

### **Bank Loan Products**

- **Short Term Loans**

Short term loans are granted for a period of one to three years subject to a fixed repayment arrangement. The monthly installments are usually on monthly basis. Most of these loans are for financing increase in inventory for seasonal borrowers. A letter of agreement may be used to specify the line amount. Line of credit borrowings are secured with inventories, accounts receivable or fixed assets.

- **Long Term Loans**

Long Term Loans are loans with maturity period exceeding three years. Often they finance the purchase of fixed assets or the broad expansion of production capacity, but they may also be made to finance a change in a company control or an acquisition or to take out a revolving credit loan. The repayment source for long term loans must consist of stable, long-term sources of cash flow. The borrower's fixed assets, including a mortgage on land and structures or a perfected security interest on equipment normally secure the term bank loan.

- **Overdraft**

Overdraft is a credit line extended to the borrower with the condition repayable on demand.

- **Trade Bills**

Trade Bills extended to the borrowers are usually Trust Receipts, Letter of Credit, Bankers Acceptance, Bank Guarantee and Shipping Guarantee.

## **Loan Packages**

Banks often package their loan products to meet their customers needs. Three of the common loan packages offered by commercial banks are Bridging Loans, Revolving Credit Loans and Contract Financing. All the three packages mentioned are short-term in nature and are granted to meet specific needs of the borrower.

- **Bridging Loans**

Bridging Loan is project-type loan that bridges a period of time up to a specific event that generates sufficient funds for repayment of the loan. Bridging Loan is granted subject to repayable on demand or via redemption sums received from the project. Bridging loan is usually granted to building developers to finance the completion of a specific project. This type of loans is usually secured by the asset itself, which is being financed by the bank.

- **Revolving Credit Loans**

Revolving Credit Loans finance the expansion of current assets or the retirement of current liabilities. This type of credit often is called asset-based lending because the amount borrowed are tied to a borrowing base formula that limits the outstanding amount to a margin percentage on the borrower's receivable, inventory or in extractive industries, reserves owned. Repayment for these loans is derived from collections from the borrower's customers. Normally, revolving credit advances are made against a borrowing base of eligible receivable and inventories. Of the two, receivable constitute better collateral, whereas inventories must be viewed on a highly discounted liquidation basis.

- **Contract Financing**

Contract Financing is granted to finance the completion of a specific project for a period of time up to a specific event that generates sufficient funds for repayment of the loan. As the contractor receives part payment for completion of the project under construction, he is to repay the bank loan as stipulated in the terms of repayment. This type of loan is usually secured by a Bank Guarantee.

PRIVATE &amp; CONFIDENTIAL

**RHB BANK BERHAD**  
**Standard Credit Application Report (RHBSCAR 3)**

For submission to 2 Joint D/Ps Panel

[ ] New [ ] Amendment [ ] Annual Review      Originator :      Date:

CUSTOMER PROFILE						
Credit Taker/ Borrower				Division Head		
				Section		
				Section Head		
Address (H.O.)				HO Team Leader/		
				Credit Officer		
				BNM Codes :	1-Exempt	1
				General Contractor	2-Non Exempt	
Legal Entity	Sdn Bhd	Year Estb.	Relation-Ship since	Schedule	Sector	
				Staff	Priority Sector	
				RACE	State	13
				Risk-rating		
				A/C Status		
				Specific provision		
				Interest-In-Suspense		
Business Activity						
Ultimate Parent				Percentage Ownership		

Guarantor	1	2
	N/A	N/A
Legal Entity		
Nature of Guarantee	Completion :	
	Proportionate :	
	Individual :	
	Corporate :	

Applications Requested /Action :

EXPOSURE PROFILE			
Total Direct (Including this application)			
Related			
Single Customer Exposure			
RHB's Single Customer Limit			
Compliance With Single Customer			

Expiry Date :



All Transactions in Thousands of Malaysian Ringgit					
Facility Type	Existing Amount	Present Outstanding as at	Proposed (O/L) Facility	Pricing	Total Facility (including this application)
Term Loan (o/l : RM63.0M)		9,000K			
BG					
<b>TOTAL</b>					

**PURPOSE**

**SECURITY / SUPPORT**

**Term Loan of RM9,000K (O/L RM63,000K)**

a)

Address :  
Type of property :  
Title No. :  
Lot No. :  
Tenure :  
Provisional land area :  
Registered owner :  
Encumbrances :

Open Market Value	Loan Amount	Security Coverage
	RM9,000K	

- As per verbal indication by :

- a) Against a Loan Agreement: (Existing-Complied)
- b) Against Letters of Comfort from : (Existing- Complied)
- d) Deed of Assignment of: (Existing-Complied)

**Bank Guarantee of**

**MATURITY/EXPIRY DATE**

- The credit facilities are subject to periodic review and repayable on demand.

**TRANSACTION NARRATIVE**

Date	Approval/Remarks

Tenant	Total Rental/Month	% Area Occupied

**REPAYMENT SOURCE**

	2002 (RM'000)	2003 (RM'000)	2004 (RM'000)
<b>Cash Inflow</b>			
Revenue			
<b>Cash Outflow</b>			
Operating & Admin expenses			
Taxation			
Capital expenditure			
<b>Total Cash Outflow</b>			
Operating Cashflow			
Balance b/f			
Net Cashflow b/f Repayment			
<b>Repayment</b>			
TL- Interest			
TL- Repayment			
Others			
<b>Net Cashflow a/f Repayment</b>			

**KEY CREDIT ISSUES/MITIGATING FACTORS**

Industry/Business Risk

- The existing supply and occupancy rates is reported as follows :-

Quarter	Total (Private & Government Buildings)				
Existing Stock	No. of Buildings	Total Space (sq. m)	Occupied (sq. m)	Occupancy Rate (%)	Vacancy Rate (%)
1 <sup>st</sup> Qr					
2 <sup>nd</sup> Qr					
3 <sup>th</sup> Qr					
4 <sup>th</sup> Qr					

