

Business Analytic Report

Co. Name: 3ACredit Joint Stock Co., Ltd.
Address: Block C, 5F, No. 201, Ningxia Road
Putuo District, Shanghai, Shanghai, China
Country:  China
3A ID: 156107587326
Order By: n.a.
Order Date: n.a.
Delivery Date: 2021-12-02

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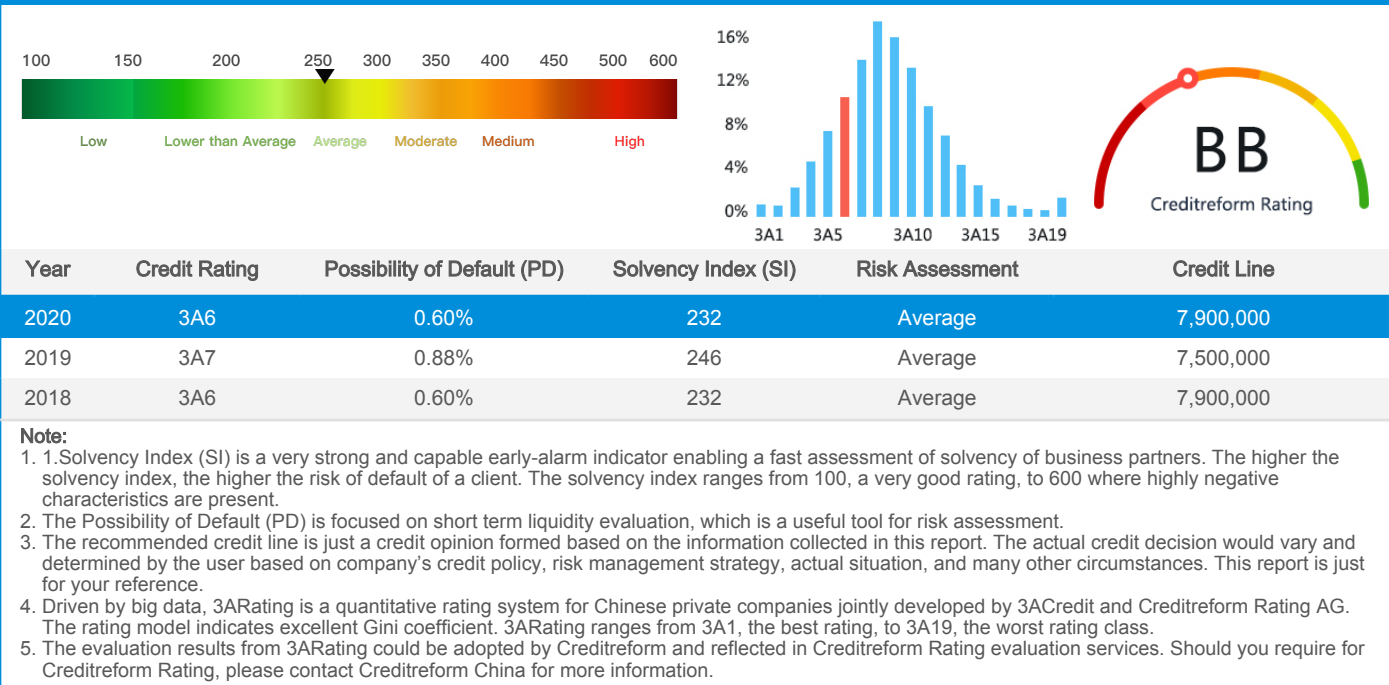
BASIC COMPANY INFO 01

Co Name:	3ACredit Joint Stock Co., Ltd.
CN Name:	商安信(上海)企业发展股份有限公司
Address:	Block C, 5F, No. 201, Ningxia Road
City/Country:	Shanghai, Shanghai, China
Post Code:	200086
Phone:	021-36386226
Email:	sherry.li@3acredit.cn
Website:	www.3acredit.cn
3A ID:	156107587326
Co. ID:	91310000679308430H

COMPANY SUMMARY 02

Years In Biz:	13	Latest Report:	2020
Co Type:	Public Company	Reg. Capital:	69,238,452
Employees:	86	Revenue:	56,000 k
Reg. Status:	Active	Net Profit:	6,300 k
Reg. Changes:	9	Profitability:	10%-20%
Public Records:	n.a.	Total Asset:	100,000 k
Industry:	Credit services	Debt Ratio:	<10%
Operation:	Active	Credit Rating:	3A6
Import&Export:	Yes	Credit Line:	7,900 k
Black List:	Clear	No. of Orders:	1

CREDIT ASSESSMENT 03



Note: Currency in this report is Chinese Yuan (CNY) unless otherwise stated.

KEY FACTORS 04

Reg. Status	Operational Status	Management	Financial Performance	Solvency	Payment	Negative Info	Competitive-ness
Active	Normal	Good	Average	Fair	Normal	Nothing Detrimental Noted	Average

Observations	Conclusion	Opinion
Reg. Status:	●	The subject has been in business for 13 years and it's in good standing.
Operational Status:	●	The subject is considered a Small to Medium Size Enterprises investment company with 86 people and annual investment profit of about USD4157046.76 million.
Management:	●	The subject is a listed company without patents lower than the industry average. In the past three years, the directors and supervisors have high stability, the business scale has expanded reduced, and the negative records are in the safe range.
Financial	●	The subject's financial info indicates an average status. The subject's profitability average; The subject's liquidity

Performance:		good;The subject's working capital sufficient;The subject's debt ratio very low;its net worth is about USD 15437784.18.
Solvency:	●	Based on the information obtained from the target subject, we believe that subject's solvency is acceptable.
Payment:	●	The subject's payment status indicates normal and there is no record of defaults.
Negative info:	●	The subject has few litigation records during the past years, however, nothing significant.
Competitiveness:	●	The subject's competitiveness is considered average in its industry.
Verification:	●	Verified
Analyst's comments:	●	Our credit risk assessment recommends a credit line of 8000000.00. To go higher than this amount requires current detailed financial statements and credit references from the subject for credit decision.

