DP Information Network Pte Ltd
3 Killiney Road #04-08 Winsland House I Singapore 239519

Singapore Sample Report

SAMPLE ASIA PACIFIC PTE. LTD.
LOCAL CREDIT REPORT

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SAMPLE ASIA PACIFIC PTE. LTD.

LOCAL CREDIT REPORT
SAMPLE ASIA PACIFIC PTE. LTD.

Executive Summary 概要

Company Name	:	SAMPLE Asia Pacific Pte. Ltd.	
Registration No	:	20XX00937C	登記番号
Date of Registration	:	19/01/20XX	設立日
Former Name	:	NA	変更前社名
Date of Change of Name	:	NA	社名変更日
Type of Company	:	Limited Private Company	法人形態
		A p rivate c ompany is o ne wh ich h as a small group of shareholders. Under the l aw, thi s group cannot be more than 50. A private company cannot ask the public to invest in it or to deposit money wi th i t. Capi tal must be rai sed pri vately from among the small group of shareholders and through bank loans.	法人形態の説明
Registered Address	:	XX SCIENCE PARK ROAD #01-XX GEMINI SINGAPORE 11XXXX	登記面住所
Date of Change of Address	:	01/02/20XX	住所変更日
Business Address	:	XX SCIENCE PARK ROAD #01-XX GEMINI SINGAPORE 11XXXX	実質本店
Registered Activities	:	1. Wholesale Of EXAMEXAMPLEE And SAMPLE Products Marketing Services	登録事業
Business Activities	:	Provision of marketi ng servi ces for patented and off-patent branded ethi cal research based S AMPLE and EXAMPLE products through agency or contract sal es organisation arrangements to third party customers and related parties	事業内容
Issued Ordinary Capital*	:	$1.00 U.S. DOLLAR NO. OF SHARE: 1	発行済普通株資本
Issued Preference Capital	:	NA	発行済優先株資本
Paid-Up Ordinary Capital	:	$1.00 U.S. DOLLAR	払込済普通株資本
Paid-Up Preference Capital	:	NA	払込済優先株資本
* Number of Shares includes number of Issued Treasury Shares			株式数は発行済自社株数を含む
Issued Treasury Capital	:	NA	発行済自社株資本
Paid-Up Treasury Capital	:	NA	払込済自社株資本
No. of Local Subsidiaries	:	1	国内子会社数
No. of Local Associates	:	NA	国内関連会社数
Holding Company	:	Asia Pacific SAMPLE Holdings Pte. Ltd.	持株会社
Listed Status	:	No	株式上場
Staff Strength	:	1431	従業員数
Auditor	:	SAMPLE audit corporation	監査役

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SAMPLE ASIA PACIFIC PTE. LTD.

Bankers / Financiers	:	NA	取引銀行/金融機関
Turnover	:	$XX,X26,626.00	売上
Net Worth	:	$X,X3XX45.00	自己資本
No. of Bank Charges	:	NA	銀行の負債件数
No. of Litigation Suits	:	NA	訴訟件数
Payment Behavior	:	Satisfactory	支払傾向
S1000 / SME 500 / FG50 Ranking	:	No records found for SINGAPORE	S1000(企業ランキング)/SME500(中小企業ランキング)/ FG50(急成長企業ランキング)
CAGR	:	NA	年平均成長率

Credit Rating & Recommendation

信用格付け及び勧告

Credit Rating:	:	**Ba**	信用格付け
	:	**DP6**	
Credit Limit	:	**Moderate**	与信限度
Recommended Credit Line	:	**S$1,000,000 (Generally, it is the policy of DP Info to limit our credit recommendation to a maximum of S$1,000,000)**	推奨与信限度額
Historical Rating	:	**NA**	格付け履歴

SHAREHOLDER DETAILS

株主情報

NAME	:	ASIA PACIFIC SAMPLE HOLDINGS PTE. LTD.	
SHAREHOLDER ID	:	20XX01108N	株主ID
NATIONALITY	:	SINGAPORE, REP OF	
ADDRESS	:	XX SCIENCE PARK ROAD #01-XX GEMINI, THE SINGAPORE 11XXXX	
NO. OF ORD SHARES	:	1	普通株式数
CURRENCY	:	U.S. DOLLAR	通貨

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SAMPLE ASIA PACIFIC PTE. LTD.

