

SAMPLE PHILIPPINES CORPORATION

ABOUT COMPANY

CRIF Number	PH0001315590
Acronym	SPC
Tradestyle	Sample Construction
Tax Identification No.	123-456-789
Registration No.	SEC 123456789012345678901234567890 from 21-Feb-1975
Legal Form	Corporation
Local Legal Form	Corporation
Company Status	Active
Company Type	Headquarter
Start Activity Date	1975
Paid-up Capital	1,649,426,000.00 PHP
Import	Yes
Export	No
Employees	200 Estimated (Total)
Total Sales Amount	-
Principal(s)	Mr Juan dela Cruz Chief Executive Officer

Risk Evaluation

Score Tranche	D - High Risk
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ADDRESS & CONTACTS

Address	24th Floor, JME Building, 8982 Ayala Avenue, City Of Makati, V5K-0A1, Metro Manila, Philippines
Handphone(s)	63 2 88888888
Fax(es)	63 2 8887000
Email	inq@samplecor.com
Website	www.samplecor.com

Line of Business Subject Company is engaged in construction, steel fabrication and export of manpower services.

FINANCIAL SUMMARY & RATIOS

Financial Summary

FYE	21-Mar-2022
Revenues	43.00 PHP
Total Assets	321.00 PHP
Total Liabilities and Equity	352.00 PHP
Net Result	-3.00 PHP

Financial Ratios

Current Ratio	1.47
Quick Ratio	1.26
Return on Sales (Profit Margin)%	-420.93
Return On Investment (%)	-56.39
Total Liabilities to Net Worth (%)	2.91

CURRENT INVESTIGATION

On 20-Jun-2022, Juan dela Cruz, President, confirmed some information in this report.

Mode of Interview	Registry and Telephone
Latest F/S as at	31-Dec-2016

Interview Comment

SAMPLE PHILIPPINES CORPORATION

Subject Company is engaged in construction and steel fabrication.

The Company was granted a Class AAA Category and Principal Classification of General Building by the Philippine Contractors Accreditation Board on August 16, 2012 under PCAB License No. 25104 and is valid up to June 30, 2018.

External Auditor, Julius Lopez, was accredited by Securities and Exchange Commission on April 14, 2016 with SEC Accreditation No.1445-A under Group C and is valid until April 13, 2019.

Registry details and financial information submitted by the subject were validated through the Securities and Exchange Commission.

LITIGATION

Search Date 12-Dec-2018 Charges Source Not Confirmed

Case no.102797 - 31-Aug-2011

Plaintiff Name BPI/MS INS. CORP. Nature of Case Sum of Money

Case no.49954 - 01-Jul-2003

Plaintiff Name GOODYEAR STEEL PIPE Nature of Case Sum of Money

Case no.99-36594 - 26-Jan-1999

Plaintiff Name C.C. JR. RENT A CAR Nature of Case Sum of Money

Case no.55050 - 07-Apr-1997

Plaintiff Name PHIL. CHARTER INSURANCE CORP. Nature of Case Sum of Money

BANKS

Bank Name Bank of the Philippine Islands
Branch Head Office
Address BPI Building, Paseo De Roxas, Makati City, 1229, Metro Manila, Philippines
Telephone 63 2 8185541

CAPITAL AND EQUITIES

Capital

Capital Type	Capital Amount
Authorized Capital	2,000,000,000.00 PHP
Issued Capital	1,649,426,000.00 PHP

SAMPLE PHILIPPINES CORPORATION

Capital Type	Capital Amount
Paid-up Capital	1,649,426,000.00 PHP





Equities		
Equities Type	Equities Amount	Single share value
Ordinary Shares	1,649,426,000.00 PHP	100.00

SHAREHOLDERS

Shareholders List			
Total no. of Shareholders	6	Information provided by	search at local registry office
Total Shareholders Amount	1,649,426,000.00 PHP	S/holdings as at date	16-Apr-2018
Shareholders list completeness	Full Shareholders List		

Shares

Ordinary Shares

Name	Country	Amount	%
 Sample Philippines Holding Corporation	Philippines	1,632,931,740.00	99.00
 Jess Lopez	-	3,298,852.00	0.20
 Juan dela Cruz	-	3,298,852.00	0.20
 Manuel Santos	-	3,298,852.00	0.20
 Peter Reyes	-	3,298,852.00	0.20
 John Cruz	-	3,298,852.00	0.20