Note: All information obtained from this service is provided without warranty of any kind, and the entire risk of acting on information obtained from this source, including the entire costs of all necessary remedies, is with those who choose to act on such information. In no event shall 3ACredit or any of their officers or employees be held responsible for misdirected, lost, or inaccurate submissions. For more information about 3ARating, please contact 3ACredit.

COMPANY PROFILE

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Listing Info	Legal Form	Reg. Changes	Years in Biz	Company Size	Industry	Employees
Listed	Public Company	9	13	SME	Credit services	87

Reg. Name:	商安信(上海)企业发展股份有限公司	EN Name:	3ACredit Joint Stock Co., Ltd.
Co. ID:	91310000679308430H	Stock Symbol:	832754.OC (National Equities Exchange and Quotations)
Organization Code:	679308430	Tax No.:	91310000679308430H
Legal Form:	Public Company	Co. Type:	Joint Stock Company (Unlisted, Natural Persons invested)
Reg. Capital:	CNY 69,238,452	Paid Up Capital:	CNY 69,238,452
Inc. Date:	2008-09-23	Expiration Date:	Unlimited
Registry:	Administration of Industry & Commerce, Shanghai	Core Personnel:	Chen Xiaodong (Legal Representative / Person in Charge / Executive Partner)
Reg. Address:	Block C, 5F, No. 201, Ningxia Road,Putuo District,Shanghai,Shanghai	Post Code:	200086
Reg. Biz Scope:	Licensed operating items: class 2 value-added telecommunications services (items subject to approval as stipulated in laws can only be operated after being approved by relevant departments, specific business items documents or permits approved by relevant departments shall prevail) general operating items: engaged in technology development, technology transfer, technical consultation, and technical services in fields of computer information technology, network technology, and electronic technology; wholesale, retail of computer, software and auxiliary equipment; computer data processing, computer software development, corporate credit information services, business management consulting, business information consulting, market information consulting and investigation (do not engage in social surveys, social surveys, opinion polls, polls)(items subject to approval as stipulated in laws can only be operated after being approved by relevant departments).		

Tax Rating

Year	Co. ID	Rating
2020	123456677890	test

Note: Tax rating information is collected from the public sources including the State Taxation Administration.

Company History

2015-01-30	Subject obtained the Ministry of Public Security's Level 1 Information Security Qualification Certificate.
2015-03-01	subject repaid all foreign shareholders for the restructuring into a pure domestic joint-stock company, and was endorsed by Haitong Securities to list on the National Equities Exchange and Quotations (NEEQ).
2015-05-21	Subject obtained the enterprise credit business operating license issued by the central bank.

2016-06-22	Subject offered 1.3236 million shares priced at CNY 22.66 each on the NEEQ platform, raising funds of CNY29,992,800.
2016-03-10	subject obtained the new business license with the unified social credit code as 91310000679308430H.
2015-11-16	Subject has passed the latest annual inspection of foreign related investigation license (valid term: from November 16, 2015 to November 16, 2018)
2015-07-14	Subject was listed on the National Equities Exchange and Quotations (with stock code 832754) and became the first enterprise landing the Chinese capital market in the credit reporting industry.
2015-09-01	Subject established a Beijing branch. In November, Subject invested in the establishment of a wholly-owned subsidiary Kunshan 3ACredit Information Technology Co., Ltd., which has a 50-seat call center to serve the group company.

Registration Changes

Date	Changes	Before Change	After Change
2019-08-08	Reg. Name	3ACredit (Shanghai) Management Consulting Co., Ltd.	3ACredit Joint Stock Co., Ltd.
2020-06-12	Reg. Capital	CNY 60,735,480	CNY 69,238,452
2019-08-08	Reg. Capital	CNY 60,397,320	CNY 60,735,480
2017-01-24	Reg. Capital	CNY 16,323,600	CNY 60,397,320
2016-08-02	Reg. Capital	CNY 15,000,000	CNY 16,323,600
2016-03-10	Reg. No.	310000400584158	Unified social credit code: 91310000679308430H
2020-06-12	Reg. Business Scope	Engaged in technology development, technology transfer, technical consultation, and technical services in fields of computer information technology, network technology, and electronic technology; wholesale, retail of computer, software and auxiliary equipment; computer data processing, computer software development, corporate credit information services, business management consulting, business information consulting, market information consulting and investigation (do not engage in social surveys, social surveys, opinion polls, polls) [items subject to approval as stipulated in laws can only be operated after being approved by relevant departments].	Licensed operating items: class 2 value-added telecommunications services (items subject to approval as stipulated in laws can only be operated after being approved by relevant departments, specific business items documents or permits approved by relevant departments shall prevail) general operating items: engaged in technology development, technology transfer, technical consultation, and technical services in fields of computer information technology, network technology, and electronic technology; wholesale, retail of computer, software and auxiliary equipment; computer data processing, computer software development, corporate credit information services, business management consulting, business information consulting, market information consulting and investigation (do not engage in social surveys, social surveys, opinion polls, polls)(items subject to approval as stipulated in laws can only be operated after being approved by relevant departments).
2019-08-08	Reg. Business Scope	Enterprise management consulting, economic information consulting, trade information consulting, business information consulting, enterprise credit reporting service, market information consulting and investigation (social survey, social research, public opinion survey and public opinion polls are not allowed), engaged in technology development, technology transfer, technical consulting, and technical services in fields of information technology, network technology, electronic technology, and computer technology; sale of computer hardware and software and ancillary equipment; data processing and storage services, investment consulting [items subject to approval as stipulated in laws can only be operated after being approved by relevant departments].	Engaged in technology development, technology transfer, technical consultation, and technical services in fields of computer information technology, network technology, and electronic technology; wholesale, retail of computer, software and auxiliary equipment; computer data processing, computer software development, corporate credit information services, business management consulting, business information consulting, market information consulting and investigation (do not engage in social surveys, social surveys, opinion polls, polls) [items subject to approval as stipulated in laws can only be operated after being approved by relevant departments].
2018-07-10	Reg. Business Scope	Enterprise management consulting, economic information consulting, trade information consulting, business information consulting, corporate credit information service, market information consulting and investigation (not engaged in social survey, social survey, opinion poll, public opinion test), investment consultation (except special) (above) Consulting is in addition to brokerage) (items subject to approval as stipulated in laws can only be operated after being approved by relevant	Enterprise management consulting, economic information consulting, trade information consulting, business information consulting, enterprise credit reporting service, market information consulting and investigation (social survey, social research, public opinion survey and public opinion polls are not allowed), engaged in technology development, technology transfer, technical consulting, and technical services in fields of information technology, network technology, electronic technology, and computer

departments).

