RHB Indochina Bank Limited
Credit Review Checklist

General		
1.	Consolidated review done for all borrower's accounts.	[ ] Yes [ ] No [x] N/A
Anti-Money Laundering Act (AMLA)/ Counter Financing of Terrorism (CFT)		
1.	If the borrower's business / loan activity inconsistent with the customer's profile and source of repayment?	[ ] Yes [x] No
2.	Is there exceptionally large amount of fund to / from overseas?	[ ] Yes [x] No
3.	Is there any money laundering activity / risk detected?	[ ] Yes [x] No
	If yes to any one of the above and / or in the event of money laundering activity detected, Branch is to address any increase in risk and recommend necessary measures in order to comply with AMLA Guidelines.	
Enclosures (if applicable)		
1.	Final Accounts including cash flow statement and 3 years projection from borrower.	[ ] Yes [x] No [ ] N/A
2.	Annexures to Review Write-up (a) Latest Contact / Call Report (b) Valuation update from panel valuers (c) Latest Credit Risk Rating (CRR)	 [x] Yes [ ] No [ ] N/A [ ] Yes [x] No [ ] N/A [ ] Yes [x] No [ ] N/A
3.	Last 11-month Savings Account statement.	[ ] Yes [x] No [ ] N/A

Prepared by:

Name: Sok Ratanak
Assistant Manager
Date: 28-Feb-2018

Confirmed by:

Name: Chiv Hak
Senior Manager
Date: 28-Feb-2018

Borrowers: Mr. Chhay Sambath and Mdm. Sam Ryna

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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-BDM-0004-2017-0015	Branch: KTL

N/Request Type

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

Approving Authority

[✓] Joint Approval: DLA Level ___3__ Reason for escalation:

[ ] Group CCO & Head of Business:

Part 1.0 CUSTOMER PROFILE

1.1 CUSTOMER INFORMATION

Borrower	Mr Chhay Sambath and Mdm. Sam Ryna	CIS No.	120005190
Group/ Ultimate Parent	N/A	Registration No.	N/A
Ultimate Borrower's Beneficial Owner	N/A		
Business Address	Along National Road No. 3, Ang Tasom Village, Ang Tasom Commune, Tram Kak District, Takeo Province.		
NBC Sector	Hotel & Restaurant	Sub Sector	N/A
Core Business	Guesthouse and Restaurant		
Date of Incorporation	2010	Relationship Since	Jun 2017
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. Chhay Sambath and Mdm. Sam Ryna	4	3	3	~~Yes~~/ No	~~Yes~~/ No	~~Yes~~/ No
Guarantor Mr. Chhay Poch and Mdm. Sok Savat	-	-	-			

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. Chhay Sambath	33	Husband	50%	2014	N/A	Above USD100K to USD300K
Mdm. Sam Ryna	31	Wife	50%	2014	N/A	
Mr. Chhay Poch	65	Mr. Sambath's parents	N/A	1996	N/A	N/A
Mdm. Sok Savat	63		N/A	1996	N/A	

No. of Employee: 20

Succession Plan for key Personnel: N/A

CBC / World Check Findings (if any): N/A

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 annual review of existing TL1 and TL2 with total O/S balance of USD587.8K as at 26-Feb-2018
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 26-02-2018	Existing Limit	Increase/ Decrease (+/-)	New Limit	Pricing (ECOF)	Purpose
10-Year TL1 428	412.4	412.4	-	412.4	ECOF (5.5% p.a.) + 3.75% p.a. on monthly rest subject to min 9.25% p.a.	To refinance loan from Canadia Bank.
10-Year TL2 180	175.4	175.4	-	175.4		To part finance on land, construction, room renovation, and BBQ business.
Total	**587.8**	**587.8**	**-**	**587.8**		

3.2	Repayment Terms		
Facility Type			**Tenor/ Terms of Repayment**
TL USD428K (Existing)	Interest Rate	:	ECOF (5.5% p.a.) + 3.75% p.a. on monthly rest subject to min 9.25% p.a.
	Tenure	:	10 Years
	Repayment	:	120 monthly installment of USD5,479.80
	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.
TL USD180K (Existing)	Interest Rate	:	ECOF (5.5% p.a.) + 3.75% p.a. on monthly rest subject to min 9.25% p.a.
	Tenure	:	10 Years
	Repayment	:	120 monthly installment of USD2,304.59
	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.

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	587.7	-	587.7	-	-	587.7	587.7	-	587.7
RHB Bank Limit:									

Borrowers: Mr. Chhay Sambath and Mdm. Sam Ryna

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Standalone:									
RHB Labuan/ Islamic/ Investment/ Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	587.7	-	587.7	-	-	587.7	587.7	-	587.7
Total Credit (RHB Group Exp+Other Banks)	587.7	-	587.7	-	-	587.7	587.7	-	587.7

** 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 (p.a.)	Approved Amount (USD)	Outstanding as at 31/01/2018	Security	Purpose of Loan	Security Coverage
Borrower								
1	Piphup Thmey MFI	Car Loan	N/A	45,000.00	34,623.05	N/A	Buy car	N/A
				45,000.00	34,623.05			
Guarantee								
1	Sathapana	Asset Financing	N/A	50,000.00	42,361.16	N/A	N/A	N/A
2	Sathapana		N/A	15,000.00	15,000.00	N/A	N/A	N/A
Total				65,000.00	57,361.16			
Credit Bureau Findings: Besides RHBIBL, the borrower has maintained car loan and guaranteed loan with Sathapana.								
World check: There was no any distress.								

