

**SUBJECT SME**

<b>SME Profile</b>	
Name	IGNATIUS ASIA SDN. BHD.
Registration No	1111450M
Registration Date	01/10/2014
Type Of Constitution	Company
Country Of Registration	MALAYSIA
Corporate of Registration	
Residency Status	
Industry Sector	

**SUMMARY**

<b>Days Exceed Term (DET) For Last 12 Months (Non-Bank Credit)</b>		<b>Loan Information Summary For The Last 12 Months</b>	
Lowest DET	-	No of Loan Application Approved	0
Average Weighted DET	-	No of Loan Application Pending as of Today	0
Highest DET	-		

**CREDIT DEFAULT SCORING ASSESSMENT**

<b>Credit Scoring</b>	
Probability Of Default (%)	4.16
Percentile	58
Key Influencing Factors	- No evidence of default in the past 12 months suggests potential lower risk. - Authorized Share Capital suggests potential lower risk. - Age of business suggests potential higher risk

**CREDIT SCORE NOTES**

**Notes:**

Credit Default Scoring Assessment does not draw conclusion or provide credit decisions for credit providers. The Credit Score is only one piece of information used by credit providers in their credit assessment process. Other than the credit score, credit providers will also consider their own risk acceptance level in lending, their own internal credit score and the applicant's demographic and financial information. A credit score is a fluid number and is calculated based upon the latest information contained in a credit file at the time the score is requested. Since the credit information of a company/business may change from time to time, a score generated previously may not be the same as the current one. Moreover, the same credit applicant with the same score may be accepted by one credit provider, but rejected by another. Such decisions depend on the credit policy of the credit providers and other available information. We are not involved in any way in their credit decision process.

**CORPORATION INFORMATION\***

\* DISCLAIMER: The SSM information herein is updated as to the last updated date displayed. The Subject's SSM information will be updated every time a Premium report is purchased on the said Subject. To obtain the latest SSM update and changes on the Subject, please purchase our Premium Report or contact our Client Servicing Department at 03-7806 8080.

<b>Company Profile</b>	
Previous Name Change (Date of Change)	-

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Registered Addresses	L5-07, LEVEL 5, WISMA BU8, NO.11 LEBUH BANDAR UTAMA, BANDAR UTAMA PETALING JAYA Selangor MALAYSIA
Postcode	47800
Country Of Origin	MALAYSIA
Business Address	- MALAYSIA
Postcode	-
Type	Limited By Shares PRIVATE LIMITED
Status	Existing
Business Sector	Activities of employment placement agencies
Nature Of Business	ACTIVITIES OF EMPLOYMENT PLACEMENT AGENCIES
Last Updated	23/01/2017

Company Owner(s)/Partner(s)/Director(s)/Officer(s)				
Name	Residential Address	Passport No/IC	Designation	Date Of Appointment
BEH SOO HIA	15, JALAN BU3/1A BANDAR UTAMA 47800 PETALING JAYA Selangor	620824715138	Secretary	01/10/2014
LIM JIA YNG	16, SOLOK WAH KEONG, TAMAN WAH KEONG 31400 IPOH Perak	851015085760	Director	01/10/2014
KONG JIUNH KAY	NO. 37, PERSIARAN WANGSA BAIDURI 3 47500 SUBANG JAYA Selangor	890808105743	Director	01/10/2014
FUNG CHENG HONG	NO. 3, PERSIARAN BERCHAM SELTAN 41, TAMAN BERCHAM JAYA 31400 IPOH Perak	900120146033	Director	01/10/2014
CHEN ZHEN YANG	NO. 17, JALAN BUKIT INDAH 1/11, TAMAN BUKIT INDAH 68000 AMPANG Selangor	931006145493	Director	01/10/2014

Share Capital				
Authorized Capital	Type	Amount	Divided Into	Nominal Value (sen)
Total Authorized (RM)	400,000.00			
	Ordinary	400,000.00	400,000	100.00
	Preference	0.00	0	0.00
	Others	0.00	0	0.00
Issued Capital	Type	Cash	Otherwise Than Cash	Nominal Value (sen)
Total Issued (RM)	60,000.00			
	Ordinary	60,000.00	0	100.00
	Preference	0.00	0	0.00