technology; sale of computer hardware and software and ancillary equipment; data processing and storage services, investment consulting [items subject to approval as stipulated in laws can only be operated after being approved by relevant departments].

Note: The above company registration information is collected from AIC official source. Only part of the latest records are listed in this report. Should you request more details, please contact 3ACredit.

SHAREHOLDER STRUCTURE

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Co. Shareholder	Individual Shareholder	Ultimate Beneficiary	Related Companies	Investment by Subject	Investment by Legal Rep.
7	3	Individual	1	0	2

Shareholder Structure

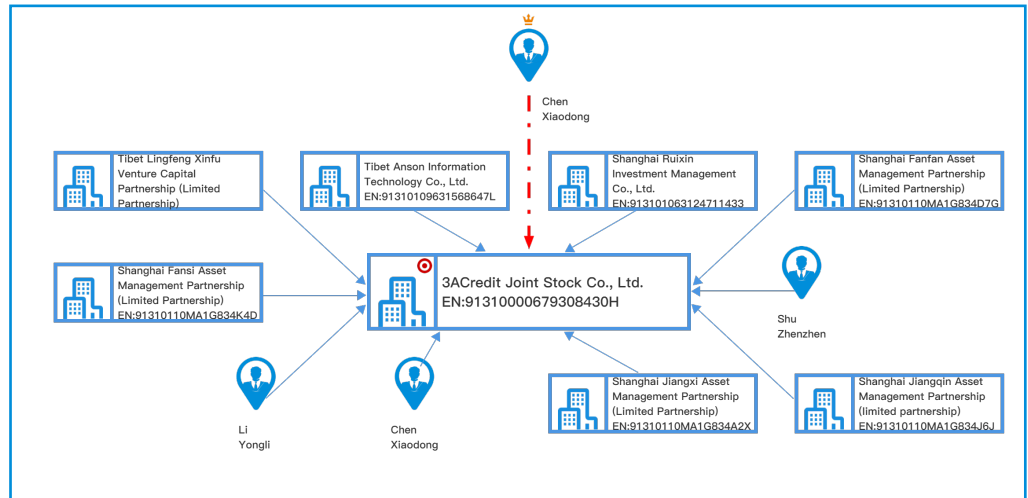
Unit: 1,000

Shareholders	3A ID	Type	Shares	Invest. Amount	Invest. Date	Reg. Date	Location
Tibet Anson Information Technology Co., Ltd.	156096474606	Domestic Company	34.92%	CNY 1,111	n.a.	2000-01-12	Lhasa
Shanghai Ruixin Investment Management Co., Ltd.	156084537658	Domestic Company	23.58%	CNY 2,223	n.a.	2014-09-22	Shanghai
Chen Xiaodong	-	Individual	14.71%	CNY 3,334	n.a.	n.a.	n.a.
Shanghai Jiangxi Asset Management Partnership (Limited Partnership)	156011384309	Chinese Enterprise	5.68%	n.a.	n.a.	2016-02-05	Shanghai
Tibet Lingfeng Xinfu Venture Capital Partnership (Limited Partnership)	156116931891	Chinese Enterprise	5.37%	n.a.	n.a.	2015-08-25	Lhasa
Shanghai Fansi Asset Management Partnership (Limited Partnership)	156045674972	Chinese Enterprise	3.19%	n.a.	n.a.	2016-02-05	Shanghai
Li Yongli	-	Individual	2.96%	n.a.	n.a.	n.a.	n.a.
Shanghai Fanfan Asset Management Partnership (Limited Partnership)	156008476916	Chinese Enterprise	2.69%	n.a.	n.a.	2016-02-05	Shanghai
Shu Zhenzhen	-	Individual	1.52%	n.a.	n.a.	n.a.	n.a.
Shanghai Jiangqin Asset Management Partnership (limited partnership)	156000639436	Chinese Enterprise	1.49%	n.a.	n.a.	2016-02-05	Shanghai

Note: The above shareholders information is collected from AIC official source. Maximum top ten shareholders' records are listed in this report. Should you need more information, please contact 3ACredit.

Ownership Tree

Direct Companies	-
Direct Individuals	-
Shareholding Layers	-
Shareholder Relation Involved Party	-
SOE	-
Foreign Companies	-
Foreign Individuals	-
Ultimate Beneficiary	-



Investments by Subject

Unit: 1,000

Company Name	3A ID	Legal Form	Shares	Reg. Capital	Reg. Date	Location	Status
Baiqin Credit Rating Co., Ltd.	156026286717	Limited Liability Company	70.00%	CNY 50,000	2018-01-31	Shanghai	Active
Shanghai Anzun Investment Management Co., Ltd.	-	Limited Liability Company	90.00%	CNY 11,000	2010-12-21	Shanghai	Active
3ACredit (Shanghai) Credit Information Co., Ltd.	156015070311	Limited Liability Company	100.00%	CNY 5,000	2017-12-29	Shanghai	Active

Related Companies

Unit: 1,000

Relation	Company Name	3A ID	Legal Form	Reg. Capital	Reg. Date	Location	Status
Branch	3ACredit (Shanghai) Business Development Co., Ltd. Golconda Branch	156025635096	Representative Office or Branch	HKD 55,556	2019-09-29	Shanghai	Active

Investments by Legal Rep.