MANAGEMENT

MR JUAN DELA CRUZ

Nationality	Philippines
Founder of Subject	Yes
Corporate Board Director	Yes
Active in Day to Day Operations	Yes
Current Title	Chairman

SAMPLE PHILIPPINES CORPORATION

Other Current Title	Chief Executive Officer
Other Current Title	President
Other Directorships	Sample Philippines Media Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Electric Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Hotel and Casinos Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Developer Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Food Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Retail Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Transportation Services Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Telecommunications Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Bank Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Buyer Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Mining Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Holding Corporation , Philippines as Chairman President
Other Directorships	Sample Philippines Vendor Corporation , Philippines as Chairman President
Education	Graduated from University Bachelor of Civil Engineering, University of the Philippines, Philippines

MR JESS LOPEZ

Nationality	Philippines
Founder of Subject	Yes
Corporate Board Director	Yes
Active in Day to Day Operations	Yes
Current Title	Treasurer
Other Current Title	Director
Other Directorships	Sample Philippines Telecommunications Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Vendor Corporation , Philippines as Director Treasurer

SAMPLE PHILIPPINES CORPORATION

Other Directorships	Sample Philippines Media Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Bank Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Transportation Services Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Retail Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Hotel and Casinos Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Holding Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Mining Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Buyer Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Electric Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Food Corporation , Philippines as Director Treasurer
Other Directorships	Sample Philippines Developer Corporation , Philippines as Director Treasurer
Education	Graduated from University in 1996 Doctorate of Accountancy, Polytechnic University of the Philippines, Philippines



MR JOHN CRUZ

Nationality	Philippines
Founder of Subject	Yes
Corporate Board Director	Yes
Active in Day to Day Operations	Yes
Current Title	Director and Company Secretary
Other Directorships	Sample Philippines Bank Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Food Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Developer Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Transportation Services Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Telecommunications Corporation , Philippines as Director Company Secretary

SAMPLE PHILIPPINES CORPORATION

Other Directorships	Sample Philippines Buyer Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Electric Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Holding Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Vendor Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Mining Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Retail Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Hotel and Casinos Corporation , Philippines as Director Company Secretary
Other Directorships	Sample Philippines Media Corporation , Philippines as Director Company Secretary
Education	Graduated from College in 2000 Bachelor of Architecture, PEP Institution College, Philippines



MR JUN JUN DOMINGO

Nationality	Philippines
Active in Day to Day Operations	Yes
Current Title	Manager



MR SIMON DELA CRUZ

Nationality	Philippines
Active in Day to Day Operations	Yes
Current Title	Manager



MS ANGELA REYES

Nationality	Philippines
Active in Day to Day Operations	Yes
Current Title	Manager

SAMPLE PHILIPPINES CORPORATION

MR PETER REYES

Nationality	Philippines
Founder of Subject	Yes
Corporate Board Director	Yes
Current Title	Director

MR MANUEL SANTOS

Nationality	Philippines
Founder of Subject	Yes
Corporate Board Director	Yes
Current Title	Director

RELATED COMPANIES

Parent

Company Name	SAMPLE PHILIPPINES HOLDING CORPORATION	Country	Philippines
Address	5th Floor Pacific Star Building Sen. Gil Puyat Avenue, Salcedo Village, Makati City, 1227, Metro Manila, Philippines		

Branches

Address	Ouano Avenue, Mandaue Reclamation Area, Mandaue City, 6014, Cebu, Philippines
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Other Information

Premises Type	Office
Number of Employees	10

Address	9564 JP Rizal Street, Lucena City, 4301, Quezon, Philippines
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Other Information

Premises Type	Office
Number of Employees	10

SAMPLE PHILIPPINES CORPORATION

Address
Barangay Balagtas, Batangas
City, 4200, Batangas Province,
Philippines

Other Information

Premises Type
Plant/Factory

Number of Employees
50

Subsidiaries

Company Name
SAMPLE PHILIPPINES MEDIA
CORPORATION

Address
24th Floor JME Building 8982
Ayala Avenue, Makati City, 1200,
Metro Manila, Philippines

Other Information

Line of business
Television and Radio Broadcasting

Company Name
SAMPLE PHILIPPINES
DEVELOPER CORPORATION

Address
24th Floor JME Building 8982
Ayala Avenue, Makati City, 1200,
Metro Manila, Philippines

Other Information

Line of business
Developer

Company Name
SAMPLE PHILIPPINES
TRANSPORTATION SERVICES
CORPORATION

Address
3rd Floor 20 Lansbergh Place
Tomas Morato Avenue corner
Scout Castor Street, Quezon City,
1100, Metro Manila, Philippines

