

Sample Oy

Laakeritie 9
90620, Oulu
Laakeritie 9, 90620, Oulu

Telephone	+358 0 0000000	Telefax	+358 0 0000000
Business ID	10000000	Registered	29/12/1989
		Business started	01/01/1990
Turnover	In 2014, the turnover amounted to 6 251 276 EUR, the length of the accounting period was 12 months, and the period ended on 31/12/2014		
Number of employees	In 2014, the number of employees amounted to 70.		
Line of business	The company's investigated line of business is: Town and city planning (71121)		

> Summary

The subject's rating on **dd.mm.yyyy** is **AAA** (with financial statements). Rating distribution in the line dd.mm.yyyy:

	Rating		pc.	%
>	excellent	AAA	3	0
	good+	AA+	23	3
	good	AA	53	7
	satisfactory+	A+	226	28
	satisfactory	A	302	37
	passable	B	85	10
	poor	C	120	15

Maximum credit recommendation: 140 000 EUR

> Basics

Company form	Limited company
Type of ownership	Private Finnish
Share capital	Paid share capital: 9 000 EUR
Number of shares:	30 pc
Activity	In 2014, the turnover amounted to 6 251 276 EUR, the length of the accounting period was 12 months, and the period ended on 31/12/2014. In 2014, the number of employees amounted to 70.
Other names	The company's investigated line of business is: Town and city planning (71121) A uxiliary business name: Previous Name1 Oy Auxiliary business name: Previous Name2 Oy Auxiliary business name: Previous Name3 Oy Auxiliary business name: Previous Name4 Oy Auxiliary business name: Previous Name5 Oy
Register Data	The company has been in the Trade Register since 29/12/1989. The company is not registered into the Foundation Register. The company has been in the Employer Register since 01/01/1990. The company is not liable to pay Insurance Premium Tax.

> Company's payment defaults and other credit information entries

No payment default registered.

> Persons in charge

Name1	
Date of Birth	00/00/00
Role	Managing director
location	Raahe
Name2	
Date of Birth	00/00/00
Role	Chairman
location	Helsinki
since	02/09/2015
Name3	
Date of Birth	00/00/00
Role	Ordinary member
location	Lahti
since	02/09/2015

Name4

Date of Birth	00/00/00
Role	Ordinary member
location	Parainen
since	02/09/2015

Name5

Date of Birth	00/00/00
Role	Ordinary member
location	Helsinki
since	02/09/2015

Name6

Date of Birth	00/00/00
Role	Deputy member
location	Helsinki
since	02/09/2015

Company1

Reg. code	00000000
Role	Auditor
location	Helsinki
since	07/06/2006

Name7

Role	Princ. resp. auditor of acc. corp.
location	Oulu
since	07/06/2006

Name8

Date of Birth	00/00/00
Role	Ordinary member
location	Raahe
since	20/03/2002
until	01/09/2015

Name9

Date of Birth	00/00/00
Role	Deputy member
location	Raahe
since	07/06/2006
until	01/09/2015

> Authorised signatures

According to the statutes, the chairman of the Board and the managing director sign for the firm separately, and the members of the Board, two jointly.

> Shareholders

Sample2 Oy share	100,0
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> Business mortgages

Business mortgages total altogether 5.200,0 EUR.

> Group structure

The company is parent company in the group Sample -konserni

The company is subsidiary company in the group Sample3 -konserni

> Audit of the accounts

Auditor in the accounting period as at 01/01/2014 - 31/12/2014:
KHT Alatalo Pekka, KPMG Oy Ab
The auditor has given an audit report of standard format.

Auditor in the accounting period as at 01/01/2013 - 31/12/2013:
KHT Alatalo Pekka, KPMG Oy Ab
The auditor has given an audit report of standard format.

Auditor in the accounting period as at 01/01/2012 - 31/12/2012:
KHT Alatalo Pekka , KPMG Oy Ab
The auditor has given an audit report of standard format.