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Others	0.00	0	0.00
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<b>Shareholder(s)</b>		
IC/Passport No / Company No	Name/Company Name	Total No of Share
851015085760	LIM JIA YNG	0.00
931006145493	CHEN ZHEN YANG	0.00
890808105743	KONG JIUNH KAY	0.00
900120146033	FUNG CHENG HONG	0.00

<b>Charge Details</b>				
Charge No	Total Charge (MYR)	Creation Date	Chargee ID	Status
-	-	-	-	-

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**FINANCIAL STATEMENT\***

<b>Summary of Financial Information</b>					
Auditor	-	-	-	-	-
Auditor Address	-	-	-	-	-
Exempt Private Company	-	-	-	-	-
Financial year end	-	-	-	-	-
Unqualified reports (Y/N)	-	-	-	-	-
Consolidated accounts (Y/N)	-	-	-	-	-
Date of tabling	-	-	-	-	-

<b>Balance Sheet Items</b>					
Financial year end	-	-	-	-	-
Non-current assets	-	-	-	-	-
Current assets	-	-	-	-	-
Non-current liabilities	-	-	-	-	-
Current liabilities	-	-	-	-	-
Share capital	-	-	-	-	-
Reserves	-	-	-	-	-
Retained earning	-	-	-	-	-
Minority interests	-	-	-	-	-

<b>Income Statement Items</b>					
Financial year end	-	-	-	-	-
Revenue	-	-	-	-	-
Profit / (loss) before tax	-	-	-	-	-
Profit / (loss) after tax	-	-	-	-	-
Net dividend	-	-	-	-	-
Minority Interests	-	-	-	-	-

<b>Financial Ratios</b>					
Financial year end	-	-	-	-	-
Current Ratio (Times)	-	-	-	-	-
Gearing Ratio (Times)	-	-	-	-	-
ROCE (Return on Capital Employed)%	-	-	-	-	-
Assets Turnover Ratio (Times)	-	-	-	-	-
Earnings Per Share (RM p/share)	-	-	-	-	-

**BANKING INFORMATION**

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## Subject Status

Warning Pending Verification

## Summary Credit Report

### Total No. of Credit Applications

	No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months	0	0.00	
B. Pending	0	0.00	

## Summary of Potential & Current Liabilities

	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower	174,523.00	190,000.00	0.00
B. As Guarantor		0.00	0.00
C. Total		190,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

#### **Loan Information**

**DCHEQS** (dishonoured cheques) information is only available on Monday to Friday from 9am till 10pm.

## Dishonoured Cheque Information (Own Bank)

Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

### Dishonoured Cheque Information (Commercial Bank)

Bank	Account No	Issuance Date	Remark
-	-	-	-

## **NON-BANKING INFORMATION**

## **Non-Bank Credit Information**

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**BANKING INFORMATION OF BUSINESS INTEREST PARTY(IES)**

**RELATED PARTY 1**

Name	Passport/IC No	Old IC No/Other ID No	Date of Birth	Nationality	Residency Status	Relationship
CHEN ZHEN YANG	931006145493		06/10/1993	MALAYSIAN		Director/Officer/Owner/Partner

<b>Address Info</b>	
Address	Date Created
NO 41 JALAN EMBUN, KUALA AMPANG, 68000 AMPANG, AMPANG, SELANGOR	01/04/2019
NO 17 JALAN BUKIT INDAH 1/11, TAMAN BUKIT INDAH, AMPANG, SELANGOR	04/03/2019
NO 17, JLN BKT INDAH 1/11, TAMAN BUKIT INDAH, 1001	17/12/2018
NO 17, JLN BKT INDAH 1/11, TAMAN BUKIT INDAH, AMPANG, SELANGOR	08/05/2018
NO 17 JALAN BUKIT INDAH 1/11, NO 17 JALAN BUKIT INDAH 1/11, TAMAN BUKIT INDAH, AMPANG, SELANGOR	05/05/2018
NO 17 JALAN BUKIT INDAH 1/11, TAMAN BUKIT INDAH, AMPANG SL, W. P. KUALA LUMPUR	05/10/2017
IGNATIUS ASIA SB, 41 JLN EMBUN, KUALA AMPANG, SELANGOR	07/06/2017

