

## SUBJECT SME

SME Profile	
Company Name	COMPANY SDN BHD
Company Registration No	XXXXXXM
Registration Date	04/04/2002
Type of Constitution	Company
Country of Registration	Malaysia

## SUMMARY

Days Exceed Term (DET) For Last 12 Months (Non-Bank Credit)	
Lowest DET	150
Average Weighted DET	349.15
Highest DET	357

Loan Information Summary For The Last 12 Months	
No of Loan Application Approved	2
No of Loan Application Pending as of Today	1

## CREDIT DEFAULT SCORING ASSESSMENT

Credit Scoring	
Probability of Default	43.96
Percentile	5
Key Influencing Factors	<ul style="list-style-type: none"> <li>- Evidence of facility being 2 installments in arrears during the past 2 months suggests potential higher risk.</li> <li>- Evidence of default in the past 12 months suggests potential higher risk.</li> <li>- Evidence of facility currently in arrears suggests potential higher risk.</li> <li>- Evidence of facility being 3 installments in arrears during the past 6 months suggests potential higher risk.</li> <li>- Authorized Share Capital suggests potential higher risk.</li> <li>- Evidence of past dishonoured cheques reported.</li> </ul>

## CORPORATION INFORMATION

Company Profile	
Previous Name Change (Date of Change)	-
Registered Address	NO. 32A, JALAN OPERA U2/L TAMAN TTDI JAYA, SECTION U2 SHAH ALAM Selangor
Postcode	40150
Country of Origin	Malaysia
Business Address	NO 32A, JALAN OPERA U2/L TAMAN TTDI JAYA SECTION U2 SHAH ALAM Selangor
Postcode	40150
Type	Limited By Shares Private Limited
Status	Existing
Business Sector	GENERAL MERCHANDISE
Nature of Business	GENERAL TRADING
Last Updated	04/11/2011

Company Owner(s)/Partner(s)/Director(s)/Officer(s)				
Name	Residential Address	Passport No/IC	Designation	Date of Appointment
DIRECTOR 1	219 JLN GIGIH 9 BANDAR T6 47100 Shah Alam	XXXXXXXXXXXX	Director	04/04/2002
DIRECTOR 2	89 TAMAN FAJAR BAKRI BATU 4 47200 Shah Alam Selangor	XXXXXXXXXXXX	Director	16/06/2006
SECRETARY	NO.198,JALAN SATU TAMAN KERAMAT Selangor	XXXXXXXXXXXX	Secretary	26/12/2003

Share Capital				
Authorized Capital	Type	Amount	Divided Into	Nominal Value (sen)
Total Authorized (RM)	1,000,000.00			
	Ordinary	1,000,000.00	1,000,000.00	100.00
	Preference	0.00	0.00	0.00
	Others	0.00	0.00	0.00
Issued Capital	Type	Cash	Otherwise Than Cash	Nominal Value (sen)
Total Issued(RM)	550,000.00			
	Ordinary	550,000.00	0.00	100.00
	Preference	0.00	0.00	0.00
	Others	0.00	0.00	0.00

Shareholder(s)		
IC/Passport No/Company No	Name/Company Name	Total No of Share
XXXXXXXXXXXX	SHAREHOLDER 1	55,000
XXXXXXXXXXXX	SHAREHOLDER 2	495,000

Charge Details				
Charge No	Total Charge (MYR)	Creation Date	Chargee ID	Status
001	100,000.00	27/01/2003	BANK A	Fully Satisfied
002	400,000.00	02/06/2003	BANK B	Fully Satisfied
003	450,000.00	09/11/2004	BANK C	Unsatisfied
004	2,000,000.00	29/05/2006	BANK D	Unsatisfied
005	1,000,000.00	30/05/2006	BANK D	Fully Satisfied
006	250,000.00	01/08/2005	BANK E	Unsatisfied

