

17/08/2012

CREDIT REPORT

Language: In certain circumstances information in this report may be quoted in the local language.

From the adoption date of Euro in Estonia (Jan. 01, 2011) most Kroon figures in the report have been converted into Euros at the changeover rate (1 EUR = 15.6466 EEK).

COMPANY DATA

NETEKSPERT OÜ
Reg. code: 10342658
www.netekspert.com
www.iplanner.net

KREDIIDINFO RATING

Krediidiinfo rating is determined as a consolidated value of the company's business- and financial state plus payment habits. Ratings are divided into seven categories: AAA - excellent, AA - very good, A - good, BBB - satisfactory, BB - passable, B - weak, C - unsatisfactory. For comparison, a spread of Estonian companies by rating categories is given. Credit limit is the maximum sum of recommended credit determined by in-depth calculations, whereas the credit risk may not be high. The level of credit risk is assessed based on the probability of insolvency.



Credit risk

Credit rating: **AA (Very good)**

Credit risk: **low**

Short-term insolvency: **0.4%**

Long-term insolvency: **0.3%**

Economic state		Financial state		Payment habits	
Very good		Very good		Positive	
Good	x	Good	x	No payment defaults	x
Satisfactory		Satisfactory		Satisfactory	
Weak		Passable		Negative	
Unsatisfactory		Weak		Unsatisfactory	
Bankrupt		Unsatisfactory		No rating	
No rating		No rating			

CONCLUSIONS

NETEKSPERT OÜ was established in 1992. Business risk of the company is low. Economic situation good. Net sales have increased during last year. Profitability is good. Amount of equity is average. Registered capital has maintained a minimum level.

Financial situation good. Liquidity indicators: current ratio - fair, quick ratio - very good, cash ratio - very good, collections - very fast. Debt ratio is very good, the company is relatively independent of debt capital. Return ratios: profit margin - very good, return on assets - relatively good.



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