

Credit Evaluation – Loans and Credit Administration							
<b>Date</b>	:	05/05/2016			<b>Branch</b>	:	KTU
<b>From</b>	:	Credit Evaluation – Loans and Credit Administration					
<b>To</b>	:	Head of Credit Management & Branch Manager					
<b>1.0 Borrower Information</b>							
<b>Borrower:</b>	1	Mr. Chhim Vathanak			<b>Nature of business/ Employment</b>	1	Trade Activation Manager @ British American Tobacco Cambodia
	2	Mdm. Heng Leangkim				2	Brand Executive @ British American Tobacco Cambodia
<b>Guarantor:</b>					<b>Borrowing R's ship since:</b>	New	
<b>CRR Grade</b>	3						
<b>2.0 Term Sheet</b>							
<b>New/ Additional</b>	<b>Facility</b>	<b>Existing Limit (USD)</b>	<b>Proposed Limit (USD)</b>	<b>O/S balance</b>	<b>Tenure</b>	<b>Interest rate</b> ECOF = 5.25% p.a.	
New	HL	-	36,000	-	15 years	ECOF + 4.75% p.a on monthly rest subject to min 10% p.a.	
<b>Total</b>		-	36,000	-			
<b>Fees</b>	<b>Processing fee</b>	:	1% on the approved limit				
	<b>Prepayment fee</b>	:	- 1 <sup>st</sup> to 5 <sup>th</sup> year: 3% on prepayment amount if the facility is fully/partially settled before expire date. - 6 <sup>th</sup> to 15 <sup>th</sup> year: 1% on prepayment amount if the facility is fully/partially settled before expire date.				
	<b>Renewal fee</b>	:	-				
	<b>Commitment fee</b>	:	-				
<b>Loan Purpose:</b>	To part finance purchased a flat under project of Maha Family Properties.						
<b>Request/ Deviation:</b>	- N/A						

3.0	Comment by Credit Evaluation:
1.	Mr. Chhim Vathanak works in British American Tobacco Cambodia with current position as Trade Activation Manager since September 2013 while Mdm. Heng Leangkim also works in the same company with current position as Brand Executive since September 2013.

2. Borrowers have requested Housing Loan of USD36K to part finance purchase a unit of single storey flat under construction project of Maha Family Properties. It is located in Phum Vimean Trung, Sangkat Krang Thnug, Khan Sen Sok, Phnom Penh. The indicated value given by C.A.R.E is USD56,375, otherwise we adopt with SPA value of USD52,430 with MOA of 68.66%.
3. Based on CBC report, Mr. Chhim Vathanak has unsecure credit card with ANZ Royal Bank amount USD1,000. There is no adverse remark noted and problem free.
4. Borrowers have combined total monthly salary of USD2,211 provide of DSR of 5.73x and both has been gainfully employed.
5. In case that Mdm. Heng Leangkim no longer working, based on the monthly income for Mr. Chhim Vathanak is still able to repay the loan with DSR of 3.50x.
6. Major issue: both borrowers are salary worker in the same company where any retrenchment would affect the borrower.

**4.0 Concluded by Credit Evaluation**

I would concur for management approval.

**Prepared by:**



Phlong Sambath  
 Senior Executive  
 Date: 05/05/2016

**Concurred by:**



Tang Siew Hon  
 Senior Manager  
 Date: 05/05/2016

**Jointly Approved by:**

*As recommended, Small amt & AL but obvious risk to the nature of jobs under same company.*



Yong Ching San  
 Head of Credit Management  
 Date: 5/5/16

# RHB Indochina Bank

## CONSUMER LOAN APPLICATION

Branch	KBAL THNAL	Date	18 April 2016
To	BM & HCM	CA No.	RHBIBL/0004/2016/0009

Borrower(B) / Guarantor(G) Profile						
No.	Name	B/G	ID /Passport No.	Age	Borrowing Relationship Since (Year)	
1	Mr. Chhim Vathanak	B	010811863	25	New	
					Related / Connected Party	Y N
2	Ms. Heng Leangkim	B	010674166	24	Borrow KYC Level	H M L
					Credit Grade	4

Request			
Housing loan (HL) of USD 36,000.00		Request for	Y N
		Age deviation	N
		DSR deviation	N
		MOA deviation	N

Loan Details							
Type	Existing Limit	Proposed Limit (USD)	Total Limit (USD)	Outstanding Balance	Pricing (Current ECOF @ 5.25%)	Repayment Period (Years)	Repayment Amount (USD)
Housing Loan (HL)		36,000.00	36,000.00		ECOF + 4.75%p.a. on monthly rest subject to minimum 10.00%p.a.	15	387.00