Shareholder's Support

**FINANCIAL ANALYSIS BORROWER**

**BACKGROUND INFORMATION**

**Borrower**

Date Incorporated :  
Business Commenced :  
Paid-up Capital :  
Shareholders' Fund :

**Activity**

**Shareholders**

**Shareholdings**

**Directors**

**CREDIT FACILITIES WITH OTHER FINANCIAL INSTITUTIONS**

**EXPOSURE TO RELATED ACCOUNTS**

Related Account	Type of Facility	Limit (RM'000)	Security

**CONDUCT OF ACCOUNT**

**RELATIONSHIP WITH RHB / STRATEGIES**

**CONCLUSION**

Signature	Date	Name & Title	Authority	Comments

**COMPLIANCE CONFIRMATION REQUEST FORM**

To :

Date :

From :

ARO :

A/A No. :Borrower :

<u>Facility Type</u>	<u>Existing Limit</u>
(1)	
(2)	

<u>(B) Compliance of existing security documentation</u>		<u>Complied</u>	<u>Not Complied</u>
1.			
2.			

<u>(C) Compliance of existing Terms and Conditions</u>		<u>Complied</u>	<u>Not Complied</u>

<u>(D) ACS Comments (If Any)</u>

Confirmed By ACS : \_\_\_\_\_

Name : \_\_\_\_\_

Date : \_\_\_\_\_

QUARTERLY LISTING OF OD ACCS AS AT 31 DECEMBER 2002 - ACCS EXPIRING JAN 2003 TO APRIL 2003

TYPE	NO	BRC	ACCTNO	NAME	APPRLMT	COLL	PROD	BNMSEC	CRR	REVEXP
LISTA	1	JSS	3077240817	HENING TRADING S/B	585,141	09	125	6150	BA3	02-Jan-03
LISTB	2	JSS	3077336917	SKY HORSE ENTERPRISE S/B	310,140	09	125	6150	CC2	02-Jan-03
LISTA	3	JSS	3077240817	HENING TRADING S/B	585,141	09	125	6150	BA3	03-Jan-03
LISTD	4	JSS	3077292033	S.C.HABERDASHER S/B	1,422,833	09	125	3909	AA2	03-Jan-03
LISTB	5	JSS	3077336917	SKY HORSE ENTERPRISE S/B	310,140	09	125	6150	CC2	03-Jan-03
LISTB	6	JSS	3077349022	MARVEL ASCEND SDN BHD	140,000	51 00	100	8310	CC2	15-Jan-03
LISTE	7	JSS	3060020813	QADRIYA SALES & SERVICES	600,000	51 27	108	8324	CC3	31-Jan-03
LISTB	8	JSS	3060020813	QADRIYA SALES & SERVICES	600,000	51 27	108	8324	CC3	31-Jan-03
LISTD	9	JSS	3060030515	BASICS DECOR SDN BHD	210,000	07 00	100	9530	CC3	31-Jan-03
LISTB	10	JSS	3060030515	BASICS DECOR SDN BHD	210,000	07 00	100	9530	CC3	31-Jan-03
LISTE	11	JSS	3060086815	K.G. HAH & CO. SDN BHD	150,000	07 00	108	8322	BA3	31-Jan-03
LISTA	12	JSS	3060086815	K.G. HAH & CO. SDN BHD	150,000	07 00	108	8322	BA3	31-Jan-03
LISTA	13	JSS	3076856219	VISTA ABRASIVE SDN BHD	1,030,000	35 00	100	3819	BA3	31-Jan-03
LISTC	14	JSS	3077071522	SENG ETC CO M S/B	368,187	51 41	125	6150	AA2	31-Jan-03
LISTA	15	JSS	3077085920	MALAYAN SHOES MCH SB	400,000	51 00	100	6150	BB3	31-Jan-03
LISTD	16	JSS	3077221826	MASTER MATERIALS	150,000	50 00	100	5009	BB1	31-Jan-03
LISTB	17	JSS	3077336917	SKY HORSE ENTERPRISE S/B	310,140	51 00	125	6150	CC2	31-Jan-03
LISTB	18	JSS	3077355520	MA CHUNG HYGIENIC PR	100,000	00 00	100	3522	CC4	31-Jan-03
LISTB	19	JSS	3094503026	CHARIS SHINING STARS SB	500,000	00 00	123	316	CC2	23-Feb-03
LISTB	20	JSS	3060098835	CHONG PEI LING & CHONG P	65,564	50 50	100	316	CC2	28-Feb-03
LISTB	21	JSS	3077044103	WINDY TRADING CO	30,000	00 00	100	6150	CB4	28-Feb-03
LISTA	22	JSS	3077092928	GIBI FASHIONS	20,000	22 00	100	3220	BA4	28-Feb-03
LISTB	23	JSS	3077183009	PELIKAN SPORTS MSIA	300,000	A8 00	100	6150	CC4	28-Feb-03
LISTB	24	JSS	3077220018	FU-POH TRADING SB	1	51 00	100	6250	CC4	28-Feb-03
LISTB	25	JSS	3077252703	HAPPY CHOO ENT	48,000	07 77	125	6150	CB3	28-Feb-03
LISTB	26	JSS	3060004031	LEE YAN/NG GUEY MIAN	100,000	50 00	100	410	CC2	31-Mar-03
LISTB	27	JSS	3077072032	HEW THIAM CHOY (DECEASED)	22,000	51 00	100	8329	CC1	31-Mar-03
LISTD	28	JSS	3077115108	WEE CHOON CST S/B	40,000	51 00	100	5009	AA1	31-Mar-03
LISTA	29	JSS	3077242322	LU SUP MOOI & GHIO KIAA CH	25,000	22 00	100	410	BA4	31-Mar-03
LISTB	30	JSS	3094321723	SURGETRACK SDN BHD	200,000	51 00	123	8310	CC1	31-Mar-03

TO BOLD/HIGHLIGHT ANY CHANGE OF INFORMATION SINCE LAST REVIEW.