Other Information

Line of business
Freight Forwarder

Company Name
SAMPLE PHILIPPINES MINING
CORPORATION

Address
7th Floor Athens Building 1268
Santorini Avenue Extension,
Taguig City, 1634, Metro Manila,
Philippines

Other Information

Line of business
Mining Company

Company Name
SAMPLE PHILIPPINES BANK
CORPORATION

Address
23th Floor JME Building 8982
Ayala Avenue, Makati City, 1200,
Metro Manila, Philippines

Other Information

Line of business
Bank

SAMPLE PHILIPPINES CORPORATION

Company Name	SAMPLE PHILIPPINES FOOD CORPORATION	Address	24th Floor JME Building 8982 Ayala Avenue, Makati City, 1200, Metro Manila, Philippines
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Other Information

Line of business	Fast Food Chain Operator
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Company Name	SAMPLE PHILIPPINES VENDOR CORPORATION	Address	24th Floor JME Building 8982 Ayala Avenue, Makati City, 1200, Metro Manila, Philippines
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Other Information

Line of business	Semiconductor Manufacturer
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Company Name	SAMPLE PHILIPPINES ELECTRIC CORPORATION	Address	24th Floor JME Building 8982 Ayala Avenue, Makati City, 1200, Metro Manila, Philippines
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Other Information

Line of business	Electricity Distributor
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Company Name	SAMPLE PHILIPPINES HOTEL AND CASINOS CORPORATION	Address	SPCGC Corporate Office, Sample Hotel and Casino Manila M.H. Del Pilar corner Pedro Gil Streets, Malate, Manila, 1003, Metro Manila, Philippines
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Other Information

Line of business	Casino Hotel
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Company Name	SAMPLE PHILIPPINES BUYER CORPORATION	Address	8th Floor, AVA Center Tower 3 Bonifacio Global City, Taguig City, 1634, Metro Manila, Philippines
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Other Information

Line of business	Petroleum Refinery and Distributor
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Company Name	SAMPLE PHILIPPINES RETAIL CORPORATION	Address	Eiffel Building 8 Rue Cassini Street, Ermita, Manila, 1000, Metro Manila, Philippines
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Other Information

Line of business	Hypermarket and Supermarket
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SAMPLE PHILIPPINES CORPORATION

Affiliates

Company Name	SAMPLE PHILIPPINES TELECOMMUNICATIONS CORPORATION	Address	Sampletelecom Tower Big Ben Avenue corner Trafalgar Square Street, Makati City, 1200, Metro Manila, Philippines
Other Information			
Line of business	Telecom Company		

GROUP

Subject is a member of The Sample Group which has 14 total member(s).

EMPLOYEES

Last Collection Data

Total Employees of the company* 200

*Estimated number

LEGAL STRUCTURE AND REGISTRATIONS

Legal Form	Corporation
Local Legal Form	Corporation

SAMPLE PHILIPPINES CORPORATION was registered as a Corporation.

Registrations

SEC Registration Number	1234567890123456789 Securities and Exchange Commission	Mandaluyong City, Metro Manila, Philippines
	01234567890	
Tax code	123-456-789 -	-

Reportedly under present name since 08-Aug-2008.

Its line of business is: *Subject Company is engaged in construction, steel fabrication and export of manpower services.*

Mr Juan dela Cruz, Chief Executive Officer, currently heads the company.

SAMPLE PHILIPPINES CORPORATION

HISTORICAL - LEGAL EVENTS

Changes in Company Name

Present Name SAMPLE PHILIPPINES CORPORATION

Previous Name Philippine Sample Corporation

* It is the original company name

Changes in Company Address

Current Address 24th Floor, JME Building, 8982 Ayala Avenue, City Of Makati, V5K-0A1, Metro Manila, Philippines

Address Detail Not Registered

Former Address 188 E. Rodriguez Jr. Avenue Bagumbayan, Quezon, 1110, Metro Manila, Philippines

ACTIVITIES

Company Status Active

Date Start Activity 1975

Line of Business Subject Company is engaged in construction, steel fabrication and export of manpower services