Unit: 1,000

Company Name	3A ID	Legal Form	Shares	Reg. Capital	Reg. Date	Location	Status
Baiqin Credit Rating Co., Ltd.	156026286717	Limited Liability Company	30.00%	CNY 50,000	2018-01-31	Shanghai	Active
Tibet Anshang Information Technology Co., Ltd.	156096474606	Limited Liability Company	53.00%	CNY 1,500	2000-01-12	Tibet Autonomous Region	Active

Participation by Legal Rep.

Unit: 1,000

Company Name	3A ID	Reg. Capital	Reg. Date	Legal Form	Position	Status
Baiqin Credit Rating Co., Ltd.	156026286717	CNY 50,000	2018-01-31	Limited Liability Company	Executive Director	Active

Other Investment Information: n.a.

Note: The above information is collected from various public sources as well as the analysis from 3ACredit Research Institute. Should you require more information about the company, please contact 3ACredit for a due diligence report.

CURRENT OPERATIONS

07

Business Activities	Business Territories	Import & Export	Business Premises	Phone Verification	Field Verification	Subject's Consent
Verified	International	Yes	Average	Verified	Verified	Yes

Business Activities

Main Business: Subject is mainly provides business credit and risk management services.

Main Products: Chinese business credit reports, international business credit reports, location verification, telephone verification, consumer credit assessment, commercial credit assessment, receivable auditing, commercial debt collection, financing institution debt collection, business information research, commercial legal adviser, global legal aid, enterprise credit consulting, etc.

Production: testtesttesttesttest

Main Activities: Credit and risk management support services

Info from Internet: Subject is a part of the Creditreform global organization. Headquartered in Neuss, Germany it was founded in 1879. Creditreform International is an association of independent Creditreform entities with country offices in 23 European countries. It is globally known as one of the more significant information providers with more than 167 offices throughout Europe and now, with its alignment with 3ACredit, also in China. Subject has the full support of Europe's largest credit information agency, Creditreform's, Solvency index credit risk assessment system, and can use the credit data resources of more than 60 million enterprises in 24 countries around the world. Subject's business partners: Creditreform, Amazon, Bierens, EIA-global and ABC-Amega. Subject's trademark: 3ACredit, 3AVerify, 3ACollect

Certification: Subject has foreign-related investigation license. Subject has obtained the enterprise credit business operating license issued by the central bank.

No.of Employees: 86 (2021)

Note: Part of the above information is given by the subject company during the phone interview.

Territories

Purchase (Domestic): Subject sources 81% of its products from domestic market. **Sales (Domestic):** Subject sources 19% of its products from overseas market, mainly Europe and America, Asia, Africa.

Purchase (Int'l): Subject sources 19% of its products from overseas market, mainly Europe and America, Asia, Africa. **Sales (Int'l):** Subject sells 41% of its services to overseas market.

Import: 19% Europe and America, Asia, Africa **Export:** 41%

Payment Term (Purchase): testtesttesttesttest **Payment Term (Sale):** testtesttesttesttest

Note: The above operating information is collected from various public sources as well as our phone verification process.

Management

Name	Position	Date of Birth	Nationality
Chen Xiaodong	Chairman and General Manager	n.a.	n.a.
Chen Xiaohong	Deputy General Manager	n.a.	n.a.

Note: The above management information is collected from various public sources as well as our phone verification process.

Facility and Location

Premise Type	Size	Ownership	Comment	Place description
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Company headquarter 1800 Rent Block B, 12F, No. 2816, Yixian Road Baoshan District Shanghai, 200441 The subject is located in the Shanghai Mobile Internet Innovation Industrial Park, a landmark building in Baoshan District, Shanghai.

Note: The above site information is collected from our phone interview. If a field verification is required, 3AVerify services are available. Please contact 3ACredit for more information.

IMPORT & EXPORT 08					
Reg. Expiration	Customs Credit Rating	Total Import	Total Export	No. of Import Countries	No. of Export Countries
LONG	BBB	10,000,000	10,000,000	n.a.	n.a.

Customs ID:	1215960977	Reg. Customs:	Shanghai custom
Reg. Date:	2013-09-23	Reg. Expiration:	LONG
Business Category:	Import and export consignor	Economic Zone:	General economic area
Industry:	Credit Services	Customs Credit Rating:	BBB
Customs Comments:	Excellent	Administrative Penalty:	testtesttest

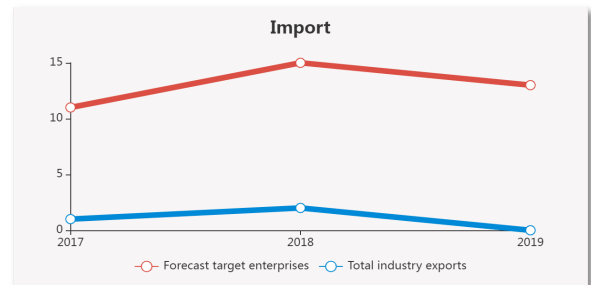
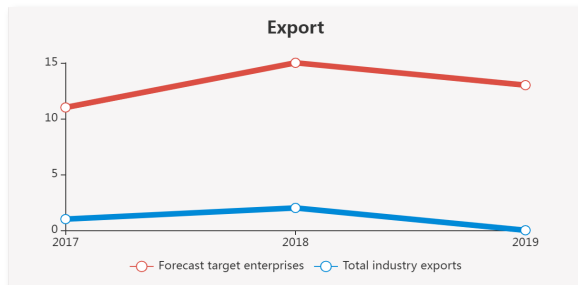
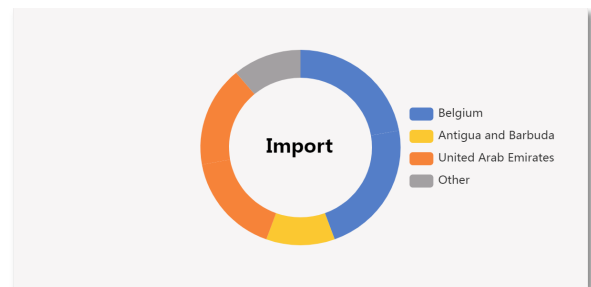
Note: The above information is collected from China Customs Enterprise Import & Export Credit Information Platform. In accordance with "Measures of the Customs of the People's Republic of China for the Classified Management of Enterprises" published on May 1st, 2018, the followings are the Company Category Definition by China Customs to determine Chinese company's credit rating: General Certified Company, Advanced Certified Company, Average Company and Black Listed Company.

