

受付番号

9999999999

号

株式会社 帝国データバンク

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サンプル

< 極 秘 >

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	N R
	厚い ← 信用程度 → 薄い					評価不可

※「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。

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※ 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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Supplied on	X JUNE 20XX
Client Reference	XXXXXXXXXX
Graydon Order Number	XXXXXXXXXX

Identification Details

XXXX.XXX.XXX
XXX NV
XXXXXXXXXXXXXXXXXXXX X X
XXXX XXXXXXXXXX

Credit Recommendations

Graydon Credit Rating	5
Graydon Risk	Low Risk
Maximum Credit Guide	2,000,000 Eur

Where no financial information is available credit assessments are arrived at after taking into consideration the reputation, morality and payment & legal history, among other factors.

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.

Report Details

Official data

Business number	XXXX.XXX.XXX
Legal form	Limited company
Register legal persons	XXX XXXXXXXX
	Private law company
VAT quality according to the CBE	Liable for VAT, since X/XX/19XX
Telephone number	XX/XXX.XX.XX
Telefax	XX/XXX.XX.XX
Website address	http://www.xxxxxxxx.com
E-mail address	info@xxxxxxx.be
Date of constitution	XX-XX-19XX
NSSO number	XXXXXX-XX
Employers' category	XXX
Joint industrial committees	XXX

History

Date	AMB nr	
X/XX/20XX	XXXXXXXXXXXXX	Transfer of the registered office to XXXXXXXXXXXXXXXXXXXXX X X - XXXX HOEILAART
XX/XX/20XX	XXXXXXXXXXXXX	Reduction of the nominal capital from EUR XXXXXXXXXXXXX to EUR XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Reduction of the nominal capital from EUR XXXXXXXXXXXXX to EUR XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR XXXXXXXXXXXXX to EUR XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR XXXXXXXXXXXXX to EUR XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR XXXXXXXXXXXXX to EUR XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR XXXXXXXXXXXXX to EUR XXXXXXXXXXXXX

X/XX/20XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR X.XXX.XXX,XX to EUR XXX.XXX.XXX,XX
X/XX/20XX	XXXXXXXXXXXXX	Change of object
X/XX/20XX	XXXXXXXXXXXXX	Change of name into XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Transfer of the registered office to XXXXXXXXXXXXX XXXXXXXXXXXXX
X/XX/20XX	XXXXXXXXXXXXX	Conversion of share capital into euro
X/XX/20XX	XXXXXXXXXXXXX	Change of name into XXXX
X/XX/19XX	XXXXXXXXXXXXX	Change of closing date financial year from XX/XX till XX/XX
X/XX/19XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR XXX.XXX,XX to EUR X.XXX.XXX,XX
X/XX/19XX	XXXXXXXXXXXXX	Change of name into XXXXXXXXXXXXX
X/XX/19XX	XXXXXXXXXXXXX	Previous denomination : XXXXXXXXXXXXX
X/XX/19XX	XXXXXXXXXXXXX	Merger by absorption of XXXXXXXXXXXXX SI
X/XX/19XX	XXXXXXXXXXXXX	Reduction of the nominal capital from EUR X.XXX.XXX,XX to EUR XXX.XXX,XX
X/XX/19XX	XXXXXXXXXXXXX	Transfer of the registered office to XXXXXXXXXXXXX XXXXXXXXXXXXX
XX/XX/19XX	XXXXXXXXXXXXX	Transfer of the registered office to XXXXXXXXXXXXX XXXXXXXXXXXXX
	XXXXXXXXXXXXX	Previously established at XXXXXXXXXXXXX XXXXXXXXXXXXX
X/XX/19XX	XXXXXXXXXXXXX	Increase of the nominal capital from EUR XX.XXX,XX to EUR XXX.XXX,XX
X/XX/19XX	XXXXXXXXXXXXX	Merger by absorption of XXXXXXXXXXXXX XXXXXXXXXXXXX
X/XX/19XX	XXXXXXXXXXXXX	Prolongation of term
		Subject to VAT administration since X/19XX

Establishments

Number of establishments

X

Source : CBE (Crossroads bank for Enterprises)

(1) Primary activity (0) Secondary activity

Number of establishment unit

XXXXXXXXXXXXX

Starting date

X/XX/20XX

Name	XXXXXXXXXXXX
Address	XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX
Activity	See heading "enterprise's activity"