Loan Purpose					
To partial finance the purchase a flat located at Phum Vimean Trung, Sangkat Trang Thnug, Khan Por Senchey, PP. It is in Borey Maha Sen Sok Phnom Penh, a project of Maha Family Properties Co., Ltd. (under construction)					
Under Construction	Y	N	Completed from developer	Y	N
Name of Developer	: Maha Family Properties Co., Ltd.				
Panel	: Y/N				
Unit Capping	: 66 units				
Approved unit @ to date	: 0				
%, of completion	: 0%				
SPA Price	: USD 52,430.00 (Draft)				
			The borrowers are going to purchase a flat located at Phum Vimean Trung, Sangkat Trang Thnug, Khan Por Senchey. According to the draft sale-purchasing agreement between the borrowers and developer the sale-purchasing price is USD 52,430.00 with following payment schedule:		
			Payment		
			Amount (\$)		
			Remarks		
			1 <sup>st</sup> payment		
			5,243.00		
			Include booking		
			2 <sup>nd</sup> payment		
			5,243.00		
			3 <sup>rd</sup> payment		
			5,243.00		
			4 <sup>th</sup> payment		
			5,243.00		
			5 <sup>th</sup> payment		
			5,243.00		
			6 <sup>th</sup> payment		
			5,243.00		
			7 <sup>th</sup> payment		
			5,243.00		
			8 <sup>th</sup> payment		
			5,243.00		
			9 <sup>th</sup> payment		
			10,486.00		
			After house complete		
			Total		
			52,430.00		
<b>Note:</b> The formal sale-purchasing agreement will be made after getting approval loan from RHBIBL.					

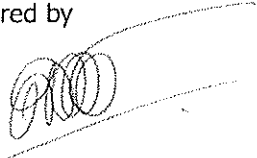

# RHB Indochina Bank

I. Refinancing					
Bank	Approved / Operating Limit	Outstanding Balance	Pricing	Repayment Record	Remark
N/A	N/A	N/A	N/A	N/A	N/A
II. Others	N/A				
Details of Property to be Charged					
		Property 1			
Address		Phum Vimean Trung, Sangkat Krang Thnug, Khan Sen Sok, Phnom Penh.			
Land Area		4.1m x 27m based on estimation			
Built Up Area		4.1m x 14m based on draft SPA			
Title Details					
i. Title No/Expiry Date of LH		Under Master Title (To be Sub-divided)			
ii. Tenure – FH/LH (Balance of Years)		Freehold			
iii. Registered Owner		To be registered under Mr. Chhim Vathanak and Ms. Heng Leangkim			
iv. Encumbrances		None			
v. Restriction in Interest/Conditions		None			
Remark (s)		1. Before Ownership Transfer <ul style="list-style-type: none"><li>- Buy back guarantee from Developer</li><li>- Deed of Assignment on SPA from buyer</li><li>- Undertaking not to charge or encumber the master title without bank's express consent</li><li>- Undertaking to sub-divide the master title</li></ul> 2. Post Ownership Transfer (Hard Tittle Deed) Hypothetic registration of the Title Deed under buyer name is to be dully made within 6 month from completion and handing over of financed property.			
Registered Owner's Relationship With borrower		Husband and wife			
Fire Insurance by		To be insured by RHBIBL's panel upon completing of the property.			
Cross Charge (Y/N) (Please furnish details if "Y")		No			
Valuation					
i. Verbal/Cross Check by CARE <ul style="list-style-type: none"><li>- Land value</li><li>- Building Value</li><li>- Total OMV</li><li>- Value Name</li><li>- Date</li></ul>		To be issued by RHBIBL's panel			
ii. Verbal/Cross Check by		CARE	BONNA		
<ul style="list-style-type: none"><li>- Land value</li><li>- Building Value</li><li>- Total OMV</li><li>- Value Name</li><li>- Date</li></ul>		110.7sqm x USD390.00 = USD43,173.00 57.4sqm x USD230.00 = USD13,202.00 <b>USD56,375.00</b> <b>Mr. Kheng Nit</b> <b>18 April 2016</b>	110.7sqm x USD400.00 = USD44,280.00 57.4sqm x USD250.00 = USD14,350 <b>USD58,630.00</b> <b>Mr. Sokea</b> <b>18 April 2016</b>		
Adopt market value		USD 52,430.00 (based on draft SPA)			
Margin of Financing (%)		68.66%			
Security Coverage (Times)		1.45 times			

