

RHB BANK BERHAD

BRIEF CREDIT APPLICATION/REQUEST FOR VARIATION (RFV) FORM

Request Type :
 Administrative/Operational Request ☐ RFV ☒ Others ☐

For Joint Approval By:
 GCC Members/Retail/Business Banking ☐ Credit Management ☐
☒ Country Head ☐

For Approval By: ☐ CLC To be affirmed By: ☐ BCC

Borrower	Mr. Kha Sokong and Mdm. Kong Chanthea	Application Date	11-Oct-2018
Business Activity	Wholesale Trade	Lending Unit	RHBIBL
Date Established	2012	Limit Expiry Date	N/A
Relationship Since	New	Account Status	New
Connected Party	NO	Exceptional Credit	NO
EAM	NO	Impaired	NO
AST Monitoring	NO	Group/Ultimate Parent/	N/A
Name of Directors	NA	Percentage Ownership	NA

Borrower's Risk Rating	STANDALONE		LGD Rating	Expected Loss Rating	Final Rating (For credit decision only)
Borrower	Current CRR	New CRR			
Mr. Kha Sokong and Mdm. Kong Chanthea	3	3			3
Personal/Corporate Guarantor	Current PD Rating	New PD Rating			
N/A	-	-			
Remark (To provide reason for credit risk rating movement or final rating notch down)					

Group	Current Rating	New Rating	Core Business & Group Activities
N/A			

Nature of Requests
- To extend LOO acceptance as the loan was approved in Aug 2018.

Existing Terms	Revised Term
N/A	N/A

Existing Facilities	Facility Type	(KHR'000,000)			Pricing/Tenor
		Approved Limit	O/S as at 11-Oct-2018	Existing Limit	
	3-Year TL	100	-	100	ECOF + 3.0% subject to min 8.50%p.a.
	OD	120	-	120	
	Total	220	-	220	
Comments on Conduct of Account:	N/A				

Borrower Name : Mr. Kha Sokong and Mdm. Kong Chanthea
 Submission Date : 11/Oct/2018
 CBBC/Region : NA
 Brief Nature of Request: To extend LOO

Group Exposure/Group Clean Exposure : N/A

Group Exposure Profile (KHR'000,000)									
Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Bank									
Limit:	220	-	220	-	-	-	220	-	220
Standalone:									
RHB Labuan/Islamic/ Investment/Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	220	-	220	-	-	-	220	-	220
Total Credit (RHB Group Exp+Other Banks)	220	-	220	-	-	-	220	-	220

Financial Position as at	(USD'000)			Gearing (times)
	Turnover	Pre-Tax Profit	Shareholders Fund	
Borrower	N/A		-	-
Corporate Guarantor	N/A			

Terms and conditions of this application:

Request to extend LOO acceptance while the loan was approved in Aug 2018 due to:

- The customer was busy.
- They had been approached by buyer to sell off the property. They think they could have additional fund to use as working capital instead of loan with us. But now, they are failed to sell off. Hence, they decided to take loan with us.

Conduct Account

N/A

Justification/Comments:

Branch also recommends on the borrower's request as the following reasons:

- Loans are in Khmer Reil currency.
- Customers are referred from our existing loan customers.
- Customers are a sole banker.

EXCEPTIONS/CERTIFICATIONS

	Yes	No	N/A
1. Full compliance with mandatory terms of Credit Policy	x		
2. Existing approved terms & conditions fully complied with	x		
3. No past dues/unsettled TOD /arrear over the past 12 months	x		
4. Existing security documentation checked & confirmed in order	x		
5. Previous audit/credit inspection recommendation fully implemented	x		
6. No negative CCRIS/CTOS/BMC/Market Findings	x		

Borrower Name : Mr Icha Sokoup and Mhim Kong Chanthea
 Submission Date : 11-Oct-2018
 CBBC Region : NA
 Brief Nature of Request: To extend LOO
 Group Exposure/Group Clean Exposure : N/A

I confirm that the information represented herein is accurate & the application is within the Bank's credit guidelines/policies with all exceptions duly highlighted.

PREPARED BY:



Sok Ratanak
 Assistant Manager
 Date: 11-10-2018

RECOMMENDED BY:



Nhim Borey
 Senior Manager
 Date: 11-10-2018



No objection



Ngan Chhayheang

11-10-2018

Borrower Name : Mr. Kha Sokong and Mdm. Kong Chanthea
 Submission Date : 11/Oct/2018
 CBBC/Region : NA
 Brief Nature of Request: To extend LOO
 Group Exposure/Group Clean Exposure : N/A

APPROVER 1	APPROVER 2
APPROVED/DECLINED	APPROVED/DECLINED
 Lim Loong Seng Country Head Date: 11-10-2018	 Yong Ching San Head, Credit Management
Comments:	Comments: date: 11-10-2018
[If any]	[If any]
Additional Terms/ Conditions/Covenants:	Additional Terms/ Conditions/Covenants:
[If any]	[If any]

Notes:

- * A proposal is deemed as approved only if **both** Approver 1 (Business) & Approver 2 (CMD) approve the proposal.
- ** Additional comments/terms/conditions by approvers, in a case of inadequate space, can be done via attachment.

Decline Codes (Pls tick the relevant code for declined proposals)

D001- First Level Screening Not Carried Out by LU (eg: 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)	