Management

Director

XXXXXXXXXXXX	
United Kingdom	
Duration of mandate	from XV/XX/20XX until the annual general meeting for the year XXXX (Source : Appendix Moniteur Belge XXXXXXXXXXXX)
Other mandates	Position
XXXXXXXXXX XXXXXXXXXXXXXXX	Business manager
XXXXXXXXXX XXXXXXXXXXXXXXX	Business manager
XXXXXXXXXX XXXXXXXXXXXXXXX	Business manager

Director

XXXXXXXXXXXX	
XXXXXXXXXXXX	
XXXXXXX	
XXXXXXXXXXXX	
Date of birth	XX/XX/19XX
Duration of mandate	from XX/XX/20XX until the annual general meeting for the year 20XX (Source : Appendix Moniteur Belge XXXXXXXXX)
Other mandates	Position
XXXXXXXXXX XXXXXXXXX	Director
XXXXXXXXXX XXXXXXXXX	Business manager
XXXXXXXXXXXX	Business manager
XXXXXXXXXXXX	Business manager
XXXXXXXXXXXX	Business manager
XXXXXXXXXXXX	Liquidator

Dissolved on XX/XX/20XX

Commissioner

XXXXXXXXXXXXXX

XXXXXXXXXXXXXX

XXXXXXXXXXXXXX

XXXXXXXXXX XXXXXXXXXXXXX

represented by

Mr XXXXXXXXXXXXX

XXXXXXXXXXXXXX

Duration of mandate

from X/XX/20XX for a period of X years until the
annual general meeting for the year 20XX
(Source : Appendix Moniteur Belge
XXXXXXXXXXXXXX)

Managing director

Date of resignation

X/XX/20XX

XXXXXXXXXXXXXX XXXXXXXXXXXXXXXX

XXXXXXXXXXXXXX

XXXXXXXXXXXXXX

Germany

Other mandates	Position
XXXXXXXXXXXXXX	Managing director
Dissolved on XX/XX/20XX	
End of mandate ipso jure	
XXXXXXXXXXXXXX	Business manager Resigned X/XX/20XX
XXXXXXXXXXXXXX	Business manager Resigned X/XX/20XX
XXXXXXXXXXXXXX	Business manager Resigned X/XX/20XX

Director

Date of resignation

X/XX/20XX

XXXXXXXXXXXXXX

XXXXXXXXXXXXX

XXXXXXXXXXXXX

Germany

Other mandates	Position
XXXXXXXXXXXXX	Business manager Resigned XX/XX/20XX
XXXXXXXXXXXXX	Business manager Resigned XX/XX/20XX

Business activity

Source
Crossroads bank for Enterprises
Code Since (1) Primary activity (0) Secondary activity
XXXXXXX X/XX/20XX Manufacture of salicylic acid and o-acetyl salicylic acid
XXXXXXX X/XX/20XX Wholesale of perfume and cosmetics
XXXXXXX X/XX/20XX Wholesale of pharmaceutical goods
XXXXXXX X/XX/20XX Activities of holding companies
XXXXXXX X/XX/20XX Other auxiliary activities related to financial services, excl. insurance and pension funding, n.e.c.
VAT-registration
XXXXXXX Wholesale of pharmaceutical goods
XXXXXXX Other auxiliary activities related to financial services, excl. insurance and pension funding, n.e.c.
NSSO-registration
XXXXXXX Wholesale of pharmaceutical goods
Own communication
XXXXXXX Manufacture of other pharmaceuticals
Appendix Moniteur Belge
20 Manufacture of chemicals and chemical products
21 Manufacture of basic pharmaceutical products and pharmaceutical preparations
4675 Wholesale of chemical products
4646 Wholesale of pharmaceutical goods

Staff

EXPLANATION ANNUAL ACCOUNTS	31/12/20XX	31/12/20XX	31/12/20XX
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
TEMPORARY EMPLOYEES, PERSONS PUT AT THE COMPANY'S DISPOSAL			
Number of hours actually worked	XXX	-	XXX
Costs (in 1000 EURO)	XX	-	X