Code	Description
1629-0500	Heavy Construction, Except Building - HEAVY CONSTRUCTION, NEC - INDUSTRIAL PLANT CONSTRUCTION
1542-0100	General Building Contractors - NONRESIDENTIAL CONSTRUCTION, NEC - COMMERCIAL AND OFFICE BUILDING CONTRACTORS
8711-0400	Engineering and Management Services - ENGINEERING SERVICES - CONSTRUCTION AND CIVIL ENGINEERING
1731-0000	Special Trade Contractors - ELECTRICAL WORK
1711-0401	Special Trade Contractors - PLUMBING, HEATING, AIR-CONDITIONING - MECHANICAL CONTRACTOR
3499-0000	Fabricated Metal Products - FABRICATED METAL PRODUCTS, NEC

SAMPLE PHILIPPINES CORPORATION

IMPORTS AND EXPORTS

Imports countries of the company are: Germany, Asia, Australia, United States of America, Canada, Finland.

Imports

The company carries out: Local Purchases, International Purchases.

Local Purchases	-	100.00%
International Purchases	-	80.00%

Exports

The company carries out: Sales to Local Customers.

Local Customers Sales	-	100.00%
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Sales Terms


Credit Type Term	Credit Terms Application	Net Days from	Net Days to
Local Sales	Progress Payments	-	-
Local Sales	Contract	-	-

Purchases Terms


Credit Type Term	Credit Terms Application	Net Days from	Net Days to
Local Purchase	Open Account	30	60
International Purchase	Letter of Credit	-	-


CUSTOMERS


 Ayala Land, Inc.

 Rizal Commercial Banking Corporation

 National Power Corporation

 United Laboratories, Inc.

 San Miguel Corporation

 National Oil Corporation

 Robinsons Land Corporation

SAMPLE PHILIPPINES CORPORATION

 Philippine Steel Corporation

SUPPLIERS

Pag-Asa Steel Works Inc.

Address	408 Amang Rodriguez Avenue, Manggahan, Pasig City, Metro Manila, 1611, Philippines	Contact Person	Jay Jabellana test (Sales Executive)
HandPhone(s)	63 956 1234567		

Tekno Mobel Inc.

Address	251 Cipriano Raymundo Avenue, Maybunga, Pasig City, Metro Manila, 1607, Philippines	Contact Person	Sonia Abeniente (Showroom Manager)
Telephone(s)	63 2 9160455		

Cathay Industrial and Mill Supply Inc.

Address	1218 Tomas Mapua Street, Manila, Metro Manila, 1003, Philippines	Contact Person	Mila Balmes (Collection Manager)
Fax(es)	63 2 2929796	Telephone(s)	63 2 7115973

PAYMENTS REPORTED

Experience - 12-Dec-2018

Payment Record	Prompt	Currency	Philippine Peso
Normal Terms	30 days		

Experience - 12-Dec-2018

Payment Record	Prompt	Currency	Philippine Peso
Normal Terms	30 days	Last Sale Date	1 month

Experience - 12-Dec-2018

Payment Record	Prompt	Currency	Philippine Peso
Normal Terms	60 days	Last Sale Date	1 month

SAMPLE PHILIPPINES CORPORATION

CERTIFICATIONS

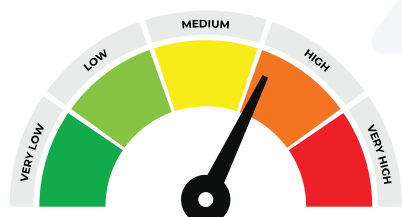
Certification	Awarded On	Expired On
ISO 9001:2008	15-Feb-2016	-

LOCATIONS

Current Location

Type of Occupation	Owned	Location	Central business district
Premises used as	Administrative office		
Size of Premises	500 Square meter(s)	Number of storeys	2

RISK EVALUATION



Score 577

Score Tranche **D - High Risk**

Strengths

- The business has a significant size in terms of number of employees.
- The business has good competitive positioning.

