

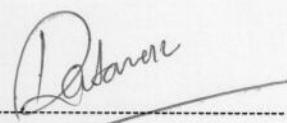
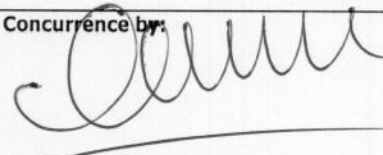
RHB INDOCHINA BANK LIMITED

Branch: CMO

Property Site Visit Report

Borrower (s)	Mr. Kiv Sokunthea and Mdm. Leum Srey March		
Property Type	2 parcels of land accommodating with a single 2-storey house		
Land Area	528sqm	Built-up Area	72sqm (Approximate)
Property Address	Phum Chres, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh.		
Site Inspected by	Sok Ratanak	Visiting Date	27-07-2017

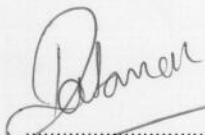
1	Recent photograph(s) of the property enclosed	[<input checked="" type="checkbox"/>] Yes	[<input type="checkbox"/>] No
2	An internal inspection of the property has been done	[<input checked="" type="checkbox"/>] Yes	[<input type="checkbox"/>] No
3	The property is found to be in good state of repair If No, please state: N/A	[<input checked="" type="checkbox"/>] Yes	[<input type="checkbox"/>] No
4	Method of valuation	<input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:	
5	Cross check	<input checked="" type="checkbox"/> Verbal Indication: 1) CARE & 2) BRG. <input type="checkbox"/> Valuation Report: <input type="checkbox"/> Other Reference:	
6	Factors that may affect demand/market value		
	State of Repair	[<input type="checkbox"/>] Poor	[<input type="checkbox"/>] Fair [<input checked="" type="checkbox"/>] Good
	Occupancy rate of neighboring property	[<input type="checkbox"/>] Poor	[<input type="checkbox"/>] Fair [<input checked="" type="checkbox"/>] Good
	Demand for sale/rent	[<input type="checkbox"/>] Poor	[<input type="checkbox"/>] Fair [<input checked="" type="checkbox"/>] Good
	Incidence of crime on vicinity	[<input checked="" type="checkbox"/>] Low	[<input type="checkbox"/>] Average [<input type="checkbox"/>] High
	Proper access road to the property	[<input checked="" type="checkbox"/>] Yes	[<input type="checkbox"/>] No
	Is location of the property flood prone	[<input type="checkbox"/>] Yes	[<input checked="" type="checkbox"/>] No
	Are there any fire hazard nearby	[<input type="checkbox"/>] Yes	[<input checked="" type="checkbox"/>] No
	Undesirable factors (e.g. cemetery, vices, etc)	[<input type="checkbox"/>] Yes	[<input checked="" type="checkbox"/>] No
	Other (please state)	[<input type="checkbox"/>] Yes	[<input checked="" type="checkbox"/>] No
7	Encumbrances	[<input type="checkbox"/>] Yes	[<input checked="" type="checkbox"/>] No
	Bank Name : N/A	Loan Amount :	
	Facility :	Security Coverage :	
8	Existing Insurance	[<input type="checkbox"/>] Yes	[<input type="checkbox"/>] No
9	Brief description of surrounding neighboring and highlight any adverse observation: The subject property is considered as a high marketability and easy to access where located Borey New World, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh City.		
10	Indicative value on property	OMV : USD222K	FSV : N/A
11	Reasons for valuation by Branch/Bank <input checked="" type="checkbox"/> Value can be determined <input type="checkbox"/> Request by customer <input type="checkbox"/> Other (please elaborate):		

Inspected / Prepared by:  <hr/> Sok Ratanak Assistant Manager Date: 27-07-17	Concurrence by:  <hr/> Chiv Hak Senior Manager Date: 27-07-17
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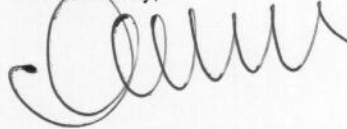
Contact/Call Report

