



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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

LOCAL CREDIT REPORT SAMPLE ASIA PACIFIC PTE. LTD.

Executive Summary

Company Name : SAMPLE Asia Pacific Pte. Ltd.

Registration No : 20XX00937C

Date of Registration : 19/01/20XX

Former Name : NA

Date of Change of Name : NA

Type of Company : Limited Private Company

A private company is one which has a small group of shareholders. Under the law, this group cannot be more than 50. A private company cannot ask the public to invest in it or to deposit money with it. Capital must be raised privately from among the small group of shareholders and through bank loans.

Registered Address : XX SCIENCE PARK ROAD #01-XX GEMINI SINGAPORE 11XXXX

Date of Change of Address : 01/02/20XX

Business Address : XX SCIENCE PARK ROAD #01-XX GEMINI SINGAPORE 11XXXX

Registered Activities : 1. Wholesale Of EXAMEXAMPLEE And SAMPLE Products
Marketing Services

Business Activities : 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

Issued Ordinary Capital* : \$1.00 U.S. DOLLAR NO. OF SHARE: 1

Issued Preference Capital : NA

Paid-Up Ordinary Capital : \$1.00 U.S. DOLLAR

Paid-Up Preference Capital : NA

* Number of Shares includes number of Issued Treasury Shares

Issued Treasury Capital : NA

Paid-Up Treasury Capital : NA

No. of Local Subsidiaries : 1

No. of Local Associates : NA

Holding Company : Asia Pacific SAMPLE Holdings Pte. Ltd.

Listed Status : No

Staff Strength : 1431

Auditor : SAMPLE audit corporation

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

Bankers / Financiers : NA
Turnover : \$XX,X26,626.00
Net Worth : \$X,X3XX45.00
No. of Bank Charges : NA
No. of Litigation Suits : NA
Payment Behavior : Satisfactory
S1000 / SME 500 / FG50 : No records found for SINGAPORE 1000 and SME 500
Ranking
CAGR : NA

Credit Rating & Recommendation

Credit Rating: : **Ba**
: **DP6**
Credit Limit : **Moderate**
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)**
Historical Rating : **NA**

SHAREHOLDER DETAILS

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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

OFFICER DETAILS

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
NATIONALITY : BRITISH
I/C PASSPORT : 7XX0718XX

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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.

**SAMPLE ASIA PACIFIC PTE. LTD.****KEY PERSONNEL PROFILE**

Name: MODEL STAR YU MODEL
 NRIC Number: 7XX071869
 Available Address: XXC TOWER 5, ISLAND HARBOURVIEW, 11 HOI FAI ROAD TAI KOK TSUI,
 KOWLOON, HONG KONG

Current Business Interest

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

Previous Business

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

Bankruptcy Record

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

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

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

Litigation Search – Writ of Summons

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

Negative List (if any)

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

Traces	Last Updated Date
No Trace	

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

SUBSIDIARIES AND ASSOCIATE COMPANIES IN S'PORE

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

XX,1 BANKERS/ FINANCIERS

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)

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

Description

Improve:	Current month's performance better than previous month
Consistent:	Trend found in the way debtors (based on at least 6 consecutive records)
Deteriorate:	Current month's performance worse than previous month
Alert:	Negative List; Absolute refusal to make payment
No Trend:	Inconsistent; not able to categorize

Negative List (if any)

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

Traces	Last Updated Date
No Trace	

LITIGATION

Clear

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

COMPLIANCE RECORDS

Date of Last AGM : 02/11/20XX
Date of Last AR : 07/11/20XX
Date of A/C Laid at Last AGM : 31/12/20XX

BUSINESS PROFILE

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

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

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.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

FINANCIAL HIGHLIGHTS

CONDENSED INCOME STATEMENT

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
	\$	\$	\$	\$	\$
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).

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

FINANCIAL RATIOS

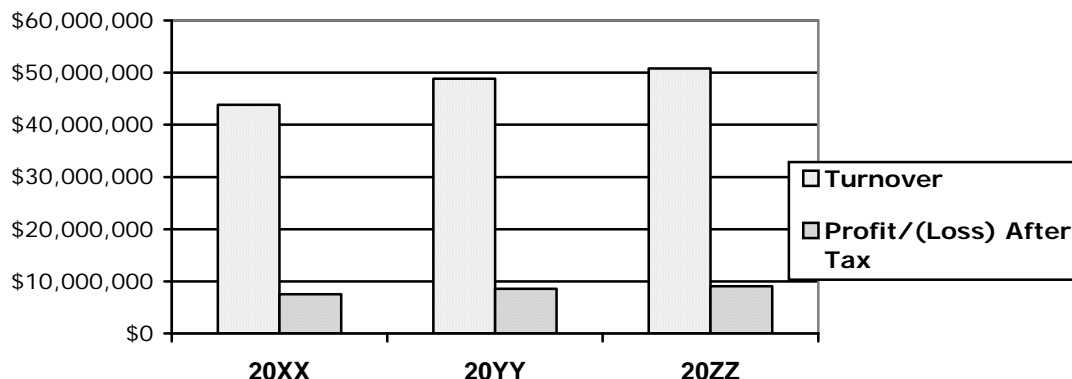
	Group	Change	Group	Change	Group
FINANCIAL YEAR END	31/12/20XX		31/12/20XX		31/12/20XX
PROFITABILITY					
Rate of Net Profit (%)	17.27		17.27		17.27
Return on Equity (%)	101.79		101.79		101.79
Return on Assets (%)	14.47		14.47		14.47
Return on Capital Employed	1.09		1.09		1.09
DEBT MANAGEMENT					
Total 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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

PROFITABILITY



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.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.

