

SURVEILLANCE CREDIT RATING REPORT R.T INTERNATIONAL

Ref. no.: FR/2022/025843



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SME Rating	WCRSE/WCRME	Outlook	Date of Declaration	Date of Expiration
	WCRSE 3	Stable	19 September 2022	31 August 2023

WCRSE 3 rating is equivalent to Bangladesh Bank SME rating scale of SME 3 under BRPD circular number BRPD (BIC) 661/14B (P)/2014/2093.

Tk. in million

Bank Name	Mode of Investment	Limit Amount	Outstanding Amount	Outstanding Date
Uttara Bank Limited	CC (Hypo)	4.50	1.71	28.08.2022
	L/C	10.00	0.00	

Key Snapshot:

Tk. In million

Particulars	2021	2020
Revenue	65.41	61.61
EBIT	4.76	3.94
Net Profit	4.22	3.53
Total Assets	54.79	50.08
Total Equity	50.12	48.83
Total Liabilities	4.58	1.95
Net Profit Margin (%)	6.44	5.72
Current Ratio (X)	8.56	17.67
Debt to Equity (X)	0.09	0.04

Financial Based on- Audited financial statements up to 31 December 2021, 2020, and 2019.

Methodology: SME Rating Methodology published on the WCRCL website at www.wasocreditrating.com

RATING RATIONALE

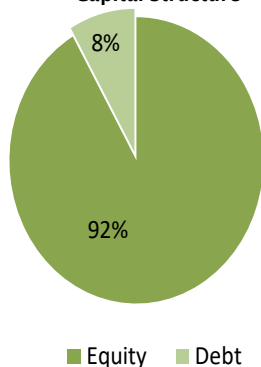
WCRCL has reaffirmed **WCRSE 3** (pronounced as WASO Credit Rating Small Enterprise Three) rating under the SME Rating to **R. T International** (hereinafter referred to as 'RTI' or "The Enterprise") based on its financial and other relevant qualitative and quantitative information up-to the date of the rating declaration.

The above ratings have been assigned based on the fundamentals of the enterprise which secured with insurance coverage, experienced and proactive management, good interest coverage position, and good position in value to loan ratio. However, the above factors are constrained to some extent by manual accounting system, stressed liquidity position with long cash conversion cycle, lower profit margin, and insufficient disclosure of financial statements.

The SME rating implies that the enterprise is adjudged to above average level of credit worthiness in relation to other SE's / ME's.

WCRCL also viewed the enterprise with "Stable" outlook and believes that RTI will be able to maintain its good fundamentals in the foreseeable future.

Capital Structure



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