Borrowers: Mr. Chhay Sambath and Mdm. Sam Ryna

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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 TLs of USD608K as the principal instrument. 2. Open All Monies 1st party and 3rd legal charge over the following property as subsidiary instrument		
Property 1: (Existing) Title No.: 21090107-0219 Registered owner: Mr. Chhay Poch and Mdm. Sok Savat Description: A parcel of land erected upon with a 3-storey terraced house Occupied: Thmar Sar 1 Guesthouse and Restaurant Land: 798sqm Building: 1,386sqm Address/Location: Along National Road No. 3, Ang Tasom Village, Ang Tasom Commune, Tram Kak District, Ta Keo Province. Tenure: freehold Lease expiry: N/A Insurance: Forte (Cambodia) Expiry date: 29-Jun-2018 **OMV: USD685K** , by ARC in Jun 2017 Verbal Check by:	**685**	**479.5**

Valuer	Date	OMV/FSV (USD)
ARC	Nov 2017	Land: USD423,000 (USD530/sqm) Building: USD268,000 (USD193/sqm) Total: USD691,000
9-Base	Nov 2017	Land: USD598,000 (USD750/sqm) Building: USD304,000 (USD220/sqm) Total: USD902,000

Comment: After re-check value with ARC in Feb 2018, the P1 is slightly increased by 0.87% comparing to the previous OMV to USD685K. However, we adapt the formal valuation of ARC on Jun 2017 as it is reasonable value and lower verbal check by 9-Base.

Property 2: (Existing) Title No.: ត**005515** Registered owner: Mr. Chhay Sambath and Mdm. Sam Ryna Description: A parcel of land erected upon with a 3-storey detached house Occupied: Thmor Sar 3 Guesthouse and Restaurant Land: 7,353sqm Building: 2,395.1sqm Address/Location: Along National Road No. 3, Oudum Sorya Commune, Tram Kak District, Takeo Province. Tenure: freehold Lease expiry: N/A	**664**	**464.8**

Insurance: Forte (Cambodia)
Expiry date: 29-Jun-2018

OMV: USD664K, by ARC in Jun 2017

Verbal Check by:

Valuer	Date	OMV/FSV (USD)
ARC	Nov 2017	Land: USD143,000 (USD19.5/sqm) Building: USD523,000 (USD218.4/sqm) Total: USD666,000
9-Base	Nov 2017	Land: USD515,000 (USD75/sqm) Building: USD598,000 (USD250/sqm) Total: USD1,149,000

Comment: After re-check value with ARC in Feb 2018, the P1 is slightly increased by 0.30% comparing to the previous OMV to USD685K. However, we adapt the formal valuation of ARC on Jun 2017 as it is reasonable value and lower verbal check by 9-Base.

Total	**1,349**	**944.3**
Security Coverage (Times)	**2.29x**	**1.61x**

5.2 SECURITY ANALYSIS

- Against with existing P1 and P2, MOA is at 43.56% and security coverage is 1.61x (ascribe value).
- Noted, P1 and P2 value are slightly increased by 0.5% and 1% as the previous OMV issued by ARC in early 2017.
- Property 1 and 2 are in Takeo Province where is far distance of about 5 Km for each other, located along National Road No. 3 which is connected from Phnom Penh City and Kampot/Kep/Sihanouk Ville Province. Property 1 is located in front of the Ang Tasom Market which is favorable zone with many activities business such as shop houses, schools, markets, hospital, Banks/MFIs, etc.
- All properties are being a guesthouse and restaurants where located in a marketable area near the Ang Tasom Market
- Noted, the National Road No. 3 from Phnom Penh City to Kep Province is projected to widen as it is the main road for tourism sector.

5.3 GURRANTORS

Mr. Chhay Poch and Mdm. Sok Savat are husband and wife and the parents of Mr. Chhay Sambath.

Part 6.0 CONDITIONS PRECEDENT & COVENANTS

6.1 CONDITIONS PRECEDENT

No.	Details	Complied Yes	Complied No	To comply
	<u>Existing</u>			
	<u>10-Year TL1: USD428K and 10-Year TL2: USD180K</u>			
	• Acceptance of Letter of Offer	✓		
	• Payment of Processing fees	✓		
	<u>Release of facilities subject to</u>:-			

