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RHB BANKING GROUP

[✓] RHB Indochina Bank Ltd [ ] RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2014-0020-1	Branch: City Mall Olympic Branch

Request Type

[ ] New [✓] Additional [✓] Renewal [ ] R&R

Approving Authority

[✓] Joint Approval: DLA Level ___4__ Reason for escalation:

[ ] Group CCO & Head of Business:

Part 1.0 CUSTOMER PROFILE

1.1 CUSTOMER INFORMATION

Borrower	Mr. Chiv (Cheav) Seng and Mdm. Lay Yeang	CIS No.	120003110
Group/ Ultimate Parent	N/A	Registration No.	PTS201704239
Ultimate Borrower's Beneficial Owner	N/A		
Business Address	No. 27, St/ 271, Phum Trapaing Chuk, S/K Tek Thla, Khan Sen Sok, Phnom Penh		
NBC Sector	Real Estate Operation-Residential	Sub Sector	N/A
Core Business	Selling wooden furniture		
Date of Incorporation	2015	Relationship Since	Aug 2014
Review Due Date	N/A	Next Review Date	N/A
BNM Reporting	[ ] Broad Property Sector (Non Exempt) [ ] Bridging Loan [ ] Bullet/ Balloon Repayment		

1.2 CUSTOMER RISK STATUS

Model Used:

[ ] LC [ ] MM [ ] GPF [ ] IPRE [ ] NBFI [ ] SCRM [ ] CBRR

Borrower/ Guarantor	Standalone		Final Rating (For credit decision only)	Watchlist Status		Exceptional Credit
	Current CRR Rating	New CRR Rating		EAM	AST	
Mr. Chiv (Cheav) Seng and Mdm. Lay Yeang	4	3	3	~~Yes~~/ No	~~Yes~~/ No	~~Yes~~/ No
Guarantor/ N/A	N/A	N/A	N/A			

Comments: N/A

1.3 SHAREHOLDERS (S) / DIRECTORS (D)/ GUARANTOR (G) DETAILS

Name/ IC / Passport No./ BRN	Age	Relationship	% of shareholding	Years with Co	Experience/ Qualification	Estimated Networth
Mr. Cheav Seng	38	Husband	100%	N/A	N/A	USD200K
Mdm. Lay Yeang	36	Wife				

No. of Employee: 3

Succession Plan for key Personnel: N/A

CBC / World Check Findings (if any): There are no entries matching to World Check.

Connected party: Yes / No *(If yes, please comment)*

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Part 2.0 DETAILS OF REQUEST

2.1	**Brief details of new, additional or renewal request.** - To request additional 10-Year TL of USD65K to part finance on purchase vacant land. - To annual review for existing facilities.
2.2	**Please state brief details of waivers, deviation of guidelines & notations.** *N/A*

Part 3.0 FACILITY DETIALS

3.1 FACILITY (USD'000)

Facility Type	O/S as at 25-10-2017	Existing Limit	Increase/ Decrease (+/-)	New Limit	Pricing	Purpose
12-Year HL 160	132.1	132.1	-	132.1	ECOF + 3% p.a. on monthly rest subject to min 8.5% p.a.	To part finance the purchase of a ground floor of double storey flat
10-Yeart TL 65	-	-	+65	65	ECOF + 3% p.a. on monthly rest subject to min 8.5% p.a.	To part finance on purchase vacant land
Total	**132.1**	**132.1**	**+65**	**197.1**		

3.2 Repayment Terms

Facility Type			Tenor/ Terms of Repayment
HL USD160K (Existing)	Interest Rate	:	ECOF + 5.5% p.a. on monthly rest subject to min 8.5% p.a.
	Tenure	:	12 Years
	Repayment	:	144 monthly installment of USD1,777
	Processing Fee	:	1% on approved amount
	Prepayment	:	1st -5rd Year: 3% and 6th-12th Year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.
TL USD65K (New)	Interest Rate:	:	ECOF + 5.5% p.a. on monthly rest subject to min 8.5% p.a.
	Tenure:	:	10 Years
	Repayment:	:	120 monthly installment of USD805.91
	Processing Fee:	:	1% on approved amount
	Prepayment:	:	1st -5rd Year: 3% and 6th-10th Year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.

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3.3	GROUP EXPOSURE PROFILE (USD'000)								
Exposure With	**Borrower**			**Related Borrowers****			**Borrower + Related Borrowers (SCEL**)**		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Indochina Bank	197.1	-	197.1	-	-	-	197.1	-	197.1
RHB Bank Limit: Standalone:									
RHB Labuan/ Islamic/ Investment/ Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	197.1	-	197.1	-	-	-	197.1	-	197.1
Total Credit (RHB Group Exp+Other Banks)	**197.1**	**-**	**197.1**	**-**	**-**	**-**	**197.1**	**-**	**197.1**

** Based on value as per Credit Policy*
*** Aggregated based on Power of Control (PoC) and Economic Dependency (ED)*
**** All other exposure derived based on Power of Control (before disaggregation*

Part 4.0	DETAILS OF OTHER BANKERS/ FINANCIAL INSTITUTIONS						
No.	Name of Banker/ FI	Facility Type	Pricing	Approved Amount (USD'000)	Outstanding as at (USD)	Security	Security Coverage
	N/A						
Total							
Credit Bureau Findings: The borrowers have no loan with other banks.							
World check: No name matched. There is no match name record							

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Part 5.0 SECURITY DETAILS

5.1 SECURITY DESCRIPTION

Security Description	OMV (USD'000)	Security Value (as per CP)
Existing 1. Facility Agreement stamped for HL of USD160K as the principal instrument. 2. Open All Monies 1st party and 1rd legal charge over the following property as subsidiary instrument **Existing Property** Title No.: 15041 Registered owner: Mr. Chiv Seng and Mdm. Lay Yeang Description: A ground floor of double storey flat Land: 66.60sqm Built-up: 66.60sqm Address/Location: No. 240DEo, St. 182, S/K Phsar Depo 1, Khan Toul Kork, Phnom Penh. Tenure: freehold Lease expiry: N/A **OMV: USD237,552 (Formal VR by CARE on 23-Jul-2014)** Insurance: Campu Longpac Expiry date: 10-Aug-2018 Verbal Check by: Valuer | Date | OMV/FSV (USD) 9-Base | Oct 2017 | USD303,300 (A unit of Eo) ARC | Oct 2017 | USD288,000 (A unit of Eo) **Comment:** - We are adapts to the min. verbal value from ARC as it is reasonable value and lower than 9-Base's indicative value. - And the property value is increased by 21% against with the previous OMV in 2014 where is reasonable for current market in real estate sector.	288	201.6
New/ Additional (To Be Obtained) 1. Facility Agreement stamped for TL of USD70K as the principal instrument. 2. Open All Monies 1st party and 1rd legal charge over the following property as subsidiary instrument		
Total	288	201.6
Security Coverage (Times) - Existing & New/ additional	1.46x	1.02x