OFFICER DETAILS ← 役員情報

NAME	:	MODEL STAR MODEL
ADDRESS	:	XXC TOWER 5, ISLAND HARBOURVIEW, 11 HOI FAI ROAD TAI KOK TSUI, KOWLOON, HONG KONG
POSITION	:	DIRECTOR
DATE OF APPT	:	2XXX/20XX ← 就任日
NATIONALITY	:	BRITISH
I/C PASSPORT	:	7XX0718XX ← I/Cパスポート番号

NAME	:	MODEL MODEL
ADDRESS	:	20 LINCOLN ROAD #06-06 LINCOLN MODERN, THE SINGAPORE 308353
POSITION	:	DIRECTOR
DATE OF APPT	:	05/09/20XX
NATIONALITY	:	GERMAN
I/C PASSPORT	:	GXX63 XXN

NAME	:	MODEL STAR STAR
ADDRESS	:	XX TOMLINSON ROAD #15-XX KUM HING COURT SINGAPORE 247856
POSITION	:	SECRETARY DIRECTOR
DATE OF APPT	:	1XXX/20XX 2XXX/20XX
NATIONALITY	:	SINGAPOREAN
I/C PASSPORT	:	S1XXX359D

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SAMPLE ASIA PACIFIC PTE. LTD.

KEY PERSONNEL PROFILE

主要管理職プロフィール

Name: MODEL STAR YU MODEL

NRIC Number: 7XX071869 国民登録番号

Available Address: XXC TOWER 5, ISLAND HARBOURVIEW, 11 HOI FAI ROAD TAI KOK TSUI, KOWLOON, HONG KONG

Current Business Interest

現在の事業役職

No.	Name	Position	Appt Date	# of Share	%
1	ASIA PACIFIC SAMPLE INVESTMENTS PTE. LTD.	DIRECTOR	2XXX/20XX		NA
2	SAMPLE ASIA HOLDINGS PTE. LTD.	DIRECTOR	01/04/20XX	-	NA
3	SAMPLE ASIA PACIFIC PTE. LTD.	DIRECTOR	2XXX/20XX	-	NA

就任日 持株数

Previous Business

過去の事業

No.	Name	Status	Position	Appt Date	Last Known Inactive Date
No Trace					

直近の退任日

Bankruptcy Record

倒産記録

(Status include petition filed, order made, discharge, annulment, set aside, rescinded and withdrawn)

現状が申請届出、判決、返済、取消、無効、破棄、回収の場合を含む

Case No.	Year	Date of Filing	Petitioner Name	Amount
No Trace				

申請日 申請者

Note: Please purchase case details to know the latest status.

Litigation Search – Writ of Summons

訴訟検索- 召喚状

Court	Case No.	Year	Date of Filing	Amount	Cause Category
No Trace					

訴訟分類

Negative List (if any)

否定的情報

Source of information is from DP available database. For further details, Please contact us.

Traces	Last Updated Date
No Trace	

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SAMPLE ASIA PACIFIC PTE. LTD.

SUBSIDIARIES AND ASSOCIATE COMPANIES IN S'PORE

国内の子会社及び関連会社

Company	Shareholdings (%)
EXAMPLE ASIA PACIFIC (SINGAPORE) PTE. LTD.	100.00%

株式保有率

xx,1BANKERS/ FINANCIERS

取引銀行/金融機関

Subject enjoys a normal banking routine with its bankers. To date, there are no bank charges registered against Subject by its bankers.

Payment Profiling (The payment pattern of Subject for the past 12 months)

支払分析
過去12ヶ月の支払傾向

Description	Percentage
Improve	0%
Consistent	0%
Deteriorate	0%
Alert	0%
No Trend	100%

比率

Description
Improve: Cu[illegible]ter than previous month
Consistent: Tre[illegible]sed on at least 6 consecutive records)
Deteriorate: Cu[illegible]orse than previous month
Alert: Neg[illegible]make payment
No Trend: Inc[illegible]ble to categorize

当月の成果が前月より向上している
直近連続６回の記録で一定の債務がある
当月の成果が前月より悪化している
否定的情報、支払いの明確な拒否有り
不安定、分類不可

Negative List (if any)

否定的情報

Source of information is from DP available database. For further details, Please contact us.

Traces	Last Updated Date
No Trace	

LITIGATION

訴訟記録

Clear

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SAMPLE ASIA PACIFIC PTE. LTD.

COMPLIANCE RECORDS ← 法廷順守記録

Date of Last AGM	:	02/11/20XX	← 最新年次報告会開催日
Date of Last AR	:	07/11/20XX	← 最新年次報告書提出日
Date of A/C Laid at Last AGM	:	31/12/20XX	← 最新提出済み決算年度

BUSINESS PROFILE ← 事業概要

The principal activities of Subject are provision of marketing services for patented and off-patent branded ethical research based SAMPLE and EXAMPLE products through agency or contract sales organisation arrangements to third party customers and related parties.

Organizational Background ← 組織沿革

Incorporated on 19 January 20XX, Subject has been in operation for 2 years.