	• 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. • Submission valuation report of P1 and P2 from our bank's panel with total value of not less than USD997K	✓ ✓ ✓		
	Disbursement After completion of LOO acceptance, **TL1 of USD428K** will be released by issuing NBC Check to refinance loan from Campu and redeem TD No. 21090107-0219 and ññ005515 to be charged to RHBIBL.	✓		
	After completion of blocking P1 and P2, **TL2 of USD180K** will be progressively released as follows:			
	USD28K shall be released by issuing banker check to the vendors subject to submission SPA and differential sum of total value of not less than USD56.6K. Or it shall be released to the borrower' account subject to submission of SPA and full settlement letter with total price of not less than USD56.6K Or failing which 50% total price of the both properties.	✓		
	USD50K will be released into the borrowers' account maintained with RHBIBL subject to 50% completion of structure work i.e. Meeting room, rest room, and kitchen and call report with site visit photo.	✓		
	USD27K will be released into the borrowers' account maintained with RHBIBL subject to 100% completion of structure work i.e. Meeting room, rest room, and kitchen and call report with site visit photo.	✓		
	USD75K will be released into the borrowers' account maintained with RHBIBL as follows			
	- **USD17K** subject to 50% completion of structure work of BBQ warehouse and parking garden and submission of call report with site visit photo.	✓		
	- **USD28K** subject to submission of purchase invoices on BQQ equipment with total cost of USD40K.	✓		
	- The final drawdown with limit of **USD30K** will be released into the borrowers' account to use as working capital subject to 100% completion of BBQ warehouse.	✓		
Comments: N/A				

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

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CREDIT APPLICATION (CA2)

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2	New N/A			
Comments:				

Part 7.0	CREDIT ASSESSMENT

7.1	BORROWER BACKGROUND

Borrowers:

- Borrowers, Mr. Chhay Sambath (Age:33) and Mdm.Sam Ryna (Age: 31) are related as husband and wife with a son and a daughter. They are residing along National Road No. 3, Ang Tasom Village, Ang Tasom Commune, Tram Kak District, Takeo Province.
- A couple has engaged in restaurant and guesthouse business since 2010 and is a successor of their parents (guarantors) who had established the businesses (Thmor Sar 1) since 1996.
- With a business growth from year to year in Thmor Sar 1 and demand for room and restaurant, they have expanded their business by opening a new guesthouse under named "Thmor Sar 3".
- Noticeably, Thmor Sar 2 is owned by Mr. Chhay Sambath's sister.
- The borrower have maintained loan TL1 of USD428K and TL2 of USD180K with us since June 2017. Presently, total O/S balance is USD587.7K as at 26-Feb-2018.

Guarantors:

- Mr. Chhay Poch (Age:65) and Mdm. Sok Savat (Age: 63) are related as husband and wife. They are residing along National Road No. 3, Ang Tasom Village, Ang Tasom Commune, Tram Kak District, Takeo Province.
- A couple is the parents of Mr. Chhay Sambath. They are founders of Thmor Sar Restaurant and Guesthouse which is operated since 1996.

The detail information of businesses is briefed as follows:

Thmor Sar 1 & 3 (Restaurant and Guesthouse)

- Simply called Thmor Sar 1, founded by Mr. Chhay Poch and Mdm. Sok Savat (Guarantors) in 1996. It is well-known as a local famous restaurant in Takeo Province where connected from Phnom Penh City to Kampot/Kep/Sihanouk Ville Province destination.
- The business is assisted and managed by the borrower, Mr. Chhay Sambath and Mdm. Sam Ryna, since 2010 when Mr. Chhay Poch and Mdm. Sok Sovat are getting old.
- Then, they have operated a new one, Thmor Sar 3 which established in 2015 with cost of about USD600K, verbally disclosed by borrower.
- There are totally 25 staffs consists of cooks, waitress, cleaners, and security guard for both Thmor Sar 1 and 3.
- Presently, there are 3 Branches of Thmor Sar with the following address:

No.	Branch	Location	Ownership
1	Thmor Sar 1	National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.	Applicants
2	Thmor Sar 2	National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.	Applicant' sister
3	Thmor Sar 3	National Road No. 3, Odum Soriya Commune, Tram Kak Distirct, Takeo Province.	Applicants

Note: Information and income from Thmor Sar II is not described as she is not related in this loan applicant.

- All branches are offered the same service such as restaurant and guesthouse. The detail facilities and fee are briefed as follow:

Branch		Facilities	Fees/night
Thmor Sar 1	Restaurant	Breakfast, Lunch, and Dinner (6am to 11pm)	-
	Guesthouse	5 Rooms Single room with fan	USD6

		5 Rooms	Double room with fan	USD8
		13 Rooms	Double room with air-con	USD10
Thmor Sar 3	Restaurant	Breakfast, Lunch, and Dinner (6am to 11pm)		-
	Guesthouse	10 Rooms	Double room with fan	USD10
		14 Rooms	Double room with air-con	USD12
Total		**47 Rooms**		**USD468**

Note:
- Room fee adapt to the conservative price while it is shall be higher in the high season.
- For Thmor Sar 3, they are just started selling BBQ in the evening since few months. Noted, the BBQ's construction and appliance are financed by RHBIBL.

- **The following table shows the average spending per customer in the restaurant with 45% occupancy room rate**

Description	Morning		Afternoon		Evening	
	Restaurant-Thmor Sar 1 & 3 (Per day)					
	Mon-Fri	Sat-Sun	Mon-Fri	Sat-Sun	Mon-Fri	Sat-Sun
Average Price/person (USD)	3	3	3	3	3	3
Guesthouse' customers (Assume 2 ppl/room with 45% occupancy room rate, i.e. 47 rooms)	42	42	42	42	42	42
Passengers: PP- Kampot and Kampot-PP; Staffs, local people in surrounding area	60	130	55	140	35	60
Total customers	102	172	97	182	77	102
Total fee	306	516	291	546	231	306
Total sale per day (USD)	2,196					
Average monthly sale (USD)	**65,880**					

Note: Average customers of 732 per day for both Thmor Sar 1 and 3 restaurant. Most customers are passengers, tourists, and people who stay around such as company staffs. Note that, there are many MFIs and Banks are currently operated in that location such as CNB, ALCEDA, ABA, Amret, AMK, etc.)