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5.2	SECURITY ANALYSIS

- We are adapts to the min. verbal value from ARC as it is reasonable value and lower than 9-Base's indicative value.
- And the property value is increased by 21% against with the previous OMV in 2014 where is reasonable for current market in real estate sector especially property in central city.
- The property is located in a favorable area of Phnom Penh City where is easy to access and run business.
- MOA is at 68.43% with security coverage of 1.02x (Ascribe value). And it shall be further improved as all facilities are TLs with monthly principal installment.

5.3	GURRANTORS

N/A

Part 6.0	CONDITIONS PRECEDENT & COVENANTS

6.1	CONDITIONS PRECEDENT			
No.	Details	Complied Yes	Complied No	To comply
1	**Existing (HL: USD160K)**			
	- Acceptance of Letter of Offer	✓		
	- Payment of Processing fees	✓		
	Release of facilities subject to:-			
	- Compliance of Terms under Condition Precedent.			
	- Completion of relevant security documentation. All loan/security documents which are required herein and/or such other documents as may be required by the Bank and/or its solicitors shall have been executed by the Borrower and/or the relevant security parties, duly stamped and registered at such registries as the Bank may deem necessary.	✓ ✓		
	- Receipt of formal valuation report from bank's panel of valuer on market price is at least USD230K on the subject property	✓		
	Disbursement Method			
	HL of USD160K shall be disbursed to seller by issuance banker's cheque upon blocking certificate of ownership No. 15041 and upon compliance with conditions precedents to the Bank's satisfaction.	✓		
	Post Drawdown			
	Submission Patent License within 3 months from disbursement date	✓		
2	**New (TL: USD65K)**			
	New			
	- Acceptance of Letter of Offer			✓
	- Payment of Processing fees			✓
	Release of facilities subject to:-			
	- Compliance of Terms under Condition Precedent.			✓
	- Completion of relevant security documentation. All loan/security documents which are required herein and/or such other documents as			✓

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	may be required by the Bank and/or its solicitors shall have been executed by the Borrower and/or the relevant security parties, duly stamped and registered at such registries as the Bank may deem necessary. - Submission of new formal valuation report from our panel on the subject property with total value is not less than USD288K Disbursement After blocking of Title deed, the additional TL of USD65K shall be released by issuing banker's cheque to seller subject to : - Submission a SPA and differential sum on purchase a vacant land. - Reimbursement is allowed subject to full payment evidence.			✓ ✓ ✓
Comments:N/A				

6.2	COVENANTS / OTHER TERMS & CONDITIONS			
No.	**Details**	Complied		To comply
		Yes	No	
1	Existing N/A			
2	New N/A			
Comments:				

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Part 7.0	CREDIT ASSESSMENT

7.1	BORROWER BACKGROUND

- Borrowers, Mr. Chiv (Cheav) Seng (Age:38) and Mdm. Lay Yeang (Age:36) are related as husband and wife. They are residing in No. 27CEo, St. 271, Phum Trapaing Chuk, S/K Tek Thla, Khan Sen Sok, Phnom Penh where is the premise business. They have been our loan customer with initial approval HL of USD160K since Aug 2014.

- Historically, they used to involve in selling construction material (painting) when they applied loan with us in 2014. But their business has been changed industry to sell wooden furniture since 2015. And the business' location is still the same area with monthly rental fee USD500 per month (Patent 2017 and Rental agreement is enclosed)

- Presently, the business is offered a variety of furniture such as bed, chair, cabinet, table, etc which are made in wood. Those are sold in both set and retail with the price up to USD2,000/unit upon the kind of wood and customer's order. As revealed by Mr. Chiv Seng, he decided to change the business industry as he think it is more comfortable and profitable than the previous one as there is no validity of product and get net profit up to 30% as well. Further, the borrower has advised and consulted from his relative who also has the same business. As a result, their business has been profitable and stable; however, it is just operated almost 3 years.

- All furniture is delivered from some provinces such as Kratie, Steung Treng, Pursat, etc. Mr. Chiv Seng stated that their customers are retail who buy for personal use. And he noted that his sale is gradually increased for last one year meanwhile most of customers are purchased Borey for resident, so they need furniture for decoration and use however, it is worthy products.

- Mr. Chiv Seng mentioned that A/P and A/R are not made as all payment has to be paid in cash. And stock is lump sum of about USD50K. He further said that all furniture are stored in the premise business as mentioned above where is not comfortable for big chair, bed, and chair. So, he has purchased a vacant land for construct a warehouse for stock.

Competitors:

- Khmer Pronit Furniture
- Sophal Furniture
- Reaksmey Furniture

Some competitor entering to the marketplace with offering the same service recently. But the borrower has no concern and strong commitment to compete the market share since they have good relationship with customers as well as the qualified products.

- Beside the business, the borrower also generate income from property rental as follow

Tenant	: Ms. Um Chantevy
Lessor	: Mr. Chiv Seng
Property 1 address	: No. 240DEo, St. 182, Phsar Depo 1, Toul Kork, Phnom Penh **(The charged property)**
Tenure	: 3 years (02-Oct-2017 to 02-Oct-2020)
Monthly Rental Fee	: **USD950/month**
Deposit	: USD2,850

Tenant	: Great Wall Taxi
Lessor	: Mr. Chiv Seng
Property 2 address	: No. 11F, St. 369, Phum Ou Andoung, S/K. Prek Pra, Khan Chbar Ampov, Phnom Penh
Tenure	: 2 years (20-Jul-2017 to 20-Jul-2019)
Monthly Rental Fee	: **USD500/month**
Deposit	: USD2,000

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7.2 JUSTIFICATION OF REQUEST

To request TL: USD65K

Borrower has engaged in selling wooden since 2015. It is profitable and stable business however, it is just started a few year operation. Now, the borrower has purchased a vacant land located along street No. 1966, Sankat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh city. They plan to construct a warehouse for furniture stock as the current premise business is not comfortable for their inventory.

