

## RHB INDOCHINA BANK LIMITED

Credit Risk Rating Sheet for Individuals					Date	16/02/2018
Borrower		Mr. Eung Leang Seng, Mdm. Mao Kimsean, and Miss. Eung Maugkim			Branch	City Mall
Borrower Credit Rating		Score (A) (total annual income)		Weight (B)	Total Score (A X B)	
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = 1.78 times	<u>Below</u> <u>USD50K</u>	<u>More than</u> <u>USD50K</u>		<u>Below</u> <u>USD50K</u>	<u>More than</u> <u>USD50K</u>
	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	<u>2</u>		50	<u>100</u>
	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					
	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			<u>0</u>		<u>0</u>
	Unsatisfactory conduct			-3		-30
1.3	Net worth (Total Assets – Total Liabilities)					
	Above USD300K			<u>4</u>	10	<u>40</u>
	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*			<u>2</u>		<u>20</u>
	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			<u>2</u>		<u>20</u>
	Unsubstantiated / No documents			0		0
Total Borrower Credit Rating Score						180 (Y)

Security Rating		Score (E)	Weight (F)	Total Score (E X F)
2.1	Security Coverage (Margin of Advance)			
	Less than 40%	4	30	120
	40% to less than 50%	<u>3</u>		<u>90</u>
	50% to less than 60%	2		60
	60% to less than 70%	1		30
	Above 70%	0		0
2.2	Type of Security			
	Fixed Deposit / Bank Guarantee	5	20	100
	Shophouses / Factories / Industrial Buildings / Residential Houses	4		80
	All Types of Vacant Development Land	<u>2</u>		<u>40</u>
	All Types of Cultivated / Vacant Agricultural Land	1		20
	Debenture / Guarantor / Clean	0		0
2.3	Penalty Factors			
	In the case of property:-			
	Within flooding vicinity			-40
	Mortgage/ownership of property could be subject to legal dispute (eg : owner of the property is the beneficiary of the deceased is stated in the title deed)			-40
Total Security Rating Score				130 (Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(Y + Z) \times 100}{570} = \%$
Annual Income above USD50,000	$\frac{(180 + 130) \times 100}{620} = 50.0\%$

## CREDIT SCORING CLASSIFICATION CRITERIA

No.	Credit Scoring	Credit Risk Grade
1	80% and above	1 = Excellent
2	70% to 79%	2 = Strong
3	60% to 69%	3 = Adequate
4	<b>50% to 59%</b>	<b>4 = Minimum / Pass with condition</b>
5	40% to 49%	5 = Watch list
6	Below 40%	6 = Unacceptable
7	Special Mention	7 = Special Mention*
8	Sub-standard	8 = Sub-standard*
9	Doubtful	9 = Doubtful*
10	Bad / Loss	10 = Bad / Loss*

\* Classifications of Special Mention, Sub-standard, Doubtful and Bad/Loss is subject to the criteria as per NBC's Prakas on loan classification.

FINANCIAL SPREAD				
BORROWER :		Mr. Eung Leang Seng, Mdm. Mao Kimsean, and Miss. Eung Maugkim		CA No. : RHBIBL/0002/2018/0004
Auditor :		None		CA Date : 19-02-2018
PROFIT & LOSS STATEMENT				
ACCOUNT STATUS		Unaudited	Unaudited	Unaudited
DATE (DD/MM/YYYY)		31-12-2015	31-12-2016	31-12-2017
Item		US\$ (000)	US\$ (000)	US\$ (000)
1	Turnover	20,347.2	25,516.6	30,101.2
2	Less : Cost of Goods Sold	18,240.0	22,780.0	26,699.0
3	GROSS PROFIT	2,107.2	2,736.6	3,402.2
4	Selling, General & Admin Expenses	621.3	977.5	1,238.7
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	1,485.9	1,759.2	2,163.6
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)	1,485.9	1,759.2	2,163.6
17	Interest Expenses	-	-	-
18	PROFIT BEFORE TAX	1,485.9	1,759.2	2,163.6
19	Current Year Tax Provision	10.2	21.0	30.0
20	Under / (Over) Provision in Prior Year	-	-	-
21	Deferred Tax	-	-	-
22	Minority Interest Deduct / (Add)	-	-	-
23	PROFIT AFTER TAX BEFORE EXTRAORDINARY ITEMS	1,475.7	1,738.2	2,133.6
24	Extraordinary Expenses / (Income)	-	-	-
25	NET PROFIT AFTER TAX	1,475.7	1,738.2	2,133.6
26	Dividend Declared	-	-	-
27	UNAPPROPRIATED INCOME	1,475.7	1,738.2	2,133.6

