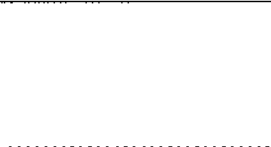
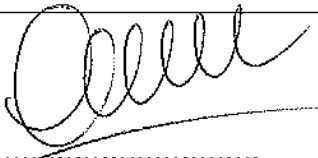
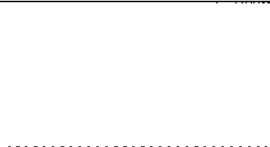


**Borrower Name** : Mr. Khov Song Hao, Mdm. SeangSreng, Mr. Soeng Touch, and Mdm. Seang Son  
**Submission Date** : 23/Apr/2018  
**CBBC/Region** : NA  
**Brief Nature of Request:** : To reinstate existing TL subject to 1% on reinstate amount  
**Group Exposure/Group Clean Exposure** : N/A

<i>We hereby confirm that the information represented herein is accurate &amp; the application is within the Bank's credit guidelines/policies with all exceptions duly highlighted.</i>		
<b>PREPARED BY:</b>	<b>RECOMMENDED BY:</b>	<b>RECOMMENDED BY:</b>
 ..... Sok Ratanak Assistant Manager Date: 23-04-2018	 ..... Chiv Hak Senior Manager Date: 23-04-2018	 ..... Keang Chanveasna Branch Manager Date: 23-04-2018

<b>APPROVER 1</b>	<b>APPROVER 2</b>
<b>APPROVED/DECLINED</b>	<b>APPROVED/DECLINED</b>
Yong Ching San Head, Credit Management Date:	Simon Cheong Acting Deputy Country Head Date:
<b>Comments:</b>	<b>Comments:</b>
[If any]	[If any]
<b>Additional Terms/ Conditions/Covenants:</b>	<b>Additional Terms/ Conditions/Covenants:</b>
[If any]	[If any]

**Notes:**

\* A proposal is deemed as approved only if **both** Approver 1 (Business) & Approver 2 (CMD) approve the proposal.

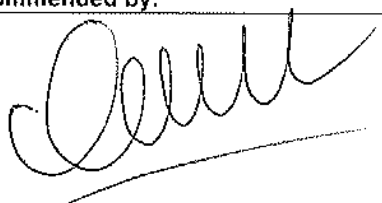
\*\* Additional comments/terms/conditions by approvers, in a case of inadequate space, can be done via attachment.

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

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

**RHB BANKING GROUP**☒ RHB Indochina Bank Ltd☐ RHB Bank Bhd**CREDIT APPLICATION (CA2)***(Form for joint approval)*

Application No. : RHBIBL-BDM-0010-2018-0001-1 Branch: TKK

Part 9.0	RECOMMENDATION BY LENDING UNIT
<b>SUMMARY &amp; RECOMMENDATION</b>	
The Borrowers are recommended to support as following justification :- <ul style="list-style-type: none"><li>- The Borrowers understood well about the business with profitable margin.</li><li>- Good DSR at 2.98x (by 2017) and will be increased accordingly in the future.</li><li>- The MOA is acceptable at 50%.</li><li>- The Repayment record at existing bank is prompt and up to date (without any late payment).</li><li>- Strongly recommended for the applicants as they are considered well cooperative and well educated borrowers with prompt repayment record.</li></ul>	
<b>Prepared by:</b>	<b>Recommended by:</b>
          	          
Name: Sok Ratanak Assistant Manager-Credit Relationship Date:	Name: Chiv Hak Senior Manager Date: 25.04.2018