Form CR5(a)

**SIMPLIFIED REVIEW FORM (SRF)**  
**REVIEW OF CREDIT FACILITY(IES) - APPROVAL BY HO/BRANCH**

BRANCH : KEPONG

DATE :

NAME OF CUSTOMER (in FULL)	IC NO:
LINE OF BUSINESS/OCCUPATION (Age) (To specify any changes)	
Business Reg. No/Incorp. No:	BNM CODE:

CQ Grade	RA1	RA2
Expiry Date:		
Approved Temporary Extension Date:		
Account No(s)/Note No.		

1) Review - Quarterly/Semi-Annual/Annual/Special Review	Compliance ( / / X)
Other requests/Outstanding Review or A/A Conditions Not Complied with.	CIS Maintenance ( )
2)	FBDS Maintenance ( )
3)	(Pricing/Limit) ( )
4)	Commitment Fee ( )

**@ EXISTING FACILITIES**

A/A NO	FACILITIES TYPE/SECURITY STATUS	APPROVED LIMIT (RM)	OPERATIVE LIMIT (RM) #	PRICING % + BLR	BALANCE @ (RM)	AMT (\$) DATE EXCESS/ ARREARS/SETTLEMENT

# To specify reasons if approved limit is not equal to operative limits.

**# SECURITIES/CGC GUARANTEE/SBLC/BG/Fire Insurance Policy (FIP)**

BRIEF DESCRIPTION	1st/3rd Party & Charge Amt	CMV (RM) (Source/Date)	FIP		SBLC / BG / CGC
			AMT (RM)	LONPAC (Yes/No*)	
		(Last CMV in brackets)			Amount : Expiry : Date
Sub-Total					
(Debenture - NRDV Amount)					
TOTAL					
Unsecured Portion (RM'000)					
Direct (OD & FL)	MA %	MA % (+NRDV)	*If No-To indicate BRD Approval Date		
Total (Exclude OD/OC, FBEP/AP, DBEP/AP)	%	%			

**GUARANTORS/SOLE PROP/PARTNERS PARTICULARS**

Personal/Directors/Corporate/s	Age	NW(RM)	I/C No/Incorp. No/Business Reg.N

**FINANCIAL PROFILE ( Audited / Unaudited ) - To attach Final Accounts.**

AS AT		(Latest)
Turnover		
Net Profit/(Loss)		
Paid Up Capital		
Net Worth		
Current Ratio (CR)		
Leverage Ratio (LR)		
Interest cover		
Av. Collection Period		

**CONDUCT/UTILISATION OF FACILITIES**

The reason(s) for underutilisation of Credit Facilities

	OD	OD/OC	LC	TR	BA	Others
Well Utilised ( > 70% )						
Fair Utilisation (50% - 70%)						
Underutilised ( < 50% )						

- ☐ Seasonal Utilisation    ☐ Facility Released Recently (Date:\_\_\_\_)  
☐ Unattractive Pricing/Terms    ☐ Others. Please specify  
☐ Standby Purpose/Secondary Bankers

**REASONS AND REMEDIES FOR DELAYS IN DISBURSEMENT OF NEW LOANS/REMEDIES FOR UNDERUTILISATION**

Reasons: \_\_\_\_\_

Remedies: \_\_\_\_\_

**2) Details of Current Overdue Bills / BG Claims, Applicable ONLY for Branches Without PC Bills System.**

Type	Amount (RM)	Due date	No. of days overdue	Indicative Date of Settlement
------	-------------	----------	---------------------	-------------------------------

Last 6 Months Conduct (To indicate no of times)				
Type	prompt	satisfactory	unsatisfactory	poor
Bills				
HL				
PL				

**Definition - by no. of days**

	FL/HL	Bills
Prompt	7 & below	On due date
Satisfactory	8 - 30	1 - 14
Unsatisfactory	31 - 60	15 - 29
Poor	61 & above	30 & above

**Branch Comments / Approval/Recommendation**

Name & Signature of Branch Manager	Date
---------------------------------------	------

Note: 1. Branch to highlight whether customer has intention to redeem / withdraw its support to Branch.  
 2. To Attach CQG Score Sheet and If Applicable Call/Visit Report, Security Checklist, RA1/RA2 Checklist, Valuation Report/Update, Borrowings of Related Accounts, Information on Alert Industry, etc.

CREDIT REVIEW CHECKLIST

\*\*\*\*\*

branches are responsible to set up a proper system to ensure due compliance with the following :-

GENERAL

Please tick accordingly :

1. Consolidated review done for all related a/cs. ☐ YES ☐ NO  
Review approved within Branch D/P ☐ YES ☐ NO
3. Quit Rent and Assessment Up-To-Date ☐ YES ☐ NO
4. Fire Insurance Policy Up-To-Date ☐ YES ☐ NO  
(If not insured with LONPAC to furnish date of approval by Branch Administration/HO)  
Is insurance cover adequate in event of Fire? ☐ YES ☐ NO (To Explain)

Property                      Sum Insured                      Expiry Date                      Insurance Company

Enclosers

(To tick, if applicable)

Yes/No/NA - (Why)

N/A-Not Applicable

Yes                      No                      N/A

1. Final Accounts
  - Borrower ☐ ☐ ☐
  - Guarantor ☐ ☐ ☐
2. Security (Current value 3 years)
  - a) Property checklist/photo  
Date of last submission : \_\_\_\_\_ ☐ ☐ ☐
  - b) Valuation Update/Report  
Date of last submission : \_\_\_\_\_ ☐ ☐ ☐
  - Request for waiver indicated in review : \_\_\_\_\_ ☐ ☐ ☐
  - c) Debenture Report ☐ ☐ ☐

Annexure(s) to Review Form

3. a) Summary of Weak Factor Appendix 1C, ID ☐ ☐ ☐
- b) CQ Scoresheets. Appendix 3A/3B/3C ☐ ☐ ☐
- c) Conduct of account/facility. Appendix 4/5 ☐ ☐ ☐
- d) Related borrowings. Appendix 6 ☐ ☐ ☐
- e) Post sanction Visit Report/Call Report ☐ ☐ ☐
4. Others (To specify) \_\_\_\_\_  
\_\_\_\_\_



CONSOLIDATED REVIEW CHART FOR

[illegible]