> Profit and loss account

	2014		2013		2012
	01/01/14-31/12/14	%	01/01/13-31/12/13	%	01/01/12-31/12/12
TURNOVER	6251276	0.1	5541153	-1.0	4335000
Change in finished goods and work-in-progress inventories	-	-	-	-	-
Production for own use	-	-	-	-	-
Other operating income	-	-	-	-	-
Materials and services					
Materials, supplies and goods					
Purchases during the fiscal period	-184097	2.6	-50738	-1.0	-183000
Change in raw material inventories	-	-	-	-	-
Outsourced services	-370640	0.4	-262928	-1.0	-171000
Personnel expenses					
Salaries and wages	-2608100	0.0	-2486804	-1.0	-1806000
Social security expenses					
Pension expenses	-685587	0.3	-518622	-1.0	-371000
Other social security expenses	-109839	0.2	-88894	-1.0	-71000
Depreciation and reductions in value					
Depreciation according to plan	-172774	0.5	-111656	-1.0	-66000
Reductions in value of fixed and other non-current assets	-	-	-	-	-
Exceptional reductions in value of current assets	-	-	-	-	-
Other operating expenses	-1994947	0.1	-1757290	-1.0	-1294000
OPERATING RESULT	125322	-0.5	264223	-1.0	373000
Financial income and expenses					
Income on investments in group companies	-	-	-	-	-
Income on investments in associated companies	-	-	-	-	-
Income on investments in other fixed assets	-	-	-	-	-
Other interest and financial income	16791	-0.1	18956	-1.0	315000
Reductions in value of investments held as non-current assets	-	-	-16425	-	-
Reductions in value of investments held as current assets	-	-	-	-	-
Interest and other financial expenses	-11595	46.9	-242	0.0	0
RESULT BEFORE EXTRAORDINARY ITEMS	130518	-0.5	266512	-1.0	689000
Extraordinary items					
Extraordinary income	-	-	-	-	-
Extraordinary expenses	-	-	-	-	-
RESULT BEFORE CLOSING ENTRIES AND TAXES	130518	-0.5	266512	-1.0	689000
Closing entries					
Change in depreciation difference	-	-	-	-	-
Change in voluntary provisions	-	-	-	-	-
Income taxes	-42036	-0.5	-76721	-1.0	-93000
Other direct taxes	-	-	-	-	-
Change in deferred tax liability	-	-	-	-	-
RESULT FOR THE FISCAL PERIOD	88482	-0.5	189792	-1.0	596000

> Balance Sheet (EUR)

	2014		2013		2012	
ASSETS	31/12/14 (%)		31/12/13 (%)		31/12/12 (%)	
FIXED AND OTHER NON-CURRENT ASSETS						
Intangible assets						
Start-up expenses	-		-		-	
Research expenses	-		-		-	
Development expenses	-		-		-	
Intangible rights	38419	(0.90%)	23911	(0.76%)	13000	(0.47%)
Goodwill	299438	(6.99%)	387078	(12.32%)	-	
Other capitalised expenses	-		-		-	
Advances paid	-		-		-	
Tangible assets						
Land and water areas	-		-		-	
Buildings and constructions	-		-		-	
Machinery and equipment	216847	(5.06%)	165282	(5.26%)	175000	(6.37%)
Other tangible assets	-		-		-	
Advances paid and fixed assets under construction	-		-		-	
Investments						
Shares/Similar rights of ownership in group companies	-		-		-	
Receivables from group companies	-		-		-	
Shares/Similar rights of ownership in associated companies	-		-		-	
Receivables from associated companies	-		-		-	
Shares/Similar rights of ownership in other companies	1588081	(37.07%)	288457	(9.18%)	1137000	(41.38%)
Other receivables	-		-		-	
Own shares/similar rights of ownership	-		-		-	
CURRENT ASSETS						
Inventories and work-in-progress						
Materials and supplies	-		-		-	
Work-in-progress	-		-		-	
Finished goods	-		-		-	
Other inventories	-		-		-	
Advances paid	-		-		-	
Receivables						
Long term receivables						
Trade receivables	-		-		-	
Receivables from group companies	-		-		-	
Receivables from associated companies	-		-		-	
Loan receivables	-		-		-	
Imputed tax receivables	-		-		-	
Other receivables	-		-		-	
Unpaid shares/similar rights of ownership	-		-		-	
Prepaid expenses and accrued income	-		-		-	
Short term receivables						
Trade receivables	-		-		-	
Receivables from group companies	-		-		-	
Receivables from associated companies	-		-		-	