# RHB Indochina Bank

Conduct of Account I) With RHBIBL (Own/Related Account)					
Name	Facility	Approved/ Operating Limit	Outstanding Balance	Pricing	Conduct
N/A	N/A	N/A	N/A	N/A	N/A
Conduct of Account II) With other financial institution as per CBC checking					
Bank	Facility	Approved/ Operating Limit	Outstanding Balance	Pricing	Conduct
N/A	N/A	N/A	N/A	N/A	N/A

Repayment Risk Analysis			
Total monthly Income			USD 2,221.00
Less Total Commitment	RHBIBL: HL of USD 36,000.00		USD 387.00
Less Credit Card Commitment			USD 58.29
Balance Uncommitted			USD 1,775.71
Estimated / Disclosed Net worth			USD 30,000.00
Within Bank Lending Criteria	1/3 Income		Y
	45% Income		Y
Risks		Mitigating Factors	
The approved Housing Loan facility to be released up to 90% before blocking hard title deed.		The developer is studied carefully about background and credibility by our management before becoming ended financing panel with following conditions: <ul style="list-style-type: none"> <li>- Buy back guarantee from Developer</li> <li>- Deed of Assignment on SPA from buyer</li> <li>- Undertaking not to charge or encumber the master title without bank's express consent</li> <li>- Undertaking to sub-divide the master title</li> </ul>	

Recommendation	
Prepared by  <hr/> <b>Sou Neth</b> <b>Senior Executive, Credit Relationship</b> <b>22 April 2016</b>	Approved by  <hr/> <b>Nhim Borey</b> <b>Branch manager</b> <b>22 April 2016</b>

Credit Policy : In Compliance
D/P Check: HCM & BM
AML/CFT Check: No name matched

DP Check (Amount in USD)		
Description	Borrower + related borrowers (RHBIBL only)	Borrower + related borrowers (RHB Banking Group)
Total Exposure	USD 36,000.00	N/A
Less standalone facilities	N/A	N/A
Total exposure excluding standalone facilities	USD 36,000.00	N/A
Of which		
Secured facilities	USD 36,000.00	N/A
Unsecured facilities		N/A

# RHB Indochina Bank

This application is within DP of	HCM & BM	N/A
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## Head office use only

Comment by Loan and Credit Administration

### Term Sheet

<b>Home Loan (New)</b>	<b>USD36,000.00</b>	<b>Tenure</b> : 15 Years <b>Installment amount</b> : USD 387.00 <b>Processing fee</b> : 1% (USD 360.00) <b>Prepayment</b> : 1 <sup>st</sup> to 5 <sup>th</sup> year: 3% on prepayment amount if the facility is fully/partially settled before expiry date. 6 <sup>th</sup> to 15 <sup>th</sup> year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.
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1. Acceptance of Letter of Offer
2. Payment of processing fee of 1% on approval limit (USD360.00)
3. Release of facilities subject to :-
  - a) Compliance of Terms under Condition Precedent.
  - b) 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 Applicants and/or the relevant security parties, registration fee duly paid and registered at such registries as the Bank may deem necessary.
  - c) Receipt of formal SPA not less than USD 52,430.00 in favor of RHBIBL failing which MOF to be reduced according to approved MOF.

### Disbursement method:

Upon satisfactory submission of evidence of initial sum of deposits (30% of SPA) paid to developer together with the site visit report from branch assuring the on-going of the project, the loan will be progressively released as per SPA terms and conditions with Final 10% of SPA will be release upon:-

- i. full completion of the financed property;
- ii. Completion of Ownership Transfer and Hard Title is duly hypothec to RHB;
- iii. Purchase of Fire Insurance over the financed property;
- iv. Obtain valuation report from bank's panel valuer indicate property is value at least USD 52,430.00

Post drawdown condition:

N/A

Other terms and conditions (if any):

N/A

## Appendix I

Repayment Analysis				
Item	Yes	No	NA	Remark (mandatory if "NO" is (x))
Employment Confirmation Letter	Y			
Salary slip for the last 3 months	Y			
Income statement (P&L)		X		
Sale/Purchase invoices (for the last 3 months)		X		
Balance Sheet		X		
Income Projection		X		
Sale-Purchase Agreement		X		-
Current DSR	Total EBIT 2016 (USD 2,221.00) ----- = 4.98 times Total commitment (USD 445.29)			

Security Document	New / Complied
Facility agreement of USD 36,000.00 as principal instrument	New
Hypothec Agreement as subsidiary instrument on Property __1__	New