BANK LOANING HOME VISITATION REPORT

Date :

Name of Customer :

Branch :

Name of Project :

Details of Units to Be Built :

Date of Visit :

Customer's Representative :

Bank's Representative :

REPORT PROPER:

	Yes	If not, to comment, action taken
<u>Progress of Construction</u> a. Stage of construction same as latest Art Certificates		
b. Any construction problem/defects (Remedial Action Taken)		
<u>I. Sales of Project</u>		
a. Compare sales position now & previous (to comment if slow)		
b. Breakeven sales achieved (if no, to comment when can be achieved)		
Adverse Findings/Observations During Visit or Attendance of Site Meeting (if any)		

For The 1st/2nd Yearly Ended 31/5 & 30/11

Branch :

Customer :

Facility/Limit :

Name of Project :

Commencement Date of Project:

Date A/A Approved :

Expected Completion Date of Project:

Table A

1. +

[illegible]

**2.**

List Down Pre/Post Drawdown Conditions	Date Complied	HO's Use/Remark
	With	

Table B

## Section A - Relevant Approval/Permit/Licence

Approval Obtained For:	Date Supporting Document Given To HD		HD's Use/ Remark
	Yes	N/A	
a) Conversion			
b) Conversion Premium Paid			
c) Layout Plans			
d) Amendments To Layout Plans			
e) Building Plans			Confirmed Sighted by Branch On:
f) Amendments To Building Plans			Confirmed Sighted by Branch On:
g) Developer's License Expiry Date:			
h) Advertising Permit No:			

## Section B: Pre-Construction Release (To Complete If Applicable)

Purpose	Total Amount	
	CD	FL
a) Release As Redemption Sum		
b) Release As Pre-Liminary Expenses		
c) Others (To Specify)		
(a) Reason for FL not released yet : Expected date of release/when to release/indicative loan disbursement		
(b) Any other comment :		

Progressive Release For ConstructionTable C

Ratio of release against architect/engineer certificate : (Bank) : (Customer)

Total cumulative value of architect/engineer certificates sighted by branch :

Total approved limit for construction :

Loan Position as at :

Limit and Balance		Excess/Overdue	Adverse findings/Action Taken And Response
	RM		
A1) Total Pre-Construction Release		Excess ( D-C) If any :	
A2) Cumulative Total Loan Released (Note 1)			
A3) Total (A1 + A2)		Overdue Interest :	
B) Cumulative Total Redemption Sum Received (Note 2)		Overdue Installment :	
C) Operative Limit (A3-B)		Unpaid Redemption Sum :	
D) Outstanding Bridging Loan Balance		Others (Note 3) :	
		Total Amount Over Due :	

Note 1 : Refers to total accumulated progressive releases against Architect's/Engineer's Certificates

Note 2 : Refers to total accumulated redemption sums received

Note 3 : Refers to commitment fees etc

**Table D**

Note 4 : i) Please submit (1) the latest Engineer's/Architect's Certificate on work completed.  
(2) photographs of all blocks (with description), preferably taken from the same spot and angle on each visit.

ii) Please state reasons and actions taken by customer/branch, if there is no progress in the stage of construction in the reporting half year ie % of completion as at reporting date is similar to that stated in last report.

### Summary of Total Sales To date

**Table B**

[illegible]

List of Additional Sale From \_\_\_\_\_ To \_\_\_\_\_ (SPA Not Executed/10% Deposit Not Collected).

Types	Lots No	Value	Name of Purchaser	Remarks





**CONTRACT FINANCING MONTHLY CHECKLIST**

BRANCH :

CUSTOMER:

ACCOUNT NO:

REPORT FOR THE MONTH ENDED : \_\_\_\_\_

**PART 1 : PROGRESS OF CONTRACT**

1. a) Contract value b) Expiry date :  
 c) Cumulative claim received  
 d) Cumulative claim submitted pending payment  
 e) Cumulative work done (pending submission of claim)  
 f) Balance of work to be completed  
 [ NB : (c) + (d) + (e) + (f) = (a) ]
2. Please give the date (during the month) your branch contacted the Principal/Main Contractor to ascertain the progress of the contract/project.
3. Is there any delay or problem stated by the Principal/Main Contractor?  
Please comment.

**PART 2 : TOPPING UP OF SECURITY**

1. Is topping up of security (e.g. FD, sinking fund etc) being attended?

Yes : ☐Not Applicable : ☐No : ☐ (give reason)

**PART 3 : CLAIM SUBMITTED BY CUSTOMER TO MAIN CONTRACTOR/PRINCIPAL**

2. a) Is there any claim outstanding for more than 2 months and not paid? If yes, please give details of the claim and reasons.

b) If the customer did not submit any claim for more than 3 months from the date of this checklist, please find out the reasons(s) and state the action taken by your customer.

**PART 4 : PROGRESSIVE REPAYMENT**

Is progressive repayment by deduction against claim's proceeds being carried out as per A/A term? Please tick the relevant box.

Yes ☐

Not Applicable ☐

No ☐ (give reasons)

Other relevant information:

.....

Branch Manager

.....

Name of Officer-In-Charge  
of This Checklist

CREDIT RISK RATING (CRR) SCORE SHEET WITH FINANCIALS (RETAIL BANKING BUSINESS LOANS)

