related Case (No record found)

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FINANCIAL PROFILE

20XX

20XX

Amounts in PHP

Revenue	2XX,XXX,000	2XX,XXX,000
Net Income (Net Loss)	4X,XXX,000	X,XXX,000
Current Assets	1XX,XXX,000	XXX,XXX,000
Non-Current Assets	9X,XXX,000	XX,XXX,000
Quick Assets	5X,XXX,000	XX,XXX,000
Current Liabilities	1XX,XXX,000	XX,XXX,000
Non-Current Liabilities	0	0
Total Assets	2XX,XXX,000	2XX,XXX,000
Total Liabilities	1XX,XXX,000	9X,XXX,000
Stockholders' Equity	1XX,XXX,000	1XX,XXX,000
Accounts Receivables	1X,XXX,000	3X,XXX,000
Cash	3X,XXX,000	1X,XXX,000
Marketable Securities	Not available	Not available

PROFITABILITY

Profit Margin	0.XXXX	0.XXXX
Return on Equity	0.XXXX	0.XXXX

EFFICIENCY

Days Sales Outstanding	1X.XXXX	5X.XXXX
Total Assets Turnover	1.XXXX	1.XXXX

LIQUIDITY

Current Ratio	1.XXXX	1.XXXX
Quick Ratio	0.XXXX	0.XXXX

LEVERAGE

Debt to Asset Ratio	0.XXXX	0.XXXX
Debt to Equity Ratio	0.XXXX	0.XXXX



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CREDIT RISK SCORE: MODERATELY LOW (XX)

RISK LEVEL	CREDIT RISK GUIDE	Key Variables Considered
Low	Indicates very good credit history	Liquidity and Solvency ratios higher than industry average by 100% Positive Working Capital and Debt Service Coverage Ratio No indication of adverse payment histories with banking and commercial trading partners
Moderately Low	Indicates moderate credit risk Credit lines may not be collateralized	Liquidity and Solvency ratios higher than industry average by 50-100% Positive Working Capital and Debt Service Coverage Ratio No indication of adverse payment histories with banking and commercial trading partners
Moderately High	Indicates great to moderate credit risk High credit lines may be collateralized	Liquidity and solvency ratios between (-50) - 50% from industry average Negative Working Capital and capital deficit for the current fiscal year Debt Service Coverage Ratio (-50) - 50% from industry average With history of slow / delayed payment histories with banking and commercial trading partners. .
High	Indicates great credit risk Credit lines should be collateralized	Liquidity and solvency ratios lower than industry average by 100% (or) no financial statements available for evaluation Negative Working Capital, net losses and high capital deficits for the last 2 fiscal years

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		Debt Service Coverage Ratio lower than industry average by 100%
		With history of adverse payment histories, including default (bounced) checks with banking and commercial trading partners.
NACR (No Applicable Credit Risk)		Applies to cases where no relevant information on the subject company were gathered or are/is available from sources and where the subject company was found to be either non-operational or could not be located.

Numeric Score Equivalents:

Low: 80 to 100
 Moderately Low: 60 to 79
 Moderately High: 40 to 59
 High: 1 to 39
 No Applicable Credit Risk: 0

NOTE:

Financial performance is based on 20XX benchmarks.

CIBI Credit Risk Score indicates the company’s credit strength derived by weighing multiple publicly available facts and qualitative and quantitative information – both positive and negative – and summing up all the weights. It is an opinion on a company’s credit worthiness based on the current information available to CIBI at the time of evaluation. A score is good only for a limited period. The availability of financial information is critical in determining the appropriate risk score.

- **AMOUNTS IN PHILIPPINE PESO UNLESS OTHERWISE SPECIFIED.**



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LEGAL FORM AND HISTORY

CORPORATION

Verification with the local registry revealed the following correct registration details as of (XXX XX, 20XX).

<u>Regulatory Agency</u>	<u>Date Registered</u>	<u>Registration No.</u>	<u>Term</u>
Securities and Exchange Commission	XXXXXXXX 1, 1995	ASO95- XXXXXX	XX years

RELATED COMPANIES

No related companies established.

