RiskOpto

Dealer and Distributor Assessment

Public sample · Identities ***; company data is synthetic. Not an actual assessment or commercial decision.

RiskOpto

01 Executive summary

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02 How was the final result reached?

03 Assessment by dimension

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TCMB sector comparison

Where does the company stand relative to its sector?

2025 · NACE Rev.2 | 46.90.01 · Company size: Large

5 of 5 indicators could be compared. Four key indicators are shown below.

Sector matching uses the declared NACE code; it has not been verified against company documents.

Current ratio

Current assets relative to short-term liabilities.

Company: 1.85x

Sector median: 1.68x

Within the middle sector range

The company is 0.17x above the sector median.

2025 · All · Large · n = 737 · Broader comparison group

Total liabilities / assets

The share of assets financed by liabilities.

Company: 58.4%

Sector median: 61.0%

Within the middle sector range

The company is 2.6 percentage points below the sector median.

2025 · All · Large · n = 1,024 · Broader comparison group

Operating profit margin

Operating profit as a share of sales.

Company: 18.4%

Sector median: 11.2%

Above the middle sector range

The company is 7.2 percentage points above the sector median.

2025 · All · Large · n = 1,024 · Broader comparison group

Trade receivables collection period

Collection period calculated from trade receivables and sales.

Company: 42.00 days

Sector median: 60.31 days

Within the middle sector range

The company is 18.31 days below the sector median.

2025 · All · Large · n = 1,024 · Broader comparison group

The sector median is the middle value: half of companies are below it and half above. The middle range contains the central 50% of the comparison group. A higher or lower ratio does not by itself mean good or bad risk.

Expert assessment

Read operating margins and collection periods alongside the sector median. Monitor leverage and short-term payment capacity together.

This comparison does not change the score, class or credit limit. Prepared by Matrixpro using TCMB data; it is not TCMB's assessment of the company.

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04 Financial development

Sales trend

Previous period

2025

Synthetic example figures; source identifier *** (not an actual company document).

Amounts use the reported periods and accounting basis; revenue change is not restated.

Operating profit margin

Previous period

2025

Synthetic example figures; source identifier *** (not an actual company document).

Operating profit / net sales × 100. This differs from net profit.

Equity trend

Previous period

2025

Synthetic example figures; source identifier *** (not an actual company document).

Bank limit and utilisation

Total limit

Used

Synthetic example figures; source identifier *** (not an actual company document).

Only totals are shown; other bank details is absent. Currency of debts depends on the source document data.

Liabilities and equity structure

Short-term liabilities

Long-term liabilities

Equity

2025 · Company financials reviewed for the 12-MB comparison ***

Liabilities include trade and other debts, not just bank borrowing.

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05 Relationship-specific analysis

Customer concentration

Largest customer ***%

Top 5 customers combined ***%

Synthetic example inputs; source identifier *** next to actual company document.

Share of last-year net sales. Receivables concentration is not a substitute. Customer names are not shown.

Collateral coverage of limit

Eligible coverage in the stated scope ***%

Synthetic example inputs; source identifier *** next to actual company document.

Eligibility is as assessed in the stated scope. Promises, expired or ineligible collateral creates no coverage. Eligible capped at 100%. Not a guarantee of realisation or collection.

Working capital and requirement

Allocated capital ***,***,*** TRY

Order and minimum stock requirement ***,***,*** TRY

Synthetic example inputs; source identifier *** next to actual company document.

Financing sources

Equity ***%

Bank ***%

Supplier ***%

Shareholder ***%

Other ***%

Synthetic example inputs; source identifier *** next to actual company document.

Where noted 100%, the distribution serves does not establish documentary support.

Territory and sales plan

Last year, similar category ***,***,*** TRY

First year target ***,***,*** TRY

Synthetic example inputs; source identifier *** next to actual company document.

The target basis is recorded in the source form.

Delivery capacity

Actual duration ** days

Committed duration ** days

Synthetic example inputs; source identifier *** next to actual company document.

Capacity support is recorded in the source form.

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06 Scope and basis of assessment

[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]

[illegible]

07 Candidate and transaction profile

[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]

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08 Detailed dimension assessment

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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09 Critical findings and gaps

- Funding, collection and capacity assumptions should be monitored together.
- Information sufficiency in the example is medium at 85%.
- Monitoring and transaction conditions are determined by an authorised company decision.

Strengths

- Periods and source information are explicitly shown.
- Financial indicators are read alongside the sector median and middle range.
- Score, class and information sufficiency are presented separately.

Items to complete before a decision

- Current sources and trading conditions must be confirmed before an actual transaction.

Missing documents or documents awaiting revision

None.

Mandatory questions not answered

None.

10 Onboarding conditions

- This sample does not approve a commercial relationship or credit limit.

11 Action and monitoring plan

Action	Item	Target
Source and period check	KYC	Before a transaction

Monitoring

- Financial periods, payment behaviour and document currency are reviewed regularly.

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TCMB · All indicators and sources

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12 Class and methodology

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13 Annexes and document list

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

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14 Preparation and approval

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