Date / Time	: 27-07-2017	10:00 am
Borrower (s)	: Mr. Kiv Sokuntha and Mdm. Leum Srey March	
Guarantor (s)	: N/A	
Business Name	: Employee at Cambodian Distribution System (CDS)	
Type of Business	: Director Help Desk and Training (Mr. Kiv Sokunthea) Director Finance and Admin (Mdm. Leum Srey March)	
Business Address	: Online Building, #60, Monivong Blvd., 3rd floor Sangkat SrasChork, Khan Daun Penh, Phnom Penh.	
Tel No	: Mr. Sok Lay (Tel: 086 211 777) Mdm. Un Serey Vuth (Tel: 016 955 551)	
New / Existing Facilities	: New 10-Year HL: USD150K	O/S: N/A
Visiting Officer	: Mr. Sok Ratanak and Ms. Lav Meng Houy	
Branch Observation/ Notes	<p>: <u>Applicants</u></p> <p>Applicants, Mr. Kiv Sokunthea and Mdm. Leum Srey March are related as husband and wife. They used to be our loan customer 2014 and fully settled loan after a couple year later. Noted that, the loan was approval HL of USD150K located in Siem Reap City. But it was sold out as confirmed by the applicants.</p> <p><u>Purpose of loan</u></p> <p>Presently they requests new HL with us to part finance on purchased house located in Phnom Penh City for resident.</p> <p><u>Collateral</u></p> <p>The purchased house located in Phum Chres, Sangkat Phnom Penh Thmey, Khan Russey Keo, Phnom Penh with verbal disclosed price of USD300K. A formal SPA and differential sum on purchase payment will be made after loan approval and submitted upon the loan disbursement. It is to be transfer ownership to the applicants' name and to be charged with RHBIBL.</p> <p><u>Employment</u></p> <p>Applicants are employed with Cambodian Distribution System (CDS) since 2012. The company is situated in Online Building, #60, Monivong Blvd., 3rd floor Sangkat SrasChork, Khan Daun Penh.</p>	
Conclusion	: - The borrowers have stable and comfortable salary to secure the loan installment.	

Inspected/ Prepared by,


Sok Ratanak
Assistant Manager

Reviewed by,


Chiv Hak
Senior Manager

KYC FORM - CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)

(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

CUSTOMER PROFILE:

- * 1. Name : Mdm. Leum Srey March
- * 2. Contact Number :
 • Fixed Line :
 • Mobile : 012/016 442 146
3. Correspondence / Business Address : N/A
 Post Code :
- * 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only) : No
- * 6. Occupation Description / Nature of Business : Director Finance and Admin
7. Business Type :
☐ Corporation ☐ Partnership
☐ Sole Proprietorship ☒ Others (please specify)
 Employment
8. Business Registration No & Registration Date : N/A
9. Employer's Name : Cambodian Distribution System (CDS)
10. Employer's Address : Online Building, #60, Monivong Blvd., 3rd floor Sangkat SrasChor
11. Monthly Income / Combined Income (USD) : 3,943.75
 (For Individual Only)
12. If low margin of advance, is the differential sum identified to be from legal source?
 (Please tick the appropriate column)
 Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.
☒ Yes ☐ No (please specify)
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)
☐ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
- * 14. Expected total Debit and Credit in a month :
 N/A Total Debit Total Credit
☐ LOW ☐ MEDIUM ☐ HIGH
 (No. of cash (No. of cash (No. of cash
 Trnx < 50 or Trnx < 50 and Trnx > 50
 Total aggregate Total aggregate and total
 <USD100K) >USD100K) aggregate
 >USD100K)
15. Is customer activity relatively low cash Intensive.
 (For Business Entity Only)
16. Expected total Turnover in a month
 (For Business entity only) : N/A
17. Existing or New Account
 (Please tick the appropriate column) : ☒ Existing A/C No: 2010002000039079 ☐ New
18. Account Type :
☒ Savings ☐ Current
☐ Fixed Deposit ☐ Others (please specify)
- * 19. Was there verification that the collateral is Not ill gotten? : ☒ Yes ☐ No

PREPARED BY:

Officer Name & Designation

Mr. Mom Ayuthny
Banking Service

Signature & Date

04-08-2017

Concurred by (Name) & Designation

Ms. Chom Modyta
Banking Service Manager

Signature & Date

04-08-2017

KYC FORM – CREDIT FACILITIES

PART B

This part is to be completed by the Back Office Procuring Team
(Please indicate N/A to questions that are not applicable)

RISK SCORING:

On assigning the score, kindly use ☐ 1 Yes ☐ 2 No or ☐ N/A Not Applicable
Note: if score is 2 please specify the reason in remark column

RISK SCORING:

No.	Question	Score	Remark
For All Categories			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? (Please use the score below)		
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <u>not</u> to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

• Risk Score (For Consumer): LOW HIGH

☐ 7 Scoring ☐ LOW

☐ 6 to 8 LOW ☐ 9 and above HIGH

• Risk Score (For Corporate & Commercial):

☐ 9 to 14 LOW ☐ 15 and above HIGH

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?
(Please tick the appropriate column)

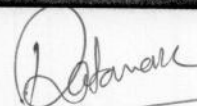
☒ Yes ☐ No

PREPARED BY:

Officer Name &
Designation

Mr. Sok Ratanak
Assistant Manager

Signature &
Date

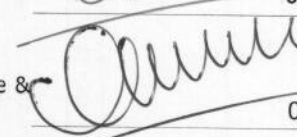


04-08-2017

Concurred by (Name) &
Designation

Mr. Chiv Hak
Senoir Manager

Signature &
Date



04-08-2017

KYC FORM - CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)

(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

CUSTOMER PROFILE:

- * 1. Name : Mr. Kiv Sokunthea
- * 2. Contact Number :
 • Fixed Line :
 • Mobile : 012 551 448
3. Correspondence / Business Address : N/A
 Post Code :
- * 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only) : No
- * 6. Occupation Description / Nature of Business : Director Help Dest and Training
7. Business Type :
☐ Corporation ☐ Partnership
☐ Sole Proprietorship ☒ Others (please specify)
 Employment
8. Business Registration No & Registration Date : N/A
9. Employer's Name : Cambodian Distribution System (CDS)
10. Employer's Address : Online Building, #60, Monivong Blvd., 3rd floor Sangkat SrasChor
11. Monthly Income / Combined Income (USD) : 3,277.08
 (For Individual Only)
12. If low margin of advance, is the differential sum identified to be from legal source?
 (Please tick the appropriate column)
 Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.
☒ Yes ☐ No (please specify)
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)
☐ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
- * 14. Expected total Debit and Credit in a month :
☐ N/A Total Debit ☐ Total Credit
15. Is customer activity relatively low cash Intensive.
 (For Business Entity Only)
☐ LOW (No. of cash Trnx < 50 or Total aggregate < USD100K)
☐ MEDIUM (No. of cash Trnx < 50 and Total aggregate > USD100K)
☐ HIGH (No. of cash Trnx > 50 and total aggregate > USD100K)
16. Expected total Turnover in a month
 (For Business entity only) : N/A
17. Existing or New Account
 (Please tick the appropriate column)
☒ Existing A/C No: 2010002000039079 ☐ New
18. Account Type :
☒ Savings ☐ Current
☐ Fixed Deposit ☐ Others (please specify)
- * 19. Was there verification that the collateral is Not ill gotten? :
☒ Yes ☐ No

PREPARED BY:

Officer Name & Designation

Mr. Mom Ayuthny
Banking Service

Signature & Date

04-08-2017

Concurred by (Name) & Designation

Ms. Chom Modyta
Banking Service Manager

Signature & Date

04-08-2017

KYC FORM – CREDIT FACILITIES

PART B

This part is to be completed by the Back Office Procuring Team
(Please indicate N/A to questions that are not applicable)

RISK SCORING:

On assigning the score, kindly use ☐ 1 Yes ☐ 2 No or ☐ N/A Not Applicable
Note: if score is 2 please specify the reason in remark column

RISK SCORING:

No.	Question	Score	Remark
For All Categories			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? (Please use the score below)		
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <u>not</u> to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