Based on the furnished SPA, the purchased property is briefed as follow

Property Type	Steps	SPA	Payment	Verbal Check in Oct 2017 (USD)	
		Amount (USD)	Date	9-Base	ARC
Vacant Land 116sqm	1st deposit	30,000	07-Oct-17	-	-
	2nd deposit	50,000	07-Nov-17		
	Final settlement	85,000	After completion ownership transfer to the borrower	-	-
	Total	**165,000**		**145,000**	**101,500**
	% MOF	**39.39%**		**44.83%**	**64.04%**

- MOF is at 39.39% against with SPA and 44.83% against with the 9-Base's and 64.04% against with ARC's.
- Noted, MOF is over request against with ascribe value of vacant land subject to following reason:
  - LU adapts verbal value with 9-Base (Average indicative value) as it is reasonable with the furnished SPA.
  - Force sale value of SPA (20% down) is at USD132K which is similar with the minimum verbal value by 9-Base.
  - Noted, ARC is almost always provides a lower than market price and it turns to increase when they issue a formal valuation.
  - The purchased land is to be constructed as warehouse, revealed by the borrower. So, the total value of property and MOF shall be increased and decreased respectively against with loan request. Noted, the construction plan is about USD30K as confirmed by borrower.
- MOA is at 68.43% against with collateral provided security coverage of 1.02x (Ascribe value). And it shall be further improved as all facilities are TLs with monthly principal installment.

To request tenure of loan with 10 years

Repayment capacity of borrower is well substantiated from business and rental income derived average EBIT of USD10.9K, where provides DSR of 4.25x. However, DSR is strongly comfortable but the borrower still want to request a long tenure of 10 years as they plan to construct a new warehouse on the purchased vacant land as mentioned in loan purpose. So, a long tenure shall be facilitated the borrower's cash flow on their budget plan.

All in all, the borrower requested additional 10-Year TL of USD65K to part finance on purchase vacant land for business expansion's purpose.

7.3 INDUSTRY LENDING DIRECTION

Sector: Real Estate Operation-Residential
Within Industry Lending Limit? Yes / No (as at 27-10-2017)

☐ Most attractive ☐ Highly attractive ☐ Attractive

☑ Selective ☐ Unattractive ☐ Most unattractive

If Sector falls under unattractive or most unattractive, justification for maintain or increase exposure: N/A

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7.4 SOURCE OF REPAYMENT

	Historical 2017 (Monthly)	Projected 2018 (Monthly)	Remarks
A) EBITDA Wooden Furniture Properties rental	USD9,525.11 USD1,450.00	USD9,709.76 USD1,450.00	
B) Other recurring Income	N/A	N/A	
C) Total cash flow available for debt service (A + B)	USD10,975.11	USD11,159.76	
D) Existing debt repayment RHBIBL12-Year HL: USD160K	USD1,777.00	USD1,777.00	
E) Proposed additional Debt Repayment RHBIBL10-Year TL: USD70K	USD805.91	USD805.91	
F) Total debt repayment (D + E)	USD2,582.91	USD2,582.91	
DSR [(A+B)/(D+E)]	**4.25x**	**4.32x**	
G) Other source of income (scheduled/dividend repayment)	N/A	N/A	
Adjusted DSR [(C + G)/F]	N/A	N/A	

7.5 EXTERNAL RATING (Applicable to PLCs only)

Moody's EDF9 Score (%) as at dd/mm/yyyy

Borrower: Guarantor:

Share Price Movement over past 12 months:

DD/MM/YY (Current price)	High	Low

Implied Rating	S&P	Moody's

Comments:

RAM	MARC	S&P	Fitch	Moody's

Comments:

7.6 CUSTOMER PROFITABILITY

Facility	Average Utilization	Last 12 mths	Current RAROC	Current RRWA	Current ROA	Projected 12 mths	Projected RAROC	Projected RRWA	Projected ROA

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		Gross Income				Gross Income			
N/A									
Reasons/ account strategy if less than model recommended target return.									

7.7	ANCILLARY BUSINESS/ CROSS SELLING
N/A	

7.8	CONDUCT OF ACCOUNT ANALYSIS

Borrowers have maintained account with RHBIBL since Aug 2014 while they are granted HL of USD160K. The conduct account is briefed as follow:

Bank: RHBIBL

Mr. Cheav Seng (Account No: 2010002000038615)

12 months

Month	Debit (USD)	Credit (USD)	Balance (USD)
		Bal. forward	15.55
Nov-2016	1,796.00	1,800.00	19.55
Dec-2016	1,796.09	1,802.37	25.83
Jan-2017	1,796.00	9,800.00	8,029.83
Feb-2017	7,796.00	-	233.83
Mar-2017	1,796.00	1,700.00	137.83
Apr-2017	21,777.00	34,000.00	12,360.83
May-2017	11,777.00	-	583.83
Jun-2017	1,777.91	1,322.87	128.79
Jul-2017	1,777.00	1,700.00	51.79
Aug-2017	1,847.00	1,900.00	104.79
Sep-2017	60,777.00	70,800.00	10,127.79
Oct-2017	51,777.00	51,877.26	10,228.05
Total	**166,490.00**	**176,702.50**	
Average	**25,613.85**	**27,185.00**	**3,502.73**

Comment:

- For last 12 months, total turnover credit and debit reported USD176.7K and USD166.5K derived monthly deposit and withdrawal of USD27.2K and USD25.6K respectively.
- Common transactions are cash deposit and loan installments.

Repayment History of HL

RHBIBL

Conduct of 12-Year HL: USD160K

Period: 12 Months

Account No.: 40001000923500000

Account Name: Mr. Cheav Seng

No.	Installment Amount	Due Date	Payment Date	Days Past Due	Remarks
1	1,796	11-11-16	11-11-16	0	
2	1,796	12-12-16	13-12-16	1	Deposit on due date
3	1,796	11-01-17	11-01-17	0	
4	1,796	13-02-17	13-02-17	0	
5	1,796	11-03-17	13-03-17	2	Sat-Sunday
6	1,777	11-04-17	12-04-17	1	Deposit on due date
7	1,777	11-05-17	11-05-17	0	
8	1,777	12-06-17	13-06-17	1	Deposit on due date
9	1,777	11-07-17	12-07-17	1	Deposit on due date
10	1,777	11-08-17	12-08-17	1	Deposit on due date

11	1,777	11-09-17	12-09-17	1	Deposit on due date
12	1,777	11-10-17	11-10-17	0	

Comment: For the Last 12 months repayment record of HL has been promptly paid.