Financial information

Bankers	IBAN	BIC
ING Belgium		
BNP Paribas Fortis		
KBC Bank		

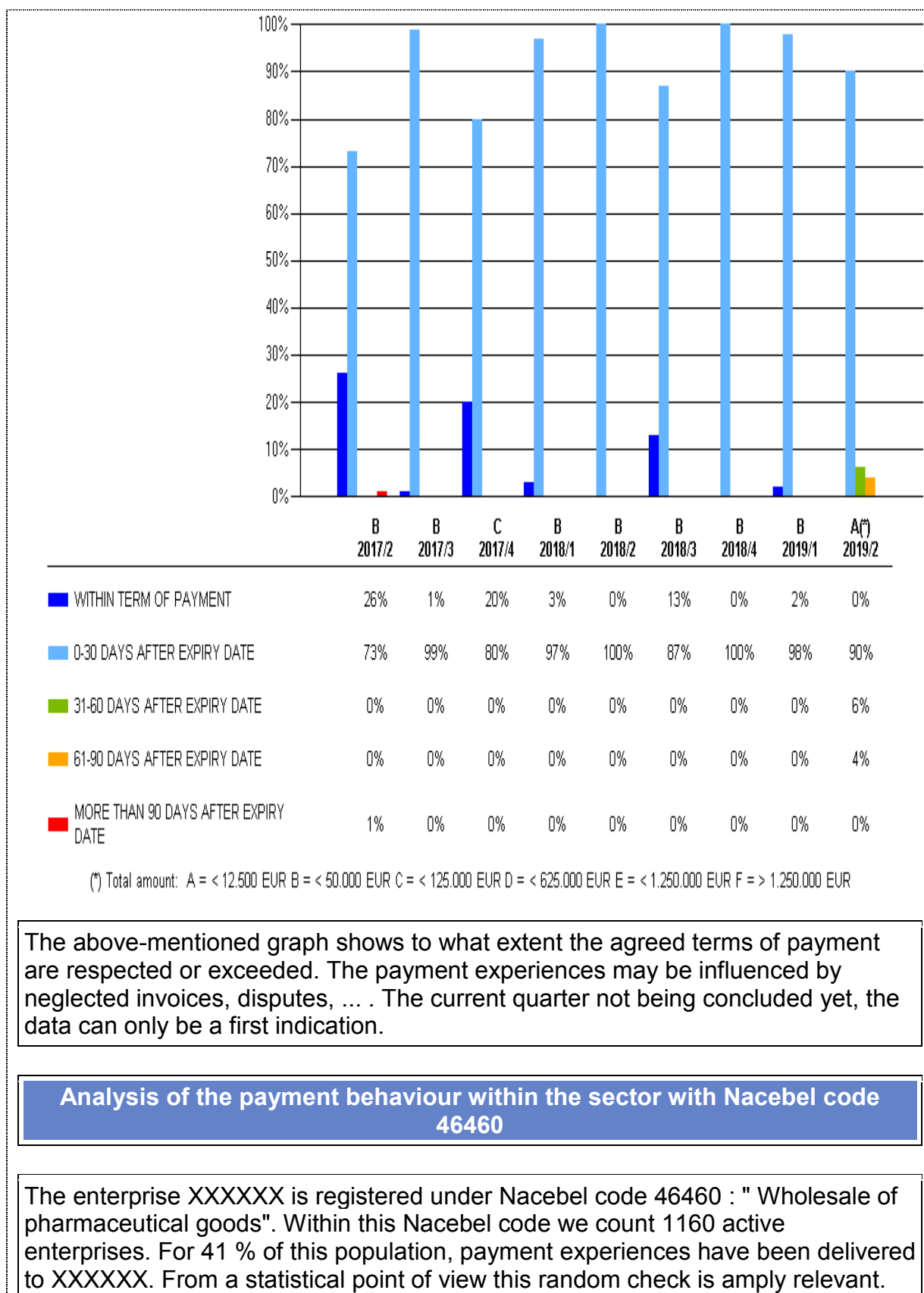
Nominal capital	10.000.000 EUR
Paid-up capital	10.000.000 EUR