<b>Subject Status</b>	
Warning	-

<b>Summary Credit Report</b>			
Total No. of Credit Applications			
A. Approved for past 12 Months	No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months	0	0.00	
B. Pending	0	0.00	
Summary of Potential & Current Liabilities			
A. As Borrower	Outstanding (RM) (Exclude FEC)	Total Limt (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower	127,220.00	185,900.00	0.00
B. As Guarantor		190,000.00	0.00
C. Total		375,900.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

<b>Loan Information</b>													
No	Date / R&R Date	STS	Capacity	Lender Type	Facility/ App Type	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instl Amt (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months	LGL STS	Date Status Updated
											2020	2019	

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Outstanding Credit										J	M	A	M	F	J	D	N	O	S	A	J	
1	18/01/2012	Own	OTH				20,000.00															
	O		OTLNFNCE	9,127.00	30/04/2020	183.00		MTH	CLEAN	1	1	1	1	1	1	0	0	0	0	0		
2	09/05/2017	Own	CB				10,000.00															
	O		CRDTCARD	2,765.00	30/04/2020	0.00		MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0		
	O		CRDTCARD	2,431.00	30/04/2020	0.00		MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0		
	O		CRDTCARD	0.00	30/04/2020	0.00		MTH	CLEAN	0	0	0	0	0	0	0	0	0	0	0		
3	19/03/2018	Own	CB				84,000.00		M/VEHS													
	O		PCPASCAR	71,748.00	30/04/2020	1,046.00		MTH		0	0	0	0	0	0	0	0	0	0	0		
4	12/02/2019	Own	CB				61,000.00		CLEAN													
	O		PELFNFNCE	40,537.00	30/04/2020	2,023.00		MTH		0	0	0	0	0	0	0	0	0	0	0		
5	28/08/2019	Own	CB				10,900.00		CLEAN													
	O		CRDTCARD	534.00	30/04/2020	0.00		MTH		0	0	0	0	0	0	0	0	0	0	0		
	O		CRDTCARD	78.00	30/04/2020	0.00		MTH		0	0	0	0	0	0	0	0	0	0	0		
			Total Outstanding Balance:	127,220.00	Total Limit:	185,900.00																
Special Attention Account																						
Credit Application																						

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<b>Dishonoured Cheque Information (Own Bank)</b>				
Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

<b>Dishonoured Cheque Information (Commercial Bank)</b>				
Bank	Account No	Issuance Date	Remark	
-	-	-	-	

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**RELATED PARTY 2**

Name	Passport/IC No	Old IC No/Other ID No	Date of Birth	Nationality	Residency Status	Relationship
KONG JIUNH KAY	890808105743		08/08/1989	MALAYSIAN		Director/Officer/Owner/Partner

<b>Address Info</b>	
Address	Date Created
73 JALAN IMPIAN INDAH 1, TAMAN IMPIAN INDAH BUKIT JALIL, 57000 KUALA LUMPUR, W P KUALA LUMPUR MY, KUALA LUMPUR, W. P. KUA	07/08/2019
W. P. KUALA LUMPUR	16/07/2019
SELANGOR	08/05/2019
37, PERSIARAN WANGSA BAIDURI 3, 1039	08/05/2019
W. P. KUALA LUMPUR	14/08/2018
73 JLN IMPIAN INDAH 1, TMN IMPIAN INDAH, BUKIT JALIL, KL KL, W. P. KUALA LUMPUR	08/09/2017

<b>Subject Status</b>	
Warning	-

<b>Summary Credit Report</b>				
Total No. of Credit Applications				
		No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months		1	10,000.00	
B. Pending		0	0.00	
Summary of Potential & Current Liabilities				
		Outstanding (RM) (Exclude FEC)	Total Limt (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower		22,852.00	199,900.00	0.00
B. As Guarantor			1,200,000.00	0.00
C. Total			1,399,900.00	0.00
Legal Action Taken		N		
Special Attention Account		N		