Mr. MODEL STAR MODEL acts as Subject's Chief Executive and is responsible for its overall management, strategic planning and business developments.

Operations ← 営業

Subject's Executive, Ms. XXX has confirmed Subject's business address as: XX Science Park Road #01-XX Gemini Singapore 11XXXX.

The interview with Ms. XXX revealed the following:

Subject is engaged in the provision of EXAMEXAMPLEE marketing solutions.

The types of solutions provided by Subject include:

- Regulatory affairs management
- Contract sales organization
- Business development
- In-license and acquisition

Subject caters its services mainly to overseas customers. However, Ms. XXX has declined to comment further on its overseas markets.

Hence, we are unable to proceed with further investigation.

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DP Information Network Pte Ltd
72 Bendemeer Road #04-28 Luzerne Singapore 339941
Tel : +65 6738 1900 Fax : +65 6298 2310 Email : brs@dpgroup.com.sg www.dpgroup.com.sg

SAMPLE ASIA PACIFIC PTE LTD

SEARCH RECORDS ← 検索記録

FINANCIAL RELATED SEARCH COUNT ← 財務関連検索回数 金融機関がQuestNetを通じて対象会社を検索した回数

(The num ber of time s that the above co mpany had been searched by Financial Institutions using QuestNet)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20YY	11	1	0	1	0	0	2	1	0	2	1	2	1
20YY	16	2	1	1	2	1	1	1	1	2	2	2	0
20YY	36	3	4	3	4	2	4	2	3	4	3	1	3

COMMERCIAL RELATED SEARCH COUNT ← 営業関連検索回数 他社・企業・個人がQestNetで対象会社を検索した回数

(The number of times that the above company had been searched by other companies, businesses or individuals using QuestNet)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
20YY	11	1	0	1	2	0	0	0	4	0	1	1	1
20YY	15	2	1	0	1	1	2	1	0	2	1	0	4
20YY	10	1	0	0	2	1	2	1	0	1	0	1	1

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SAMPLE ASIA PACIFIC PTE. LTD.

FINANCIAL HIGHLIGHTS ← 主要財務情報

CONDENSED INCOME STATEMENT

Auditor's Comments – True and Fair? **Yes** ← 監査役のコメント-適法・適正か？ 適法かつ適正

	Group	Change	Group	Change	Group
FINANCIAL YEAR	**31/12/20XX** **$**	**31/12/20XX** 変動率	**31/12/20XX** **$**	**31/12/20XX** **$**	**31/12/20XX** **$**
Turnover	XX,X26,626		XX,X26,626		XX,X26,626
Cost of Sale	XX,X26,501		XX,X26,501		XX,X26,501
Gross Profit	13,400,1XX		13,400,1XX		13,400,1XX
Other Income	714,918		714,918		714,918
Operating profit	NA		NA		NA
Profit before tax and minority interest	8,788,989		8,788,989		8,788,989
Taxation	1,221,526		1,221,526		1,221,526
Minority interest	0		0		0
Profit after tax and minority interest	X,X6X,X63		X,X6X,X63		X,X6X,X63
Extraordinary item	5,XX6,049		5,XX6,049		5,XX6,049
Profit after tax attributable to shareholders	X,X6X,X63		X,X6X,X63		X,X6X,X63
Retained Profit at beginning of the year	0		0		0
Proposed dividends	0		0		0
Dividends paid	0		0		0
Retained Profit at end of the year	X,X6X,X63		X,X6X,X63		X,X6X,X63

Financial figures are expressed in US$ and are converted to S$ at the rate of 1.666475 (FYXX).

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SAMPLE ASIA PACIFIC PTE. LTD.

CONDENSED BALANCE SHEET

Auditor's Comments – True and Fair? **Yes**

	Group	Change	Group	Change	Group
FINANCIAL YEAR	**31/12/20XX $**	**31/12/20XX**	**31/12/20XX $**	**31/12/20XX**	**31/12/20XX $**
ASSETS					
Current Assets	48,946,038		48,946,038		48,946,038
Non-current Assets	3,XX6,280		3,XX6,280		3,XX6,280
- Fixed Assets	2,886,335		2,886,335		2,886,335
- Intangible Assets	0		0		0
- Long-term Investments	0		0		0
Total Assets	**52,312,318**		**52,312,318**		**52,312,318**
LIABILITIES					
Current Liabilities	43,9X,X,943		43,9X,X,943		43,9X,X,943
Long-Term Liabilities	903,230		903,230		903,230
Total Liabilities	**44,878,173**		**44,878,173**		**44,878,173**
SHAREHOLDERS' FUNDS					
Share Capital	2		2		2
Share Premium	0		0		0
Retained Earnings	X,X6X,X63		X,X6X,X63		X,X6X,X63
Minority Interest	0		0		0
Other Reserves	(133,318)		(133,318)		(133,318)
Shareholders Funds	**X,X3XX45**		**X,X3XX45**		**X,X3XX45**

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SAMPLE ASIA PACIFIC PTE. LTD.