**SAMPLE ASIA PACIFIC PTE. LTD.****PROFITABILITY**

Related Party Transactions**(a) Revenues and Expenses**

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

(d) Payables to Related Parties

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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House 1 Singapore 239519 or call: 67381900.

**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

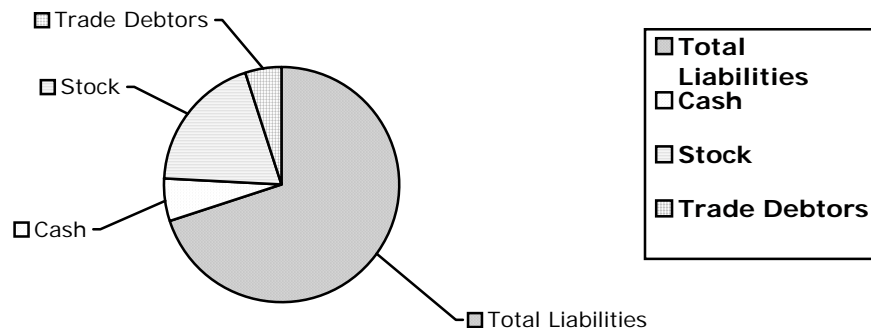
	The Group Period from 19 January 20XX (Date of incorporation) to 31 December 20XX (S\$)
Salaries and other emEXAMPLEoyee benefits	XX4,217,828
Retirement benefit obligations	4,2XX,179
	XX8,4XX07

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House 1 Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

LIQUIDITY/SOLVENCY



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.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

LIQUIDITY/SOLVENCY

Subject's short-term bank deposits amounted to \$12,201,930 for the financial year in 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 in FYXX. The loan advances are unsecured, interest bearing and have no fixed terms of repayment.

Non-trade amount due from Ultimate Holding Company amounted to \$1,666 in FYXX. This amount is unsecured, non-interest bearing and has no fixed terms of repayment.

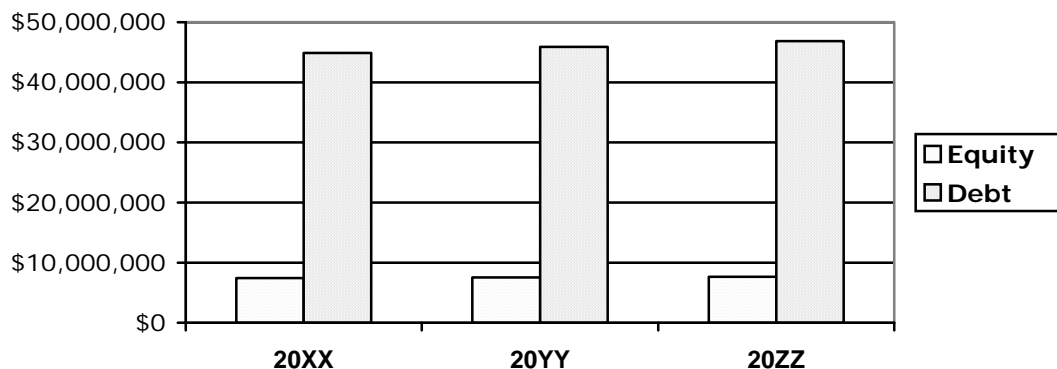
Total assets turnover ratio logged at 0.84 times in FYXX. Generally, this ratio measures Subject's ability to make use of its total assets to generate sales which reflects the management's capability of utilizing its resources. Note that such ratio is more applicable to companies that are capital intensives as verse services type of companies.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

LEVERAGE/GEARING



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.