Part 8.0	GUIDED RISK ANALYSIS TEMPLATE

We have reviewed the facility as required and confirmed the following:

8.1	Management Risks	✓	Low		Medium		High

- There is no promptly financial recorded, since it is a family business. However, the borrowers are operating business well and profitable from year to year.

8.2	Industry Risks		Low	✓	Medium		High

Wooden Furniture

Cambodian Wooden Furniture is a popular product for both house and office. With the Cambodia Real Estate Growth recently, the number of usage of wooden furniture is gradually increased since the buyers need wooden furniture to equip their new house for resident. Most products are of bed, kitchen appliance, and cabinet. Meanwhile, there are many type of furniture which are made in plastic and steel but those are not more popular than wooden products however, it is more expensive.

Regarding to the Cambodia is the developing country; some main industries are still growth such as Borey, Hotel, Restaurant, etc. In this view, the wooden furniture is still on demand in market and it is considered as a long term business in Cambodia.

8.3	Product Risks		Low	✓	Medium		High

N/A

8.4	Supplier / Buyer Risks		Low	✓	Medium		High

- Credit-terms are offered to potential customers to strengthen/built relationship stronger.

Adverse findings from Trade Quality Assurance Department (if any)

Supplier/ Buyer	Due Diligence Findings	Action Taken
N/A		

8.5	Production Risks (applicable to manufacturing company only)	✓	Low		Medium		High

- Not highly labour intensive or where affirmative is not a major concern.
- Product is in good working condition and well maintained.
- Pricing allows positive returns.

8.6	Other Risks (e.g. Specialised Lending, Project / Contract Financing)

N/A

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8.7 FINANCIAL HIGHLIGHTS & ANALYSIS

Income Statement

Description	2015	2016	2017
	12-Month	12-Month	9-Month (Jan to Sep)
Revenue			
Wooden Furniture	397,530.38	432,098.24	352,254.00
Property 1 rental	11,400.00	11,400.00	8,550.00
Property 2 rental	6,000.00	6,000.00	4,500.00
Gross Profit	414,930.38	449,498.24	365,304.00
COGS	278,271.27	302,468.77	249,759.00
Profit	136,659.11	147,029.47	115,545.00
Expenses			
Salaries exp.	4,680.00	4,914.00	3,869.78
Living exp.	9,600.00	10,080.00	7,938.00
Other exp.	6,000.00	6,300.00	4,961.25
Total exp.	20,280.00	21,294.00	16,769.03
EBIT	116,379.11	125,735.47	98,775.98
Average	**9,698.26**	**10,477.96**	**10,975.11**

Comment:

- For last 3 years, sale was increased by 8% on wooden furniture and reported average monthly sale of USD39.1K with profit margin is at 30%. It can be verified by the summary sale record (note-book) for the last 3 months (Jul to Sep 2017) with average sale of USD39.2K. (Note-book record and some sale invoice are enclosed)
- About 66.98% of total income was channeled with us and the balance was used for daily business operation.
- Property rental incomes are totally of USD1.4K per month where are justified by the furnished rental agreement.
- As such, the borrower get average net monthly income of USD10.9K provided a comfortable DSR of 4.25x.

Income Projection

Description	2018	2019	2020
	12-Month	12-Month	12-Month
Revenue			
Wooden Furniture	507,245.76	547,825.42	591,651.45
Property 1 rental	11,400.00	11,400.00	11,400.00
Property 2 rental	6,000.00	6,000.00	6,600.00
Gross Profit	524,645.76	565,225.42	609,651.45
COGS	367,252.03	395,657.79	426,756.02
Profit	157,393.73	169,567.63	182,895.44
Expenses			
Salaries exp.	5,417.69	5,688.57	5,973.00
Living exp.	11,113.20	11,668.86	12,252.30
Other exp.	6,945.75	7,293.04	7,657.69
Total exp.	23,476.64	24,650.47	25,882.99
EBIT	133,917.09	144,917.16	157,012.45
Average	**11,159.76**	**12,076.43**	**13,084.37**

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Comment:

- Sale is projected to increase by 8% for the next 3 years coming based on the past record.
- COGS are estimated to remain unchanged with 70%.
- Rental incomes are expected to remain unchanged based on the furnished rental agreement and increased by 10% subject to renewal agreement after maturity date.
- All expenses are project to increase by 5% for next 3 years.

Current DSR Scenario

Year	2017	2018	2019	2020
Average Monthly EBIT (USD)	**10,975.11**	**11,159.76**	**12,076.43**	**13,084.37**
RHBIBL 12-Year HL: USD160K	1,777	1,777	1,777	1,777
RHBIBL 10-Year TL: USD65K	805.91	805.91	805.91	805.91
Total commitment	2,582.91	2,582.91	2,582.91	2,582.91
DSR (X)	**4.25x**	**4.32x**	**4.68x**	**5.07x**

Sensitized DSR Scenario: (50% drop of EBIT)

Year	2017	2018	2019	2020
Average Monthly EBIT (USD)	5,487.55	5,579.88	6,038.21	6,542.19
RHBIBL 12-Year HL: USD160K	1,777	1,777	1,777	1,777
RHBIBL 10-Year TL: USD65K	805.91	805.91	805.91	805.91
Total commitment	2,582.91	2,582.91	2,582.91	2,582.91
DSR (X)	**2.12x**	**2.16x**	**2.34x**	**2.53x**

Part 9.0	RECOMMENDATION BY LENDING UNIT

SUMMARY & RECOMMENDATION

- Borrowers have involved in wooden furniture business since 2015. The business is well operated and profitable from year to year.
- They have been our loan customer since Aug 2014 and their repayment history has been promptly paid so far.
- Loan purpose is clarified.
- Repayment capacity of borrower is well substantiated from business and rental income derived average EBIT of USD10.9K, where provides DSR of 4.25x. However, DSR is strongly comfortable but the borrower still want to request a long tenure of 10 years as they plan to construct a new warehouse on the purchased vacant land as mentioned in loan purpose. So, a long tenure shall be facilitated their cash flow management.
- Collateral locates in good location with higher security coverage and marketable. MOA is at 68.43% with security coverage of 1.02x (Ascribe value). And it shall be further improved as all facilities are TLs with monthly principal installment.
- Borrowers are a sole banker.