**FINANCIAL STATEMENT**
**Summary of Financial Information**

<b>Auditor</b>	CHEN & CO	CHEN & CO	CHEN & CO	CHEN & CO	CHEN & CO
<b>Auditor Address</b>	NO. 13, 1 <sup>ST</sup> FLOOR JALAN MEDAN SAUJANA 1 MEDAN SAUJANA, KAMUNTING 47120 Selangor	NO. 13, 1 <sup>ST</sup> FLOOR JALAN MEDAN SAUJANA 1 MEDAN SAUJANA, KAMUNTING 47120 Selangor	NO. 13, 1 <sup>ST</sup> FLOOR JALAN MEDAN SAUJANA 1 MEDAN SAUJANA, KAMUNTING 47120 Selangor	NO. 13, 1 <sup>ST</sup> FLOOR JALAN MEDAN SAUJANA 1 MEDAN SAUJANA, KAMUNTING 47120 Selangor	NO. 13, 1 <sup>ST</sup> FLOOR JALAN MEDAN SAUJANA 1 MEDAN SAUJANA, KAMUNTING 47120 Selangor
<b>Exempt Private Company</b>	-	-	-	-	-
<b>Financial year end</b>	31/12/2009	31/12/2008	31/12/2007	31/12/2006	31/12/2005
<b>Unqualified reports (Y/N)</b>	Y	Y	Y	Y	Y
<b>Consolidated accounts (Y/N)</b>	N	N	N	N	N
<b>Data of tabling</b>	30/06/2010	15/06/2009	03/06/2008	28/06/2007	10/06/2006

**Balance Sheet Item**

<b>Financial year end</b>	31/12/2009	31/12/2008	31/12/2007	31/12/2006	31/12/2005
<b>Non-Current assets</b>	4,542,808.00	4,567,858.00	3,853,613.00	3,878,634.00	2,503,694.00
<b>Current assets</b>	7,299,380.00	7,118,794.00	6,125,406.00	4,656,025.00	3,031,406.00
<b>Non-current liabilities</b>	1,682,772.00	2,062,251.00	1,927,231.00	2,145,353.00	746,905.00
<b>Current liabilities</b>	7,914,401.00	7,922,321.00	6,405,527.00	5,279,875.00	3,772,018.00
<b>Share capital</b>	500,000.00	500,000.00	500,000.00	1,000,000.00	1,000,000.00
<b>Reserves</b>	745,015.00	202,080.00	146,261.00	109,431.00	16,177.00
<b>Minority interests</b>	0.00	0.00	0.00	0.00	0.00

**Income Statement Items**

<b>Financial year end</b>	31/12/2009	31/12/2008	31/12/2007	31/12/2006	31/12/2005
<b>Revenue</b>	30,100,390.00	27,414,635.00	22,537,996.00	21,080,554.00	12,539,515.00
<b>Profit / (loss) before tax</b>	754,065.00	177,222.00	92,027.00	170,142.00	88,963.00
<b>Profit / (loss) after tax</b>	542,935.00	55,819.00	36,830.00	93,254.00	51,390.00
<b>Net dividend</b>	0.00	0.00	0.00	0.00	0.00
<b>Minority interests</b>	0.00	0.00	0.00	0.00	0.00

**Financial Ratios**

<b>Financial year end</b>	31/12/2009	31/12/2008	31/12/2007	31/12/2006	31/12/2005
<b>Current Ratio (Times)</b>	1.2	1.0	1.1	1.1	1.0
<b>Gearing Ratio (Times)</b>	1.2	2.3	2.2	1.7	0.9
<b>ROCE (Return on Capital Employed) %</b>	12.1	6.8	6.8	7.3	4.3
<b>Assets Turnover Ratio (Times)</b>	3.5	3.1	3.0	3.2	4.4
<b>Earnings Per Share (RM p/share)</b>	0.5	0.3	0.2	0.2	0.1

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report.

**BANKING INFORMATION**

<b>Subject Status</b>	
<b>Warning</b>	

Summary Credit Report			
<b>Total No. of Credit Application</b>			
	<b>No. of Applications</b>	<b>Total Amount (RM)</b>	
<b>A. Approved for past 12 months</b>	2	1,100,000.00	
<b>B. Pending</b>	1	250,000.00	
<b>Summary of Potential &amp; Current Liabilities</b>			
	<b>Outstanding (RM)</b>	<b>Total Limit (RM)</b>	<b>FEC Limit (RM)</b>
<b>A. As Borrower</b>	272,059.00	2,270,000.00	0.00
<b>B. As Guarantor</b>		0.00	0.00
<b>C. Total</b>		2,270,000.00	0.00
<b>Legal Action Taken</b>	N		
<b>Special Attention Account</b>	N		