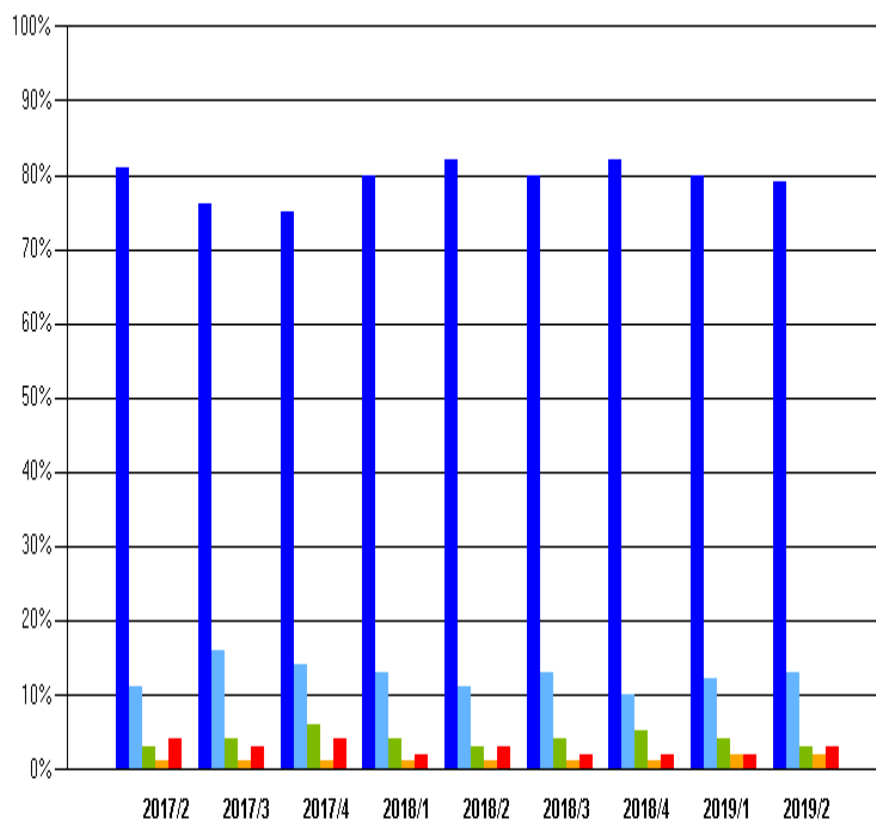
Payments

Bankruptcy/judicial reorganization	No reference is made in the Belgian register of bankruptcies
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Analysis of the payment behaviour of the enterprise XXXXXXXXXX

The analysis of the payment behaviour is drawn up on the basis of the data from X suppliers of the enterprise.





WITHIN TERM OF PAYMENT	81%	76%	75%	80%	82%	80%	82%	80%	79%
0-30 DAYS AFTER EXPIRY DATE	11%	16%	14%	13%	11%	13%	10%	12%	13%
31-60 DAYS AFTER EXPIRY DATE	3%	4%	6%	4%	3%	4%	5%	4%	3%
61-90 DAYS AFTER EXPIRY DATE	1%	1%	1%	1%	1%	1%	1%	2%	2%
MORE THAN 90 DAYS AFTER EXPIRY DATE	4%	3%	4%	2%	3%	2%	2%	2%	3%

Index Annual accounts

Balancing date	XX/XX/20XX	XX/XX/20XX	XX/XX/20XX
Index	<u>XX/XXX/XXX</u>	<u>XX/XXX/XXX</u>	<u>XX/XXX/XXX</u>
Date of general meeting	XX/XX/20XX	XX/XX/20XX	XX/XX/20XX
Date of deposit	XX/XX/20XX	XX/XX/20XX	XX/XX/20XX

Change of the date of the general assembly	4th Thursday of the month of May
Quality of the annual accounts	regarding the annual accounts closed on XX/XX/20XX : Meets all compulsory controls XX/XX/20XX : Meets all compulsory controls XX/XX/20XX : Meets all compulsory controls
Report commissioner-auditor	regarding the annual accounts closed on XX/XX/20XX : declaration without reserve XX/XX/20XX : declaration without reserve

CREDITEL BASIC FINANCIAL ANALYSIS

Annual account	<u>12/20XX</u>	<u>12/20XX</u>	<u>12/20XX</u>
Nature	40	40	40

In EUR

Turnover	62.985.289	62.833.220	61.484.753
Trading results	7.368.631	6.637.212	8.995.898
Result financial year	7.343.531	13.435.753	28.634.510
Nett working-capital	24.238.817	52.904.504	107.700.691
Own capital	30.395.693	335.483.162	748.047.505
Cashflow	7.162.019	17.315.108	29.432.061
Investments	-	62.851	316.888