Reminder:

All credit submission must have financial statements (audited or management accounts) which are not older than 6 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.

RHB

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☑ RHB Indochina Bank Ltd ☐ RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2014-0020-1	Branch: City Mall Olympic Branch

Prepared by:	Recommended by:
Sok Ratanak Assistant Manager-Credit Relationship Date: 27/10/2017	Chiv Hak Senior Manager Date: 27/10/2017

RHB

RHB BANKING GROUP

☑ RHB Indochina Bank Ltd ☐ RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2014-0020-1	Branch: City Mall Olympic Branch

Part 10.0 INDEPENDENT EVALUATION/ RECOMMENDATION/ APPROVAL

10.1 CREDIT EVALUATION MEMORANDUM/ RECOMMENDATION

Within Lending Limits: ☐ **Yes** ☐ **No**

Issues / Findings / Breaches (if any)

No.	Issues / Findings	Comments / Mitigations
1		
2		
3		

No.	Policy Breaches	Comments / Mitigations
1		
2		
3		

Recommendation

Evaluated by:
Name:
Position:
Date:

RHB

RHB BANKING GROUP

[✓] RHB Indochina Bank Ltd [ ] RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2014-0020-1	Branch: City Mall Olympic Branch

10.2	APPROVAL
Approver 1	Decision: [✓] Approved [ ] Declined Comments: (if any) Additional Terms/ Conditions/ Covenants: (if any) Mr. Keang Chanveasna Date: 27-10-2017
Approver 2	Decision: [ ] Approved [ ] Declined Comments: (if any) Additional Terms/ Conditions/ Covenants: (if any) Mr. Yong Ching San Date:

	No.	Decline Code (Please tick the relevant code for declined proposals)
	D001	First Level Screening Not Carried Out by LU (e.g. : CCRIS, CTOS, NP69 findings)
	D002	High risk of impairment (1 or more AST/MST)
	D003	Inappropriate/ unsuitable credit structure
	D004	Repayment capacity inadequate/ unmitigated
	D005	No justification/ rationale for request in CA
	D006	Unacceptable level of risk
	D007	Unsatisfactory financial performance/ key financial indicators
	D008	Unsatisfactory conduct of account
	D009	WC requirement not adequately justified/ mitigated
	D010	Project viability not adequately justified/ mitigated
	D011	High clean exposure not justified & mitigated
	D012	Others (provide description)

RHB INDOCHINA BANK LIMITED

		Date	26-10-2017
Credit Risk Rating Sheet for Individuals			
Borrower(s)	Mr. Chiv (Cheav) Seng and Mdm. Lay Yeang	**Branch**	**CMO**

Borrower Credit Rating		**Score (A) (total annual income)**		**Weight (B)**	**Total Score (A X B)**	
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = 4.25 times	Below USD50K	More than USD50K		Below USD50K	More than USD50K
	5 and above	4	5	50	200	250
	4 to less than 5	3	4		150	200
	3 to less than 4	2	3		100	150
	Below 3	1	2		50	100
	No document	1	1		50	50

		Score (C)	**Weight (D)**	**Total Score (C X D)**
1.2	Years of good conduct of borrowing with RHBIBL since 2014			
	Above 2 years	3	10	30
	1 year to less than 2 years	2		20
	6 months to less than 1 year	1		10
	No borrowing	0		0
	Unsatisfactory conduct	-3		-30
1.3	Net worth (Total Assets – Total Liabilities)			
	Above USD300K	4	10	40
	Above USD100K to USD300K	3		30
	Above USD50K to USD100K	2		20
	USD50K and below	1		10
	Unsubstantiated net worth	0		0
1.4	Age – Years			
	Above 35 to 55	4	10	40
	Above 30 to 35	3		30
	Above 25 to 30 / above 55 to 65*	2		20
	Above 18 to 25	1		10
	Below 18 / above 65	0		0
	* Note : Government servants retire at the age of 65			
1.5	Financial Statements			
	Audited by qualified professional	4	10	40
	Unaudited	2		20
	Unsubstantiated / No documents	0		0
			Total Borrower Credit Rating Score	**320 (Y)**

Security Rating		Score (E)	Weight (F)	Total Score (E X F)
2.1	Security Coverage (Margin of Advance)			
	Less than 40%	4	30	120
	40% to less than 50%	3		90
	50% to less than 60%	2		60
	60% to less than 70%	1		30
	Above 70%	0		0
2.2	Type of Security			
	Fixed Deposit / Bank Guarantee	5	20	100
	Shophouses / Factories / Industrial Buildings / Residential Houses	4		80
	All Types of Vacant Development Land	2		40
	All Types of Cultivated / Vacant Agricultural Land	1		20
	Debenture / Guarantor / Clean	0		0
2.3	Penalty Factors			
	In the case of property:-			
	Within flooding vicinity			-40
	Mortgage/ownership of property could be subject to legal dispute (eg : owner of the property is the beneficiary of the deceased is stated in the title deed)			-40
			Total Security Rating Score	**110 (Z)**

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(X + Y) \times 100}{570} =$ %
Annual Income above USD50,000	$\frac{(320 + 110) \times 100}{620} =$ 69.35 %

CREDIT SCORING CLASSIFICATION CRITERIA

No.	Credit Scoring	Credit Risk Grade
1	80% and above	1 = Excellent
2	70% to 79%	2 = Strong
3	60% to 69%	3 = Adequate
4	50% to 59%	4 = Minimum / Pass with condition
5	40% to 49%	5 = Watch list
6	Below 40%	6 = Unacceptable
7	Special Mention	7 = Special Mention*
8	Sub-standard	8 = Sub-standard*
9	Doubtful	9 = Doubtful*
10	Bad / Loss	10 = Bad / Loss*

* Classifications of Special Mention, Sub-standard, Doubtful and Bad/Loss is subject to the criteria as per NBC's Prakas on loan classification.

