

RHB INDOCHINA BANK LIMITED

					Date	23-05-2017
Credit Risk Rating Sheet for Individuals						
Borrower(s)		Mr. Sin Voun and Mdm. Tang Sivkgech			Branch	CMO
Borrower Credit Rating						
		Score (A) (total annual income)		Weight (B)	Total Score (A X B)	
		<u>Below USD50K</u>	<u>More than USD50K</u>		<u>Below USD50K</u>	<u>More than USD50K</u>
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = <u>2.99</u> times					
	5 and above	4	5	50	200	250
	4 to less than 5	3	4		150	200
	3 to less than 4	2	3		100	150
	Below 3	1	2		50	100
	No document	1	1		50	50
				Score (C)	Weight (D)	Total Score (C X D)
1.2	Years of good conduct of borrowing with RHBIBL since 2014					
	Above 2 years			3	10	30
	1 year to less than 2 years			2		20
	6 months to less than 1 year			1		10
	No borrowing			0		0
	Unsatisfactory conduct			-3		-30
1.3	Net worth (Total Assets – Total Liabilities)					
	Above USD300K			4	10	40
	Above USD100K to USD300K			3		30
	Above USD50K to USD100K			2		20
	USD50K and below			1		10
	Unsubstantiated net worth			0		0
1.4	Age – Years					
	Above 35 to 55			4	10	40
	Above 30 to 35			3		30
	Above 25 to 30 / above 55 to 65*			2		20
	Above 18 to 25			1		10
	Below 18 / above 65			0		0
	* Note : Government servants retire at the age of 65					
1.5	Financial Statements					
	Audited by qualified professional			4	10	40
	Unaudited			2		20
	Unsubstantiated / No documents			0		0
Total Borrower Credit Rating Score					220	(Y)

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