

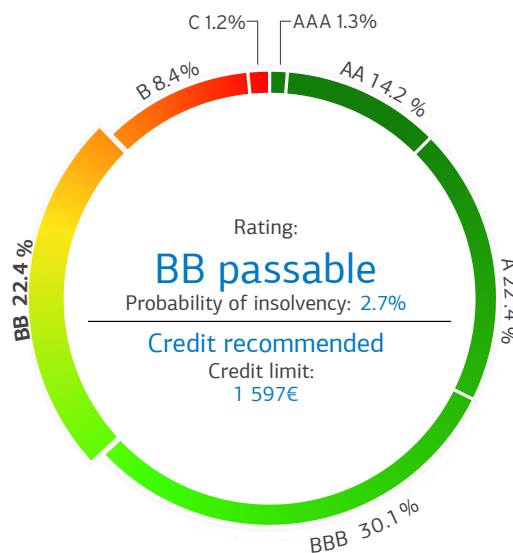
SAMPLE OÜ

Reg. code: 10000000
 Pärnu mnt 5 10148 Tallinn
 Tel: 6000000
sample@sample.ee, www.sample.ee

> Basic Info

Status: Registered
Registered in comm. registry:
Registered fixed capital: 2 556 EUR
Representatives:
 Juhan Juhataja (30000000000)
Shareholders:
 Ott Osanik
Regular representation right:
 Member of the board represent private limited company alone unless noted otherwise in the commercial register.
Sphere of business:
 Freight transport by road

> Credit Opinion



> Find more on page 2

> Economic Indicators 2018

Net sales:	79 312 896 EUR	↓
incl. export sale:	122 561 EUR	
Profit/loss:	1 319 749 EUR	↑
Number of employees:	40	↑
Assets:	100 365 468 EUR	↓
Equity:	46 878 523 EUR	↑

> Payment Defaults and Tax Debt

Period: 15/08/2017-15/08/2018

	09/17	10/17	11/17	12/17	01/18	02/18	03/18	04/18	05/18	06/18	07/18	08/18
Payment defaults (valid)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Tax debts (monthly update)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO

Find more on page 11

> Conclusion

The company maybe credited in the amount of the recommended credit limit. Company's rating is passable (BB) and there is medium probability of insolvency.

Economic situation: Net sales have increased during the last years. The level of sales is average. Profitability is low. Amount of equity is low. Registered capital has maintained the same level if compared to the last annual statement.

Financial situation: current ratio - satisfactory, quick ratio - good, cash ratio - very weak, collections - relatively fast. Debt ratio is satisfactory, the company is relatively dependent on debt capital. Return ratios: profit margin - low, return on assets - relatively good.

> Credit Rating

Creditinfo Eesti AS recommends a credit valuation to help you decide whether to sell on credit and how much.

The credit valuation consists of the following components: credit limit, rating and insolvency probability.

The credit limit is the recommended limit amount for selling on credit. The insolvency probability show the likeliness of the risk of the company falling into arrears: if it is less than 5% , the risk is low; the probability between 5 and 12% is considered moderate; and the risk is considered high at 12% or higher. The Creditinfo rating is the consolidated rating of the company's economic and financial standing of the company and its payment habits. The rating is expressed in letter combinations: AAA stands for excellent; AA, for very good; A, for good; BBB, for satisfactory; BB, for passable; B, for weak; C, for unsatisfactory; and U, O and N are not rated. The illustration to the rating shows the comparative distribution of Estonian companies on the basis of rating classes (see p 1).

Rating:	BB passable
Probability of insolvency:	2.7%
Credit rating:	Credit recommended
Credit limit:	1 597 €

> Commercial Register Records

>> Commercial Register Records

Business name:	SAMPLE OÜ
Register code:	10000000
Registered:	00/00/2008, Harju Maakohtu Registriosakond (*)
Address:	Pärnu mnt 5
City/country:	Tallinna linn 10148
Business type:	osühing
Capital:	2 556 EUR
Statutes:	00/00/2008
Financial year:	01/01-31/12

(*) - Registered in Enterprises Registry 00/00/2008 (official companies' register in Estonia until 1997)

>> Representatives

Juhan Juhataja	
ID code (date of birth):	30000000000
Role	Member of the Board
since:	00/00/2008
no negative information on payments	

Regular representation right

Member of the board represent private limited company alone unless noted otherwise in the commercial register.

