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| --- |
| **Financial Rating** |
| |  |  |  | | --- | --- | --- | | **Nama Pemohon** | **:** |  | | **Nomor Aplikasi** | **:** |  | | **Group/Cabang/CBC** | **:** |  | | **Business Unit** | **:** |  | | **Relationship Manager** | **:** |  | |

|  |
| --- |
| **Financial Rating** |
| |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **Ratio** | **Value** | | Current Ratio |  | | Debt to Equity |  | | Debt to Assets |  | | EBITDA to Interest Expense |  | | Return to Average Equity |  | | Net Margin |  | | Assets Turnover |  | | Inventory Turnover |  | | |  |  | | --- | --- | | **Ratio** | **Value** | | EBITDA Growth |  | | Net Income Growth |  | | Quick Ratio |  | | Debt to Capital |  | | Long Term Debt to Equity |  | | EBITDA to Debt |  | | EBITDA to Lialibilities |  | | Receivable Turnover |  | | |  |  | | --- | --- | | **Ratio** | **Value** | | Fixed Assets Turnover |  | | Return on Average Assets |  | | Operating Margin |  | | Sales Growth |  | | Cash Flow to Debt |  | | Cash Flow to Interest Expense |  | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **Historical Financial Rating** | | | Historical Financial Score |  | | Historical Financial Score Range |  | | Historical Financial Risk Class |  | | Historical Financial PD Range |  | | |  |  | | --- | --- | | **Pre Financial Rating** | | | Pre Financial Score |  | | Pre Financial Score Range |  | | Pre Financial Risk Class |  | | Pre Financial PD Range |  | | |  |  | | --- | --- | | **Final Financial Rating** | | |  |  | | Final Financial Score Range |  | | Final Financial Risk Class |  | | Final Financial PD Range |  | | | |
| **Customer Rating** |
| |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **Historical Qualitative** | | | Qualitative Score |  | | Qualitative Recommendation |  | | |  |  | | --- | --- | | **Current Qualitative** | | | Qualitative Score |  | | Qualitative Recommendation |  | |  | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  | |  |  | | --- | --- | | Mandatory Down Grade Applied? |  | | Current Qualitative Score >= Historical Qualitative Score - 5? |  | | Historical Customer Rating > BB? |  | | |  |  |  | | --- | --- | --- | | **Accept Pre Customer Rating?** | |  | | --- | |  | | | **Apakah secara umum ratio keuangan debitur masih berada dalam rata-rata industri?** | |  | | --- | |  | | | **Accept Last Customer Rating?** | |  | | --- | |  | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  | | --- | --- | | **Historical Customer Rating** | | | Historical Customer Risk Class |  | | Historical Probability of Default (PD) Range Customer |  | | |  |  | | --- | --- | | **Pre Customer Rating** | | | Pre Customer Risk Class |  | | Pre Probability of Default (PD) Range Customer |  | | |  |  | | --- | --- | | **Final Customer Rating** | | | Final Customer Risk Class |  | | Final Probability of Default (PD) Range Customer |  | | | |