CAPITAL INFORMATION

	<u>Original Common</u>	<u>As of (XX.XX.2013) Common</u>
Authorized capital stock	X,XXX,000	XX,XXX,000
Subscribed capital stock	X,XXX,000	XX,XXX,000
Paid-up capital	XXX,000	XX,XXX,000
Par value per share	X,000	X000

Capital structure per company source.

Increase in authorized capital stock from X,XXX,000 to XX,XXX,000 was approved by the Securities and Exchange Commission on XXXXXXXX XX, 20XX.



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SHAREHOLDERS INFORMATION

XX.XX.20XX

<u>Name</u>	<u>Amount Subscribed And Paid-up</u>
XXXXXXXX, BARTOLO H.	X,XXX,000
XXXXXXXX, PAZ M.	X,XXX,000
XXX XXX HOCK	X,XXX,000
XXX XXX LENG	X,XXX,000
XXXXXXXX, ROMUALDO C.	XXX,000

TOTAL	XX,XXX,000
	=====

Updated list of stockholders and respective amount of shareholdings per company source.

MANAGEMENT INFORMATION

XX.XX.20XX

<u>Name</u>	<u>Position</u>
XXX XXX HOCK	CHAIRMAN
XXXXXXXX, BARTOLO H.	PRESIDENT/DIRECTOR
XXXXXXXX, PAZ M.	VICE PRESIDENT-COMPTROLLER/TREASURER/ DIRECTOR
XXXXXXXX, GERTRUDO A.	CORPORATE SECRETARY
XXX XXX LENG	DIRECTOR
XXXXXXXX, ROMUALDO C.	DIRECTOR

Updated list of officers per company source.

No information developed on the officers.

OPERATIONS

XX.XX.20XX

- Trader and importer of industrial explosives for XXXXXX and XXXXXXXX operations.
- Territory, local.
- Sales are made on cash and credit. Extends 30 to 90 days credit terms.
- Explosives are imported 100% from Singapore and Thailand.
- Non-merchandise requirements are procured from local suppliers.

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EMPLOYEES

48 regular employees including office, sales, and other support personnel.

Also hires contractual employees if need arises.

BRANCHES AND FACILITIES

- Headquarters and administrative office located at XXXXXXXXX Streets, XXXXXXXX XXXXXXXXX, XXXXXXXXXXXX City XXXX, Philippines.
- Located in a commercial area on a well-traveled street.
- Warehouse is located in Sitio XXXXX, XXXXXXXX XXXXXX XXX, XXXXXXX, Batangas.

NEGATIVE RECORDS

CIBI Database Check (XX.XX.20XX)

ABC CORPORATION

Record Type	Result	Remarks
Court Case (s)	No record found	-
Delinquent Account (s)	No record found	-
Labor Related Case (s)	No record found	-

TRADE PAYMENT INFORMATION

SUPPLIER CODE : **1**

Products/ Services Purchased/ Availed : XXXXXXX products

First Transaction : More than 5 years

Last Transaction : 20XX

Credit Terms : 30 days

Credit Line : Open

Outstanding Balance : None

Past Due : None

Average Volume/ Transaction : Not disclosed

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Payment Status

(X)	Prompt	No delays in payment
()	Fair	With delays in payment/ No defaulted checks
()	Poor	With delays in payment/ With defaulted checks

BANKING REFERENCES

XXXXXX XXXXXXXXX Bank (XXXX Avenue, XXXXXXXXXXXX City) and XXXX Bank (XXXX XXXXXX).

BANK LOAN EXPOSURE FILE

No dealings based credit exposure report with one million and above dealings under the name “**ABC CORPORATION**” as of XXXXX XX, 20XX.

ANALYST’S COMMENT

Contents of the report based on discreet interviews with the company and third party sources, CIBI’s available databases and records from government regulatory agencies.

- END OF REPORT -

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