>> Shareholders

Ott Osanik

ID code (date of birth):	30000010000
location	Eesti
	aktsionär (2 556 EUR)
since	00/00/2008

>> Related companies

Tütreste OÜ

Register code:	1000000
since	00/00/2009

>> Other

Anu Audiitor

ID code (date of birth):	40000000000
location	Eesti
	audiitor
since	00/00/2008

Puu ja Maa osühing

reg.code:	1000000
location	Eesti
	asutaja
since	00/00/2008

>> Previous business name(s)

OSAÜHING OSAVKÄPP

(00/00/2008 - 00/00/2010)

> Legal Entities Previously Connected to the Company

>>> Previous representatives

>> Registered Capital

Public Limited Company (PLC) is a company with a share capital divided into shares. The company is liable for the performance of its obligations with all its assets. Shareholders are not personally liable for the obligations. The minimum share capital is EUR 25 000.

Capital	Currency	Beginning date	Ending date
2 556	EUR	00/00/2011	
400 000	EEK	00/00/2008	00/00/2011

> Creditinfo Beneficial Owner

Creditinfo Beneficial Owner is a natural person who ultimately owns or controls a legal person through the direct or indirect ownership of shares. In case of indirect ownership, a legal person is owned by one or more companies which are under the control of a natural person, i.e. control is carried out by owning subsidiaries or affiliates. Creditinfo Estonia calculates the beneficial owner based on the stock and share capital data in the Commercial Register. Creditinfo Beneficial Owner is a person having at least 10% of the control. Creditinfo Beneficial Owner may differ from the beneficial owner in the state register. In the state register, the beneficial owner is presented by the representative of the company and it has only informational meaning. Creditinfo Beneficial Owner is calculated and will be renewed immediately after the data of the related companies, their owners and/or holdings are changed in the Commercial Register.

Ott Osanik

ID. code:	30000000000
Share	100.0 %

> Economic Information

>> Sphere of Business

Firm's sphere of business is determined on the basis of international business activity classification system of NACE.

49.41 Freight transport by road

33.17 Repair and maintenance of other transport equipment

>> VAT liability

VAT payer since:	00/00/2008
VAT number:	EE000000000

>> Taxes Paid

The data originates from the Estonian Tax and Customs Board. Taxes paid is displayed as 0 when a) the person hasn't paid taxes, b) VAT refund exceeds the paid sum, c) the person belongs to a VAT group, where the representative of the group will submit a VAT return and pay the tax for the VAT group members. An exporter's paid tax sum may be smaller than the declared sum in the tax return.

In 2Q 2018, the company paid the Tax and Customs Board 274 833.89 euros as state taxes and 147 139.12 euros as payroll taxes

Period	Average monthly taxes (EUR)	Average monthly payroll taxes (EUR)
2Q 2018	91 611.30	49 046.37
1Q 2018	84 998.37	48 264.04
4Q 2017	93 439.33	50 119.17
3Q 2017	93 435.62	49 898.90
2Q 2017	76 613.04	43 642.63
1Q 2017	189 855.97	63 697.12
4Q 2016	133 323.73	43 457.93
3Q 2016	93 785.27	53 454.27
2Q 2016	80 053.22	42 648.36
1Q 2016	77 672.44	43 508.26
4Q 2015	87 663.04	42 921.24
3Q 2015	188 167.12	60 267.65

>> Number of Employees

>>> Number of employees reflected in annual reports

Average number of employees during fiscal year approximated to full-time employment.

Number of employees	Fiscal year
40	2017
34	2016
34	2015

>>> Employment Register

The Employment Register is designed for accumulation of employment-related information. It is kept by the Tax and Customs Board. The register has information on employments of all natural persons, with regard to which taxation liability arises in Estonia (regardless of the form or the term of respective contracts). If a person performs work in a foreign country and no the tax liability arises in Estonia, such person should not be registered in the Employment Register. Unsalariated employees of companies and self-employed entrepreneurs should also be registered in the Employment Register by way of exception.