Import Information

Main Suppliers	Origin Country	Origin Country	Product Code
testtesttest	Belgium	testtesttest	1234567
testtesttest	Antigua and Barbuda	testtesttest	1234567
testtesttest	United Arab Emirates	testtesttest	123456
test1	Andorra	test2	1234567

Export Information

Main Clients	Destination Country	Product	Product Code
testtesttest	Germany	testtesttest	1234567
testtesttest	Switzerland	testtesttest	7654321
testtesttest	Brunei Darussalam	testtesttest	12345678
test1	Azerbaijan	test2	1234



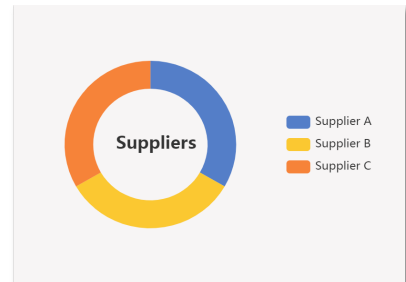
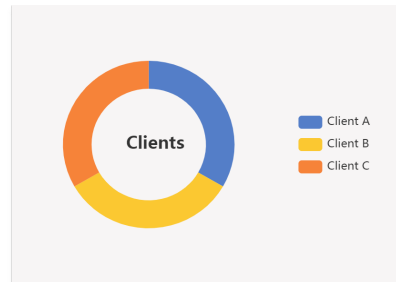
Note: The above information is collected from various public sources, including the customs data from many countries, and the research and analysis from 3ACredit Research Institute. This is for your reference only. Should you require more information, please contact 3ACredit.

PAYMENT PERFORMANCE

09

Clients	Suppliers	Maximum Sales Amount	Maximum Purchase Amount	Payment Status	Bank Account
<10	<10	n.a.	n.a.	Not available	Verified

Type	Company Name	Region	Main Products	Payment Status	Tel.
Clients:	China Export & Credit Insurance Corporation	Beijing	Insurance	Prompt	010-66582288
	Bureau Van Dijk Information Consulting Services (Beijing) Co., Ltd.	Beijing	Information Consulting Service	Prompt	010-85411202
	Yuli Anyi Management Consulting (Shanghai) Co., Ltd.	Shanghai	Management consulting	Prompt	n.a.
Suppliers:	Supplier ACreditreform (China) Co., Limited	Hong Kong Special Administrative Region	Information Consulting Service	Prompt	testtesttest
	Supplier BShanghai Youbao Culture Communication Co., Ltd.	Shanghai	Cultural information	Prompt	021-52985580
	Supplier CShanghai Fuqi Enterprise Management Co., Ltd.	Shanghai	Enterprise Management Consulting	Prompt	n.a.
Bank:	Bank of China, Shanghai Branch Putuo Subbranch	Shanghai	n.a.	n.a.	021-52987698



Note: The above information is collected from various public sources as well as the research and analysis from 3ACredit Research Institute. If you need to know more about subject's trade reference, payment behavior details, industry benchmarking research, and 3ACredit's international commercial collection services, please contact 3ACredit.

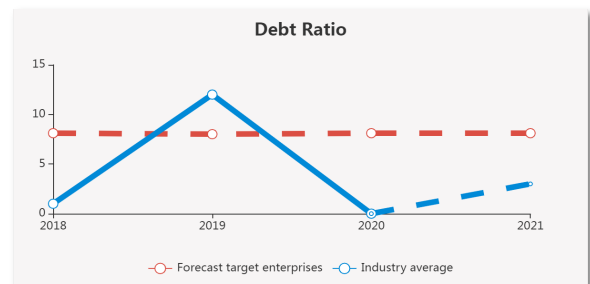
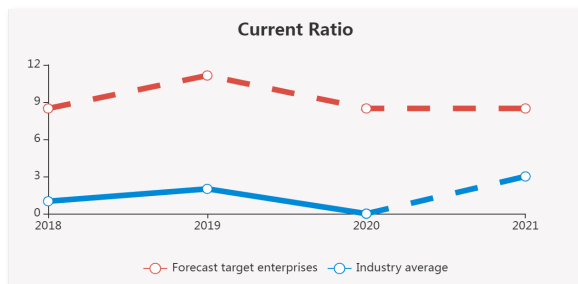
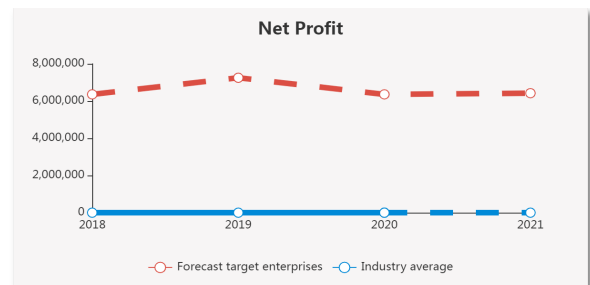
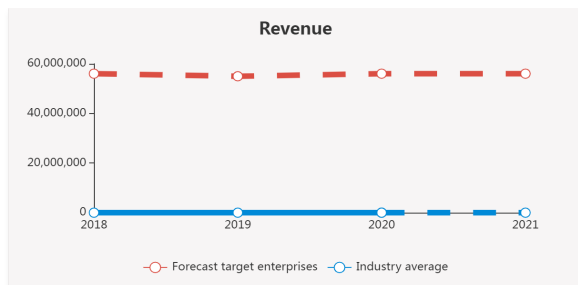
Operating Performance