FINANCIAL RATIOS ← 財務比率

	Group	Change	Group	Change	Group
FINANCIAL YEAR END	**31/12/20XX**		**31/12/20XX**		**31/12/20XX**
PROFITABILITY					
Rate of Net Profit (%)	17.27		17.27		17.27
Return on Equity (%)	101.79		101.79		101.79
Return on Assets (%)	14.47		14.47		14.47
Return on Capital EmEXAMPLEoyed	1.09		1.09		1.09
DEBT MANAGEMENT					
Total Liabilities/Equity (times)	6.04		6.04		6.04
Current Liabilities/Equity (times)	5.92		5.92		5.92
Long Term Liability/Equity (times)	0.12		0.12		0.12
Debt Service Cover Ratio	13.89		13.89		13.89
EFFICIENCY MANAGEMENT					
Total Assets Turnover (times)	0.84		0.84		0.84
Fixed Assets Turnover (times)	13.02		13.02		13.02
Interest Coverage Ratio	XX.51		XX.51		XX.51
Average Payment Period (days)	84		84		84
LIQUIDITY MANAGEMENT					
Current Ratio (times)	1.11		1.11		1.11
Quick Ratio (times)	0.83		0.83		0.83
Average Collection Period (days)	143		143		143

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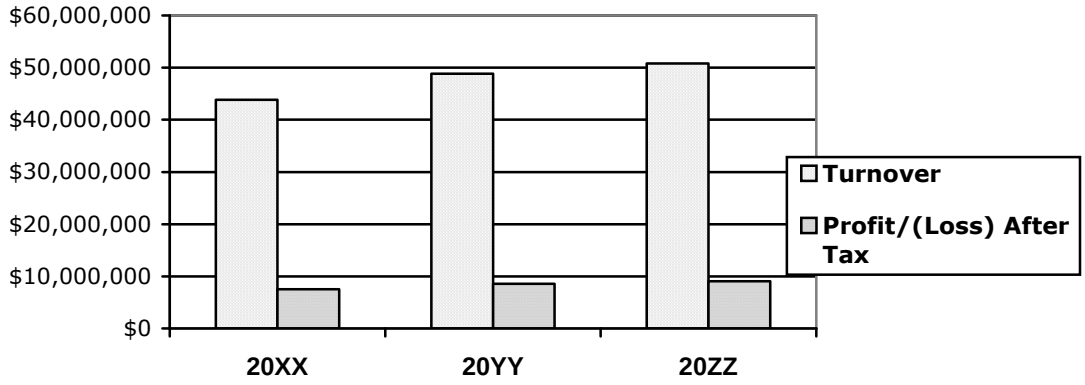
SAMPLE ASIA PACIFIC PTE. LTD.

PROFITABILITY ← 收益性



Financial figures are expressed in US$ and are converted to S$ at the rate of 1.666475 (FYXX).

As the financial statements represents results of operations from 19/01/20XX to 31/12/20XX, we are unable to perform a meaningful analysis of Subject's financial figure.

However, we note that:-

Turnover logged at $XX,X26,626 for the financial year ended 31/12/20XX

Pre-tax profit notched at $8,788,989 while after tax profit stood at $X,X6X,X63.

Subject incurred the following significant expenses for FYXX under review:-

Interest Expenses - $308,XX8
Depreciation of Fixed Assets - $276,635
Staff Costs - $5,XX,X,063

On the other hand, Subject has the following income:-

Interest Income - $69,992
Sundry Income - $14,998
Foreign Exchange Gain - $16,665
Profits of SAMPLE Division - $1,834,789

The Group yielded a rate of net profit on sales of 17.27 per cent in FYXX. The Group is now able to book in $0.17 of profit for every dollar of sales in FYXX.

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SAMPLE ASIA PACIFIC PTE. LTD.

PROFITABILITY

Related Party Transactions ← 関連団体との取引

(a) Revenues and Expenses

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Sales of goods	XX,X05,446
Service income	2,139,754
Purchase of goods	(3,186,300)
Interest income	4,999
Interest paid	(271,635)
Marketing service fees	271,635
Royalty fee paid	(3,333)
Management fee paid	(11,665)
Professional fee paid	(21,664)

(b) Receivables from Related Parties

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Trade receivables	13,726,755
Loan advances	1,559,821
	15,286,576

(c) Receivables from a Fellow Subsidiary

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Trade receivables	194,978

(d) Payables to Related Parties

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Trade payables	7,820,767
Loan advances	15,434,892
	X,XX55,659

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SAMPLE ASIA PACIFIC PTE. LTD.