Number of employees	As of (date)
42	30.06.2018
41	31.08.2018

>> Public Grants

Grants, supports and aids provided by EAS and ARIB. EAS grants are displayed currently, ARIB supports periodically.

Year	Provider	Measure	Amount (EUR)
2016	EAS	Development unit (provided 05.01.2016)	123
2014	ARIB	Horticulture, animal husbandry: Support for environmentally friendly management	1 000
2014	ARIB	Horticulture, animal husbandry: Support for animal grazing	10 000

>> Export (euro)

Information about export is reported in company's annual report

Country	2018	Revenue percentage (%)
Other States in European Union	122 561	0.2

> Financial Information

>> Financial Statements

2018. annual report submitted (Auditor: Mari Maasikas)
2017. annual report submitted (Auditor: Mari Maasikas)
2016. annual report submitted

>> Balance sheet (EUR)

ASSETS	2018			2017			2016	
	31.12.18 (Percentage, %)	Trend, %		31.12.17 (Percentage, %)	Trend, %		31.03.16 (Percentage, %)	
CURRENT ASSETS								
Cash and investments	2103418	(2.1)	+75.4	1199027	(1.1)	+2484.1	46400	(0.1)
Receivables and prepayments, including:	9586829	(9.6)	-40.0	15989057	(15.1)	+45.6	10981044	(12.1)
<i>Trade receivables</i>	-	-	-	-	-	-	-	-
<i>Tax prepayments</i>	-	-	-	-	-	-	-	-
<i>Other receivables and prepayments</i>	9586829	(9.6)	-40.0	15989057	(15.1)	+45.6	10981044	(12.1)
Inventories	2393535	(2.4)	-24.9	3186535	(3.0)	-21.7	4069127	(4.5)
Other current assets	-	-	-	-	-	-	-	-
CURRENT ASSETS TOTAL	14083782	(14.0)	-30.9	20374619	(19.3)	+35.0	15096571	(16.7)
NON-CURRENT ASSETS								
Financial investments	677076	(0.7)	-0.2	678659	(0.6)	-0.4	681426	(0.8)
Property investments	8544000	(8.5)	-0.3	8572000	(8.1)	+1086.9	722202	(0.8)
Tangible assets, including:	25994332	(25.9)	+4.5	24871271	(23.6)	+40.4	17714392	(19.6)
<i>Depreciation(-)</i>	-	-	-	-	-	-	-	-
Other non-current assets	51066278	(50.9)	-0.1	51098109	(48.4)	-9.1	56236435	(62.2)
NON-CURRENT ASSETS TOTAL	86281686	(86.0)	+1.2	85220039	(80.7)	+13.1	75354454	(83.3)
ASSETS TOTAL	100365468	(100.0)	-5.0	105594658	(100.0)	+16.7	90451025	(100.0)
LIABILITIES&EQUITY								
CURRENT LIABILITIES								
Loan liabilities	13697752	(13.6)	-5.6	14504904	(13.7)	+60.0	9064078	(10.0)
Payables and prepayments, including:	12678499	(12.6)	-38.9	20752471	(19.7)	+20.8	17172613	(19.0)
<i>Trade payables</i>	-	-	-	-	-	-	-	-
<i>Employee payables</i>	-	-	-	-	-	-	-	-
<i>Tax payables</i>	-	-	-	-	-	-	-	-
<i>Other payables & prepayments</i>	12678499	(12.6)	-38.9	20752471	(19.7)	+20.8	17172613	(19.0)
Other provisions & grants	-	-	-	-	-	-	-	-
CURRENT LIABILITIES TOTAL	26376251	(26.3)	-25.2	35257375	(33.4)	+34.4	26236690	(29.0)
NON-CURRENT LIABILITIES								
Loan liabilities	27110694	(27.0)	-2.2	27715525	(26.2)	-19.1	34267764	(37.9)
Payables & prepayments	-	-	-	-	-	-	-	-
Other provisions & grants	-	-	-	-	-	-	-	-
NON-CURRENT LIABILITIES TOTAL	27110694	(27.0)	-2.2	27715525	(26.2)	-19.1	34267764	(37.9)
LIABILITIES TOTAL	53486945	(53.3)	-15.1	62972900	(59.6)	+4.1	60504455	(66.9)
EQUITY								
Registered capital	5112932	(5.1)	0.0	5112932	(4.8)	0.0	5112932	(5.7)
Unregistered capital	-	-	-	-	-	-	-	-
Reserves	8400094	(8.4)	+35.0	6220671	(5.9)	+1116.7	511293	(0.6)
Other capital	-	-	-	-	-	-	-	-
Retained earnings/loss	32045748	(31.9)	-19.8	39939398	(37.8)	+75.4	22772232	(25.2)
Annual profit/loss	1319749	(1.3)	-	-8651243	(8.2)	-658.1	1550113	(1.7)
EQUITY TOTAL	46878523	(46.7)	+10.0	42621758	(40.4)	+42.3	29946570	(33.1)
LIABILITIES & EQUITY	100365468	(100.0)	-5.0	105594658	(100.0)	+16.7	90451025	(100.0)

