RHB INDOCHINA BANK LIMITED

Date	23/07/2018

Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Ouch Pysal and Mdm. Keo Sokhathary	Branch	TKK

Borrower Credit Rating		Score (A) (total annual income)		Weight (B)	Total Score (A X B)	
		Below USD50K	More than USD50K		Below USD50K	More than USD50K
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = 3.00 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			
	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	250	(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%	**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		130 (Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(xx + xx) \times 100}{570} = xx$ %
Annual Income above USD50,000	$\frac{(250 + 130) \times 100}{620} = 61.29$ %

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.