Weaknesses

- The business is primarily focused on domestic market.
- Business doesn't have effective product positioning in the market.
- The managers have a relatively limited experience in business.
- Relevant information regarding company's payment obligations is missing

FINANCIAL INFORMATION

Consolidated

Balance Sheet

	21-Mar-2020 Millions PHP	21-Mar-2021 Millions PHP	Restated 21-Mar-2022 12 Millions PHP
Assets			
Current Assets			
Cash and Equivalents	44.00	50.00	54.00
Other financial assets	39.00	40.00	43.00
Trade receivables	45.00	50.00	54.00
Other current assets	42.00	43.00	45.00
Inventories	32.00	33.00	34.00
Total Current Assets			
Total Current Asset	202.00	216.00	230.00
Non Current Assets			
Intangible assets	0.00	0.00	0.00
Goodwill	34.00	40.00	43.00
Concessions, licenses and similar rights	26.00	30.00	32.00
Other Intangible Assets	21.00	22.00	23.00
Amortization of Intangible Assets	32.00	32.00	34.00
Tangible assets	0.00	0.00	0.00
Property, plant and equipment	20.00	22.00	23.00
Investment Properties	21.00	22.00	23.00
Other Tangible Assets	42.00	43.00	45.00

SAMPLE PHILIPPINES CORPORATION

Depreciation of Tangible Assets	31.00	32.00	34.00
Non current financial assets	0.00	0.00	0.00
Equity Investments	42.00	43.00	45.00
Other Financial Assets	42.00	43.00	46.00
Deferred Tax assets	31.00	32.00	34.00
Non current trade receivables	20.00	22.00	23.00
Other non current assets	32.00	33.00	34.00
Total Non Current Assets			
Total Non Current Assets	83.00	87.00	91.00
Total Assets	285.00	303.00	321.00

Liabilities

Current Liabilities			
Current financial liabilities	41.00	42.00	45.00
Current trade payables	31.00	32.00	34.00
Other current liabilities	31.00	32.00	34.00
Provisions	42.00	43.00	43.00
Total Current Liabilities			
Total Current Liabilities	145.00	149.00	156.00
Non Current Liabilities			
Non current financial liabilities	31.00	32.00	34.00
Other non current liabilities	32.00	34.00	38.00
Provisions	31.00	33.00	34.00
Total Non Current Liabilities			
Total Non Current Liabilities	94.00	99.00	106.00
Total Liabilities	239.00	248.00	262.00

SAMPLE PHILIPPINES CORPORATION

Liabilities And Equity

Equity			
Shareholders Equity	31.00	32.00	34.00
Minorities	50.00	55.00	56.00
Total Equity			
Total Equity	81.00	87.00	90.00
Total Liabilities and Equity	320.00	335.00	352.00

Profit and Loss

	21-Mar-2020 Millions PHP	21-Mar-2021 Millions PHP	Restated 21-Mar-2022 12 Millions PHP
Revenues	40.00	42.00	43.00
Raw materials & consumables	42.00	43.00	46.00
Operating costs	60.00	63.00	65.00
Personnel	30.00	32.00	34.00
Other costs	43.00	44.00	45.00
EBITDA	-135.00	-140.00	-147.00
Depreciation & Amortization	31.00	32.00	34.00
EBIT	-166.00	-172.00	-181.00
Interest Income	31.00	32.00	34.00
Interest Charges	50.00	53.00	56.00
Net interests	-19.00	-21.00	-22.00
Extraordinary items and other financial income / (expenses)	40.00	42.00	43.00
Shareholdings contribution	31.00	32.00	34.00
Profit Before Taxes	-114.00	-119.00	-126.00
Taxes	113.00	120.00	123.00
Net Result	-1.00	1.00	-3.00
Net Result Attributable To The Group	30.00	32.00	34.00

SAMPLE PHILIPPINES CORPORATION

Net Result	45.00	42.00	43.00
Attributable To			
Minorities			

Ratios

	21-Mar-2020 Millions PHP	21-Mar-2021 Millions PHP	Restated 21-Mar-2022 12 Millions PHP
Profitability Ratios			
EBITDA Margin (%)	-337.50	-333.33	-341.86
Return on Sales (Profit Margin)%	-415.00	-409.52	-420.93
Return On Equity (%)	-1.23	1.15	-3.33
Return On Investment (%)	-58.25	-56.77	-56.39
Leveraging Ratios			
Gross Financial Liabilities/EBITDA (x)	-0.53	-0.53	-0.54
Net Financial Liabilities/EBITDA (x)	-0.21	-0.17	-0.17
Total Liabilities/EBITDA (x)	-1.77	-1.77	-1.78
Coveraging Ratios			
EBITDA/Net Interest (x)	-7.11	-6.67	-6.68
EBITDA/Interest Charges (x)	-2.70	-2.64	-2.63
EBIT/Net Interest (x)	-8.74	-8.19	-8.23
EBIT/Interest Charges (x)	-3.32	-3.25	-3.23
Liquidity Ratios			
Cash/Total Current Liabilities (%)	30.34	33.56	34.62
Cash/Current Financial Liabilities (%)	107.32	119.05	120.00
Current Ratio	1.39	1.45	1.47
Quick Ratio	1.17	1.23	1.26
Capital Structure Ratios			