>> Income statement (EUR)

	2018		2017		2016
	01/01/18-31/12/18	Trend, %	01/04/17-31/12/17	Trend, %	01/04/16-31/12/16
NET SALES	79312896	-27.4	109185775	+10.5	98841537
Scheme 1					
Other income	-	-	-	-	-
Other adjustments	-	-	-	-	-
Raw materials and consumables used	-	-	-	-	-
Other operating expenses	-	-	-	-	-
Employee expenses	-	-	-	-	-
Depreciation	-	-	-	-	-
Other expenses	-	-	-	-	-
Scheme 2					
Cost of sales	65989149	-31.2	95853930	+12.7	85081615
GROSS PROFIT/LOSS	13323747	-0.1	13331845	-3.1	13759922
Distribution costs	8008348	-28.2	11147891	+29.0	8640663
Administrative expenses	2062336	-27.9	2861215	+30.3	2196260
Other income	910412	+224.5	280539	-49.2	552069
Other expenses	508387	-91.0	5622271	+1270.7	410185
Profit/loss from biological assets	-	-	-	-	-
Scheme 1 + Scheme 2					
TOTAL PROFIT/LOSS	3655088	-	-6018993	-296.4	3064883
Financial income/expenses	-2335339	-	-2632250	-	-1514770
TOTAL PROFIT/LOSS BEFORE TAXES	1319749	-	-8651243	-658.1	1550113
Income tax	-	-	-	-	-
ANNUAL PROFIT/LOSS	1319749	-	-8651243	-658.1	1550113

> Revenue Distribution by Activity

Activity's net sales derive from the latest annual account

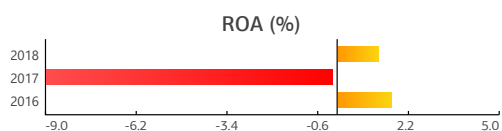
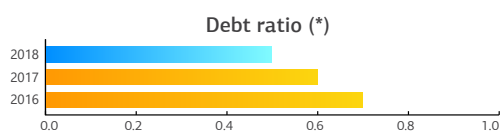
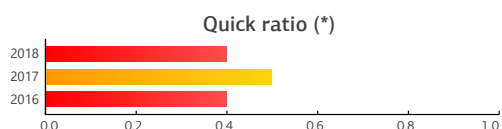
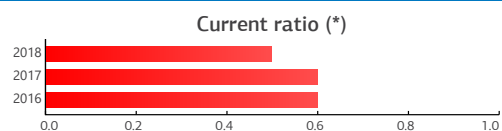
Sphere of business (NACE)	Net Sales 2018	Proportion
Freight transport by road (49.41)	47587737.60	60%
Repair and maintenance of other transport equipment (33.17)	31725158.40	40%

>> Cash flow statement (EUR)