Customers

- As confirmed by applicants, most customers are passengers who go across the premise business. Further, it is also comfortable for local employees or companies who have missions and workshops in Takeo province. They are also cooperated with some tour companies who guide visitors both local and international visitors to Koh Tral (Island), Kampot and Kep Resort and have to take a break for lunch or dinner time. Sometimes, they get referral customers from Thmor Sar 2 guesthouse when there is no available rooms for their customers.

- List customers are briefed as follows:

  - Version Fund
  - Unicef NGO
  - Peace Youth NGO
  - Banks
  - World Pop Tour
  - RTR Tour
  - Srey Roth Tour
  - Others

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Competitors

- There are a few competitors who run business in the same industry and location. However, the applicants are not concerned as they have a strong relationship with customer and networking as well for more than 20 years since their parents' management under named "Thmor Sar".
- List competitors are summarized as follows:
  - Ly Ly Restaurant
  - Sokhom Guesthouse
  - Sopheaktra Restaurant

Main Competitors	Rooms	Occupancy rate
Ly Ly Guesthouse	20	25%
Reaksmey Pich Guesthouse	15	30%
Sokheang Guesthouse	25	35%

7.2 JUSTIFICATION OF REQUEST

To annual review of exiting TL1 and TL2 as the expiry date is on 01-Mar-2018. Noted, the loan was approved to refinanced loan from Campu Bank, renovation, construction with a new BBQ business situated in Thmor Sar 3 Guesthouse and restaurant. Based on the site visit on the premise business, loan was accurately used and the business is profitable and well operated.

7.3 INDUSTRY LENDING DIRECTION

Sector: Hotel and restauarant

Within Industry Lending Limit? Yes / ~~No~~ (as at 28-02-2017)

☐ 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

7.4 SOURCE OF REPAYMENT

	Historical 2017 (Monthly)	**Projected** 2018 (Monthly)	**Remarks**
A) EBITDA	USD30,965.00	USD34,326.59	• DSR based on latest reported financial in 2016 (Jan to Dec) stands at 3.01x. • Revenue from business is projected to increase in Y2017 based on the past sale record and business growth and translated DSR to 3.98x in 2017.
B) Other recurring Income:	N/A	N/A	
C) Total cash flow available for debt service (A + B)	USD30,965.00	USD34,326.59	
D) Existing debt repayment			
RHBIBL 10-Year TL1: USD428K	USD5,479.80	USD5,479.80	
RHBIBL 10-Year TL2: USD180K	USD2,304.59	USD2,304.59	
Phiphop Thmey MFI: USD45K	USD1,281.00	USD1,281.00	

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E) Proposed additional Debt Repayment	N/A	N/A	
F) Total debt repayment (D + E)	USD9,065.39	USD9,065.39	
DSR [(A+B)/(D+E)]	**3.41x**	**3.78x**	
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 Gross Income	Current RAROC	Current RRWA	Current ROA	Projected 12 mths Gross Income	Projected RAROC	Projected RRWA	Projected ROA
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

Bank Statement

RHBIBL
Account Name: Chhay Sambath
Account No. 2010004000032310
9 Months

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Month	Debit (USD)	Credit (USD)	Balance (USD)
		Balance Forward	0.00
Jun-17	434,243.81	434,801.31	557.5
Jul-17	94,800.00	100,500.00	6,257.50
Aug-17	68,175.91	63,141.34	1,222.93
Sep-17	27,657.28	32,000.00	5,565.65
Oct-17	15,517.60	15,557.28	5,605.33
Nov-17	7,884.39	8,000.00	5,720.94
Dec-17	8,174.70	2,507.94	54.18
Jan-18	8,044.39	13,500.00	5,509.79
Feb-18	7,784.39	2,400.00	125.4
Total	672,282.47	672,407.87	
Excluding loan drawdown of USD608K			
Total	64,282.47	64,407.87	
Average	7,142.50	7,156.43	3,402.14

Comment:

- TL1 and TL2 with total limit of USD608K and fully disbursement in 13-Sep-2017
- By excluding loan drawdown limit, for last 9 months, total turnover credit and debit of USD64.4K and USD64.3K derived from average monthly deposit of USD7.1K and USD7.2K respectively.
- Conduct account is unsatisfactory as it is used for monthly installment only. Further, their business and resident are located in Takeo Province, where is no bank outlet there, so they cannot channel their fund with RHBIBL.

Conduct Account

RHBIBL				
10-Year **TL1: USD428K**				
Account No. : **40001002175800000**				
Account Name: **Chhay Sambath & Rina & Poch & Savat**				
No.	**Installment Amount**	**Due Date**	**Payment Date**	**Days Past Due**
1	5,479.80	31-07-17	01-08-17	1
2	5,479.80	30-08-17	31-08-17	1
3	5,479.80	29-09-17	02-10-17	3
4	5,479.80	31-10-17	01-11-17	1
5	5,479.80	30-11-17	01-12-17	1
6	5,479.80	29-12-17	03-01-18	5
7	5,479.80	30-01-18	01-02-18	2

Comment: TL1 was drawdown in Jun 2017. Monthly installments can be considered as a good payment; however, there were a few overdue days since their business and resident are located in Takeo Province.

