



## 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。

### リビアサンプルレポート

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					

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※ 対象地域/国: 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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リビア サンプルレポート

Requested By: CLIENT  
Date of Order: 20/2/20XX

**XXXXXXXXXXXXXXXXXXXX**

**Registration Briefing**

<b>Registration Number:</b>	XXXXXXXXXXXX
<b>Registration Date:</b>	19XX
<b>Legal Form:</b>	PRIVATE JOINT STOCK CO
<b>Latest Financials:</b>	December 31, 20XX

**Financial Briefing**

<b>Nominal Capital:</b>	XXX,XXX,000 Libyan Dinars
<b>Issued Capital:</b>	All
<b>Turnover:</b>	N/A
<b>Net Profit:</b>	N/A
<b>Net Worth:</b>	XXX,XXX,000 Libyan Dinars

**Rating Briefing**

<b>Current Rating:</b>	A
<b>Former Rating:</b>	N/A
<b>Current Recommended Credit:</b>	776,299 Libyan Dinars
<b>Former Recommended Credit:</b>	N/A
<b>Rating Trend:</b>	STABLE
<b>Payment Record:</b>	NO COMPLAINTS

Rating	Definition
<b>A</b>	<b>GOOD CREDIT QUALITY</b>

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

**Company Details**

Rime Reference: XXXXXXXX  
 Company Name: **XXXXXXXXXXXXXXXXXX**  
 Headquarter Address: XXX of September Street,  
 Tripoli,  
 Libya  
 Telephone: +218 XXXX XXXX  
 +218 XXXX XXXX  
 Fax: +218 XXXX XXXX  
 E-Mail:  
 Web Site:

**Company was originally started on 1964**

**Registration & Legal Details**

Current Legal Form: PRIVATE JOINT STOCK CO  
 Registration Address: XX First of September Street,  
 Tripoli  
 Registration Number: XXXXX  
 Registration Date: 19XX  
 Year/Date Company Established: 19XX  
 Registration Town: Tripoli

**Capital**

Currency: Libyan Dinar  
 Nominal Capital: XXX,XXX,000  
 Issued Capital: All  
 Paid Up Capital: All

**Shareholders**

**Shareholders:**

Name/Address	Shares Held	% of Voting/Non-Voting capital
<b>XXXXXXXX XXXXXX</b> Libya		42.00% (VOTING)
<b>XXXXXXXXXXXXXXXXXX</b> Libya		58.00% (VOTING)

**Principals**

Name: **XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX**  
 Position within the company: Chairman  
 Country of Birth: Libya  
 Nationality: Libyan  
 Can fluently speak: Arabic & English  
 Education: Graduate University

Name: **XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX**

Position within the company:	General Manager
Country of Birth:	Libya
Nationality:	Libyan
Can fluently speak:	Arabic & English
Education:	Graduate University
Name:	<b>XXXXXX XXXXXXXXXXX X</b>
Additional Information:	Banking Operations Manager
Country of Birth:	Libya
Nationality:	Libyan
Can fluently speak:	Arabic & English
Education:	Graduate University

### Company Activities

Sic Codes: 6029 Commercial banks - 100%

XXXXXXX is one of the financial institutions which attempted since it's foundation to provide the best banking services for it's customers contributing to develop our country's economy, and to continue this policy the administration of the bank has taken several touched steps to improve the performance and to simplify all the procedures and dealings, Also entering new banking services, And launching this website is one of steps to inform by our bank and it's services on the internet and this steps will follow with others to improve the mechanical and services of the bank until we can provide our services to all customers worldwide.

XXXXXXX was founded as a Joint Stock Company in 17th, of May 1964 according to the commercial law and Banks No. 4/19XX and reorganized according to the rules of the act No. 153/19XX. The Bank operates in conformity to the rules and regulations of the Libyan commercial Banks monetary and thrust act No. 1/19XX.

Since its formation XXXXXXX has established its head office in the city of Tripoli and it provides all commercial Banking services local and international through a chain of branches covering the whole country.

XXXXXXX offers all the traditional commercial, retail, corporate Banking activity local and international throughout a chain of 46 branches and agencies. They carry their international throughout a network of more than 460 correspondents all over the world.

Today, XXXXXXX is making active use of Swift Net for international financial messaging. And Western Union for money transfer, also, they are planning to offer new services based on the new technology including debit and credit card services.

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

### Operations

#### Employees

Company Employs: XXXX

#### HQ Premises

Operates from: Owned Offices

Location: Central Business Area, Main Road

#### Other Branches

Subject has numerous other branches nationally.