Loan Information																								
No	Date	STS	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin. Repmt Term	Col Type	Conduct of account for Last 12 Months												LGL STS	Date Status Updated
											2011						2010							
											M	A	M	F	J	D	N	O	S	A	J	J		
1	09/06/2004		Own	CB				190,000.00		30														
		O			HRPCSCGD	37,609.00	31/10/2011		MTH			2	2	2	2	2	2	2	2	2	2			
2	07/07/2006		Own	OWN				2,000,000.000		70														
		O			OTLNFNCE	234,450.00	31/10/2011		MTH			3	2	2	2	1	1	1	2	3	4	5		
3	08/08/2008		Own	CB				80,000.00		00														
		O			CRDTCARD	0.00	31/10/2011		MTH			0	0	0	0	0	0	0	0	0	0	0		
					Total Credit	272,059.00	Total Limit	2,270,000.00																

**Special Attention Account**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Credit Application**

1	02/05/2011	P	Own	OWN				250,000.00		
2	06/04/2011	A	Own	CB				300,000.00		
3	16/04/2011	A	Joint	OTH				800,000.00		

**Dishonored Cheque Information (Own Bank)**

Account No	Issuance Date	Cheque No	Amount	Remark
1	05/06/2007	5446122	15,214.00	Account Closed

**Dishonored Cheque Information (Commercial Bank)**

Bank	Account No	Issuance Date	Remark
1	21236700001899	01/04/2010	Account Closed

**NON-BANK CREDIT**

Non-Bank Credit Information						
Reference No	Value (MYR)	Type of Transaction	Outstanding Balance (MYR)	Status	As At	DET (days)
23902	100,000	Credit & Leasing	41,443.58	OUTSTANDING	08/04/2011	30
24052	20,000	Logistics	15,115	DEFAULT	08/04/2011	336
24336	1,233.00	Office Equipment	1,233.45	DEFAULT	08/04/2011	296

**BANKING INFORMATION OF BUSINESS INTEREST PARTY(IES)**

**RELATED PARTY 1**

Name	Passport /IC No	Date of Birth	Nationality	Relationship
BIP 1	XXXXXXXXXXXX	05/09/1969	Malaysia	Director/Officer/Owner/Partner

Address Info	
Address	Date Created
219 JLN GIGIH 9 Bandar T6 47100, Shah Alam	15/11/2009
219 JLN GIGIH 9 Bandar T6 47100, Shah Alam Selangor	20/10/2007
247 LRG 16, TMN SRI KOTA, TAIPING, PERAK	01/06/2003
219 JLN GIGIH 9 Bandar T6 47100, Shah Alam Selangor	12/08/2002
417, Jalan Persiaran 1/8, 47100 Petaling Jaya, Selangor	25/05/2001

**BANKING INFORMATION**

Subject Status	
Warning	

Summary Credit Report			
Total No. of Credit Application			
	No. of Applications	Total Amount (RM)	
A. Approved for past 12 months	0	0.00	
B. Pending	0	0.00	
Summary of Potential & Current Liabilities			
	Outstanding (RM)	Total Limit (RM)	FEC Limit (RM)
A. As Borrower	62,530.00	183,986.00	0.00
B. As Guarantor		2,000,000.00	0.00
C. Total		2,183,986.00	0.00
Legal Action Taken	Y		
Special Attention Account	Y		

Loan Information																								
No	Date	STS	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin. Repmt Term	Col Type	Conduct of account for Last 12 Months												LGL STS	Date Status Updated
											2011						2010							
											M	A	M	F	J	D	N	O	S	A	J	J		
1	29/09/1990		Own	CB				45,850.00		00													18	28/12/2006
		O			HLFNPRSR	0.00	31/10/2011		MTH			0	0	0	0	0	0	0	0	0	0			
2	19/03/2003		Own	OWN				138,136.00																
		O			HLFNNPS	62,530.00	31/10/2011		MTH	10		41	40	39	38	37	36	35	34	33	32	31		

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report.

DISCLAIMER: This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is provided to the client in strict confidence for use by the client as one factor in connection with credit and other business decisions. The report contains information compiled from information which Credit Bureau Malaysia does not control and which has not been verified unless otherwise stated in this report. Credit Bureau Malaysia therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. Credit Bureau Malaysia disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report.