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RHBIBL				
10-Year **TL2: USD180K**				
Account No. : **40001002192800000**				
Account Name: **Chhay Sambath & Rina & Poch & Savat**				
No.	**Installment Amount**	**Due Date**	**Payment Date**	**Days Past Due**
1	1,216.31	14-08-17	15-08-17	1
2	1,157.28	13-09-17	13-09-17	1
3	1,163.21	03-10-17	04-10-17	1
4	2,304.59	13-10-17	13-10-17	0
5	2,304.59	13-11-17	14-11-17	1
6	2,304.59	13-12-17	14-12-17	1
7	2,304.59	15-01-18	16-01-18	1
8	2,304.59	13-02-18	14-02-18	1

Comment: TL2 was firstly drawdown in 14-Jul-2017 and fully drawdown in 13-Sep-2017. Monthly installments can be considered as a good payment; however, there were a few overdue days since their business and resident are located in Takeo Province.

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 proper financial recorded, since it is a family business. However, the borrowers are still operating business well and profitable from year to year.

8.2	Industry Risks		Low	✓	Medium		High

- With renovations to its beaches, increased publicity and careful planning, Kep province is gradually raising its standards as a holiday destination. Meanwhile, the latest provincial tourism figures show efforts to establish Sihanoukville as a premiere beach destination may be paying off, with more tourists flocking to the coastal city than ever before.
- Tourist arrivals increased nearly 17 per cent during the first half of the year, topping 1 million visits, according to Im Chantha, deputy director of Preah Sihanouk province's tourism department. Chinese tourists led the pack among foreign tourist arrivals during the first half of 2016 with a 14.3 per cent year-on-year increase, followed by modest rises in the number of Russian and Vietnamese tourists.
- However, the total number of foreign tourists visiting Sihanoukville increased by only 3.1 per cent during the first six months of the year, totalling 223,000. A far bigger impact was felt by the flood of domestic tourists, with 810,000 Cambodians visiting during the first half of 2016, a 21 per cent year-on-year increase.
- "The number of domestic tourists is higher than foreigners because we have a lot of national holidays here and Cambodians like to enjoy and relax at the beach.
- However, the government should pay more attention to keeping the city clean, and watch the prices of food and accommodation, which are continually increasing and could change the mood of visitors and spoil this vacation destination
- At the same time, a recent study has found that the hotel service quality in Cambodia is improving due to rising competition and the industry's readiness to compete regionally.

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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-BDM-0004-2017-0015	Branch: KTL

8.3	Product Risks		Low	✓	Medium		High

- Many competitors are in the same scale of business; however, the applicants have strong position in market share as they have engaged business since 2010.

8.4	Supplier / Buyer Risks		Low	✓	Medium		High

N/A

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

N/A

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

N/A

8.7 FINANCIAL HIGHLIGHTS & ANALYSIS

Income Statement

Description	Income Statement (USD)		
	2015	2016	2017
	12-months	12-months	12-months
No. of available rooms (Thmor Sar 1)	23	23	23
No. of available rooms (Thmor Sar 3)	-	24	24
Total rooms	23	47	47
Total fee	72,000.00	168,480.00	168,480.00
Average Occupancy rate	33%	40%	45%
Revenue			
Guesthouse (Thmor Sar 1 + 3)	23,760.00	67,392.00	75,816.00
Restaurant (Thmor Sar 1 + 3)	536,449.94	699,717.31	769,689.04
BBQ (Thmor Sar 3)		-	115,453.36
Total Revenue	**560,209.94**	**767,109.31**	**960,958.40**
CGOS (Restaurant)	321,869.96	419,830.39	461,813.43
CGOS (BBQ)	-	-	69,272.01
Total COGS	**321,869.96**	**419,830.39**	**531,085.44**
Gross Profit	**238,339.98**	**347,278.92**	**429,872.96**
Operating Expenses	11,917.00	17,363.95	18,232.14
Salary	14,250.00	18,000.00	23,400.00
Utilities	7,360.00	9,600.00	11,520.00
Others	4,800.00	4,896.00	5,140.80
Total Expenses	**38,327.00**	49,859.95	58,292.94
EBIT	**200,012.98**	**297,418.98**	**371,580.02**
Average	**16,667.75**	**24,784.91**	**30,965.00**

Comment:

For Guesthouse:

- Room-stay occupancy rate for both Thmor Sar 1 & 3 are gradually increased with occupancy rate of 45% in 2017. Noted that, there are 47 available rooms in total. Actually, the room fee is upon the room type and starting with mini-price of USD12 per room. So, the average revenue of guesthouse was computed with mini-price of room against with total available room of 47. Noted, it is not included the revenue of 3-hours guesthouse.
- **Average revenue reported of USD6.3K.**

For Restaurant:

- Revenue from both Thmor Sar 1 & 3, was gradually increased by 10% in 2017 with **average monthly sale of USD64.1K.**
- Profit margin is at 60% as same as previous year for restaurant sector.
- Noted, the new business of BBQ was established in late 2017 but the **average revenue reported of USD9.6K** per month since they also have existing customers from guesthouse and surrounded resident.
- Noted that, operating expenses for guesthouse and restaurant was included together as it is operated in the same premises.