NAME/AC.NO.		BRCH	KPG	CRR
FACTORS (A)	TOTAL LIMIT:	SCORE (B)	WEIGHT (C)	TOTAL SCORE (circle) B X C = D
<b>1.0 Customer Credit Rating</b>				
<b>1.1 Years in Business/Management Experience</b>				
Commenced business since : _____				
Less than 3 years	1	}	15	15
3 to less than 5 years	2	}	15	30
5 to less than 10 years	3	}		45
Exceeding 10 years	4	}		60
<b>1.2 Years of Good Conduct of Account with PBB/with other Bank *</b>				
Non-delinquent + status since : .....(year)				
Less than 1 year	1	}	25	25
1 to less than 3 years	2	}	25	50
3 to less than 5 years	3	}		75
Exceeding 5 years	4	}		100
<b>1.3 Type of industry per Bank's Prevailing Direction of Lending</b>				
Avoid	0	}	10	0
Cautious/Alert	1	}		10
Selective	2	}		20
Encouraged	4	}		40
<b>1.4 Financial Health @</b>				
<b>a) % Growth Turnover</b>				
Negative	0	}	4	0
0% to < 10%	1	}		4
10 to < 20%	2	}		8
20 to < 30%	3	}		12
30% And Above	4	}		16
<b>b) % Growth Net Profit</b>				
Net loss/Reduction	0	}	4	0
0% to < 5%	1	}		4
5% to < 10%	2	}		8
10% to < 15%	3	}		12
15% And Above/Turnaround	4	}		16
<b>c) Current Ratio (CA/CL= CR)</b>				
Zero/Negative/<0.1	0	}	4	0
0.1 to 0.5	1	}		4
0.5 to < 1.0	2	}		8
1.01 to < 1.5	3	}		12
1.5 And Above	4	}		16
<b>d) Leverage Ratio (TL/NW=LR)</b>				
Insolvent	0	}	4	0
Above 5.0	1	}		4
3.0 to 5.0	2	}		8
1.0 to < 3.0	3	}		12
1.0 and below	4	}		16

## Continuation CRR Score Sheet - With Financials (Retail Banking Business Loans)

FACTORS (A)	SCORE (B)	WEIGHT (C)	TOTAL SCORE (circle) B X C = D
<b>e) Interest Coverage Ratio</b>			
Negative / zero cover	0	5	0
0.5 and below	1		5
0.51 to 1.0	2		10
1.1 to 1.5	3		15
1.51 and above	4		20
<b>f) Average collection period</b>			
Above 180 days	0	4	0
> 150 to 180	1		4
> 120 to 150	2		8
> 90 to 120	3		12
90 and below	4		16
<b>2.0 Security Rating-Margin of Advance</b>			
<b>2.1 Either - Category I##</b>			
R/H / S/H /Factories/Ind.Bldg			<u>Grade</u>
70% and below	4	25	100 1
More than 70% to 150%	3		75 2
More than 150% to 200%	2		50 3
More than 200% or Clean	1		25 4
<b>2.2 OR - Category II##</b>			
Vacant/Culti Agriland/Office/shoplot/others			<u>Grade</u>
50% and below	4	25	100 1
More than 50% to 100%	3		75 2
More than 100% to 200%	2		50 3
More than 200% or Clean	1		25 4
<b>Total CRR Score</b>			
<b>Overall CRR score (Comb.)</b>	<b>Customer Credit Rating without MA security score</b>		
<u>(Total Score X 100%)</u>	<u>(Total Score-MA Score) x 100%</u>		
400 =	300 =		
<b>Grade =</b>	<b>Grade =</b>		
<b>CRR grades:</b>			
80 - 100 : A			
65 - < 80 : B	<b>Name of Officer</b>		
Less than 65 : C	<b>Date:</b>		

## Notes:

\* Years of good conduct PBB/other Banks is defined as the last 12 months records without default such as: - 5 /> rep or return cheques/claims on BG/SG/SBLC/frequent OD excess/Habitual overdue Bills (>14 days) or instalments (>30 days). Other Banks conduct must be supported by last 6 months documentary evidence.

@ To score zero for each financial factors if unable to furnish latest final a/c for > than 2 years from date of year end closing. If FYE is 31/12/99, latest FA available is 31/12/97 then branches are to score zero.

## Mix type of securities (Categories I & II above).

a) If the total values of securities are mainly (i.e. 50% and above) of Category I then branch is to use Category I security rating scores.

b) If the total values of securities are mainly (i.e. 50% and above) of Category II then branch is to use Category II security rating scores.

**CREDIT RISK RATING (CRR) SCORESHEET - RETAIL BANKING PERSONAL LOANS**

NAME / A/C No.		BRANCH	KPG	CRR
FACTORS (A)	TOTAL LIMIT :	SCORE (B)	WEIGHTAGE (C)	TOTAL SCORE (COLUMN B x C) (D)
<b>1.0 Customer Credit Rating</b>				
<b>1.1 Income Level p.a. (RM)</b>				
Above 100K		4	20	80
Above 80 - 100K		3		60
Above 30 - 80K		2		40
30K And Below		1		20
<b>1.2 Net Worth</b>				
Above 5,000K		4	20	80
Above 1,000K - 5,000K		3		60
Above 250K - 1,000K		2		40
250K and below		1		20
<b>1.3 Age - Years</b>				
Above 40 - 65		4	10	40
Above 30 - 40		3		30
Above 20 - 30		2		20
20 And Below/ Above 65		1		10
<b>1.4 Years of Good Conduct of Account with PBB/Other Non-delinquent status since: ..... (year)</b>				
5 years and Above		4		100
3 to less than 5 years		3		75
1 to less than 3 years		2		50
Less than 1 year		1	25	25
<b>2.0 Security Rating - Margin of Advance</b>				
<b>2.1 Margin of Advance (X/Y)</b>				
Total Security Value:				
(Y)				
				<u>Grade</u>
70% And Below		4		100 1
Above 70 - 100%		3		75 2
Above 100 - 150%		2		50 3
Above 150%		1	25	25 4
<b>Total CRR Score</b>				
Overall CRR score (Combined)	Customer Credit Rating without MA security score		Security Rating	
(Total Score X 100%) =	(Total Score - MA Score) X 100% =			
400	300			
Grade =	Grade =		Grade =	
<b>CRR grades :</b>				
80 - 100	: A			
65 - <80	: B			
Less than 65	: C			
		Name of Officer		
		Date :		

**Notes:**

- \* Years of good conduct PBB/other Banks is defined as the last 12 months records without default such as : 5/> rep/ret cheques/claims on BG/Frequent OD excess/overdue instalments (>30 days). Other Banks conduct must be supported by last 6 months documentary evidence.

BUSINESS CALL REPORT

For visit to customer's business premises

Customer :

Bank's representative :

Date of visit :

Spoken to :

Purpose of visit :

-----

This report is based on a visit made on ----- at  
----- at located at -----.