PROFITABILITY

(e) Payables to Ultimate Holding Company

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Loan advances	6XX,591

(f) Payables to a Fellow Subsidiary

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Trade payables	601,597

(g) Key Management Remuneration

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S$)
Salaries and other emEXA MPLEoyee benefits	XX4,217,828
Retirement benefit obligations	4,2XX,179
	XX8,4XX07

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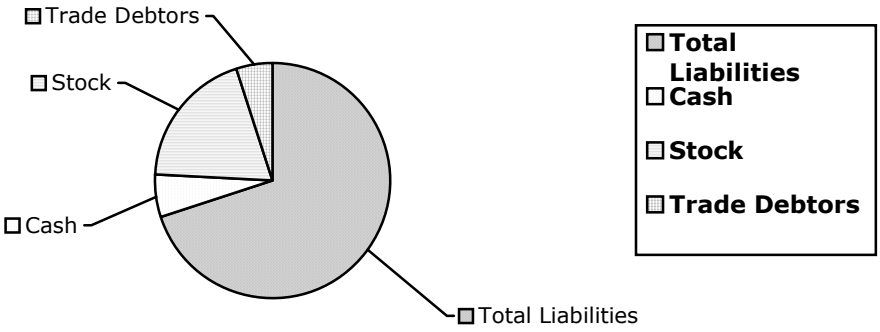
SAMPLE ASIA PACIFIC PTE. LTD.

LIQUIDITY/SOLVENCY 流動性/支払能力



Current ratio stood at 1.11 times in FYXX. This means that the Group has $1.11 of current assets for every dollar of current liability incurred. This ratio indicates Subject's ability to repay its short-term liabilities with the cash raised from the sale of its short-term assets.

In general, when Subject's current assets cover exactly the current liabilities, Subject's daily operation funding needs are met. However, if current liabilities exceed current assets, it is an early warning signs that Subject is unable to cover their operations funding needs. However, there is no standard desirable ratio as it varies across industry. The acceptable ratio to most creditors/ bankers is 2 times to give them a degree of comfort.

Excluding its stocks, its quick ratio clocked 0.83 times in FYXX. This ratio emphasizes Subject's "liquidation view" as opposed to a going concern approach to liquidity analysis. Subject's stock stood at $12,XX3,586 during the financial period.

The Group's trade debtors amounted to $17, 126,XX4. Average collection period for the year was 143 days.

The average collection period is highly dependent on the nature of the company's operations. A shorter average collection period is not necessarily good nor a longer average collection period necessarily bad. This is because a more liberal credit policy will lead to a higher level of sales. Generally, a longer average collection poses more risk of turning into bad debts.

Subject has a cash balance $3,X,X6,2XX during FYXX. Generally, cash balance should be maintained at a level that will cover its day-to-day operation.

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SAMPLE ASIA PACIFIC PTE. LTD.

LIQUIDITY/SOLVENCY

Subject's short-term bank deposi ts amounted to $12, 201,930 for the fi nancial year i n review. The short-term bank deposits at balance sheet date have an average maturity of 6 days from the end of the financial period with the following weighted average effective interest rates:

	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (%)
Singapore Dollars	2.84
United States Dollars	3.88
Philippines Pesos	7.64
Indonesian Rupiah	3.50

Loan advances to Related Parties amounted to $1, 559,821 i n FYXX. The l oan advances are unsecured, interest bearing and have no fixed terms of repayment.

Non-trade amount due from Ultimate Hol ding Company amounted to $1, 666 i n FYXX. Thi s amount is unsecured, non-interest bearing and has no fixed terms of repayment.

Total assets turnover ratio logged at 0.84 times in FYXX. Generally, this ratio measures Subject's ability to make use of it s t otal a ssets t o g enerate s ales wh ich r eflects t he ma nagement's capability of utilizing its resources. Note that such ratio is more apEXAMPLEicable to companies that are capital intensives as verse services type of companies.

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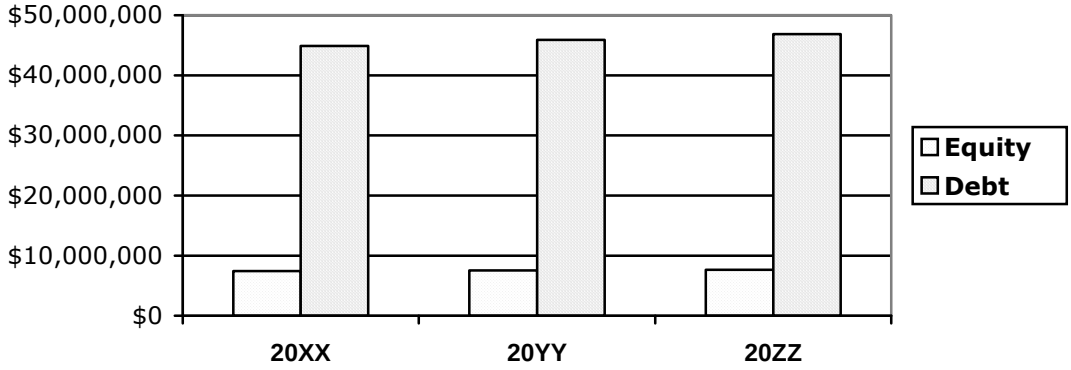
SAMPLE ASIA PACIFIC PTE. LTD.