Justification:

- Average total revenues of USD80.1K derived from Guesthouse and Restaurant Business are justified by the furnished summary sale record for the last 4 months (Oct/2017 to Jan/2018).
- Noted that, all sales are not fair channeled with the banks since they usually keep cash in hand for daily business operation. Further, the premise business is in Takeo Province where is not comfortable for them to channel their business with RHBIBL.
- More importantly, revenue from restaurant has been the main driver of income based on the Cambodia tourism growth from year to year.
- In overall, the net profit margin is at 39%, i.e. USD30.9K per month where translates DSR: 3.98x.

Income Projection

Description	Income Projection (USD)		
	2018	2019	2020
	12-months	12-months	12-months
No. of available rooms (Thmor Sar 1)	23	23	23
No. of available rooms (Thmor Sar 3)	24	24	24
Total rooms	47	47	47
Total fee	168,480.00	168,480.00	168,480.00
Average Occupancy rate	50%	55%	60%
Revenue			
Guesthouse (Thmor Sar 1 + 3)	84,240.00	92,664.00	101,088.00
Restaurant (Thmor Sar 1 + 3)	846,657.95	931,323.74	1,024,456.12
BBQ (Thmor Sar 3)	126,998.69	139,698.56	153,668.42
Total Revenue	**1,057,896.64**	**1,163,686.30**	**1,279,212.53**
CGOS (Restaurant)	507,994.77	558,794.25	614,673.67
CGOS (BBQ)	76,199.22	83,819.14	92,201.05
Total COGS	**584,193.98**	**642,613.38**	**706,874.72**
Gross Profit	**473,702.66**	**521,072.92**	**572,337.81**
Operating Expenses	19,143.75	20,100.94	21,105.99
Salary	24,570.00	25,798.50	27,088.43
Utilities	12,672.00	13,939.20	15,333.12
Others	5,397.84	5,667.73	5,951.12
Total Expenses	**61,783.59**	**65,506.37**	**69,478.65**
EBIT	**411,919.07**	**455,566.55**	**502,859.16**
Average	**34,326.59**	**37,963.88**	**41,904.93**

Comment:

- Revenue from guesthouse is projected to increase upon the occupancy rate of room stay with 50%, 55%, 60%, in 2017, 2018, 2019 respectively based on the past performance record and the growth of Cambodia tourism sector. While the revenue from restaurant is expected to gradually increase by 10% in the next 3 years.
- In overall, COGS of restaurant and BBQ are projected to remain unchanged, i.e. 60%
- Total expenses are expected to gradually increase 6% in 2017, 2018, and 2019 respectively.

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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-BDM-0004-2017-0015	Branch: KTL

Current DSR Scenario

Year	2017	2018	2019	2020
Net income	**30,965.00**	**34,326.59**	**37,963.88**	**41,904.93**
RHBIBL 10-Year TL1: USD428K @9% p.a.	5,479.80	5,479.80	5,479.80	5,479.80
RHBIBL 10-Year TL2: USD180K @9% p.a.	2,304.59	2,304.59	2,304.59	2,304.59
Piphup Thmey MFI 5-Year TL: USD42K	1,281.00	1,281.00	1,281.00	1,281.00
Total Commitment	**9,065.39**	**9,065.39**	**9,065.39**	**9,065.39**
DSR (times)	**3.41x**	**3.78x**	**4.18x**	**4.62x**

Sensitive Scenario (Drop 30% of businesses' income)

Year	2017	2018	2019	2020
Net income	**21,675.5**	**24,028.61**	**26,574.71**	**29,333.45**
RHBIBL 10-Year TL1: USD428K @9% p.a.	5,479.80	5,479.80	5,479.80	5,479.80
RHBIBL 10-Year TL2: USD180K @9% p.a.	2,304.59	2,304.59	2,304.59	2,304.59
Piphup Thmey MFI 5-Year TL: USD42K	1,281.00	1,281.00	1,281.00	1,281.00
Total Commitment	**9,065.39**	**9,065.39**	**9,065.39**	**9,065.39**
DSR (times)	**2.39x**	**2.65x**	**2.93x**	**3.23x**

Part 9.0 RECOMMENDATION BY LENDING UNIT

SUMMARY & RECOMMENDATION

- Borrowers have engaged in business since 2010. They have maintained loan with us since Jun 2017 and the monthly installment has been promptly paid for the last 9 months.
- The business is profitable and rapidly growth with average monthly net income of USD30.9K. Repayment capacity is well secured where the current DSR is at 3.41x.
- Overall MOA is 43.57% with secure coverage of 1.61x. (ascribed value)
- Collaterals are located in good location.

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.