	2018 01/01/18-31/12/18	2017 01/04/17-31/12/17	2016 01/04/16-31/12/16
CASH FLOWS FROM OPERATING			
<i>Indirect Method</i>			
Operating profit (loss)	1319749	-8651243	3064883
Depr. and impairment of fixed assets	4333878	10017974	3909539
Profit (loss) sale from fixed assets	135256	188174	-
Changes in receivables and prepayment	3949652	-822796	-3126110
Changes in inventories	689020	882588	-
Changes in payables and prepayment	-7609468	2789603	3414608
Other operating cash flows	1960512	2977250	-
<i>Direct Method</i>			
Receipts from sales	-	-	-
Other income from operating activities	-	-	-
Payments to suppliers	-	-	-
Payments to employees	-	-	-
CASH FLOWS FROM OPERATING, TOTAL	4778599	7381550	7262920
CASH FLOWS FROM INVESTING			
Purchase and sale of assets	-1219699	119322	-434280
Purchase and sale of finance investments	-250000	-	-
Other cash and inflows from investments	2540300	-4176998	-204645
CASH FLOWS FROM INVESTING, TOTAL	1070601	-4057676	-638925
CASH FLOWS FROM FINANCING			
Loans received	1008702	1203000	4841946
Repayments of loans received	-3466427	-5253133	-9733744
Proceeds from overdraft	144936	4682074	399767
Repayments of finance lease	-547250	-533383	-626909
Interest paid	-1582451	-1769715	-1633582
Dividends paid	-	-	-
Income tax paid	-	-	-
Other cash and flows from finance activities	-502319	-500079	-
CASH FLOWS FROM FINANCING, TOTAL	-4944809	-2171236	-6752521
CASH FLOWS, TOTAL	904391	1152638	-128526
Cash and equiv. beginning of period	1199027	46389	174926
Change	904391	1152638	-128526
Effect on exchange rate changes	-	-	-
Cash and cash equiv. at end of period	2103418	1199027	46400

>> Ratios

RATIO	01/01/2018 31/12/2018	01/04/2017 31/12/2018	01/04/2015 31/03/2016
Liquidity and solvency			
Working capital (th EUR)	-12292.5	-14882.8	-11140.1
Current ratio (*)	0.5	0.6	0.6
Quick ratio (*)	0.4	0.5	0.4
Cash ratio (*)	0.1	0.0	0.0
Collection period (days)	-	-	-
Capital circulation			
Assets turnover (*)	0.8	1.1	1.1
Capital structure			
Debt ratio (*)	0.5	0.6	0.7
Efficiency			
Operating margin (%)	4.6	-5.5	3.1
Profit margin (%)	1.7	-7.9	1.6
ROA (%)	1.3	-8.8	1.7
Cash flow (th EUR)	904.4	1152.6	-128.5



> Payment Habits

>> Tax Debts

Tax arrears to Estonian Tax and Customs Board are updated monthly. Arrears below EUR 640 are not presented. Staggered schedule and challenged debts are pointed out separately.

01.08.2018 no tax debts recorded

Month	2018 (EUR)		2017(EUR)		2016 (EUR)		2015 (EUR)	
	Scheduled	Protested	Scheduled	Protested	Scheduled	Protested	Scheduled	Protested
January	-		-		-		-	
February	-		-		-		-	
March	-		-		-		444 444	✓
April	-		-		-		-	
May	-		-		-		-	
June	-		-		-		-	
July	-		-		-		-	
August	-		-		-		-	
September			-		-		-	
October			-		-		-	
November			-		-		-	
December			-		-		-	

>> Credit Register Information

Payment default is the borrower's failure to comply with its contractual financial obligation for more than 45 days from the day following the due date and when the sum of an arrear together with interests and penalties is at least EUR 30. Information on payment defaults derives from the members or other contractual parties of the Credit Register. The given data includes the default's appearing and termination dates or the status, the sum's magnitude and origin. Ranges are distributed as follows: EUR 30.00 - 64.99, EUR 65.00 - 319.99, EUR 320.00 - 639.99, EUR 640.00 - 3 199.99, EUR 3 200.00 - 12 799.99, EUR 12 800.00 - 63 999.99, EUR 64 000.00 and more. Payment default displayed in the register is inputted either by the creditor or by a person acting on creditor's behalf.

Valid Payment Defaults

No information on payment defaults.

Settled Payment Defaults

Appearing	Ending	Latest size group	Maximum size group	Payment default registered by	Business Sector of the recorder
00/00/0000	00/00/0000	-	3 200 - 12 800	ALEXELA OIL AS	Mootorikütuse jaemüük, sh tanklate tegevus

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