• Risk Score (For Consumer): LOW HIGH

☐ 7 Scoring ☒ LOW

☐ 6 to 8 LOW ☐ 9 and above HIGH

• Risk Score (For Corporate & Commercial):

☐ 9 to 14 LOW ☐ 15 and above HIGH

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?
(Please tick the appropriate column)

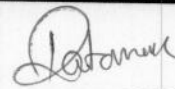
☒ Yes ☐ No

PREPARED BY:

Officer Name &
Designation

Mr. Sok Ratanak
Assistant Manager

Signature &
Date



04-08-2017

Concurred by (Name) &
Designation

Mr. Chiv Hak
Senoir Manager

Signature &
Date



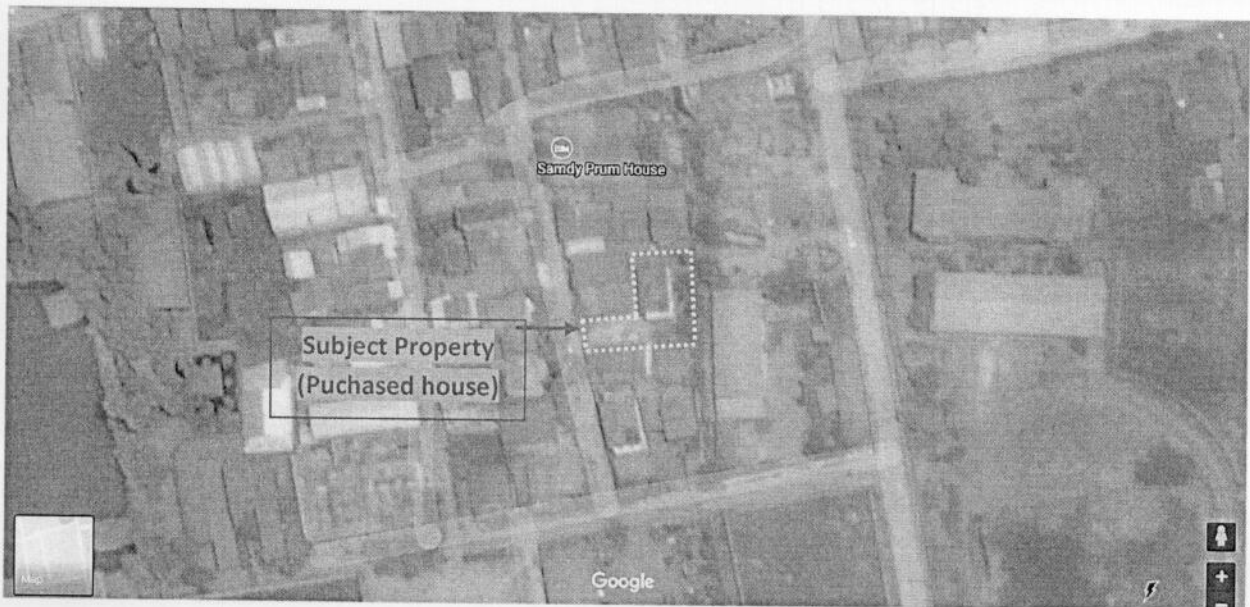
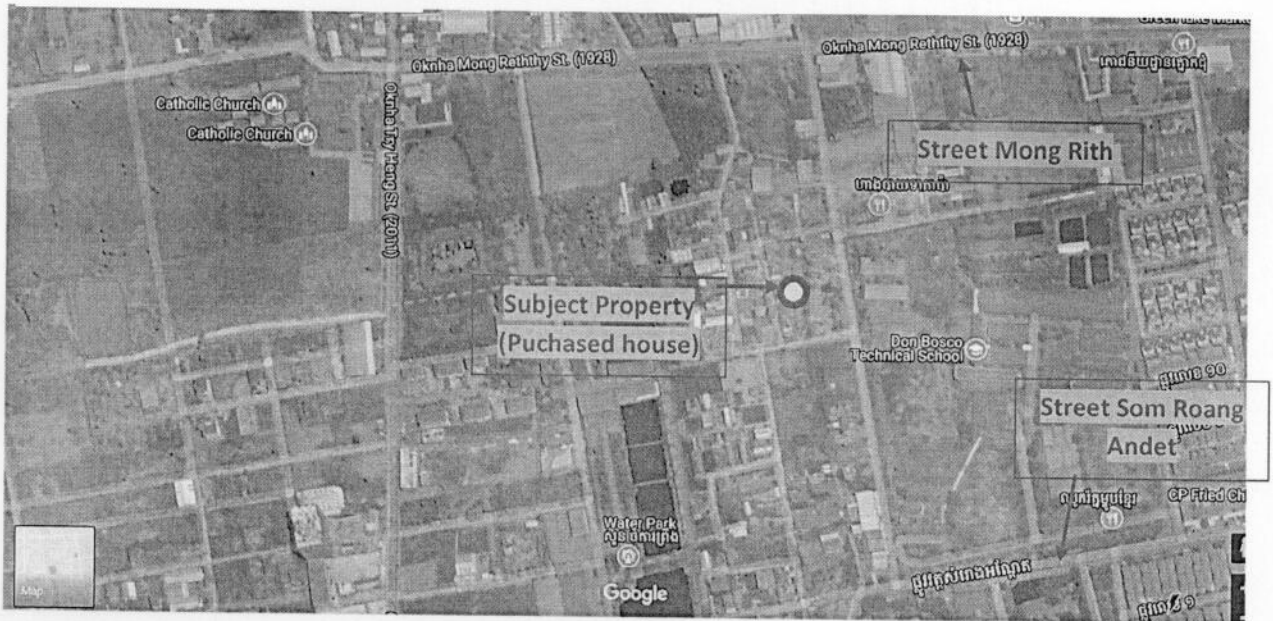
04-08-2017