LEVERAGE/GEARING

レバレッジ/ギアリング

レバレッジ比率: 自己資本（自己資金）に対し、何倍の他人資本（借入）を使用しているかを示す比率。

ギアリング比率: レバレッジ比率と同義



Accounting for the major portion (34.39 per cent) of total liabilities were the Group's loan advances from Related Parties, which amounted to $15,434,892.

Standing at $10,052,177, trade creditors represented 23 per cent of current liabilities. Average payment period for the year was 84 days.

Trade amount due to Related Parties amounted to $7, 820,767 in FYXX. This amount is unsecured, non-interest bearing and has no fixed terms of repayment.

Loan advances from Related Parties amounted to $15, 434,892 in FYXX. A portion of the loan advances which amounted to $13, 731,754 is unsecured and repayable within 1 year. Of this portion of amount, $9,227,XX,X is interest bearing with interest rate ranging from 3% to 9% per annum and the remaining balance is non-interest bearing, unsecured and has no fixed terms of repayment.

Non-trade amount due to a Fellow Subsidiary amounted to $601, 597 in FYXX. The amount is unsecured, non-interest bearing and has no fixed terms of repayment.

Loan advances from Ultimate Holding Company amounted to $6XX, 591 in FYXX. The advances area unsecured, non-interest bearing and have no fixed terms of repayment.

Total liabilities-to-equity ratio notched 6.04 times in FYXX. This ratio gives an indication of whether Subject is highly/ lowly geared. Company with high gearing has a high total liabilities/ equity ratio, which can be a warning signal to financials institutions as a higher ratio indicates that Subject's debt is high when compared to its equity.

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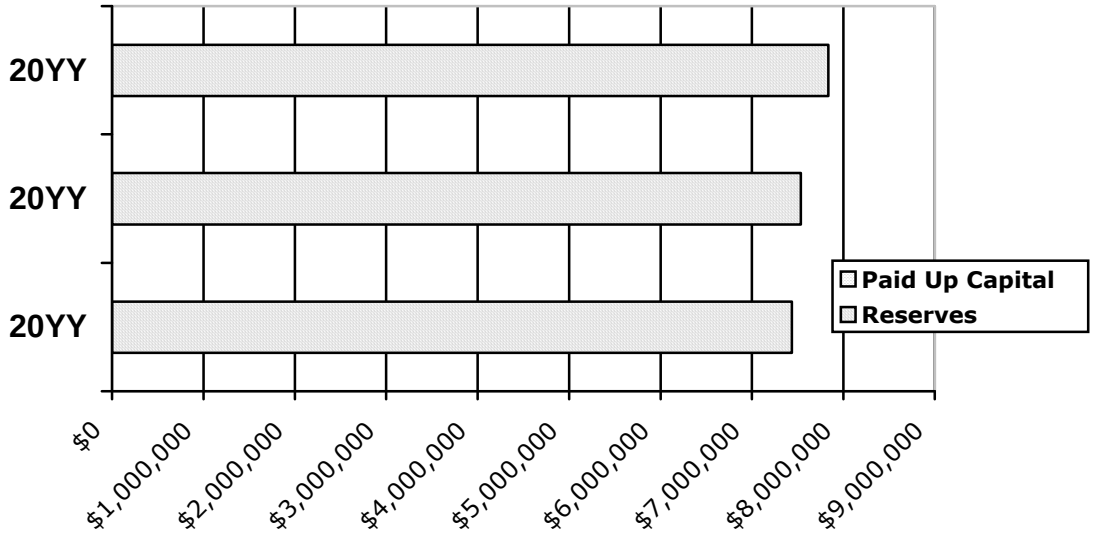
SAMPLE ASIA PACIFIC PTE. LTD.

SHAREHOLDERS' FUNDS/NET WORTH ← 株主資本/自己資本



No dividend has been paid or declared during the financial year and the Directors do not recommend that any be paid for the financial year just ended.

We note that Subject has $X,X6X,X63 in retained profit for FYXX.