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RHB Indochina Bank

KYC FORM – CREDIT FACILITIES

PART A
This part is to be completed by the Front Office (e.g. Sales Personnel)
*(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)*

CUSTOMER PROFILE:

* 1.	Name	: Mdm. Lay Yeang
* 2.	Contact Number	
	• Fixed Line	:
	• Mobile	: 099 9999 38
3.	Correspondence / Business Address	: No. 27, St. 271, Ph. Trang Chuk, S/K Tek Thla, Kh. Sen Sok, PP
	Post Code	: N/A
* 4.	Country of Origin	: Cambodia
5.	Is Customer a Politically Exposed Person (PEP)? *(For Non-Resident Only)*	: No
* 6.	Occupation Description / Nature of Business	:
7.	Business Type :	: ☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☑ Others (please specify)
8.	Business Registration No & Registration Date	: E009-1700056186
9.	Employer's Name	: N/A
10.	Employer's Address	: N/A
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 10,975.11
12.	If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)*	: ☑ Yes ☐ No (please specify)
	Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.	
* 13.	Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month *(Please tick the appropriate column)*	: ☐ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
* 14.	Expected total Debit and Credit in a month	: Total Debit Total Credit
15.	Is customer activity relatively low cash Intensive. *(For Business Entity Only)*	☐ LOW (No. of cash Trnx < 50 or Total aggregate <USD100K) ☐ MEDIUM (No. of cash Trnx < 50 and Total aggregate >USD100K) ☐ HIGH (No. of cash Trnx > 50 and total aggregate >USD100K)
16.	Expected total Turnover in a month *(For Business entity only)*	:
17.	Existing or New Account *(Please tick the appropriate column)*	: ☑ Existing A/C No: 2010002000038615 ☐ New
18.	Account Type	: ☑ Savings ☐ Current ☐ Fixed Deposit ☐ Others (please specify)
* 19.	Was there verification that the collateral is Not ill gotten?	: ☑ Yes ☐ No

PREPARED BY:

Officer Name & Designation: Mom Ayuthny

Signature & Date: 27-10-17

Concurred by (Name) & Designation: KEANG CHANVEASNA (BM)

Signature & Date: 27/10/17

KYC FORM – CREDIT FACILITIES

PART B

This part is to be completed by the Back Office Procuring Team

(Please indicate N/A to questions that are not applicable)

RISK SCORING:

On assigning the score, kindly use [1] Yes [2] No or [N/A] Not Applicable

Note: if score is 2 please specify the reason in remark column

RISK SCORING:

No.	Question	Score	Remark
For All Categories			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? *(Please use the score below)* [1] Land/ Building [2] Other (please specify) [3] Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known **not** to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
	Total Score		

CONCLUSION:

Risk category: [7] Scoring **LOW**

(Please provide the scoring and tick the appropriate column)

- **Risk Score *(For Consumer):* LOW HIGH** — **6 to 8** **LOW** — **9 and above** **HIGH**
- **Risk Score *(For Corporate & Commercial):*** — **9 to 14** **LOW** — **15 and above** **HIGH**

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?
(Please tick the appropriate column)

[X] Yes [ ] No

PREPARED BY:

Officer Name & Designation	Mr. Sok Ratanak Assistant Manager	Signature & Date	26-10-2017
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	26-10-2017

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RHB Indochina Bank

KYC FORM – CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)

*(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)*

CUSTOMER PROFILE:

* 1.	Name	: Mr. Cheav Seng
* 2.	Contact Number	
	• Fixed Line	:
	• Mobile	: 099 9999 38
3.	Correspondence / Business Address	: No. 27, St. 271, Ph. Trang Chuk, S/K Tek Thla, Kh. Sen Sok, PP
	Post Code	: N/A
* 4.	Country of Origin	: Cambodia
5.	Is Customer a Politically Exposed Person (PEP)? *(For Non-Resident Only)*	: No
* 6.	Occupation Description / Nature of Business	:
7.	Business Type :	: [ ] Corporation [ ] Partnership [ ] Sole Proprietorship [v] Others (please specify)
8.	Business Registration No & Registration Date	: E009-1700056186
9.	Employer's Name	: N/A
10.	Employer's Address	: N/A
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 10,975.11
12.	If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)*	: [v] Yes [ ] No (please specify)
	Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.	
* 13.	Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month *(Please tick the appropriate column)*	: [ ] 01 to 10 [ ] 11 to 50 [ ] 51 to 100 [ ] Over 100
* 14.	Expected total Debit and Credit in a month	: Total Debit Total Credit
15.	Is customer activity relatively low cash Intensive. *(For Business Entity Only)*	[ ] LOW (No. of cash Trnx < 50 or Total aggregate <USD100K) [ ] MEDIUM (No. of cash Trnx < 50 and Total aggregate >USD100K) [ ] HIGH (No. of cash Trnx > 50 and total aggregate >USD100K)
16.	Expected total Turnover in a month *(For Business entity only)*	:
17.	Existing or New Account *(Please tick the appropriate column)*	: [v] Existing A/C No: 2010002000038615 [ ] New
18.	Account Type	: [v] Savings [ ] Current [ ] Fixed Deposit [ ] Others (please specify)
* 19.	Was there verification that the collateral is Not ill gotten?	: [v] Yes [ ] No

PREPARED BY:

Officer Name & Designation: Mom Ayuthay

Signature & Date: 27.10.17

Concurred by (Name) & Designation: KEANG CHAN VEASNA (BH)

Signature & Date: 27/10/17

KYC FORM – CREDIT FACILITIES

PART B

This part is to be completed by the Back Office Procuring Team

(Please indicate N/A to questions that are not applicable)

RISK SCORING:

On assigning the score, kindly use [1] Yes [2] No or [N/A] Not Applicable

Note: if score is 2 please specify the reason in remark column

RISK SCORING:

No.	Question	Score	Remark
For All Categories			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? *(Please use the score below)* [1] Land/ Building [2] Other (please specify) [3] Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known **not** to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
	Total Score		

CONCLUSION:

Risk category: [7] Scoring **LOW**

(Please provide the scoring and tick the appropriate column)

- **Risk Score *(For Consumer):* LOW HIGH** [6 to 8] **LOW** [9 and above] **HIGH**
- **Risk Score *(For Corporate & Commercial):*** [9 to 14] **LOW** [15 and above] **HIGH**

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained? *(Please tick the appropriate column)*

[X] Yes [ ] No

PREPARED BY:

Officer Name & Designation: Mr. Sok Ratanak, Assistant Manager

Signature & Date: 26-10-2017

Concurred by (Name) & Designation: Mr. Chiv Hak, Senoir Manager

Signature & Date: 26-10-2017

RHB BANK BHD
BASIC INFORMATION REPORT (BIR)