10

Turnover	Profitability	Liquidity	Solvency	Working Capital	Financial Structure	Growth	Operation	Source
Good	Normal	Strong	Fair	Average	Average	Average	Average	Subject Company

Performance (unit: 1,000)	2020	Change (%)	2019	Change (%)	2018	Industry Reference
Total Operating Income	56,037	↑ 2%	54,981	↓ -2%	56,037	
Revenue	56,037	↑ 2%	54,981	↓ -2%	56,037	
Total Profit	6,820	↓ -6%	7,292	↑ 7%	6,820	
Net Profit	6,358	↓ -12%	7,250	↑ 14%	6,358	
Total Asset	108,119	↑ 6%	102,054	↓ -6%	108,119	
Total Liability	8,770	↑ 7%	8,176	↓ -7%	8,770	
Shareholders' Equity	99,348	↑ 6%	93,877	↓ -6%	99,348	
Working Capital	63,798	↓ -	64,068	↑ -	63,798	
Current Ratio (x)	8.48	↓ -24%	11.14	↑ 31%	8.48	
Quick Ratio (x)	8.39	↓ -25%	11.14	↑ 33%	8.39	
Profit Margin (%)	12.17	↓ -8%	13.26	↑ 9%	12.17	
Gross Margin (%)	48.85	↓ -5%	51.60	↑ 6%	48.85	
Return on Equity (%)	6.86	↓ -12%	7.77	↑ 13%	6.86	
Debt Ratio (%)	8.11	↑ 1%	8.01	↓ -1%	8.11	

Note: Compared with that in the previous year, the change of this value increase is '↑'; reduce is '↓'; no change is '-'.




Note:

1. The above performance information is provided by 3ACredit Research Institute based on the modelled calculation and forecasting. This is for your reference only.
2. Industry norm is sourced from 3ACredit Research Institute. For more information on statistical analysis and research, please contact 3ACredit.

INDUSTRY PERFORMANCE

11

CSIC	ISIC	NACE	Industry Description	Industry Outlook
L7295 Credit services	561450 Credit Bureaus	82.91 Activities of collection agencies and credit bureaus	This class includes:- collection of payments for claims and remittance of payments collected to the clients, such as bill or debt collection services- compiling of information, such as credit and employment histories on individuals and credit histories on businesses and providing the information to financial institutions, retailers and others who have a need to evaluate the creditworthiness of these persons and businesses	

Note:

1. China's Industry Code applied is the 2017 version of the National Industry Classification issued by the China National Bureau of Statistics.
2. North American Industry Code uses a 2017 version of NAICS code.
3. European Industry Code uses NACE Rev. 2 approved by the European Commission.
4. International Industry Code adopts the ISIC Rev 4 revised by the United Nations Statistical Commission.
5. For more statistical analysis and research, please contact 3ACredit.

Industry Norm	2016	2017	2018	2019	2020
Companies in this industry	-	-	-	-	-
Public Co. in this industry	-	-	-	-	-
Large Co. in industry	-	-	-	-	-
SME in industry	-	-	-	-	-
Total observed companies	-	-	-	-	-
Companies in loss	-	-	-	-	-
Geographic distribution	-	-	-	-	-

Observed Items (Recent):	Average	Median	Maximum 10%	Minimum 10%	Subject
Yrs. in Business	-	-	-	-	13

Total Assets	-	-	-	-	108,119
Equity	-	-	-	-	99,349
Revenue	-	-	-	-	56,037
Net Profit	-	-	-	-	6,358
ROE (%)	-	-	-	-	6.31

Performance (Recent)		Average	Median	Maximum 10%	Minimum 10%	Subject
Profitability Ratios	Return on equity (%)	-	-	-	-	6.86
	Return on assets (%)	-	-	-	-	6.31
	Gross margin (%)	-	-	-	-	48.85
Operating Ratios	Stock turnover (x)	-	-	-	-	64.22
	Collection period (days)	-	-	-	-	566.03
	Current Assets Turnover (x)	-	-	-	-	1003.52
	Assets turnover (x)	-	-	-	-	1092.11
Structure Ratios	Current ratio (x)	-	-	-	-	8.48
	Quick ratio (x)	-	-	-	-	8.39
	Debt ratio (%)	-	-	-	-	8.11
Productivity Ratios	Profit per employee (th)	-	-	-	-	1.92
	Operating revenue per employee (th)	-	-	-	-	-12.31
	Shareholders funds per employee (th)	-	-	-	-	-12.31
	Total assets per employee (th)	-	-	-	-	-
Growth Ratios	Sales growth rate (%)	-	-	-	-	1.92
	Net profit growth rate (%)	-	-	-	-	-12.31
	Total assets growth rate (%)	-	-	-	-	-

Note:

- The above information is collected from various public sources as well as the research and analysis from 3ACredit Research Institute.
- If you need to know more about industry benchmarking research, please contact 3ACredit.

LEGAL RECORDS AND PUBLICATIONS

12

Bankruptcy	Open Litigation	Judgments	Enforcement Records	Black List	Negative Records
0	0	0	0	0	0

Open Litigation Cases

Date	Case No.	Court	Cause	Plaintiff	Defendant
2016-04-19	(2016) H0107MC No. 1927	Putuo District People's Court of Shanghai	Contract Dispute	3ACredit (Shanghai) Management	Shanghai Xiangning Building Decoration

Consulting Co., Ltd.

Inspection and
Inspection Co., Ltd.

Judgments Against Subject

Date	File No.	Court	Cause	Plaintiff	Defendant	Title
n.a.	(2016) H0107MC No. 1927	Putuo District People's Court of Shanghai	Test Contract Dispute	test	test	The Civil Judgment of the First Instance for Test Contract Dispute between 3ACredit Joint Stock Co., Ltd. and Shanghai Xiangning Building Decoration Inspection and Inspection Co., Ltd.