Observation

1. Raw Materials

2. Finished Goods

3. Workers

4. Work Shifts

5. Others

6. Enclosed are photographs of the -----

\_\_\_\_\_  
Branch Manager

\_\_\_\_\_  
Officer

SECURITY CHECKLIST FOR PROPERTY VALUED BY BRANCH  
(PLEASE TICK, DELETE OR COMMENT WHERE APPROPRIATE)

ADDRESS:

1. RECENT PHOTOGRAPH(S) OF PROPERTY ENCLOSED ☐   
 (EXTERNAL & INTERNAL, PARTICULARLY FOR BUSINESS LOANS)
2. PROPERTY INSPECTED BY.....ON .....
3. AN INTERNAL INSPECTION OF THE PROPERTY HAS BEEN ☐ YES  
 DONE AND THE PROPERTY IS FOUND TO BE IN A GOOD ☐  
 STATE OF REPAIR. ☐ NO  
 (TO HIGHLIGHT ANY ADVERSE OBSERVATIONS)
4. STATE ANY EXPRESS CONDITION TO TITLE:
5. METHOD OF VALUATION 5.1 DIRECT COMPARISON METHOD ☐  
 5.2 OTHERS (STATE) : ☐
6. SOURCE OF VALUATION :  
 (PROPERTY MARKET REPORT, VALUERS, CROSS REF, ETC)

COMMENTS (IF ANY)

7. FACTORS THAT MAY EFFECT DEMAND:
  - 7.1 STATE OF REPAIR..... (POOR/FAIR/GOOD)
  - 7.2 OCCUPANCY RATE OF NEIGHBOURING  
 PROPERTIES..... (POOR/FAIR/GOOD)
  - 7.3 DEMAND FOR SALE/RENT ..... (POOR/FAIR/GOOD)
  - 7.4 INCIDENCE OF CRIME IN  
 VICINITY ..... (LOW/AV/HIGH)
  - 7.5 PROPER ACCESS ROAD TO  
 PROPERTY ..... (YES/NO)
  - 7.6 IS LOCATION OF PROPERTY  
 FLOOD PRONE ..... (YES/NO)
  - 7.7 ARE THERE ANY FIRE HAZARDS  
 NEARBY (YES/NO)
  - 7.8 UNDESIRABLE FACTORS  
 (E.G CEMETERY, VICES ETC) (YES/NO)
  - 7.9 OTHERS (STATE) :
8. BRIEF DESCRIPTION OF SURROUNDING NEIGHBORHOOD:
9. REASONS FOR VALUATION BY BRANCH:
  - 9.1 VALUE CAN BE DETERMINED ☐
  - 9.2 INSISTENCE BY CUSTOMER ☐
  - 9.3 OTHERS ☐
10. VALUE OF PROPERTY : CMV:  
 FSV:

## DEBENTURE VISIT REPORT FOR BUSINESS LOANS AS AT \_\_\_\_\_

CUSTOMER : \_\_\_\_\_

ACCOUNT NO. \_\_\_\_\_

Date Visited : Description/Half Year	Current	Previous	To Comment If Data Varies Unfavorably By 20% Or Any Adverse Changes
1) <u>FACTORY OPERATION</u> a) Number of Shifts b) Capacity Utilised	%	%	If below 60%, why?
2) <u>WORK FORCE</u> a) Total No. Of Staff b) No. at Time of Visit			
3) <u>CONDITION OF</u> a) Factory b) Machineries	Good/Fair/Poor	Good/Fair/Poor	
4) <u>ACCOUNTING RECORDS</u> a) Keeping of Books. Branch is to know the personnel in charge of the bookkeeping, their functions, the method of tracking the stocks.	Good/Fair/Poor	Good/Fair/Poor	
5) <u>PHYSICAL VERIFICATION OF FIXED ASSETS</u> a) Existence - In Use/Operating (x) - Not In Use/ Operating (y) (x% + y% = 100%) b) Plant, Machinery and Equipment : <u>Type/Serial Number etc</u> 1. } Please submit 2. } under attachment 3. } if space is 4. } insufficient	%	%	If below 80%, why?  Why ?

6) ANY CRYSTALLISATION REQUIRED? IF YES, TO GIVE REASONS:-

 Visitation Conducted & Verified by : \_\_\_\_\_  
 Designation : \_\_\_\_\_

FORM NO : CR12



DEBENTURE REPORT AS AT \_\_\_\_\_ (NRDV)

Assets Report as at:		Current		Previous	
Half Year					
Assets/ (Factor)		Book Value (RM)	NRDV (RM)	Book Value (RM)	NRDV (RM)
<b>1) STOCK</b>					
a) Raw Materials	(10%)				
b) Finished Goods	(20%)				
<b>2) DEBTORS</b>					
a) i) Trade (exclude factoring)					
- 1 to 3 mths	(30%)				
- 4 to 6 mths					
- above 7 mths					
ii) Trade under factoring		( )	( )	( )	( )
b) Sundry					
c) Directors					
d) Subsidiaries/ Parent Companies					
e) Bad Debts Provided Written-Off					
<b>3) FIXED ASSETS (EXCLUDE LEASING/HP)</b>					
a) Plant & Machinery	(25%)				
b) Equipment	(20%)				
c) Motor Vehicles	%				
d) Furniture/Fixtures	%				
e) Others/Investment	%				
<b>TOTAL</b>					

**Note :** 1) Valuation of Assets should be based on the latest Book Value or at cost or at Market Value, whichever is lower.

2) To furnish the following:-

a) A complete list of the abovementioned Fixed and Current Assets, excluding hire purchase and/or factoring.