As at 31 December 20XX, Subject's net worth stood at $X,X3XX45.

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SAMPLE ASIA PACIFIC PTE. LTD.

SUMMARY ← 総括

A Limited Private Company incorporated on 19 January 20XX, Subject has been in operation for 2 years under the present name style of **SAMPLE ASIA PACIFIC PTE. LTD.**.

Mr. MODEL STAR YU MODEL acts as Subject's Chief Executive and is responsible for its overall management, strategic planning and business developments.

The principal activities of Subject are provision of marketing services for patented and off-patent branded ethi cal research based S AMPLE and EXAMEXAMPLEE products through agency or contract sales organisation arrangements to third party customers and related parties.

Subject's holding company is Asia Pacific SAMPLE Holdings Pte. Ltd. Having a holding company allows Subject to enjoy the benefit of timely financial assistance should the need arise, barring any unforeseen Circumstances.

As the financial statements represents resul ts of operati ons from 19/01/20XX to 31/12/20XX, we are unable to perform a meaningful analysis of Subject's financial figure.

However, we note that:-

Turnover logged at $XX,X26,626 for the financial year ended 31/12/20XX

Pre-tax profit notched at $8,788,989 while after tax profit stood at $X,X6X,X63.

Current r atio s tood a t 1 .11 t imes in F YXX, wh ile it s q uick r atio c locked 0 .83 times in FYXX. Subject's stock stood at $12,XX3,586 during the financial period.

The Group's trade debtors amounted to $17, 126,XX4. Average collection period for the year was 143 days.

Subject has a cash balance $3,X,X6,2XX during FYXX.

Accounting fo r t he ma jor p ortion (34.39 p er c ent) o f t otal lia bilities wa s t he G roup's loan advances from Related Parties, which amounted to $15,434,892.

Standing at $10,052,177, tr ade creditors represented 23 per cent of current liabilities. Average payment period for the year was 84 days.

Total liabilities-to-equity ratio notched 6.04 times in FYXX.

We note that S ubject has $X, X6X,X63 i n retai ned profi t for FYXX, and net worth stood at $X,X3XX45.

Subject's gross profit margin stood at 30. 58% during the fi nancial year i n review. We observed Subject maintains an acceptable level of liquidity with cash balance amounting to $3,X,X6,2XX in FYXX.

Based on Subject's Score Factor, Subject has a score of **48** p oints a nd fa lls wit hin t he c redit rating of **Ba**. The proposed credit line is **Moderate**.

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SAMPLE ASIA PACIFIC PTE. LTD.

SCORE SHEET (YEAR OF ASSESSMENT: AS AT 20XX) 得点表

SCORE FACTORS		RANGE	POINTS
HISTORY	沿革	1~10	1
PAID UP CAPITAL	払込資本	1~10	1
OPERATING SCALE	営業規模	1~10	10
FINANCIAL CONDITION	財務状態		
- BUSINESS SCALE	事業規模	1~10	7
- PROFITABILITY	収益性	1~10	8
- LIQUIDITY	流動性	1~10	5
- LEVERAGE	レバレッジ	1~10	2
- RESERVES	準備金	1~10	5
- CREDIT LINES	与信限度	1~10	3
- MARGINS	利益率	-3~3	0
DEMERIT POINTS	減点要因		
- BANK CHARGES	銀行借入金	NO	0
- LITIGATION	訴訟	NO	0
- OTHER ADVERSE INFORMATION	その他の不利益情報		0
MERIT POINTS	加点		
- SOLE DISTRIBUTORSHIP	独占販売権	NO	0
- EXPORT ACTIVITIES	輸出活動	NO	0
- AFFILIATION	関連会社	YES	3
- LISTED	上場	NO	0
- OTHER MERIT FACTORS	その他の加点項目	ES	3
TOTAL	合計		**48**

SCORE	CREDIT RATING	STATUS	PROPOSED CREDIT LINE
>86	**Aaa**	Extremely sound financial base. Minimal credit risk.	Maximum
71-85	**Aa**	Strong financial base. Very low credit risk.	Large
56-70	**A**	Healthy financial base. Low credit risk.	Fairly Large
XX-55	**Ba**	**Adequate financial base. Average credit risk.**	**Moderate**
26-40	**B**	Uncertainty in financial base in adverse condition. Notable credit risk.	Moderately Low
11-XX	**Ca**	Weak financial base. High credit risk.	Small
<10	**C**	Inadequate financial base. Very high credit risk.	Credit not Recommended

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SAMPLE ASIA PACIFIC PTE. LTD.

