



Risk Index Report -

Adopting World Leading Credit Scoring Technique
for Business Failure Assessment

Risk Index Report

How to make real-time judgment in trading and credit granting process and how to tell good customers from bad ones in this process?

Risk Index Report can be a reliable tool for you to select customers and forestall risks to make better credit decisions.

Financial Risk Index – Adopting World Leading Credit Scoring Technique for Failure Assessment

Sinotrust's Unique Data Resources:

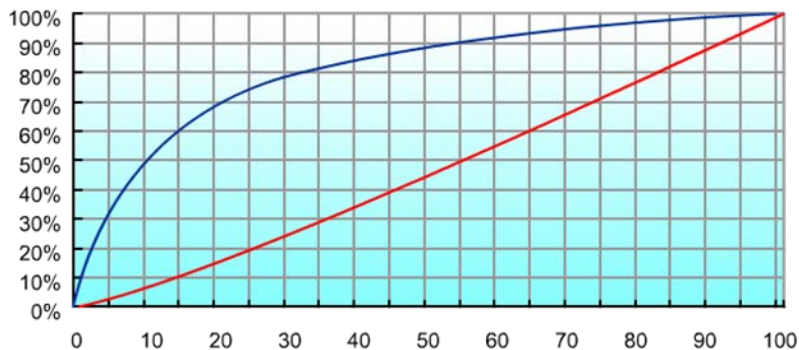
- The data on 20 million companies, organizations and governmental agencies across 31 provinces/autonomous regions/municipalities in China spreading over 99 industries and nearly 1,000 sub-industries
- Continued gathering and updates of the financial and credit data on 400,000 companies
- The only provider of official data on 4.5 million companies de-registered, struck off, closed down or bankrupted

Experian's global leading credit scoring techniques and 30 years' experience in model design are also employed to create the most effective financial risk index as an accurate prediction of a company's bankruptcy.

There are also five sub-model indicators :

- Scale Indicator
- Profitability Indicator
- Efficiency Indicator
- Solvency Indicator
- Growth ability Indicator

The 30-odd measurement indicators can describe the financial properties of a company comprehensively.



Cumulative Percent of All Performers(100%)

- Cumulative Percent of Good Performers
- Cumulative Percent of Bad Performers

The effectiveness of a prediction model can be best secured only when bad performers would surely be scored low. As illustrated above, the 10% bad performers on the front of X-axis make up 50% (the corresponding Y-coordinate value of Blue Curve) of all companies finally end up bankrupt or closed down, which means that removing the bottom 10% bad performers from the customers list would reduce credit risk by half. This flexible tool enables you to choose different risk index according to your own risk tolerance and handle customer selection and credit decision with ease.

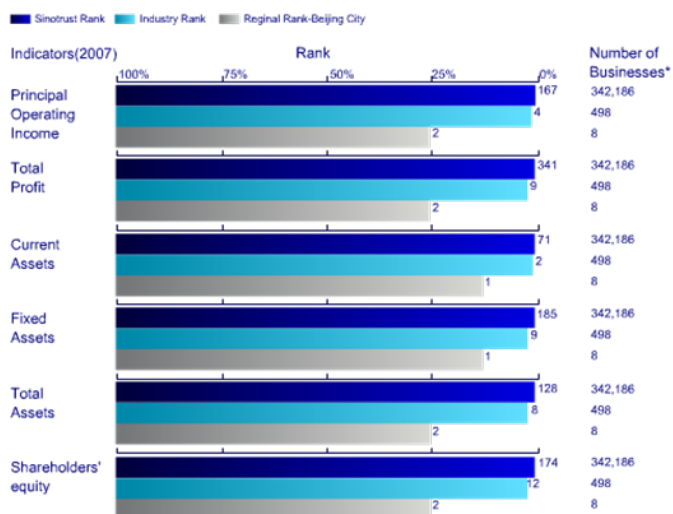
Industrial Comparison on Financial Indexes - The Three-dimension Financial Indicators Can Well Locate the Company's Industry Position

The industrial comparison can be made on following nine key ratios between the subject company and the good performers, average performers and bad performers to well locate the subject company's position in the line.

Return on Net Assets	Return on Total Assets	Net Profit Margin
Turnover of Total Assets	Turnover of Current Assets	Turnover of Accounts Receivable
Liabilities/assets Ratio	Current Ratio	Quick Ratio

Financial Index Rank - Another Aspect for Financial Index Rank in Bar Chart

The bar chart can illustrate the scale of the subject company comprehensively by its rank among all businesses in the line, in the region and in Sinotrust databank.



Available Items of Risk Index Report

- Financial Risk Index
- Financial Statement
- Industrial Comparison on Financial Index
- Financial Index Rank
- Registration
- Shareholders & Shares
- Trademarks & Patents
- Major Ranks

Main Features of Risk Index Report

- Professional-calibre tools and models to make accurate predications
- Data-supports and content-enriched
- Consistent and uniform standards to ensure reliable comparison
- Graph-word illustrations and highly practicable

What you can benefit from Risk Index Report?

- To help you diagnose the health condition of different companies and predict the possibility of their bankruptcy
- To help you know the relative position of the company in the line and in the region under observation
- To help you make better credit decisions
- To help you achieve effective risk control

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