**Loan Information**

No	Date	STS	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin. Repmt Term	Col Type	Conduct of account for Last 12 Months												LGL STS	Date Status Updated	
											2011						2010								
											M	A	M	F	J	D	N	O	S	A	J	J			
1	18/03/2004		Own	CB				207,135.00		10															
		C			HRPCSCGD	172,015.00	31/10/2011		MTH			1	1	1	1	1	1	1	1	1	1	1			
2	26/01/2006		Own	CB				24,000.00		00															
		O			CRDTCARD	12,134.00	31/10/2011		MTH			0	1	1	0	0	0	1	0	1	0	0			
		0			CRDTCARD	11,779.00	31/10/2011		MTH			0	1	1	0	0	0	1	0	1	0	0			
3	09/03/2006		Own	CB				93,349.00		00															
		C			OTLNFNCE	81,426.00	31/10/2011		MTH			1	1	1	1	1	1	1	1	1	1	0			
4	04/04/2006		Own	CB				18,000.00		00															
		O			OTLNFNCE	3,398.00	31/10/2011		MTH			0	0	0	0	0	0	0	0	0	0	0			
					Total Credit	280,752.00	Total Limit	342,484.00																	

**Special Attention Account**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Credit Application**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Dishonored Cheque Information (Own Bank)**

Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

**Dishonored Cheque Information (Commercial Bank)**

Bank	Account No	Issuance Date	Remark
-	-	-	-

**ENQUIRY DETAILS**

**Current enquiry**

Enquiry Number	Report Enquiry Type	Credit Type	Credit Amount	Client's Trade Account Ref No
20111116000123	CREDIT REVIEW			

**Previous enquiry(ies) for past 12 months**

Enquiry Date/Time	Enquiry Number	Enquiry Type	Enquirer
13/08/2009	20090813000125	CREDIT REVIEW	PAA0890002

**NARRATIVES**

**NARRATIVES**

Item	Description	Status	Status Date
1	Dispute on Non-Bank Credit	Pending Investigation	08/04/2011

**GLOSSARY****Days Exceed Term (DET)**

The number of days that payment was due beyond the invoice due date based on Non-Bank Credit that have been updated as at reporting date.

**Probability Of Default**

The PD is represented as a percentage to two decimal places.

Each PD value indicates the calculated likelihood that an SME will default sometime in the next 12 month period.

If information on the available on the Subject changes, the PD may also change.

**Percentile**

The Percentile value indicates where the Subject SME ranks in terms of its risk of defaulting. It indicates the percentage of the SME population that is equal to or riskier than the SME being assessed. Values range from 1 to 100, where 1 represents highest risk and 100 represents lowest risk. As the PD may fluctuate according to available information on the Subject, its percentile provides a more relative measure on the SME's risk of default.

**Key Influencing Factors**

This segment provides a component of the considered factors that has influenced the derived Probability of Default (PD). The KIF may consist of positive or negative suggestions that have affected the calculation of the Probability of Default (PD).

**Financial Ratios**

The financial ratio analysis represents a tool for insight into the performance, efficiency, and profitability of a company.

**Current Ratio**

Part of the Liquidity Ratios, it is to measure whether a business can pay its debt within 1 year.

= CA/CL

**Gearing Ratio**

Part of the Stability ratio, to measure proportion of asset, financed by borrowings.

= TL/Shareholders Fund

**ROCE (Return on Capital Employed)**

Part of the Profitability Ratio, to measure the return made on resource available.

= PBT/TA

**Asset Turnover Ratio**

Part of the Efficiency Ratio, a measure of Total Asset utilization. Sales generated from cash (RM) invested in the business.

= Turnover/TA

**Earnings Per Share**

Part of the Investor Ratio, EPS measures the overall profit generated for each share in existence over a particular period.

= PBT/Share Capital



**CREDIT RISK REPORT**

TA	Total Asset	Current Asset + Non-Current Asset
FA	Fixed Assets	Non-Current Asset
TL	Total Liabilities	Current Liability + Non-Current Liability
CA	Current Assets	
CL	Current Liabilities	
Turnover	Revenue	
PBT	Profit Before Tax	
Share Capital	Share Capital	
Shareholders Fund	Share Capital + Reserves	

**END OF REPORT**