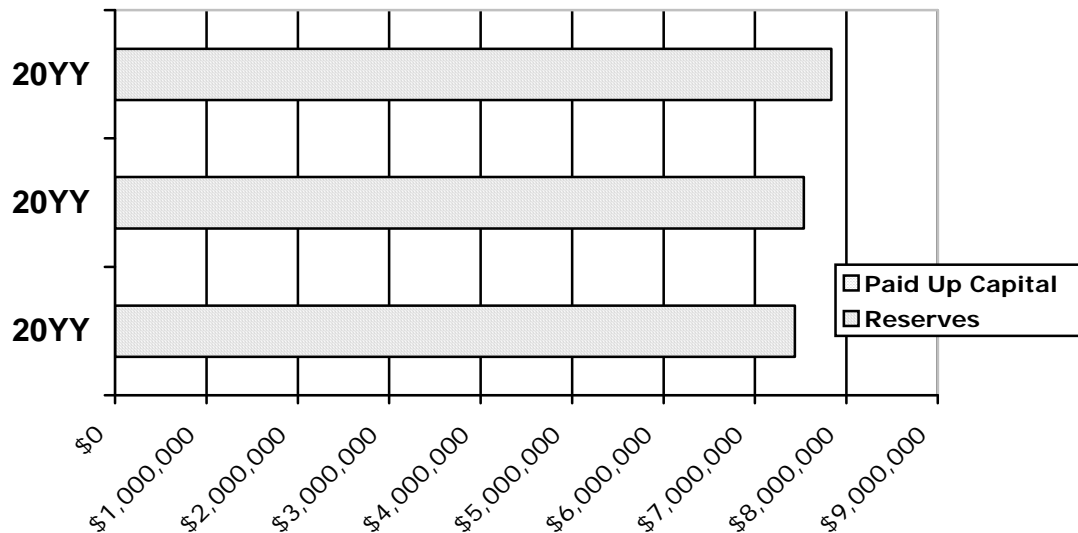
Total liabilities-to-equity ratio notched 6.04 times in FYXX. This ratio gives an indication of whether Subject is highly/ lowly geared. Company with high gearing has a high total liabilities/equity ratio, which can be a warning signal to financials institutions as a higher ratio indicates that Subject's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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

SHAREHOLDERS' FUNDS/NET WORTH



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.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

SUMMARY

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 ethical research based SAMPLE 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 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.

Current ratio stood at 1.11 times in FYXX, while its quick ratio clocked 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 for the major portion (34.39 per cent) of total liabilities was 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.

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

We note that Subject has \$X,X6X,X63 in retained profit for FYXX, and net worth stood at \$X,X3XX45.

Subject's gross profit margin stood at 30.58% during the financial year in 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** points and falls within the credit rating of **Ba**. The proposed credit line is **Moderate**.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

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

SCORE FACTORS	RANGE	POINTS
HISTORY	1~10	1
PAID UP CAPITAL	1~10	1
OPERATING SCALE	1~10	10
FINANCIAL CONDITION		
- BUSINESS SCALE	1~10	7
- PROFITABILITY	1~10	8
- LIQUIDITY	1~10	5
- LEVERAGE	1~10	2
- RESERVES	1~10	5
- CREDIT LINES	1~10	3
- MARGINS	-3~3	0
DEMERIT POINTS		
- BANK CHARGES	NO	0
- LITIGATION	NO	0
- OTHER ADVERSE INFORMATION	NO	0
MERIT POINTS		
- SOLE DISTRIBUTORSHIP	NO	0
- EXPORT ACTIVITIES	NO	0
- AFFILIATION	YES	3
- LISTED	NO	0
- OTHER MERIT FACTORS	YES	3
TOTAL		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

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

Default Frequency	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.

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House 1 Singapore 239519 or call: 67381900.



SAMPLE ASIA PACIFIC PTE. LTD.

DPI'S COMMENTS & RATINGS

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 rating models based on sample data set selected from DP Info's proprietary database.

In DP Score, both qualitative and quantitative risk aspects are taken into account in evaluating the rating of companies. The qualitative and financial score factors used to assess the credit worthiness of companies include history, paid-up capital, 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 is that best practice rating processes should be the result of both model output and expert opinion; both Quantitative and Qualitative. DP-BAS delivers consistent quantitative analysis, within a framework which promotes qualitative scrutiny. The use of DP-BAS promotes a balanced 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 rating is not a recommendation to buy or sell nor is it an endorsement or non-endorsement of an issue.
- * The information received has been obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed.
- * DP Information does not assume any part of the requester's risk in the use or non-use of this rating.
- * No part of this report may be reproduced, stored in retrieval system or transmitted, in any form or by any means.
- * DP Information's ratings are subject to change due to any unforeseen and/or foreseen circumstances

THIS REPORT MUST NOT BE COMMUNICATED TO THE PERSON/S OR FIRM/S REPORTED ON, NOR TO ANY OTHER PARTY. It is furnished by DP INFORMATION NETWORK PTE LTD ("DP Info") in STRICT CONFIDENCE at your request and for your exclusive use as a basis for credit, marketing and other business decisions. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above conditions. It is understood that this report is based upon information obtained from sources deemed reliable, the accuracy of which is no manner guaranteed by DP Info. DP Info shall not be liable for any loss or injury caused by the neglect or other act of failure to act on the part of the company and/or its agents in procuring, collecting or communicating any information. Please notify & contact DP Info promptly of any questions regarding the accuracy of the information contained in this report to the Customer Service Division at: 3 Killiney Road #04-08 Winsland House I Singapore 239519 or call: 67381900.