信用格付け基準

Default Frequency 債務不履行の発生率	DP Credit Rating	Explanation	Status*
<0.1%	DP1	Possess extremely strong financial fundamental with high incentive and capability for repayment of obligations.	Premium
0.1% - <0.2%	DP2	Has strong financial health with above average capability for meeting payments.	Premium
0.2% - <0.4%	DP3	Stable financial health and above normal operational environment. General unfavourable factors are not likely to cause distress.	Strong
0.4% - <1.0%	DP4	Overall financial health and operation are considered normal. Capable of meeting its commitments. May be susceptible to difficulties in the event of drastic changes in economic conditions.	Strong
1.0% - <3.0%	DP5	Adequate financial capabilities to meet normal commitments. However, adverse changes in economic condition could lead to doubtfulness in the ability to pay.	Moderate
3.0% - <8.0%	**DP6**	**Sufficiently sound financial ability to meet normal obligations. Capabilities in reacting to adverse operational condition are limited or consider doubtful.**	**Moderate**
8% - <14.0%	DP7	Weakness in financial ability is apparent. Vulnerable to unfavourable changes in the economic and operational environment and is likely to fall into a weakened financial condition.	Monitor
14.0% - <20%	DP8	Apparent weakness in financial health with limited capability to meet its obligations especially in the event of any adverse changes in operating environment.	Monitor

*DP 1 to DP 4 is comparable to "Investment Grade" rated securities, and DP 5 to DP 6 is comparable to "High Yield" rated securities, and DP 7 to DP8 is comparable to "High Risk" rated securities.

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SAMPLE ASIA PACIFIC PTE. LTD.

DPI'S COMMENTS & RATINGS

DPのコメント及び格付け

DP Score (DP-BAS)

DP Score (DP-BAS) is a consistent and transparent risk assessment tool used in the credit rating process. DP-BAS delivers corporate rati ng model s based on sampl e data set sel ected from DP Info's proprietary database.

In DP Score, both qualitative and quanti tative ri sk aspects are taken i nto account i n eval uating the rating of compani es. The qual itative and fi nancial score factors used to assess the credi t worthiness of compani es i nclude hi story, pai d-up capi tal, operating scale, business scale, profitability, liquidity, leverage, reserves and profit margin.

Each score factor is calibrated on a scale from 1 to 10. The total score arrived at depicts the level of credit worthiness which is assigned to a DP Score. The DP Score ranges from Aaa to C.

Industry consensus i s that best practice rating processes shoul d be the resul t of both model output a nd e xpert o pinion; b oth Q uantitative a nd Q ualitative. DP -BAS delivers consistent quantitative anal ysis, wi thin a framework whi ch promotes qual itative scruti ny. The use of DP-BAS promotes a balances best practice approach to the assessment of credit risk.

Comments

* The rating is an opinion of the company's capability and ability based on prevailing conditions and information made available to DP Information at the time of rating.

* The rati ng i s not a recommendati on to buy or sel l nor i s i t an endorsement or non-endorsement of an issue.

* The in formation r eceived h as b een o btained fr om s ources believed to be reliable, but its accuracy or completeness is not guaranteed.

* DP Information does not assume any part of the requester's ri sk in the use or non-use of this rating.

* No part of this report ma y b e r eproduced, s tored in r etrieval s ystem o r t ransmitted, in a ny form or by any means.

* DP Informati on's rati ngs are subject to chan ge due to any unforeseen and/or foreseen circumstances

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シンガポールレポートの評価について

債務不履行頻度	DP 信用格付	定義	現状
<0.1%	DP1	非常に強い財務基盤と共に、高い誘因及び返済義務能力を持つ。	優良
0.1% - <0.2%	DP2	強い財務健全性と共に、平均以上の返済能力も持つ。	優良
0.2% - <0.4%	DP3	安定した財務健全性及び、標準以上の業務環境。一般的悪要因は、破綻を起こすことはない。	良
0.4% - <1.0%	DP4	全体的な財務及び業務健全性は標準である。契約義務を守る能力はあるが、経済状況の急激な変化による苦境に影響を受けやすい。	良
1.0% - <3.0%	DP5	契約義務を守るための適度な能力はあるが、経済状況の急激な変化によって返済能力に疑いがでる可能性あり。	普通
3.0% - <8.0%	DP6	標準的契約義務を守るための十分に健全な財力あり。不利な業務状況での対応能力に限度もしくは、疑問の余地あり。	普通
8% - <14.0%	DP7	財力の弱さは明白。経済及び業務状況の不利な変化に弱く、経済状態の弱体化に陥る可能性あり。	危険
14.0% - <20%	DP8	特に業務環境の急激な変化による契約義務を守るための限られた能力と共に財務健全性に明白な弱点あり。	危険

* DP 1 から DP 4 は投資適格級に相当し、DP 5 から DP 6 は高利回りに相当する、また DP 7 から DP8 は、危険大に相当する。