FACT SHEET			
Name of Borrower	: Mr. Cheav Seng and Mdm. Lay Yeang		
Address of Main Operating Premises (MOP)	: No. 27, St/ 271, Phum Trapaing Chuk, S/K Tek Thla, Khan Sen Sok, Phnom Penh		
Contact Person(s)	: Mr. Cheav Seng	Contact No.	: 099 999 938
MOP : ***Owned** / Rented If Owned, Registered Owner = *Borrower / Director / Related Co		Registration No. : 120003110	
Standard Report Codes			
Exempt/Non-exempt :	SIC/BNM Code :	Schedule :	
Sector :	Staff :	Priority Sector :	
Race :	State :		
Account Numbers			
CIS :		IMPACS :	
ALS :		Bank Trade :	

**Delete where appropriate*

Details of Shareholders (S)/ Directors (D)/ Guarantors (G) – Please also indicate relationship – S, D or G

Name	Age	% of shareholding	Years with Co	Experience/ Qualification
Mr. Cheav Seng	38	100%	2015	N/A
Mdm. Lay Yeang	36			N/A

Authorised Capital (KHR'000)*		Paid-up Capital (KHR'000)*	
**as at [Date]*			

Key Management

Area of Responsibility	Name	Age	Qualification	Years with Company	Years of Experience
Production	Cheav Seng	38	N/A	2015	2015
Finance					
Marketing / Sales					
No. of Staff - (Full Time)	3				

Succession Plan for Key Personnel : *Yes / No / not Applicable

**Delete where appropriate*

Details of Key Suppliers / Buyers

Buyers (Name / location / telephone) *(top 3 in terms of volume)*	% of Total Sales	Years of Relationship	Terms of credit *(in months)*	Mode of Payment *(DA, DP, LC, open account)*
Retail	N/A	N/A	N/A	Cash
Sellers (Name / location / telephone) *(top 3 in term of volume)* Types of Product Traded	% of Total Purchases	Years of Relationship	Terms of credit	Mode of Payment *(DA, DP, LC, open account)*
Local suppliers from some provinces	N/A	N/A	N/A	Cash

CBBC/Corp. Unit Head	*ARM / SARM*

RHB BANK BHD
BASIC INFORMATION REPORT (BIR)

Main Competitors	Type of Products or Services
Khmer Pronit Furniture	Wooden Furniture
Sophal Furniture	Wooden Furniture
Reaksmey Furniture	Wooden Furniture

Group Exposure with RHB Bank Bhd

Name	Total Facilities (RM'000)			Relationship
	Security Value	Unsecured Exposure	Total	
N/A				
Total (*to tally with Part A*)				

Details of Other Banker/ Financial Institutions (including lease, hire purchase, factoring)

Name	Type of Facility	Limit	Outstanding @	Security	Terms
N/A					

CBBC/Corp. Unit Head	*ARM / SARM*

Contact/Call Report

Date / Time	:	18-10-2017	9:30 am
Borrower (s)	:	Mr. Cheav Seng and Mdm. Lay Yeang	
Guarantor (s)	:	N/A	
Business Name	:	Ratanak Pich Furniture	
Business Type	:	Wooden Furniture	
Business Address	:	No. 27, St. 271, Phum Traping Chuk, Sangkat Tek Thla, Khan Sen Sok, Phnom Penh.	
Tel No	:	099 999 938	
New / Existing Facilities	:	Existing HL: USD160K New TL: USD65K	O/S: USD132.1K N/A
Visiting Officer	:	Mr. Sok Ratanak and Mr. Chiv Hak	
Branch Observation/ Notes	:	**Applicants** Borrowers, Mr. Chiv Seng (Age:38) and Mdm. Lay Yeang (Age:36) are related as husband and wife. They are residing in No. 27CEo, St. 271, Phum Trapaing Chuk, S/K Tek Thla, Khan Sen Sok, Phnom Penh where is the premise business. They have been our loan customer with initial approval HL of USD160K since Aug 2014. Historically, they used to involve in selling construction material (painting) when they applied loan with us in 2014. But their business has been changed industry to sell wooden furniture since 2015. And the business' location is still the same area with monthly rental fee USD500 per month (Patent 2017 and Rental agreement is enclosed) Presently, the business is offered a variety of furniture such as bed, chair, cabinet, table, etc which are made in wood. **Purpose of loan** They want to request additional TL of USD65K for part finance on purchase vacant land located along Street No. 1966, Phum Pongpeay, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh. **Collateral** The existing property charged is located in a favorable area of Phnom Penh City where is easy to access and run business. Noted, the property value is increased of 20% based on the indicative value from the bank's panel against with the previous OMV in 2014.	
Conclusion	:	- The borrowers have stable business and comfortable incomes to secure the loan installment.	

Inspected/ Prepared by,

.....
Sok Ratanak
Assistant Manager

Reviewed by,

.....
Chiv Hak
Senior Manager

RHB INDOCHINA BANK LIMITED
Branch: CMO
Property Site Visit Report

Borrower (s)	Mr. Cheav Seng and Mdm. Lay Yeang		
Property Type	A ground floor of double storey flat		
Land Area	66.60sqm	**Built-up Area**	66.60sqm
Property Address	No. 240DEo, St. 182, S/K Phsar Depo 1, Khan Toul Kork, Phnom Penh.		
Site Inspected by	Sok Ratanak	**Visiting Date**	: 18-10-2017

1 **Recent photograph(s) of the property enclosed** [√] Yes [ ] No

2 **An internal inspection of the property has been done** [√] Yes [ ] No

3 **The property is found to be in good state of repair** [√] Yes [ ] No
If No, please state: N/A

4 **Method of valuation**
[√] Direct Comparison:
[ ] Others:

5 **Cross check**
[√] Verbal Indication: 1) 9-Base & 2) ARC
[ ] Valuation Report:
[ ] Other Reference:

6 **Factors that may affect demand/market value**

State of Repair	[ ] Poor	[ ] Fair	[√] Good
Occupancy rate of neighboring property	[ ] Poor	[ ] Fair	[√] Good
Demand for sale/rent	[ ] Poor	[ ] Fair	[√] Good
Incidence of crime on vicinity	[√] Low	[ ] Average	[ ] High
Proper access road to the property	[√] Yes	[ ] No	
Is location of the property flood prone	[ ] Yes	[√] No	
Are there any fire hazard nearby	[ ] Yes	[√] No	
Undesirable factors (e.g. cemetery, vices, etc)	[ ] Yes	[√] No	
Other (please state)	[ ] Yes	[√] No	

7 **Encumbrances** [√] Yes [ ] No

Bank Name : RHBIBL
Facility : HL
Loan Amount : 132.1K
Security Coverage : 2.18x

8 **Existing Insurance** [v] Yes [ ] No

9 **Brief description of surrounding neighboring and highlight any adverse observation:**
The property is located in a favorable area of Phnom Penh City where is easy to access and run business.

