



RHB BANKING GROUP

☐ RHB International Bank Ltd

CREDIT APPLICATION (CA2)

(Form for joint application)

Application No. : RHBIBL-0002-2013-0025-1

Branch: City Mall Olympic Branch

Part
9.0

RECOMMENDATION BY LENDING UNIT

SUMMARY & RECOMMENDATION

- i) Borrowers have long experienced in various businesses with over 15 years. They have been banking with us since 2013.
- ii) The business is stable and profitable from year to year. And the average monthly income derived from Jewelry business and property rental are secured on monthly installment.
- iii) The purpose of loan is clarified.
- iv) The collateral is located in the favorable zone in Phnom Penh with high marketability. The security coverage is at 2.13x.

Reminder

All credit submission must have financial statements (audited or management accounts) which are not older than 5 months from the date of submission. Also, in any case, audited account must not be more than 12 months old from the date of submission. In the event that the above could not be complied, LU is to make notification detailing (i) the reason for audited financials, (ii) justifying the reasons why it is in order to accept the outdated financials, (iii) committing the date when the updated financials can be obtained & (iv) indicating in details other sources of information i.e. updated sales report, current account summary, cash balances, CCRIS, etc.

Prepared by:

Sok Ratanak
Assistant Manager-Credit Relationship
Date: 18-08-2016

Recommended by:

Keang Chanveasna
Branch Manager
Date: 18-08-2016

Recommended by:

Chiv Hak
Senior Manager
Date: 18-08-2016