	2014		2013		2012	
	31/12/14 (%)		31/12/13 (%)		31/12/12 (%)	
Loan receivables	-		-		-	
Imputed tax receivables	-		-		-	
Other receivables	-		-		-	
Unpaid shares/similar rights of ownership	-		-		-	
Prepaid expenses and accrued income	-		-		-	
Financial assets						
Shares/Similar rights of ownership in group companies	-		-		-	
Own shares/similar rights of ownership	-		-		-	
Other shares/similar rights of ownership	-		-		-	
Other securities	-		-		-	
Cash in hand and at banks	-		-		-	
BALANCE SHEET TOTAL	4284524	(100.00%)	3142825	(100.00%)	2748000	(100.00%)
SHAREHOLDERS' EQUITY AND LIABILITIES						
SHAREHOLDERS' EQUITY						
Share capital, subscribed capital of a co-operative or other capital	9000	(0.21%)	9000	(0.29%)	9000	(0.33%)
Share premium	-		-		-	
Revaluation reserve	-		-		-	
Fair value reserve	-		-		-	
Other reserves						
Treasury stock or reserve fund of any other capital	-		-		-	
Contingency reserve	-		-		-	
Reserves according to the articles of association or bylaws	-		-		-	
Other reserves	-		-		-	
Retained earnings (losses)	-		-		-	
Result for the fiscal period	-		-		-	
Capital loans	-		-		-	
ACCUMULATED CLOSING ENTRIES						
Depreciation difference	-		-		-	
Voluntary provisions	-		-		-	
Group reserve	-		-		-	
COMPULSORY PROVISIONS						
Pension provision	-		-		-	
Tax provision	-		-		-	
Other compulsory provisions	-		-		-	
LIABILITIES						
Long term liabilities						
Bonds and notes	-		-		-	
Convertible bonds	-		-		-	
Capital loans	-		-		-	
Loans from financial institutions	800000	(18.67%)	-		-	
Loans from pension institutions	-		-		-	
Advances received	-		-		-	
Trade payables	-		-		-	
Bills of exchange payable	-		-		-	
Loans from and other liabilities to group companies	-		-		-	
Loans from and other liabilities to associated companies	-		-		-	
Deferred tax liability	-		-		-	

	2014		2013		2012	
	31/12/14 (%)		31/12/13 (%)		31/12/12 (%)	
Other loans and liabilities	-		-		-	
Deferred income and accrued expenses	-		-		-	
Short term liabilities						
Bonds and notes	-		-		-	
Convertible bonds	-		-		-	
Capital loans	-		-		-	
Loans from financial institutions	391928	(9.15%)	-		-	
Loans from pension institutions	-		-		-	
Advances received	-		-		-	
Trade payables	543048	(12.67%)	370434	(11.79%)	276000	(10.04%)
Bills of exchange payable	-		-		-	
Loans from and other liabilities to group companies	-		-		-	
Loans from and other liabilities to associated companies	-		-		-	
Other loans and liabilities	140393	(3.28%)	276990	(8.81%)	162000	(5.90%)
Deferred income and accrued expenses	604102	(14.10%)	607831	(19.34%)	447000	(16.27%)
BALANCE SHEET TOTAL	4284524	(100.00%)	3142825	(100.00%)	2748000	(100.00%)

> Company ratios

	2014	2013	2012
	31/12/14	31/12/13	31/12/12
Volume			
Turnover	6251276	5541153	4335000
Change in turnover (%)	12.8	27.8	2.7
Turnover/person	89304	89373	92234
Added value (EUR/person)	52880	55971	57170
Profitability			
Operating margin (EBITDA) (%)	4.8	6.8	10.1
Operating result (EBIT)(%)	-	-	-
Net result (%)	1.4	3.4	13.7
Return on investment (%)	5.4	12.7	37.9
Return on total assets (%)	3.8	9.1	28.2
Liquidity			
Quick ratio	1.3	1.8	1.6
Current ratio	1.3	1.8	1.6
Solvency			
Equity ratio (%)	42.1	60.1	67.8
Net gearing	0.5	-0.1	-0.1
Relative indebtedness (%)	39.7	22.7	20.4
Working capital			
Working capital ratio (%)	13.9	18.0	14.8
Inventories/turnover (%)	-	-	-
Sales receivable turnover (days)	82	90	77
Accounts payable turnover (days)	357	431	285

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