

**SUBJECT SME**

| <b>SME Profile</b>      |                       |
|-------------------------|-----------------------|
| Name                    | THE SINCERITY TRADING |
| Registration No         | SA0421791X            |
| Registration Date       | 18/04/2017            |
| Type Of Constitution    | Partnership           |
| Country Of Registration | MALAYSIA              |

**SUMMARY**

| <b>Days Exceed Term (DET) For Last 12 Months (Non-Bank Credit)</b> |   |
|--|---|
| Lowest DET   | - |
| Average Weighted DET   | - |
| Highest DET  | - |

| <b>Loan Information Summary For The Last 12 Months</b> |   |
|--|---|
| No of Loan Application Approved                        | 0 |
| No of Loan Application Pending as of Today             | 0 |

**CREDIT DEFAULT SCORING ASSESSMENT**

| <b>Credit Scoring</b>      |   |
|----------------------------|---|
| Probability Of Default (%) | 3.03  |
| Percentile                 | 95  |
| Key Influencing Factors    | <ul style="list-style-type: none"> <li>- No evidence of default in the past 12 months suggests potential lower risk.</li> <li>- Evidence of facility held by business interested party suggests potential higher risk.</li> <li>- Age of business suggests potential higher risk</li> </ul> |

**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.

**CORPORATE INFORMATION**

| <b>Address Info</b> |              |
|---------------------|--------------|
| Address             | Date Created |
| -                   | -            |

**BANKING INFORMATION**

| <b>Subject Status</b> |  |
|-----------------------|--|
| Warning               |  |

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| <b>Summary Credit Report</b>               |                                   |                                   |                |
|--|-----------------------------------|-----------------------------------|----------------|
| 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)<br>(Exclude FEC) | Total Limit (RM)<br>(Exclude FEC) | FEC Limit (RM) |
| A. As Borrower                             | 0.00                              | 0.00                              | 0.00           |
| B. As Guarantor                            |                                   | 0.00                              | 0.00           |
| C. Total                                   |                                   | 0.00                              | 0.00           |
| Legal Action Taken                         | N                                 |                                   |                |
| Special Attention Account                  | N                                 |                                   |                |

| <b>Loan Information</b>   |                   |     |          |                |                       |                                      |                            |                           |                         |          |                                       |         |                           |   |   |   |   |   |   |   |   |   |  |  |
|---------------------------|-------------------|-----|----------|----------------|-----------------------|--------------------------------------|----------------------------|---------------------------|-------------------------|----------|---------------------------------------|---------|---------------------------|---|---|---|---|---|---|---|---|---|--|--|
| No                        | Date/<br>R&R Date | STS | Capacity | Lender<br>Type | Facility/ App<br>Type | Total<br>Outstanding<br>Balance (RM) | Date<br>Balance<br>Updated | Limit / Instl<br>Amt (RM) | Prin.<br>Repmt.<br>Term | Col Type | Conduct Of Account For Last 12 Months | LGL STS | Date<br>Status<br>Updated |   |   |   |   |   |   |   |   |   |  |  |
|                           |                   |     |          |                |                       |                                      |                            |                           |                         |          | 2020                                  | 2019    |                           |   |   |   |   |   |   |   |   |   |  |  |
| Outstanding Credit        |                   |     |          |                |                       |                                      |                            |                           |                         |          | J                                     | M       | A                         | M | F | J | D | N | O | S | A | J |  |  |
|                           |                   |     |          |                |                       |                                      |                            |                           |                         |          |                                       |         |                           |   |   |   |   |   |   |   |   |   |  |  |
|                           |                   |     |          |                |                       | Total<br>Outstanding<br>Balance:     | 0.00                       | Total<br>Limit:           | 0                       |          |                                       |         |                           |   |   |   |   |   |   |   |   |   |  |  |
| Special Attention Account |                   |     |          |                |                       |                                      |                            |                           |                         |          |                                       |         |                           |   |   |   |   |   |   |   |   |   |  |  |
| Credit Application        |                   |     |          |                |                       |                                      |                            |                           |                         |          |                                       |         |                           |   |   |   |   |   |   |   |   |   |  |  |
|                           |                   |     |          |                |                       |                                      |                            |                           |                         |          |                                       |         |                           |   |   |   |   |   |   |   |   |   |  |  |

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

| <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 |
| -   | -          | -             | -      |

## NON-BANKING INFORMATION

| <b>Non-Bank Credit Information</b> |               |            |                     |        |       |           |              |
|------------------------------------|---------------|------------|---------------------|--------|-------|-----------|--------------|
| Type of Transaction                | Reference No. | Value (RM) | Outstanding Balance | Status | As At | DET(days) | Submitted By |
| -                                  | -             | -          | -                   | -      | -     | -         | -            |

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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                   |
|---------------|----------------|-----------------------|---------------|-------------|------------------|--------------------------------|
| KOAY WEI FENG | 960111075389   |                       | 11/01/1996    | MALAYSIAN   |                  | Director/Officer/Owner/Partner |

**Address Info**

| Address  | Date Created |
|----------|--------------|
| SELANGOR | 22/05/2020   |
| SELANGOR | 29/10/2019   |

**Subject Status**

|         |   |
|---------|---|
| Warning | - |
|---------|---|

**Summary Credit Report**

Total No. of Credit Applications

|                                | No. of Applications | Total Amount (RM) |  |
|--------------------------------|---------------------|-------------------|--|
| A. Approved for past 12 Months | 2                   | 811,990.00        |  |
| B. Pending                     | 0                   | 0.00              |  |