Current ratio (*)	2,69	6,64	6,62
Acid test ratio (*)	1,88	5,88	6,16
General degree of debts in % (*)	34,78	3,63	2,55
Gross sales margin in %	12,78	12,07	16,01
Nett sales margin in %	11,13	10,41	14,43

Average days clients' credit (*)	47	39	37
Average days suppliers' credit (*)	76	35	41

(*) See branch average in following table

Industry average

NACEBEL activity code (allocated by the VAT authorities)

464 Wholesale of household goods

Year	20XX	20XX	20XX
Current ratio	1,62	1,59	1,57
Acid test ratio	1,12	1,09	1,07
General degree of debts in %	118,26	119,79	120,53

Average days clients' credit	68	66	67
Average days suppliers' credit	68	71	72

ANNUAL ACCOUNTS

Amounts in EUR	12/20XX	%	12/20XX	%	12/20XX
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Assets						
Fixed assets	2128	7.997.540	-97	285.853.523	-55	640.753.254
Intangible assets	21	3.324.087	-21	4.195.325	-17	5.064.081
Tangible assets	2227	198.240	-58	466.642	-14	544.843
Furniture and vehicles	24	70.372	-55	158.106	-10	175.850
Other tangible fixed assets	26	127.868	-59	308.536	-16	368.993
Financial assets	28	4.475.213	-98	281.191.556	-56	635.144.330
Affiliated enterprises	2801	4.433.938	-98	281.150.059	-56	635.113.350
- amounts receivable	281	4.433.938	-98	281.150.059	-56	635.113.350
Other financial assets	2848	41.275	-1	41.497	34	30.980
- acc. receivable, cash guarant.	2858	41.275	-1	41.497	34	30.980
Current assets	2958	38.607.628	-38	62.290.728	-51	126.879.155
Stocks and contracts in progress	3	11.545.980	63	7.073.975	-19	8.761.858
Stocks	3036	11.545.980	63	7.073.975	-19	8.761.858
- raw materials and consumables	3031	51.492	-81	275.096	30	211.718
- finished goods	33	873.533	55	562.829	-28	785.277
- goods purchased for resale	34	10.620.955	70	6.236.050	-20	7.764.863
Accounts receivable within one year	4041	26.699.941	-52	55.070.502	-53	117.929.899
Trade debtors	40	8.559.932	23	6.969.750	8	6.453.365
Other amounts receivable	41	18.140.009	-62	48.100.752	-57	111.476.534
Cash at bank and in hand	5458	266.083	6412	4.086	-54	8.789
Deferred charges and accrued income	4901	95.624	-33	142.165	-20	178.609
Total Assets	2058	46.605.168	-87	348.144.251	-55	767.632.409

Liabilities						
Capital and reserves	1015	30.395.693	-91	335.483.162	-55	748.047.505
Capital	10	10.000.000	-96	285.431.000	-60	711.431.096
Issued capital	100	10.000.000	-96	285.431.000	-60	711.431.096
Reserves	13	1.257.158	-87	9.573.733	8	8.901.945

Legal reserve	130	1.000.000	-89	9.316.575	8	8.644.787
Untaxed reserves	132	257.158		257.158		257.158
Profit(losses) carried forward	14	19.138.535	-53	40.478.429	46	27.714.464
Provisions and deferred taxes	16	1.840.664	-44	3.274.865	706	406.440
Provis. for liabilities & charges	1605	1.840.664	-44	3.274.865	706	406.440
- Major repairs & maintainance	162	62.000	24	50.000		-
- Other liabilities and charges	1645	1.778.664	-45	3.224.865	693	406.440
Creditors	1749	14.368.811	53	9.386.224	-51	19.178.464
Amounts payable within one year	4248	14.185.090	62	8.739.844	10	7.914.661
Trade debts	44	10.244.291	159	3.952.126	-11	4.454.058
- suppliers	4404	10.244.291	159	3.952.126	-11	4.454.058
Taxes,remuneration & soc.security	45	2.325.778	-28	3.233.642	72	1.885.284
- taxes	4503	1.020.721	-33	1.522.979	186	532.738
- remuneration & soc. security	4549	1.305.057	-24	1.710.663	26	1.352.546
Other amounts payable	4748	1.615.021	4	1.554.076	-1	1.575.319
Accrued charges and deferred income	4923	183.721	-72	646.380	-94	11.263.803
Total Liabilities	1049	46.605.168	-87	348.144.251	-55	767.632.409