RHB Indochina Bank Limited

Site Visit was conducted by Mr. Sok Ratanak, Ms. Lav Meng Houy
Dated on 27-Jul-2017

Map: Collateral (The purchased house)

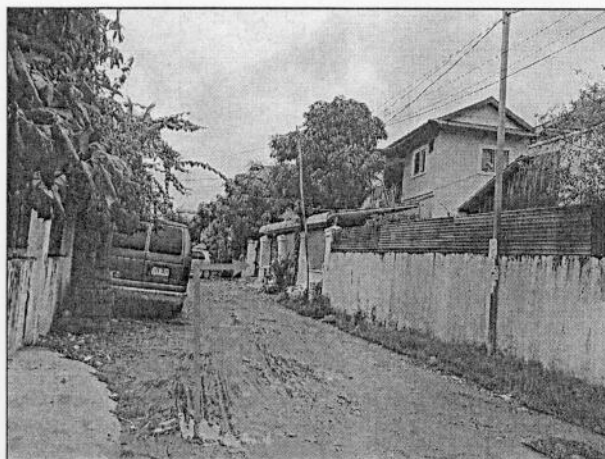
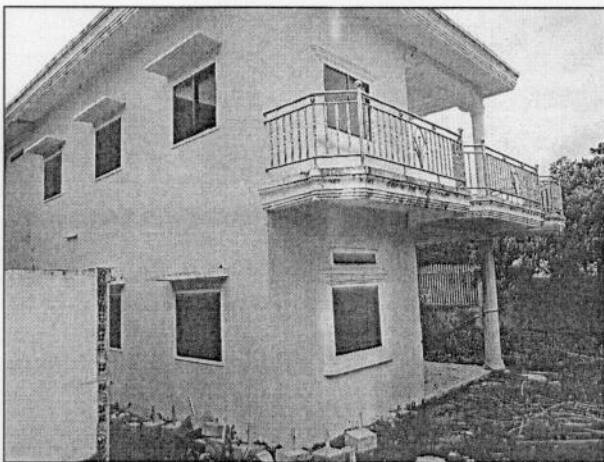
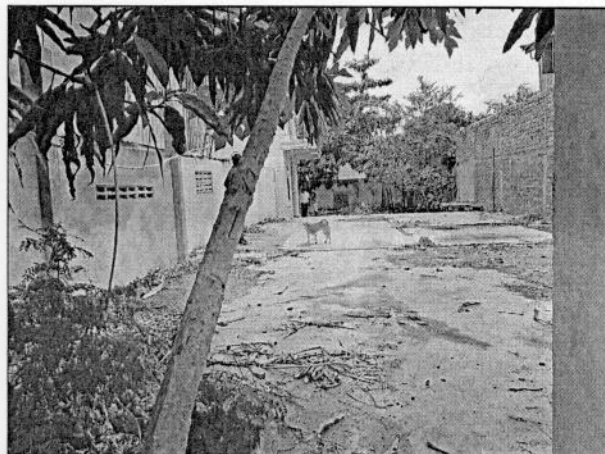
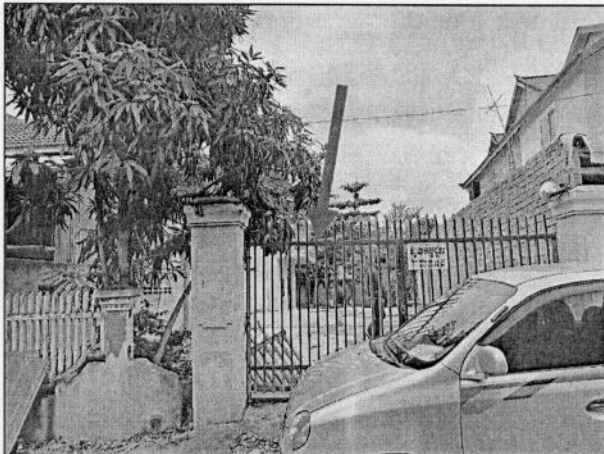
Address: Phum Chres, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh



