

Borrower : Phsar Big A Co., Ltd.

CA No. : RHBIBL/BDM/0004/2017/0101

Date : 27-06-2017

Credit Risk Rating (for Business)			
	Score	Weightage %	
1 Financial position and performance of company	30	5.29	
Profitability	3		
Gearing	0		
Liquidity	0		
Cash Flow	0		
2 Equity base of company	5	15	7.50
3 Industrial outlook and market position	20	15.11	
Overall industrial outlook	7		
Product quality/range	7		
Market standing/competition	10		
Dependencies	5		
Track record	5		
4 Management quality	7	20	14.00
5 Adverse factors/events	3	15	9.00
	Previous Score		Present Score
	0.00		50.91
Comments if there is any adverse change in rating as compare with the previous score: -			

FINANCIAL SPREAD				
BORROWER :		Phsar Big A Co., Ltd		CA No. : RHBIBL/BDM/0004/2017/0101
Auditor :		N/A		CA Date : 6/27/2017
PROFIT & LOSS STATEMENT				
ACCOUNT STATUS		Unaudited	Unaudited	Unaudited
DATE (DD/MM/YYYY)		31/01/2014	31/01/2015	31/01/2016
Item		USD	USD	USD
1	Turnover	76,054,935.00	84,620,100.00	94,410,000.00
2	Less : Cost of Goods Sold	67,323,898.80	74,894,400.00	83,620,800.00
3	GROSS PROFIT	8,731,036	9,725,700	10,789,200
4	Selling, General & Admin Expenses	5,238,621.72	5,738,163.00	6,365,628.00
5	Depreciation & Amortisation			
6	Bad Debts Expense / (Recovered)			
7	Provision for Bad & Doubtful Debts			
8	Lease Expenses			
9	Other Operating Expenses / (Income)			
10	OPERATING PROFIT	3,492,414.48	3,987,537.00	4,423,572.00
11	Fixed Assets Disposal Gain / (Loss)	-	-	-
12	Foreign Exchange Gain / (Loss)	-	-	-
13	Interest / Rental / Dividend Income	-	-	-
14	Share of Profit from Associated Co.	-	-	-
15	Other Non-Operating Income / (Expense)	-	-	-
16	EARNINGS BEFORE INTEREST & TAX (EBIT)	3,492,414.48	3,987,537.00	4,423,572.00
17	Interest Expenses			
18	PROFIT BEFORE TAX	3,492,414.48	3,987,537.00	4,423,572.00
19	Current Year Tax Provision			
20	Under / (Over) Provision in Prior Year	-	-	-
21	Deferred Tax			
22	Minority Interest Deduct / (Add)	-	-	-
23	PROFIT AFTER TAX BEFORE EXTRAORDINARY ITEMS	3,492,414.48	3,987,537.00	4,423,572.00
24	Extraordinary Expenses / (Income)	-	-	-
25	NET PROFIT AFTER TAX	3,492,414.48	3,987,537.00	4,423,572.00
26	Dividend Declared	-	-	-
27	UNAPPROPRIATED INCOME	3,492,414.48	3,987,537.00	4,423,572.00