<b>Loan Information</b>													
No	Date / R&R Date	STS	Capacity	Lender Type	Facility/ App Type	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instl Amt (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months	LGL STS	Date Status Updated
											2020	2019	
											J	M	A
											M	A	M
											F	J	D
											N	N	O
											S	S	A
											A	A	J
Outstanding Credit													
1	15/09/2015		Own	OTH				179,000.00					
		O			PCPASCAR	2,376.00	30/04/2020	2,340.00	MTH	M/VEHS	0	0	0
										FIN GUARANTEE	0	0	0

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2	16/08/2017	Own	CB			10,900.00		CLEAN															
	O		CRDTCARD	2,113.00	30/04/2020	0.00	MTH			0	0	1	0	0	0	0	0	0	0	0	0		
	O		CRDTCARD	8,540.00	30/04/2020	0.00	MTH			0	0	0	1	0									
3	17/07/2019	Own	CB			10,000.00		CLEAN															
	O		CRDTCARD	9,823.00	30/04/2020	0.00	MTH			0	0	0	0	0	0	0	0	0	0	0	0		
			Total Outstanding Balance:	22,852.00	Total Limit:	199,900.00																	
Special Attention Account																							
Credit Application																							
1	23/07/2019	A	Own	CB	N			10,000.00															

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<b>Dishonoured Cheque Information (Own Bank)</b>				
Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

<b>Dishonoured Cheque Information (Commercial Bank)</b>				
Bank	Account No	Issuance Date	Remark	
-	-	-	-	

**ENQUIRY DETAILS**

<b>Current enquiry</b>				
Enquiry Number	Report Enquiry Type	Credit Type	Credit Amount	Client's Trade Account Ref No
202006052213289	NEW APPLICATION			

Previous enquiry(ies) for past 12 months			
Enquiry Date/Time	Enquiry Number	Enquiry Type	Enquirer ID
04/05/2020	202005041671680	NEW APPLICATION	PF02180460

<b>Narratives</b>			
Creation Date	Nature of Dispute	Status	Status Date
-	-	-	-

**GLOSSARY**

**Days Exceed Term (DET)**

The number of days that payment was due beyond the invoice due date based on Non-Bank Credit that have been updated as at reporting date.

**Probability Of Default**

The PD is represented as a percentage to two decimal places.

Each PD value indicates the calculated probability that a SME may default sometime in the next 12 months period.

If the available information of the Subject change, the PD may be affected.

**Percentile**

The Percentile value indicates where the Subject SME ranks in terms of its risk of defaulting. It indicates the percentage of the SME population that is equal to or riskier than the SME being assessed. Values range from 1 to 100, where 1 represents highest risk and 100 represents lowest risk. As the PD may fluctuate according to available information on the Subject, its percentile provides a more relative measure on the SME's risk of default.

**Key Influencing Factors**

This segment provides a component of the considered factors that has influenced the derived Probability of Default (PD). The KIF may consist of positive or negative suggestions that have affected the calculation of the Probability of Default (PD).

**Financial Ratio**

The financial ratio analysis represents a tool for insight into the performance, efficiency, and profitability of a company.

**Current Ratio**

Part of the Liquidity Ratio, it is to measure whether a business can pay its debt within 1 year.  
 $= \text{CA}/\text{CL}$

**Gearing Ratio**

Part of the Stability Ratio, to measure proportion of asset, financed by borrowings.  
 $= \text{TL}/\text{Shareholders Fund}$

**ROCE (Return on Capital Employed)**

Part of the Profitability Ratio, to measure the return made on resource available.  
 $= \text{PBT}/\text{TA}$

**Assets Turnover Ratio**

Part of the Efficiency Ratio, a measure of Total Asset utilization. Sales generated from cash (RM) invested in the business.

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= Turnover/TA

#### Earnings Per Share

Part of the Investor Ratio, EPS measures the overall profit generated for each share in existence over a particular period.  
 = PBT/Share Capital

TA	Total Asset	Current Asset + Non-Current Asset
FA	Fixed Assets	Non-Current Asset
TL	Total Liabilities	Current Liablitiy + Non-Current Liability
CA		Current Assets
CL		Current Liabilities
Turnover		Revenue
PBT		Profit Before Tax
Share Capital		Share Capital
Shareholders Fund		Share Capital + Reserves + Retained Earning

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**END OF REPORT**