Judgments Enforcement

Date	Case No.	Acceptance Court	Amount
2021-11-02	test	test12345	CNY 123,456

Bad Credit List

Date	Case No.	Court	Execution basis No.	Performance Situation	Unit
2021-10-20	test	test	test	test	test

Administrative Permits

License Name	License No.	Licensing Authority	License Content	Valid from	Valid to
test	test	test	test	2021-09-27	2021-10-07

Notice of Revocation

Date	Notes
2021-09-27	test

Notice for Closure

Date	Notes
2021-09-27	test

Abnormal Operating - Recorded

List Date	Department	Notes
2021-10-19	test	test

Abnormal Operating - Removal

Remove Date	Department	Notes
2021-09-27	test	test

Notice for Bankruptcy

Date	File No.	Acceptance Court	Process
2021-10-18	test	test	test

Governmental Examination

Date	Department	Type	Result
2021-10-05	test	test	test

Administrative Penalties

Record Date	Document No.	Punishment Organ	Penalty Type	Administrative Penalty Content
2021-09-27	testtesttesttesttest	n.a.	testtesttesttesttest	testtesttesttesttest

Chattel Mortgage

Date	Document No.	Registration Authority	Amount of Secured Claims	Debt Maturity
2021-10-27	test	test	test	test

Pledge of Equity

Date	Document No.	Pledgor	Pledgee	Number of Pledged Shares	Status
2021-10-20	test	test	test	n.a.	test

Frozen Equity

File No.	Court	Status	Amount of equity	Freezing Period From	Freezing Period To
test	test	test	test	n.a.	2021-10-20

Intellectual Property

Application Date	Title	Patent Category	Patent No.	Status
2021-10-27	test	test		test

Copyright

Application Date	Work Name	Owner	Type	Reg. No.
2020-10-14	Global Eagle Global Enterprise Credit Management System (web terminal)	3ACredit Joint Stock Co., Ltd.	test	2020SR1215882
2020-10-14	Global Eagle Global Enterprise Credit Information Query Platform	3ACredit Joint Stock Co., Ltd.	test	2020SR1215887
2020-10-13	3ACredit 3AVerify enterprise field certification platform	3ACredit Joint Stock Co., Ltd.	test	2020SR1213205

Trademark

Release Date	Trademark Name	Reg. No.	Status
2020-02-25	RSKLNK	44218353	n.a.
2020-02-25	RSKLNK	44213156	n.a.
2020-02-25	RSKLNK	44216383	n.a.

Web Domains

Domain Name	Record Date	ICP No.
www.3abiz.com	2019-04-15	TEST
www.3acredit.cn	2019-04-15	TEST
www.global-eagle.cn	2019-04-15	TEST

Public Tendering

Title	Tender No.	Region	Bid Amount	Joining Date
n.a.	test	test	1234678	n.a.

Co. Publications

Date	Title	Type	Influence
n.a.	n.a.	Political	●

Media Information

Title	Date	Source	Influence
2019-12-29	3ACredit Released 2018 Annual Report with solid performance	China Economic News	●
2020-04-29	3ACredit In 2019, 10 shares will be converted to 1.4 shares	Straight flush	●
2020-07-08	Another one! Credit reporting companies take the initiative to withdraw from filing!	NetEase	●

Note:

1. The above information is collected from various public sources and governmental sources.
2. Only some latest records are listed above. If a complete detailed record is required, please contact 3ACredit.
3. Negative information normally tracks the following public records: abnormal operations, violation of laws or regulations, tax defaults, liens, equity freezing, administrative penalty, EPA penalty, judicial assistance, foreclosure auction, etc.
4. Other publications include intellectual property, domain name registration, trademark, copyright, public tendering information, qualification and certification, etc.
5. This report only lists some recent tracking records. If a monitoring service is required, please contact 3ACredit.

Verification

Verification of Order: Order form information already to verify. Order form information already to verify.

Other Info

Type	Notes
Remark	The above information indicates the top 10 shareholders as of Jun. 30, 2021.

More Products & Services

Business Intelligence Solutions	Business Process Verification Solutions	Business Credit Evaluation Solution	Business Management Solutions
<ul style="list-style-type: none"> • Business Credit Report • Business Data Report • SME Credit Report • Comprehensive Credit Report • International Credit Report 	<ul style="list-style-type: none"> • Corporate Compliance Report • Field Verification • Proactive Monitoring Service • Supplier Evaluation Service • Global BPV Service 	<ul style="list-style-type: none"> • Enterprise Credit Rating • Enterprise Credit Enhancement • Enterprise Credit Promotion • Credit Risk Management • Credit Risk Management Consulting 	<ul style="list-style-type: none"> • Global Eagle BI Platform • Global Buyer Verification • Industry Research and Analysis • Business Data Service and API Interfacing • More

Note: 3ACredit is a leading provider of credit and risk management support services and business intelligence in China. For more information about our various services, please contact 3ACredit.

FINANCIALS

FINANCIAL BALANCE SHEET

Assets (CNY 1,000)

Year	2021-06-30	2020-12-31	2019-12-31
Current Assets			
Cash & bank	56,277	59,658	53,757
Financial assets at fair value through profit or loss	-	-	-
Financial derivative	-	-	-
Bill receivable	-	-	-
Account receivable	11,570	9,931	14,121
Accounts receivable financing	-	-	-
Advances to suppliers	-	-	-
Other receivables (total)	1,043	373	610
Dividend receivable	-	-	-
Interest receivable	-	-	-
Other receivables	1,043	373	610
Buying back the sale of financial assets	-	-	-
Inventory	815	815	0
Consumptive biological assets	-	-	-
Contractual assets	-	-	-
Assets classified as held for sale	-	-	-
Non-current assets due within one year	-	-	-
To be appointed expense	-	-	-
Other current assets	1,849	1,547	1,898
Other financial current assets	-	-	-
Total Current Assets	71,554	72,323	70,386
Non-Current Assets			
Loans and payments on behalf	-	-	-
Financial assets at fair value through other comprehensive income (non-current)	-	-	-
Financial assets measured at amortized cost(non-current)	-	-	-
Debt investment	-	-	-
Other debt investments	-	-	-
Available-for-sale securities	-	-	-