Number of Branches: 46

#### Exports

Export % and type of product: Subject does not export

**Trading & Selling**

Territory: 100% Nationally

**Related Companies**

Information on Related Companies is not available / applicable

**Bankers**

**Financial Information**

Currency: Libyan Dinar

## Balance Sheet & Profit & Loss

### BALANCE SHEET

Individual Accounts  
Interim Year

Individual Accounts  
Interim Year

20XX

20XX

	20XX	20XX
<b>Fixed Assets</b>		
Land & Buildings	22,421,319	18,890,318
Plant & Machinery		
Furniture & Equipment		
Motor Vehicles		
Misc. Fixed Assets		
<b>Total Fixed Assets</b>	<b>22,421,319</b>	<b>18,890,318</b>
<b>Financial Assets</b>		
Shares in Related Companies		
Loans to related companies		
Investments		
Deposits		
Misc. Financial Assets	455,836,195	430,059,054
<b>Total Financial Assets</b>	<b>455,836,195</b>	<b>430,059,054</b>
<b>Intangibles</b>		
Goodwill		
Organisational Expenses		
Patents		
Misc. Intangible Assets		
<b>Total Intangible Assets</b>	<b>0</b>	<b>0</b>
<b>Current Assets</b>		
Stock		
Stock & Work in Progress		
Trade Debtors & receivables		
Provision for bad debts		
Other receivables	2,050,743,983	1,948,027,163
Due from related companies		
Owed by shareholders		
Prepaid expenses		
Cash	650,639,357	459,594,016
Tax recoverable		
Marketable Securities		
Misc. Current Assets	12,200,504	11,950,504
<b>Total Current Assets</b>	<b>2,713,583,844</b>	<b>2,419,571,683</b>
<b>Total Assets</b>	<b>3,191,841,358</b>	<b>2,868,521,055</b>
<b>Owner's Equity &amp; Liabilities</b>		
Issued and paid up capital	126,000,000	63,000,000
Share premium account		
Retained earnings	36,685,564	45,107,198
Net profit/Loss for the year	20,337,630	19,178,676
Revaluation reserves	7,000,000	7,000,000
Legal Reserves	42,385,893	35,100,000
Other reserves	12,905,000	66,905,000
Net Worth	245,314,087	236,290,874

Deferred Taxation		
Provisions/allowances		
Mortgages/Loans		
Hire purchase		
Due to group of companies		
Minority interest		
Misc. deferred liabilities		
<b>Total Long Term Liabilities</b>	<b>0</b>	<b>0</b>
<b>Current Liabilities</b>		
Creditors	1,858,834,694	1,596,491,700
Other creditors	599,984,180	578,760,104
Accruals	31,872,202	25,919,323
Bank overdrafts/Loans		
Misc. Loans		
Director's accounts		
Owing to shareholders		
Owing to related companies		
Proposed dividend		
Long Term-due 1 year		
Hire Purchase-under 1 year		
Taxation		
Advance receipts		
Misc. Current Liabilities	455,836,195	431,059,054
<b>Total Current Liabilities</b>	<b>2,946,527,271</b>	<b>2,632,230,181</b>
<b>Owner's Equity &amp; Liabilities</b>	<b>3,191,841,358</b>	<b>2,868,521,055</b>

### PROFIT & LOSS

Individual Accounts  
Figures are:

Individual Accounts  
Figures are:

**01/04/20XX to 31/12/20XX**

**01/04/20XX to 31/03/20XX**

Total Income/Turnover	41,402,612	60,614,091
Cost of sales		
Gross Profit/ (Loss)	41,402,612	60,614,091
Admin/selling expenses		
Services		
Salaries	5,332,470	6,887,352
Auditors Fee		
Stock Depreciation		
Depreciation	2,281,235	2,999,714
Misc. Operating Expenses	9,139,997	10,053,260
Misc. Operating Income	7,118,881	4,307,670
<b>Net Operating Profit/ (Loss)</b>	<b>31,767,791</b>	<b>44,981,435</b>
Interest Receivable/Finance Income		
Group related income		
Misc. Financial Income	23,137,426	5,041,697
<b>Total Financial Income</b>	<b>23,137,426</b>	<b>5,041,697</b>
Interest Payable/Finance costs	9,179,699	15,831,456
Misc. financial expenses	9,060,027	135,615
<b>Total Financial Expenses</b>	<b>18,239,726</b>	<b>15,967,071</b>
<b>Profit/ (Loss) before taxes</b>	<b>36,665,491</b>	<b>34,056,061</b>
Income Tax		
Other Tax	16,327,861	14,877,385
<b>Profit/ (Loss) after taxes</b>	<b>20,337,630</b>	<b>19,178,676</b>
Extraordinary items		
Exceptional items		
Misc. Items		
<b>Net Profit/ (Loss)</b>	<b>20,337,630</b>	<b>19,178,676</b>