Summary of Potential & Current Liabilities

|                           | Outstanding (RM)<br>(Exclude FEC) | Total Limt (RM)<br>(Exclude FEC) | FEC Limit (RM) |
|---------------------------|-----------------------------------|----------------------------------|----------------|
| A. As Borrower            | 0.00                              | 805,990.00                       | 0.00           |
| B. As Guarantor           |                                   | 0.00                             | 0.00           |
| C. Total                  |                                   | 805,990.00                       | 0.00           |
| Legal Action Taken        | N                                 |                                  |                |
| Special Attention Account | N                                 |                                  |                |

**Loan Information**

| 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                                  |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
|                           |                 |     |          |             |                            |                                |                      |                        |                   |          | J                                     | M | A | M | F | J | D | N | O | S | A | J |         |                     |  |
| 1                         | 01/04/2020      |     | Joint    | CB          |                            |                                |                      | 805,990.00             |                   | CLEAN    |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
|                           |                 |     | O        |             | HSLNFNCE                   | 0.00                           | 30/04/2020           | 3,780.00               | MTH               |          |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
|                           |                 |     |          |             | Total Outstanding Balance: | 0.00                           | Total Limit:         | 805,990.00             |                   |          |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
| Special Attention Account |                 |     |          |             |                            |                                |                      |                        |                   |          |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
| Credit Application        |                 |     |          |             |                            |                                |                      |                        |                   |          |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
| 1                         | 01/04/2020      | A   | Joint    | CB          | N                          |                                |                      | 805,990.00             |                   |          |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |
| 2                         | 28/05/2020      | A   | Own      | CB          | N                          |                                |                      | 6,000.00               |                   |          |                                       |   |   |   |   |   |   |   |   |   |   |   |         |                     |  |

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

| <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                   |
|----------------|----------------|-----------------------|---------------|-------------|------------------|--------------------------------|
| LIANG PEI YING | 960905035792   |                       | 05/09/1996    | MALAYSIAN   |                  | Director/Officer/Owner/Partner |

| <b>Address Info</b>           |              |
|-------------------------------|--------------|
| Address                       | Date Created |
| 165 G, JALAN TUAN HITAM, 1105 | 29/10/2019   |
| SELANGOR                      | 29/10/2019   |

| <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                                 |  | 805,990.00                       |
| B. Pending                                 |  | 0                                 |  | 0.00                             |
| Summary of Potential & Current Liabilities |  |                                   |  |                                  |
|  |  | Outstanding (RM)<br>(Exclude FEC) |  | Total Limt (RM)<br>(Exclude FEC) |
| A. As Borrower                             |  | 33,310.00                         |  | 865,990.00                       |
| B. As Guarantor                            |  |                                   |  | 0.00                             |
| C. Total                                   |  |                                   |  | 865,990.00                       |
| 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 F J D N O S A J |                                       |         |                     |
|                           |                 |     |          |                            |                    |                                |                      |                        |                   |                         |                                       |         |                     |
| Outstanding Credit        |                 |     |          |                            |                    |                                |                      |                        |                   |                         |                                       |         |                     |
| 1                         | 10/10/2017      |     | Own      | CB                         |                    |                                |                      | 60,000.00              |                   | M/VEHS                  |                                       |         |                     |
|                           |                 |     |          |                            |                    |                                |                      |                        |                   | FIN GUARANTEE           |                                       |         |                     |
|                           |                 | O   |          | PCPASCAR                   | 33,310.00          | 30/04/2020                     | 1,130.00             | MTH                    |                   |                         | 0 0 0 0 0 0 0 0 0 0 0 0 0             |         |                     |
| 2                         | 01/04/2020      |     | Joint    | CB                         |                    |                                |                      | 805,990.00             |                   | CLEAN                   |                                       |         |                     |
|                           |                 | O   |          | HSLNFNCE                   | 0.00               | 30/04/2020                     | 3,780.00             | MTH                    |                   |                         | 0                                     |         |                     |
|                           |                 |     |          | Total Outstanding Balance: | 33,310.00          | Total Limit:                   | 865,990.00           |                        |                   |                         |                                       |         |                     |
| Special Attention Account |                 |     |          |                            |                    |                                |                      |                        |                   |                         |                                       |         |                     |
| Credit Application        |                 |     |          |                            |                    |                                |                      |                        |                   |                         |                                       |         |                     |
| 1                         | 01/04/2020      | A   | Joint    | CB                         | N                  |                                |                      | 805,990.00             |                   |                         |                                       |         |                     |

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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 |  |
| -   | -          | -             | -      |  |

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## ENQUIRY DETAILS

| Current enquiry |                     |             |               |                               |
|-----------------|---------------------|-------------|---------------|-------------------------------|
| Enquiry Number  | Report Enquiry Type | Credit Type | Credit Amount | Client's Trade Account Ref No |
| 202006012115172 | NEW APPLICATION     |             |               |                               |

| Previous enquiry(ies) for past 12 months |                |              |             |
|--|----------------|--------------|-------------|
| Enquiry Date/Time                        | Enquiry Number | Enquiry Type | Enquirer ID |
| -  | -              | -            | -           |

| Narratives    |                   |        |             |
|---------------|-------------------|--------|-------------|
| 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).

**END OF REPORT**

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