Investment in other equity instruments	-	-	-
Held-to-maturity securities	-	-	-
Other non-current financial assets	-	-	-
Long-term receivables	-	-	-
Long-term equity investment	10,305	10,305	10,530
Investment real estate	-	-	-
Fixed assets (total)	1,311	1,474	746
Fixed assets	1,311	1,474	746
Disposal of fixed assets	-	-	-
Projects under construction (total)	-	-	-
Projects under construction	-	-	-
Construction materials	-	-	-
Capitalized biological assets	-	-	-
Oil and natural gas assets	-	-	-
Right-of-use asset	2,654	-	-
Intangible assets	4,233	4,634	2,564
Development expenditures	-	-	-
Goodwill	257	257	257
Long-term to be appointed expense	16,844	17,177	16,344
Deferred income tax assets	807	797	1,227
Other non-current assets	1,152	1,152	0
Total Non-Current Assets	37,563	35,796	31,668
TOTAL ASSETS	109,117	108,119	102,054

Liabilities & Equities (CNY 1,000)

Year	2021-06-30	2020-12-31	2019-12-31
Current Liabilities			
Short-term loans	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-
Derivative financial liabilities	-	-	-
Note payable	-	-	-
Accounts payable	1,700	2,529	1,385
Advances from clients	2	0	544
Contract liability	849	995	0
Handling fees and commissions	-	-	-
Salaries payable	1,010	1,117	1,257
Taxes payable	820	2,612	1,546
Other accounts payable total	450	858	794
Interest payable	-	-	-
Dividend payable	-	-	-
Other accounts payable	450	858	794
Divided into liabilities held for sale	-	-	-
Non-current liabilities due within one year	-	-	-
Accrued expenses	-	-	-
Deferred income within one year	-	-	-
Short-term Debentures Payable	-	-	-
Other financial current liabilities	-	-	-
Other current liabilities	286	414	790
Total Current Liabilities	5,116	8,525	6,317
Non-Current Liabilities			
Long-term loan	-	-	-
Long-term bonds	-	-	-
Lease liability	2,723	-	-
Long term payable (total)	-	-	-
Long term payable	-	-	-
Specific payable	-	-	-
Long-term employee compensation payable	-	-	-
Accrued liabilities	-	-	-

Deferred income tax liabilities	245	245	1,859
Deferred income	-	-	-
Other non-current liabilities	-	-	-
Total Non-Current Liabilities	2,968	245	1,859

TOTAL LIABILITIES	8,085	8,771	8,176
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Shareholders Equity			
Paid-up capital(or equity)	69,238	69,238	60,735
Including: other equity instruments	-	-	-
Including:preferred shares	-	-	-
Including:perpetual bonds	-	-	-
Capital reserves	685	685	9,179
Treasury share	-	-	-
Other comprehensive income	-109	72	968
Special reserves	-	-	-
Surplus reserves	3,577	3,577	2,172
general risk preparation	-	-	-
Undistributed profit	27,538	25,676	20,682
Foreign currency statement translation difference	-	-	-
Undetermined investment loss	-	-	-
Ownership in parent company ownership interest sum total	100,928	99,248	93,737
Minority stockholders interest	104	101	140
Total Shareholders' Equity	101,033	99,349	93,878

TOTAL LIABILITIES & EQUITIES	109,117	108,119	102,054
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Profit & Loss Account (CNY 1,000)

Year	2021-06-30	2020-12-31	2019-12-31
Total operating income	27,206	56,037	54,982
Turnover	27,206	56,037	54,982
Other financial business income	-	-	-
Overall costs	25,574	49,746	46,481
Cost of goods sold	13,665	28,664	26,614
Sales tax	38	222	181
Sales expense	2,482	3,419	4,330
Management expense	4,563	10,148	11,063
Research and development costs	4,227	7,523	4,002
Finance expense	599	-231	291
Interest expense	-	-	-
Interest income	23	48	76
Other operating costs	0	-	-
Other income	319	232	124
Investment profit	-	-224	-970
Investment income from associates and joint-ventures	-	-224	-1,020
Derecognition income of financial assets measured at amortized cost	-	-	-
Net exposure hedge income	-	-	-
The profit and losses on the changes in fair value	-	-	-
Assets devaluation	-40	-	-
Credit impairment loss	-	519	-286
Asset disposal income	-	-	-
Exchange gains	-	-	-
Operating Profit	1,911	6,818	7,369
Non-operating income	0	2	0
Non-operating expense	0	-	77
Disposal loss on non-current liability	-	-	-
Other items that affect the total profit	-	-	-
Total profit balance project	-	-	-
Profit Before Tax	1,911	6,820	7,293
Income tax	46	462	42
Undetermined investment loss	-	-	-

Other items affecting net profit	-	-	-
Net profit balance project	-	-	-
Net Income	1,865	6,358	7,251
Net profit from continuing operations	-	-	7,251
Discontinued operating net profit	-	-	-
Minority interest income	3	-40	-46
Net income attributed to shareholders	1,862	6,398	7,297
Other comprehensive income	-182	-896	467
Total comprehensive income	1,684	5,462	7,718
Total comprehensive income attributable to minority shareholders	3	-40	-46
Total comprehensive income attributable to shareholders of parent company	1,681	5,502	7,764
Basic earnings per share	0	0	0
Fully diluted earnings per share	0	0	0

Data Source

Source	Subject Company
Auditor Name	BDO China Shu Lun Pan Certified Public Accountants
Auditor Comments	n.a.
Note	The financial statements are obtained from the annual report of subject company, and they are consolidated statements.