FORM NO : CR13

DEBENTURE VISIT REGISTER MAINTAINED AT BRANCH

No.	Customers Name	Account No.	Review Due Date	Debenture Visit Date (MM/YY)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

# COMPLIANCE CHECKING DURING REVIEW OF CREDIT FACILITIES

Borrower : \_\_\_\_\_ Branch : \_\_\_\_\_  
 RR : \_\_\_\_\_ BM Grade : \_\_\_\_\_  
 Lg. Limit : \_\_\_\_\_ HO/Brc : \_\_\_\_\_

APPENDIX 13

	COMPLIANCE	NON-COMPLIANCE	REMEDIES/COMMENTS	
A. Approving level of review per DP Schedule.	_____	_____		
B. FBDS Maintenance :			<u>Yes</u>	<u>No</u>
Interest Rate			1. A/c satisfactorily conducted	_____
a) Pricing in order (Note: NPGS > RM1.0M, I @ 2.5%-BLR)	_____	_____		
b) SWIFT/SMILAX interest rates in order (OD/FL)	_____	_____	2. Fully secured basis	_____
c. OD operative limit, correctly maintained :-	_____	_____	3. Profitable/Solvent	_____
d. Excess : Amount _____ Since when _____				
Arrears : Amount _____ Due when _____				
FL : Instalment Prompt/Via SI	_____	_____		
e. Commitment Fee : - Personal loans > RM250K	_____	_____		
Business loans All	_____	_____		
CGC loan > RM500K	_____	_____		
f. Next Review expiry date _____	_____	_____		
g. CRR grading accurate/correctly maintained	_____	_____		
C. Searches :				
1. CIS linkages	_____	_____		
2. BASIS search (new & ex-HHB)	_____	_____		
i) Conducted by/date _____				
ii) Legal action ( Yes / No )				
3. CCRIS search (Total aggregate facilities >RM500K)	_____	_____		
i) Total facilities with other Banks / FI RM _____				
ii) Conduct satisfactory ( Yes / No )				
D. Facilities guaranteed by CGC or secured by SBLC/BG				
<u>CGC Loans</u>				
Expiry date : _____	_____	_____		
Amount : _____				
<u>SBLC/BG Loans</u>				
Expiry date : _____	_____	_____		
Amount : _____				
E. All pre/post drawdown terms and conditions / review conditions/ guidelines complied	_____	_____		
F. Documents attached are in order :	_____	_____		

Noted by : \_\_\_\_\_

Date : \_\_\_\_\_

SUMMARY OF WEAK FACTORS FOR REMEDIAL ACTIONS ON WEAK RETAIL BANKING  
BUSINESS LOANS (RA1/RA2)

<u>Weak Factors</u>		<u>Criteria</u>
a) <input type="checkbox"/>	<u>Critical factor</u> Unsatisfactory Conduct (Within last 12 month)	<input type="checkbox"/> 5 or More Represented/ Returned Cheques. <input type="checkbox"/> Frequent OD excess (OTAS Report) <input type="checkbox"/> Habitual Defaulter Overdue Bills > 14 days <input type="checkbox"/> (3 =>times within 12 months) <input type="checkbox"/> Term Loan => 30 days <input type="checkbox"/> Claims on BG/SGs
b) <input type="checkbox"/>	<u>Critical factor</u> High Margin Of Advance	<input type="checkbox"/> Direct Advance including direct bills advance exceeding MA 100% against CMV <input type="checkbox"/> Total Advance exceeding MA 150% against CMV
c) <input type="checkbox"/>	<u>Critical Factor</u> Adverse Financial Indicators	<input type="checkbox"/> Declining profit/(losses) by more and equal to 20% <input type="checkbox"/> Adverse Comments/ Qualifications by Auditors/Directors. <input type="checkbox"/> Insolvency, Deficit Net Worth. <input type="checkbox"/> Lengthening Collection period by 20%
d) <input type="checkbox"/>	<u>Critical Factor</u> Poor conduct of related accounts. (Name / A/C	
e) <input type="checkbox"/>	<u>Critical Factor</u> Under litigation by other creditors / PBB Group (RM0.5M & above)	<input type="checkbox"/> Basis/CTOS/OA/CRIS search <input type="checkbox"/> Other sources; To specify _____
f) <input type="checkbox"/>	Avoid Sector/Alert Industry- Per Bank's lending guidelines	<input type="checkbox"/> Avoid Sectors <input type="checkbox"/> Alert Industry-Textile/Apparel (Local Market only) Sawmilling/ Plywood;/Construction shop and office lot complexes. Purchase of commercial lot complexes for investment. Mining and quarrying.
g) <input type="checkbox"/>	Poor business prospects in the next two years.	<input type="checkbox"/> Due to Political Event(s) <input type="checkbox"/> Due to Change in Regulations, Taste and Fashion. <input type="checkbox"/> Due to loss of Key Product Line or downsizing of business. <input type="checkbox"/> Due to keen competition/over supply.
h) <input type="checkbox"/>	Inability To Produce Latest Final Accounts for more than 2 years.	
i) <input type="checkbox"/>	Management conflicts	
j) <input type="checkbox"/>	Any other adverse factors (To specify)	

SUMMARY of WEAK FACTORS FOR REMEDIAL ACTIONS ON WEAK INDIVIDUAL ACCOUNTS  
(PERSONAL NAME) - ( RA1 / RA2 )

Weak Factors

- ☐ (Critical Factor)  
☐ Unsatisfactory Conduct Account for last 12 months  
Definition:  
- 5 or More Represented/Returned Cheques.  
- Frequent OD excess (Per Appendix 4).  
- Habitual Defaulter (3=> times within 12 months)/Term Loan => 30 days/Overdue Bills > 14 days.  
- Claim on BG/SG
- ☐ (Critical Factor)  
☐ Under litigation by other creditors/PBB group.
- ☐ (Critical Factor)  
☐ Poor conduct of a related account (director related company, sole proprietor, partnership, joint account).
- ☐ Advanced age (Above 60 years)
- ☐ Grade 'C'
- ☐ High MA exceeding 100%
- ☐ Other; To specify \_\_\_\_\_

BRANCH'S RECOMMENDATION/ACTION

N/A

When three (3) of the above weak factors or any two (2) Critical Factors are detected then Branch would have to impose (if approved at Branch's level) or recommend (if approved by Head Office) to impose Remedial Action 1 (RA1) or Remedial Action 2 (RA2).