RHB Indochina Bank Limited

Photo: Collateral (The purchased house)

Address: Phum Chres, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh



Consolidated_Customer Blacklist_20170215 - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

Clipboard Font Alignment Number Styles Cells Editing

Font: Tahoma, 11, A, A, Wrap Text, General, Conditional Formatting, Cell Styles, Insert, Delete, Format, AutoSum, Fill, Sort & Filter, Select

Clipboard Font Alignment Number Styles Cells Editing

Find and Replace

Find: Replace

Find what: Leum Srey March No Format Set Format...

With: Workbook Match case

Search: By Rows Match entire cell contents

Look in: Formulas Options <<

Find All Find Next Close

Microsoft Excel cannot find the data you're searching for.

OK

	A	B	C	D	E	F	G	H	I	J	K	L	M
67	Asa Pacific Fertilizer (Cambodia) Limited												
68	World Trade Commodities Group Co., Ltd.												
69	Sou Nakahenny	020501505	4-Jan-75										
70	So Lamphay May	097136079	1-Oct-73										
71	Telbhan Nash Nimons	F8929949											
72	Lab Laymony	010302020											
73	Sou Brendon Sakal	96924535											
74	KURN DAREN	010149831											
75	Chheng Sreymom												
76	Toch Vuochhuoy	P0981628											
77	Hok Sina	N1505653											
78	Morteclear Research Limited	Co. 2093 E/2012											
79	Chen Zhi	N00081108/010668	16-Dec-87	Main Branch	M	Cambodian & Large and unusual TT							
80	Front Builder Limited	1878690	18-Jun-15										
81	Dalsh Podew	1827645	10-Oct-78										
82	Severino Roso	R0632902	23-Oct-69										
83	Petrov Petar Atanasov	383767039	2-Dec-72										
84	Mark Bran Myerson	1827642	11-Nov-68	Main Branch	M	Portuguese Large/ Unusual remittance							
85	Kim Sreyot	10737885	8-Oct-91	Main Branch	F	Cambodian Fraudulent Activities Related Case							
86	Lim Lina	010511680	25-Aug-86	Main Branch	F	Cambodian Activity Inconsistent with Customer profile							

Ready

EN 1:38 PM 7/31/2017

Consolidated_Customer Blacklist_20170215 - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

Clipboard Font Alignment Number Styles Cells Editing

Font: Tahoma, 11, A, A, Wrap Text, General, Conditional Formatting, Cell Styles, Insert, Delete, Format, AutoSum, Fill, Sort & Filter, Select

Clipboard Font Alignment Number Styles Cells Editing

Find and Replace

Find: Replace

Find what: 011025380 No Format Set Format...