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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-BDM-0004-2017-0015	Branch: KTL
Prepared by:	**Recommended by:**
Mr. Sok Ratanak Assistant Manager-Retail & Consumer Business Development and Marketing Date: 28-Feb-2018	Chiv Hak Senior Manager- Retail and Consumer Business Development and Marketing Date: 28-Feb-2018
	Recommended by:
	Mr. Nhim Borey Branch Manager Date: 28-Feb-2018

Borrowers: Mr. Chhay Sambath and Mdm. Sam Ryna

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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-BDM-0004-2017-0015	Branch: KTL

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:

Borrowers: Mr. Chhay Sambath and Mdm. Sam Ryna

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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-BDM-0004-2017-0015	Branch: KTL

10.2	APPROVAL
Approver 1	Decision: [ ] Approved [ ] Declined Comments: (if any) Additional Terms/ Conditions/ Covenants: (if any) Mr. Yong Ching San Head of Credit Management Date:
Approver 2	Decision: [ ] Approved [ ] Declined Comments: (if any) Additional Terms/ Conditions/ Covenants: (if any) Mr. Lim Loong Seng Country Head 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	28-02-2018

Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Chhay Sambath and Mdm. Sam Ryna	Branch	KTL

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) = 3.41 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			
	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	**220 (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	**170 (Z)**

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(Y + Z) \times 100}{570}$ = %
Annual Income above USD50,000	$\frac{(220 + 170) \times 100}{620}$ = 62.90 %

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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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. Sam Ryna
* 2.	Contact Number	
	• Fixed Line	: N/A
	• Mobile	: 012 47 82 47
3.	Correspondence / Business Address	: Ang Tasom Commune, Ang Tasom District, Takeo Pronvice
	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	: Owner Thmor Sar 1 & 3 Restaurant and Guesthouse
7.	Business Type :	: [ ] Corporation [ ] Partnership [v] Sole Proprietorship [ ] Others (please specify) Family business
8.	Business Registration No & Registration Date	: 17888/2016 (Patent)
9.	Employer's Name	: N/A
10.	Employer's Address	: N/A
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 30,965.00
12.	If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.**	: [v] Yes [ ] No (please specify)
* 13.	Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month *(Please tick the appropriate column)*	: [v] 01 to 10 [ ] 11 to 50 [ ] 51 to 100 [ ] Over 100
* 14.	Expected total Debit and Credit in a month	: $7,143 Total Debit $7,156 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)*	: N/A
17.	Existing or New Account *(Please tick the appropriate column)*	: [ ] Existing A/C No: [v] 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	Mr. Moeurn Chheleang Senoir Executive Sale	Signature & Date	28-02-2018
Concurred by (Name) & Designation	Mr. Nhim Borey Branch Manager	Signature & Date	28-02-2018

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)	2	
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?	1	
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: [9] Scoring **HIGH**

(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	28-02-2018
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	28-02-2018

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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. Chhay Sambath
* 2.	Contact Number	
	• Fixed Line	: N/A
	• Mobile	: 077 87 06 06
3.	Correspondence / Business Address	: Ang Tasom Commune, Ang Tasom District, Takeo Pronvice
	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	: Owner Thmor Sar 1 & 3 Restaurant and Guesthouse
7.	Business Type :	: [ ] Corporation [ ] Partnership [v] Sole Proprietorship [ ] Others (please specify) Family business
8.	Business Registration No & Registration Date	: 17888/2016 (Patent)
9.	Employer's Name	: N/A
10.	Employer's Address	: N/A
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 30,965.00
12.	If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.**	: [v] Yes [ ] No (please specify)
* 13.	Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month *(Please tick the appropriate column)*	: [v] 01 to 10 [ ] 11 to 50 [ ] 51 to 100 [ ] Over 100
* 14.	Expected total Debit and Credit in a month	: $7,143 Total Debit $7,156 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)*	: N/A
17.	Existing or New Account *(Please tick the appropriate column)*	: [v] Existing A/C No: 2010004000032310 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	Mr. Moeurn Chheleang Senior Executive Sale	Signature & Date	28-02-2018
Concurred by (Name) & Designation	Mr. Nhim Borey Branch Manager	Signature & Date	28-02-2018

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)	2	
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?	1	
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: [9] Scoring **HIGH**

(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	28-02-2018
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	28-02-2018

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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. Chhay Poch
* 2.	Contact Number	
	• Fixed Line	: N/A
	• Mobile	: 070 80 60 20
3.	Correspondence / Business Address	: Ang Tasom Commune, Ang Tasom District, Takeo Pronvice
	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	: Owner of Guesthouse
7.	Business Type :	: [ ] Corporation [ ] Partnership [v] Sole Proprietorship [ ] Others (please specify) Family business
8.	Business Registration No & Registration Date	: N/A
9.	Employer's Name	: N/A
10.	Employer's Address	: N/A
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 8,000.00
12.	If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.**	: [v] Yes [ ] No (please specify)
* 13.	Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month *(Please tick the appropriate column)*	: [v] 01 to 10 [ ] 11 to 50 [ ] 51 to 100 [ ] Over 100
* 14.	Expected total Debit and Credit in a month	: N/A 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)*	: N/A
17.	Existing or New Account *(Please tick the appropriate column)*	: [ ] Existing A/C No: [v] 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	Mr. Moeurn Chheleang Senior Executive Sale	Signature & Date	28-02-2018
Concurred by (Name) & Designation	Mr. Nhim Borey Branh Manager	Signature & Date	28-02-2017

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)	2	
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?	1	
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: [9] Scoring **HIGH**

(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	28-02-2017
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	28-02-2017