10 **Indicative value on property**
OMV : USD288K
FSV : N/A

11 **Reasons for valuation by Branch/Bank**
[√] Value can be determined
[ ] Request by customer
[ ] Other (please elaborate):

Inspected / Prepared by:	**Concurrence by:**
Sok Ratanak Assistant Manager Date: 18-10-17	Chiv Hak Senior Manager Date: 19-10-17

Home Page (F9) Watchlist Manager Help

Interactive Watchlist Lookup

Show Debug Info

Watchperson Search

Field Name	Value
branch_id	
channel	
customer_acquisition_date	10/31/2017 MM/dd/yyyy
customer_address	
customer_country_code	
customer_country_name	Cambodia
customer_dob	06/06/1979 MM/dd/yyyy
customer_id	
customer_name	Cheav Seng
customer_pep_status	
customer_primary_id	010013940
customer_secondary_id	
organization	RHB Indochina

Perform

Watchperson Search Result

Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name
	pass		304 Customer Name or ID against AML- EY			
	pass		401 Customer Name and ID against NPL list			
	pass		305 Customer Name and ID against AML-EY list			
	pass		303 Customer Name and ID against AML-IL list			
	pass		100 Name/ID and Nationality as PEP MY			
	pass		101 Name/ID and Nationality as PEP Non-MY			
	pass		102 Name/ID and DOB and Nationality as PEP MY			
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY			
	pass		200 Customer Name or ID against Sanction Lists			
	pass		201 Customer Name and ID against Sanction Lists			
	pass		000 Customer classified as PEP			
	pass		301 Customer Name and ID against AML-ST list			
	pass		300 Customer Name or ID against AML-ST			
	pass		410 Customer Name and ID against NL-BKY list			
	pass		413 Customer Name and ID against NL-COR list			
	pass		416 Customer Name and ID against NL-DRG list			
	pass		415 Customer Name and ID against NL-FRD list			
	pass		412 Customer Name and ID against NL-GAR list			
	pass		411 Customer Name and ID against NL-MAR list			
	pass		414 Customer Name and ID against NL-WUP list			
	pass		302 Customer Name or ID against AML-IL			

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WLM_InteractiveWatchlistLookup

Home Page (F9) Watchlist Manager Help

Interactive Watchlist Lookup

Show Debug Info

Watchperson Search

Field Name	Value
branch_id	
channel	
customer_acquisition_date	10/31/2017 MM/dd/yyyy
customer_address	
customer_country_code	
customer_country_name	Cambodia
customer_dob	06/06/1979 MM/dd/yyyy
customer_id	
customer_name	Chiv Seng
customer_pep_status	
customer_primary_id	010955569
customer_secondary_id	
organization	RHB Indochina

Perform

Watchperson Search Result

Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name
	pass		304 Customer Name or ID against AML- EY			
	pass		401 Customer Name and ID against NPL list			
	pass		305 Customer Name and ID against AML-EY list			
	pass		303 Customer Name and ID against AML-IL list			
	pass		100 Name/ID and Nationality as PEP MY			
	pass		101 Name/ID and Nationality as PEP Non-MY			
	pass		102 Name/ID and DOB and Nationality as PEP MY			
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY			
	pass		200 Customer Name or ID against Sanction Lists			
	pass		201 Customer Name and ID against Sanction Lists			
	pass		000 Customer classified as PEP			
	pass		301 Customer Name and ID against AML-ST list			
	pass		300 Customer Name or ID against AML-ST			
	pass		410 Customer Name and ID against NL-BKY list			
	pass		413 Customer Name and ID against NL-COR list			
	pass		416 Customer Name and ID against NL-DRG list			
	pass		415 Customer Name and ID against NL-FRD list			
	pass		412 Customer Name and ID against NL-GAR list			
	pass		411 Customer Name and ID against NL-MAR list			
	pass		414 Customer Name and ID against NL-WUP list			
	pass		302 Customer Name or ID against AML-IL			

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WLM_InteractiveWatchlistLookup

Home Page (F9) Watchlist Manager Help

Interactive Watchlist Lookup

Show Debug Info

Watchperson Search

Field Name	Value	
branch_id		
channel		
customer_acquisition_date		
customer_address	10/31/2017	MM/dd/yyyy
customer_country_code		
customer_country_name		
customer_dob	Cambodia	
customer_id	12/10/1981	MM/dd/yyyy
customer_name		
customer_pep_status	Lay Yeang	
customer_primary_id		
customer_secondary_id	010022807	
organization		
	RHB Indochina	

Perform

Watchperson Search Result

Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name
	pass		304 Customer Name or ID against AML- EY			
	pass		401 Customer Name and ID against NPL list			
	pass		305 Customer Name and ID against AML-EY list			
	pass		303 Customer Name and ID against AML-IL list			
	pass		100 Name/ID and Nationality as PEP MY			
	pass		101 Name/ID and Nationality as PEP Non-MY			
	pass		102 Name/ID and DOB and Nationality as PEP MY			
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY			
	pass		200 Customer Name or ID against Sanction Lists			
	pass		201 Customer Name and ID against Sanction Lists			
	pass		000 Customer classified as PEP			
	pass		301 Customer Name and ID against AML-ST list			
	pass		300 Customer Name or ID against AML-ST			
	pass		410 Customer Name and ID against NL-BKY list			
	pass		413 Customer Name and ID against NL-COR list			
	pass		416 Customer Name and ID against NL-DRG list			
	pass		415 Customer Name and ID against NL-FRD list			
	pass		412 Customer Name and ID against NL-GAR list			
	pass		411 Customer Name and ID against NL-MAR list			
	pass		414 Customer Name and ID against NL-WUP list			
	pass		302 Customer Name or ID against AML-IL			

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