SAMPLE PHILIPPINES CORPORATION

Gross Financial Liabilities/Total Equity (x)	0.89	0.85	0.88
Net Financial Liabilities/Total Equity (x)	0.35	0.28	0.28
Total Non Current Asset/Total Asset (%)	29.12	28.71	28.35
Total Liabilities to Net Worth (%)	2.95	2.85	2.91
Efficiency Ratios			
Net working Capital/Revenues (%)	115.00	121.43	125.58
Days Sales Outstanding (DSO) (dd)	410.63	434.52	458.37
Days Payables Outstanding (DPO) (days)	110.93	110.19	111.80
Days Inventories Outstanding (DIO) (days)	292.00	286.79	288.60

NEWS

04-Oct-2018: NEDA bats for stronger iron and steel industryBy Danessa O. Rivera (The Philippine Star) MANILA, Philippines - The National Economic and Development Authority (NEDA) is pushing for the growth of the Philippine iron and steel industry, a critical component of infrastructure necessary in driving the economy to achieve its development goals and initiatives.

Source: The Philippine Star

04-Oct-2018: 'Iron and steel are a major catalyst for national development. The growth of local iron and steel production will support and further stimulate future infrastructure development initiatives,' said NEDA deputy director general Rolando G. Tungpalan at the opening ceremony of the 2015 Southeast Asian Iron and Steel Institute (SEAISI) Conference and Exhibition.

Source: Not Available

04-Oct-2018: Tungpalan emphasized that infrastructure development is a crucial determinant of the growth and competitiveness of the country because it facilitates connectivity and mobility, strengthens resilience among people and communities, and reduces poverty through creating quality employment.Business groups, the academe and other private sector groups have billed infrastructure as the top constraint in economic growth.

Source: Not Available

04-Oct-2018: In the first quarter, the Philippine economy grew at a disappointing 5.2-percent rate, mainly blamed on the sluggish government spending, particularly in public construction, during the period.Tungpalan said the Philippines should take advantage of the possible rise in the demand for locally-produced steel products.

Source: Not Available

SAMPLE PHILIPPINES CORPORATION

04-Oct-2018: This view is supported by continued growth in the real estate sector, the emergence of the shipbuilding industry, and rollout of government infrastructure projects, he noted. 'The ongoing reconstruction and rehabilitation of disaster-affected areas and retrofitting works for disaster-resilient infrastructure are also expected to increase the demand for iron and steel in the coming years,' the NEDA official said.

Source: Not Available



SCORE GLOSSARY

The CRIF methodology applied to evaluate the risk of a company is a blending of statistical evidences and long standing expertise of the local analysts. The CRIF methodology aims at providing a quantitative estimate of the probability of financial stress outlook of a company in future.

The most relevant data and insights are combined by CRIF to assign a Score that can guide decision takers by providing a transparent and independent evaluation of the risk that reflects the performance and stability of a business entity.

The CRIF Score delivers the following outcomes :

- **Score Tranche:** it can vary from A - Very Low Risk to E - Very High Risk
- **Score:** it can vary from 300 to 890 (lesser the Score, higher the Risk). It precisely reflects the riskiness of the company by showing how the company is positioned compared to the average risk of the Score Tranche
- **Score Factor:** listing of the most relevant factors that have driven the risk assessment by identifying areas of strength and areas of potential improvement
- **Credit Limit:** maximum suggested exposure for commercial transactions

Crif Score	Risk Description	Tranche
771 – HIGH	Very Low Risk	A
681 – 770	Low Risk	B
581 – 680	Medium Risk	C
521 – 580	High Risk	D
LOW – 520	Very High Risk	E



APPENDIX

Customer Service

For further information or query, please contact our Customer Service.

CRIF OMESTI SDN BHD

Ho Hup Tower – Aurora Place
2-10-07 – Level 10, Plaza Bukit Jalil,
No.1, Persiaran Jalil 1, Bandar Bukit Jalil,
57000 Kuala Lumpur
Telephone number +603 273 332 45
Email Address: info@crif.com

Inquiries should always contain the below minimum details:

- Full Company Name
- Telephone Number
- Business Identification Number
- Contact Name
- Reference
- Order Date



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