With: Workbook Match case

Search: By Rows Match entire cell contents

Look in: Formulas Options <<

Find All Find Next Close

Microsoft Excel cannot find the data you're searching for.

OK

	A	B	C	D	E	F	G	H	I	J	K	L	M
67	Asa Pacific Fertilizer (Cambodia) Limited												
68	World Trade Commodities Group Co., Ltd.												
69	Sou Nakahenny	020501505	4-Jan-75										
70	So Lamphay May	097136079	1-Oct-73										
71	Telbhan Nash Nimons	F8929949											
72	Lab Laymony	010302020											
73	Sou Brendon Sakal	96924535											
74	KURN DAREN	010149831											
75	Chheng Sreymom												
76	Toch Vuochhuoy	P0981628											
77	Hok Sina	N1505653											
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79	Chen Zhi	N00081108/010668	16-Dec-87	Main Branch	M	Cambodian & Large and unusual TT							
80	Front Builder Limited	1878690	18-Jun-15										
81	Dalsh Podew	1827645	10-Oct-78										
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84	Mark Bran Myerson	1827642	11-Nov-68	Main Branch	M	Portuguese Large/ Unusual remittance							
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86	Lim Lina	010511680	25-Aug-86	Main Branch	F	Cambodian Activity Inconsistent with Customer profile							

Ready

EN 1:39 PM 7/31/2017

The screenshot displays a Microsoft Excel spreadsheet titled "Consolidated_Customer Blacklist_20170215 - Microsoft Excel". The spreadsheet is organized into columns labeled A through M. The data includes various entities, their identification numbers, dates, and locations. A "Find and Replace" dialog box is open, showing the search criteria "010648803" and the search range "Workbook" and "Formulas". A message box states "Microsoft Excel cannot find the data you're searching for." The status bar at the bottom shows "Ready" and "1:37 PM 7/3/2017".

	A	B	C	D	E	F	G	H	I	J	K	L	M
67	Asia Pacific Fertilizer (Cambodia) Limited												
68	World Trade Commodities Group Co., Ltd.												
69	Sou Hakahany	020501505	4-Jan-75		M								
70	So Lamphay May	097136079	1-Oct-73		F			Trade finance fraudster		ACLEDA	10-Jun-09		
71	Telphan Hach Nimsons	09929949											
72	Lab Laymony	010382920											
73	Sou Brendon Sakal	06024535											
74	KURN DAREH	010149831											
75	Chheng Sreymom												
76	Toch Vuochhuoy	09981628											
77	Hok Sha	N1505653											
78	Mortkeck Research Limited	Co. 2993 E/2013											
79	Chen Zhi	N00081108/0108068	15-Dec-72										
80	Front Builder Limited	1878690	18-Jun-72										
81	Dalah Podewls	0827645	10-Oct-72										
82	Saverio Rose	80632902	23-Oct-69	Branch	M	China							
83	Petrov Petar Atanasov	383767039	2-Dec-72		M	Bulgaria							
84	Mark Brian Myerson	0827642	11-Nov-68	Main Branch	M	Portuguesa							
85	Kim Sraylot	10737885	8-Oct-91	Main Branch	F	Cambodian							
86	Lim Lina	010511680	25-Aug-86	Main Branch	F	Cambodian							

RHB INDOCHINA BANK LIMITED

Date	27-07-2017
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Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Kiv Sokunthea and Mdm. Leum Srey March	Branch	CMO
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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>2.02</u> times				
5 and above	4	5	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				
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				200 (Y)

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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%	3		90
	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	2		40
	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				110 (Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(X + Y) \times 100}{570} = \%$
Annual Income above USD50,000	$\frac{(200 + 110) \times 100}{620} = 50\%$

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	50% to 59%	4 = Minimum / Pass with condition
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.

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