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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	: Mdm. Sok Savat
* 2.	Contact Number	
	• Fixed Line	: N/A
	• Mobile	: 080 555 000
3.	Correspondence / Business Address	: Ang Tasom Commune, Ang Tasom District, Takeo Pronvice
	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	: Owner of Guesthouse
7.	Business Type :	: [ ] Corporation [ ] Partnership [v] Sole Proprietorship [ ] Others (please specify) Family business
8.	Business Registration No & Registration Date	: N/A
9.	Employer's Name	: N/A
10.	Employer's Address	: N/A
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 8,000.00
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)*	: [v] 01 to 10 [ ] 11 to 50 [ ] 51 to 100 [ ] Over 100
* 14.	Expected total Debit and Credit in a month	: $7,143 Total Debit $8 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)*	: N/A
17.	Existing or New Account *(Please tick the appropriate column)*	: [ ] Existing A/C No: [v] 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	Mr. Moeurn Chheleang Senior Executive Sale	Signature & Date	28-02-2018
Concurred by (Name) & Designation	Mr. Nhim Borey Branch Manager	Signature & Date	28-02-2018

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)	2	
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?	1	
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: [9] Scoring **HIGH**

(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	28-02-2018
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	28-02-2018

Home Page (F9) Watchlist Manager Help

Interactive Watchlist Lookup

Show Debug Info

Watchperson Search

Field Name	Value	
branch_id		
channel		
customer_acquisition_date		MM/dd/yyyy
customer_address		
customer_country_code		
customer_country_name	Cambodia	
customer_dob	05/01/1955	MM/dd/yyyy
customer_id		
customer_name	Sok Savat	
customer_pep_status		
customer_primary_id	100831886	
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		MM/dd/yyyy
customer_address		
customer_country_code		
customer_country_name	Cambodia	
customer_dob	11/13/1985	MM/dd/yyyy
customer_id		
customer_name	Chhay Sambath	
customer_pep_status		
customer_primary_id	101268500	
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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Home Page (F9) Watchlist Manager Help

Interactive Watchlist Lookup

Show Debug Info

Watchperson Search

Field Name	Value
branch_id	
channel	
customer_acquisition_date	MM/dd/yyyy
customer_address	
customer_country_code	
customer_country_name	Cambodia
customer_dob	09/26/1987 MM/dd/yyyy
customer_id	
customer_name	Sam Ryna
customer_pep_status	
customer_primary_id	101087303
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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Home Page (F9) Watchlist Manager Help

Interactive Watchlist Lookup

Show Debug Info

Watchperson Search

Field Name	Value	
branch_id		
channel		
customer_acquisition_date		MM/dd/yyyy
customer_address		
customer_country_code		
customer_country_name	Cambodia	
customer_dob	01/01/1953	MM/dd/yyyy
customer_id		
customer_name	Chhay Poch	
customer_pep_status		
customer_primary_id	100602823	
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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RHB Indochina Bank

ENHANCED DUE DILIGENCE (EDD) FORM

☐ HNWI ☑ HIGH RISK CUSTOMER

DETAILS OF CUSTOMER

Name: Mr. Chhay Sambath and Mdm. Sam Ryna	Address: Ang Tasom Village, Ang Tasom Commune, Ang Tasom District, Takeo Province
Account Number & Type: Saving	Account Balance (s): New
Branch Account Established: N/A	IC/Passport No.: 101268500: Mr. Chhay Sambath 101087303: Mdm. Sam Ryna
Country of Origin: Cambodia	Occupation: owner
Company Name: Thmor Sar 1 & 3 Restaurant and guesthouse	Nature of Business: Restaurant & Hotel

To understand customer background:

1. Please provide a brief description of your personal/business background? Owner of high Risk business? ~~Yes~~/No

   The borrowers are self-employed and they have engaged in restaurant and guesthouse business since 2010 while the initial owner of business is Mr. Chhay Sambath's parents.

2. What is the objective in opening an account?

   For monthly installment

3. Where is initial funds/balances from?

   Thmor Sar I and 3 restaurant and guesthouse

4. How were funds accumulated?

   The fund was accumulated from Thmor Sar Business

To clarify customer's financial needs:

1. In the next 6 months:

   a) Will you be increasing your deposits? How much?
   No, it is a normal process from business income

   b) Will there be any significant cash/check transactions? Range?

   From USD8,000 to USD10,000

2. What is the expected number of transaction per month?

   Between 1 and 10 transactions

3. What is the expected amount or range for each transaction?

   USD8,000 to USD10,000

4. Will there be any foreign transactions? Why? No, the cash flow of business is operated in local only. From: N/A_____ How Much: _____ To: N/A_____ How Much: _____

Other Information:

5. Other details obtained from telephone conversation / face to face meetings / media. (Please add annexure if necessary) N/A

CONCLUSION

Source of funds ☐ **Suspicious** ☑ **Not Suspicious**	**YES / NO** _____ _____ If "YES" – submit SAT whether to proceed / terminate relationship. If "No" – you may proceed to seek approval for account opening/continue relationship.
Conclusion: (Please attach annexure, if necessary)	
Date of Review. 28-02-2018	Date of Next Review:
Attending Personnel: Initials:_____ Print Name: Sok Ratanak **Please refer to 'Account Opening Approval Authorities'**	Approved by: Initials:_____ BM/RCB Head/DIV Head Name: Chiv Hak

Borrowers: Mr. Chhay Sambath and Mdm. Sam Ryna