<input type="checkbox"/> REMEDIAL ACTION 1 (RA1)	<input type="checkbox"/> REMEDIAL ACTION 2 (RA2)
i) Period From _____ to _____ (Dates)	
To extend but to place under Watch List and strictly no excess allowed for six (6) months from date hereof <u>(FOR OD/Bills CREDIT FACILITIES.</u>	To reduce/recall. Please give detail below :-
Branch is to review the account six (6) months from now and to <u>recommend to Head Office to uplift the RA1</u> , if the operations of account has improved. Otherwise, to proceed to RA2 under advice to Head Office.	Reduction scheme:
ii) To increase interest rate of OD/Bills credit facility by 0.5% p.a OR failing which by 0.25% p.a	To Recall:
[ ] YES [ ] NO; to furnish reasons.	To increase interest rate of OD/Bills credit facility by 0.5% p.a OR failing which by 0.25% p.a
Effective Date _____	[ ] YES [ ] NO; to furnish reasons.

SUMMARY OF WEAK FACTORS FOR REMEDIAL ACTIONS ON WEAK RETAIL BANKING  
BUSINESS LOANS (RA1/RA2) - continuation

BRANCH'S RECOMMENDATION/ACTION

When three (3) or more of the above weak factors OR more than (2) Critical factors of (a) to (e) are detected, then Branches would have to impose (if approved at Branch's level) or recommend to impose (if approved by Head Office) Remedial Action 1 (RA1) or Remedial Action 2 (RA2).

☐ REMEDIAL ACTION (RA1)

☐ REMEDIAL ACTION 2 (RA2)

Period From \_\_\_\_\_ to \_\_\_\_\_ (Dates)

do extend but to place under Watch List and strictly no excess allowed for six (6) months from date hereof (FOR ALL CREDIT FACILITIES).

To reduce/recall. Please give detail below :-

Reduction programme:

Branch is to review the account six (6) months from now and to recommend to Head Office to uplift the RA1, with supporting reasons (such as improved conduct, financials etc).  
 Otherwise, to proceed to RA2 under advice to Head Office.

To recall:

To increase interest rate of all credit facilities by 0.5% p.a. OR failing which by 0.25% p.a (Delete whichever is applicable), subject to maximum spread of 2.5% + BLR.

[ ] YES [ ] NO; to furnish reasons  
 Effective Date \_\_\_\_\_

M NO : CR3

**CROSS DEFAULT**

Notwithstanding the provisions relating to the repayment of the monies advanced as hereinbefore provided, the Chargor hereby expressly agrees that if any sums shall be due from the Chargor to the Chargee or to any subsidiary or related company of the Chargee including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd from time to time or at any time or if the Chargor may be or becomes liable to the Chargee or do any subsidiary or related company of the Chargee including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd herein anywhere on any banking account or any other account, current or otherwise in any manner whatsoever or if default is made in any provisions of such accounts or in any other facilities granted by the Chargee or any subsidiary or related company of the Chargee including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd to the Chargor or in any of the provisions herein, then and in such event, the said Loan and all advances herein together with all monies payable under such accounts or other facilities aforesaid shall immediately become due and payable and the security herein shall become immediately enforceable as security for all moneys and liabilities whatsoever now or hereafter from time to time owing or payable to the Chargee or any subsidiary or related company of the Chargee including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd by the Chargor whether alone or jointly and severally with another or others and whether as principal or surety notwithstanding that the Chargor may at any time or time(s) cease to be indebted to the Chargee or any subsidiaries or related companies of the Chargee including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd for any period or periods and notwithstanding that the account(s) of the Chargor with the Chargee or any subsidiaries or related companies of the Chargee including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd may for any cause whatsoever cease to be a current account(s) or otherwise and notwithstanding any settlement of account(s) or otherwise.

CROSS CONSOLIDATION

In addition to and without prejudice to any other right of consolidation it is hereby declared that the Security provided herein shall not be redeemed or released save and except on payment of not only all moneys secured hereby but also moneys whatsoever and howsoever owing or payable or due from the Borrower to the Bank and all subsidiaries of the Bank including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd under any other account whether as Borrower, guarantor, assignor, leasee, pledgor, chargor or otherwise with the Bank and all subsidiaries of the Bank including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd and moneys secured by any other charge, assignment, lien, mortgage, pledge, encumbrance whatsoever created by the Borrower or any person through whom the Borrower claims which is at the date hereof or at any time hereafter assigned charged to or vested in the Bank and all subsidiaries of the Bank including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd over any property other than the security provided herein.

Without prejudice to any other remedy which the Bank may have, the Bank may at any time and without notice to the Borrower combine or consolidate all or any of the accounts of the Borrower with any liabilities of the Borrower under any other agreement or contract with the Bank and all subsidiaries of the Bank including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd and set off or transfer any sum or sums outstanding to the credit of any one or more of such accounts, agreements or contracts or any other assets of the Borrower held by the Bank and all subsidiaries of the Bank including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd.

The Borrower hereby unconditionally and irrevocably consents that the Bank may give, produce, divulge, reveal or otherwise make available such information as may be necessary regarding the Borrower's accounts(s) or the security(ies) herein to all subsidiaries of the Bank including Public Finance Berhad, PB International Factors Sdn Bhd, Public Leasing & Factoring Sdn Bhd and PB Securities Sdn Bhd.



POST MORTEM ON SELECTED DELINQUENT LOAN

Name of Borrower :

Name of Directors :

Line of Business :

CRR :

Branch :

A) Credit Package Approved / Loan Status / Security

1) Credit Package Approved

Facility Limit Recommended By Approved By Date of Approval

2) Loan Status as at 30-11-2001 (Classification : BAD)

Facility Outstanding Balance	Excess/Arrears	IIS	Total SP
---------------------------------	----------------	-----	----------

3) Security

a) Property CMV/FSV Current overall M/A

B) Recovery Action Taken

Civil Action

1) Borrower

Foreclosure Action

C) Causes Of Delinquency

D) Cause of Depreciation of Property value

D) Learning Points

E) Conclusion