Previous years related earnings		
Current year's net income	20,337,630	19,178,676
Misc. additions in current year		
Current year's net loss		
Dividends in current year		
Withdrawals in current year		
Misc. deductions in current year		
<b>Retained earnings at end of financial period</b>	<b>20,337,630</b>	<b>19,178,676</b>
Average employees		
Director's fee		
Earnings per share		
Earnings per share-previous year		

## FINANCIAL RATIOS

<b>Liquidity Ratios</b>		
Current Ratio	0.92	0.92
Acid Test Ratio	0.92	0.92
<b>Profitability Ratios</b>		
Gross Profit Ratio (%)	100.00	100.00
Return on Capital Employed	0.15	0.14
Asset Turnover (%)	0.17	0.26
Solvency OR Gearing Ratio	0.00	0.00
<b>Miscellaneous Ratios</b>		
Sales/Working Capital	-0.18	-0.29
Assets/Sales (%)	7709.28	4732.43
Shareholders Return (%)	14.95	14.41
Return on Assets (%)	1.15	1.19
Sales/Employees		
Profit/Employees		
Debt Ratio	0.92	0.92
Interest Coverage Ratio	2.25	2.29

## Auditors Comments

**Date accounts obtained:** 27/09/20XX  
**Accounts obtained from:** Subject

### Audit Details:

Accounts have been produced by an accountant  
Accountants: XXXXXXXXXXXXXXX XXXXXXXXXXX XXXXXXXXXXX

### Accountants Opinion:

The audited financial statement gives a true and fair view of the state of affairs of the subject  
Financial Statements have been prepared on an on-going basis.  
Assuming support of: directors  
Accounts have been submitted by: XXXXXX XXXXXXXXXXX

## Payments

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



## Interview & Reporter Comments

Date: 28/09/20XX  
Name/Title: XXXXXX XXXXXXXXXXXX  
Comment: Subject has confirmed the general details shown in the report.

Reporter Comment Date: 28/09/20XX  
Reporter Comment: In the interview conducted with XXXXXX XXXXXXXXXXXX, XXXXXXXXXXXX XX XXXXXXXX , he co-operated with local reporters in confirming & providing information.

XXXXXXXX XXXX was founded as a Joint Stock Company in 17th, of May 19XX according to the commercial law and Banks No. 4/19XX and reorganized according to the rules of the act No. 153/19XX. The Bank operates in conformity to the rules and regulations of the Libyan commercial Banks monetary and thrust act No. 1/19XX.

Since its formation XXXXXXXX XXXX has established its head office in the city of Tripoli and it provides all commercial Banking services local and international through a chain of branches covering the whole country.

Also, the services which they provide to distinguish XXXXXX XXXX are the quality of the services which they provide to their customers. This is one of the reasons why XXXXXX XXXX establishes strong and long term relationship with their customer. Furthermore, XXXXXXXX XXXX has established strong and long term relationship with more than 460 correspondents worldwide. Today, XXXXXXXX XXXX is a leading commercial Bank in Libya in terms of capital adequacy, Paid up Capital and net financial results also, ranked among the top 25 Banks in the Arab world in terms of Soundness (Capital-Assets Ratio) and was ranked 419th among the largest 1000 Bank in the world in terms of capital and 386th in terms of (return on assets) according to THE ARAB Banking UNION magazine, December 19XX.

As a result of their success, they increased the number of branches from (6) in 19XX to (46) in 20XX, which results to a very rapid increase in our base of customers over the years.

XXXXXXXX XXXX offers all the traditional commercial, retail, corporate Banking activity local and international throughout a chain of 46 branches and agencies. They carry their international throughout a network of more than 460 correspondents all over the world.

Today, XXXXXXXX XXXX is making active use of Swift Net for international financial messaging. And Western Union for money transfer, also, they are planning to offer new services based on the new technology including debit and credit card services.

Based on the given information, local informants suggest that this company be considered a Fair Trade Risk.

## Conclusions

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

General Conclusion: A leading concern in this line, well known principals, considered good.

Owner/Shareholders Comments: The owners / shareholders do not have an active role in the running of the business.

Financial Results Trend: Financial Information indicates that the business activities of the company are even / similar in strength to corresponding years.

Age of Business: The company is long established in the local market.

**END OF REPORT**

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

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