Profit & loss account						
Operating income	7076A	66.526.440	4	63.754.309	2	62.329.467
Turnover	70	62.985.289		62.833.220	2	61.484.753
Incr.-decr.stocks & works i.progr	71	310.704		-		-
Other operating income	74	3.229.253	251	921.089	9	844.714
Non-recurring operating income	76A	1.194		-		-
Operating charges	6066A	59.157.809	4	57.117.097	7	53.333.569
Raw mat.,consum. & goods f.resale	60	34.743.155	9	31.840.591	4	30.679.503
- purchases	6008	38.992.572	29	30.155.706	5	28.678.970
- increase-decrease in stocks	609	-4.249.417	-352	1.684.885	-16	2.000.533
Services & other goods	61	9.785.432	-6	10.371.696	-3	10.683.787
Remunerat.,soc.sec.costs&pensions	62	7.125.976	-3	7.367.323	-4	7.648.860
Deprec.of,oth.amts wr.of form.exp	630	1.019.128		1.021.031	-4	1.065.436
Incr.-decr.amts wr.of contr.i.pro	6314	114.243	3711	2.998	-94	51.905
Provis. for lianilities & charges	6358	-37.026	-205	35.250	126	-136.969
Other operating charges	6408	7.662.545	110	3.641.437	9	3.341.047
Non-recurring operating charges	66A	-1.255.644	-144	2.836.771		-
Operating profit (loss)	9901	7.368.631	11	6.637.212	-26	8.995.898
Financial income	7576B	3.822.928	-73	14.058.630	-54	30.885.783
Recurring financial income	75	3.822.928	-73	14.058.630	-54	30.885.783
Income from financ. fixed assets	750	3.412.841	-74	13.238.549	-56	30.264.507
Income from current assets	751	409.796	-49	811.031	31	617.860
Other financial income	7529	291	-97	9.050	165	3.416
Financial charges	6566B	832.885	-58	1.991.901	-46	3.679.199
Recurring financial charges	65	832.885	-58	1.991.901	-46	3.679.199
Interest and other debts charges	650	-		-		599
Other financial charges	6529	832.885	-58	1.991.901	-46	3.678.600
Profit/Loss period before taxes	9903	10.358.674	-45	18.703.941	-49	36.383.242
Income taxes	6777	3.015.143	-43	5.268.188	-32	7.748.732
Taxes	6703	3.015.143	-43	5.281.287	-33	7.931.553
Adj.of inc.tax.& wr.-b.of tax prv	77	-		13.099	-93	182.821
Profit/Loss for the period	9904	7.343.531	-45	13.435.753	-53	28.634.510
Profit/Loss period avail. for appr.	9905	7.343.531	-45	13.435.753	-53	28.634.510

Appropriation account						
Profit/Loss to be appropriated	9906	47.821.960	16	41.150.217	-77	179.655.606
Profit/Loss brought forward	14P	40.478.429	46	27.714.464	-82	151.021.096
Transfer from capital and reserves	7912	8.316.575		-		10.490.583
From reserves	792	8.316.575		-		10.490.583
Appropriation to capital & reserves	6912	-		671.788	-53	1.431.725
To legal reserves	6920	-		671.788	-53	1.431.725
Distribution of profit	6947	37.000.000		-		161.000.000
Dividends	694	37.000.000		-		161.000.000

Explanatory notes						
Debts fallen due towards tax adm.	9072	-		-		-
Debts fallen due towards NSSO	9076	-		-		-
Extraordinary income	76	1.194		-		191.123
Extraordinary charges	66	-1.255.644	-144	2.836.771	7274	10.363
Taxes related to operations	640	2.601.217	5	2.488.145	17	2.133.659
Other charges	6418	5.061.328	339	1.153.292	-4	1.207.388
Income taxes, withh. tax. due or paid	9134	3.013.910	-43	5.281.287	-33	7.931.553
Income taxes on previous periods	9138	1.233		-		-
Amt of VAT tax charg. to th enterpr	9145	907.661	13	804.468	-78	3.694.527
Amt of VAT tax charg. by th enterpr	9146	4.138.047	6	3.920.824	-40	6.484.166
Receivables : payable within 1 year	9311	17.850.937	-63	48.061.935	-57	111.496.152
Affil. enterpr: amts pay. within 1 yr	9371	7.011.754	428	1.326.909	-8	1.446.723

*** End of Report ***