RiskOpto

Supplier Acceptance Assessment

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

01 Executive summary

Illustrative A profile requiring monitoring and trading conditions. This is not an actual company result.

Information sufficiency: Medium

This demonstration report illustrates the RiskOpto report structure. Identities are masked and company data is synthetic.

The final class reflects weighted dimension scores, information sufficiency and active constraints. TCMB comparison does not change the score.

Key risks

- 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.

Priority next steps

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

> This report supports a commercial decision. It does not itself constitute customer acceptance or credit approval. Full findings and sources follow.

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

02 How was the final result reached?

03 Assessment by dimension

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

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 = 824 · Broader comparison group

Operating profit margin

Operating profit as a share of sales.

Company: 18.4%

Sector median: 11.9%

Above the middle sector range

The company is 6.5 percentage points above the sector median.

2025 · All · Large · n = 809 · Broader comparison group

Trade receivables collection period

Collection period calculated from trade receivables and sales.

Company: 42.00 days

Sector median: 50.31 days

Within the middle sector range

The company is 8.31 days below the sector median.

2025 · All · Large · n = 660 · 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 Mehtani using TCMB data. It is not TCMB endorsement of the company.

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

04 Financial development

Sales trend

Previous period

2025

Synthetic example inputs; source identifier *** text on annual company document.

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

Operating profit margin

Previous period

2025

Synthetic example inputs; source identifier *** text on annual company document.

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

Equity trend

Previous period

2025

Synthetic example inputs; source identifier *** text on annual company document.

Bank limit and utilisation

Total limit

Used

Synthetic example inputs; source identifier *** text on annual 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 debt, not just bank borrowing.

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

05 Relationship-specific analysis

Customer concentration

Largest customer [illegible]

Top 5 customers combined [illegible]

Synthetic example figures; source identifier [illegible]. Verify against company documents.

Shares of total sales. Receivables concentration is not a substitute. Customer names are not shown.

Annual capacity and utilization

Total annual capacity [illegible]

Used capacity [illegible]

Available capacity [illegible]

Synthetic example figures; source identifier [illegible]. Verify against company documents.

All values use the same declared capacity unit. Suitability for a buyer's order is assessed separately.

On-time-in-full delivery

Last 12 months [illegible]

Synthetic example figures; source identifier [illegible]. Verify against company documents.

Declared measurement, read together with quality and customer complaint findings.

Section scope: Financial development, customer concentration, capacity and delivery performance. Only assessed fields matching the current access are shown; an absent chart does not mean zero risk or zero amount.

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

06 Scope and basis of assessment

Review scope	Document-supported, synthetic example
Period reviewed	2025 [2024 comparative], example
Information used	Synthetic company financials, illustrative relationship data, and publicly available [CIMB sector statistics]

> This sample illustrates the report layout and methodology. It contains no actual document review or company approval.

07 Candidate and transaction profile

Legal name	***
Main activity	Illustrative scenario; no actual company is identified
Information provided	***

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

08 Detailed dimension assessment

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

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	***	Before a transaction

Monitoring

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

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

TCMB · All indicators and sources

Indicator	Company	Sector median	Middle range	Position vs sector
Current ratio All · 2025 · n = 512 *	2.1x	1.8x	1.4x – 2.4x	Within the middle sector range
Quick ratio All · 2025 · n = 512 *	1.4x	0.9x	0.6x – 1.4x	Within the middle sector range
Cash ratio All · 2025 · n = 508 *	0.2x	0.4x	0.2x – 0.8x	Within the middle sector range
Total liabilities / assets All · 2025 · n = 512 *	70 %	72.0 %	61.0 % – 80.0 %	Within the middle sector range
Equity / assets All · 2025 · n = 512 *	30 %	28.0 %	20.0 % – 39.0 %	Within the middle sector range
Operating profit margin All · 2025 · n = 503 *	8 %	6.5 %	3.0 % – 9.5 %	Above the middle sector range
Gross profit margin All · 2025 · n = 503 *	28 %	31.0 %	24.0 % – 38.0 %	Within the middle sector range
Net profit margin All · 2025 · n = 503 *	4 %	3.7 %	0.8 % – 7 %	Above the middle sector range
Finance expenses / net sales All · 2025 · n = 511 *	2 %	1.8 %	0.9 % – 4.2 %	Within the middle sector range
Return on assets All · 2025 · n = 508 *	7.9 %	5.8 %	2.8 % – 9.2 %	Above the middle sector range
Trade receivables collection period All · 2025 · n = 503 *	82.0 days	95.0 days	58.0 days – 134.0 days	Within the middle sector range

Comparison basis

Company and sector data year: 2025 · n (all · solo): 781

* Computed field (1 record in all · solo: 0 of 0 group solo used). When n is not the company size, it is how many of those observations. The sector median is not the weighted average (). The middle range is Q1–Q3, the inner percentile. solo or solo/solo: see decision is derived.

Current, quick and cash ratios are shown as multiples (1.5x = 1.5). Collection period = 365 / receivables turnover. In and Q4 inventory. Current and prior years listed trade receivables are averaged. Source: and solo. Different years or accounting bases are not comparable.

Code: 2025 · 2024 · 2023 · 2022 · 2021 · 20 % · https://www.tcmb.gov.tr/codes/

n = · n = · n =

All · 2025 · 2025-05-xx

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

12 Class and methodology

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

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

13 Annexes and document list

[illegible]

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

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

14 Preparation and approval

[illegible]	***
[illegible]	***
[illegible]	***
[illegible]	***

This report is not a compliance certificate. It does not certify compliance with [illegible] the GDPR, the AVG, the EU Consent Labour Regulation or any other regulation. It shows the supplied levels of readiness based on declarations and documents.

Public demonstration example. Identity fields are masked with ***; company amounts and assessments are synthetic. This is not an actual complying report, approval record or commercial decision. TOMS sector data is drawn from public sources.

[illegible]
[illegible]
[illegible]
www.[illegible].com · info@[illegible].com

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