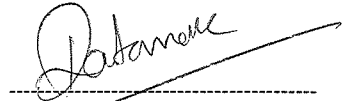


**RHB INDOCHINA BANK LIMITED****Branch: TKK****Property Site Visit Report**

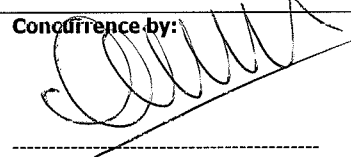
**Borrower (s)** : Mr. Ouch Pysal and Mdm. Keo Sokhathary  
**Property Type** : A parcel of vacant land  
**Land Area** : 6,042 sqm **Built-up Area** : NA  
**Property Address** : Street Betong, Khor 2, Sangkat Chraing Chamres 2, Khan Russey Keo, Phnom Penh.  
**Site Inspected by** : Chiv Hak & Hang Monycheat **Visiting Date** : 26/12/2017

- 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: **9 Base**  
☒ Verbal Indication: **KRE: USD1,933K**  
☐ Other Reference:
- 6 **Factors that may affect demand/market value**
- |   |   |  |  |
|---|---|--|--|
| State of Repair                                 | <input type="checkbox"/> Poor           | <input type="checkbox"/> Fair          | <input checked="" type="checkbox"/> Good |
| Occupancy rate of neighboring property          | <input type="checkbox"/> Poor           | <input type="checkbox"/> Fair          | <input checked="" type="checkbox"/> Good |
| Demand for sale/rent                            | <input type="checkbox"/> Poor           | <input type="checkbox"/> Fair          | <input checked="" type="checkbox"/> Good |
| Incidence of crime on vicinity                  | <input checked="" type="checkbox"/> Low | <input type="checkbox"/> Average       | <input type="checkbox"/> High            |
| Proper access road to the property              | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No            |  |
| Is location of the property flood prone         | <input type="checkbox"/> Yes            | <input checked="" type="checkbox"/> No |  |
| Are there any fire hazard nearby                | <input type="checkbox"/> Yes            | <input checked="" type="checkbox"/> No |  |
| Undesirable factors (e.g. cemetery, vices, etc) | <input type="checkbox"/> Yes            | <input checked="" type="checkbox"/> No |  |
| Other (please state)                            | <input type="checkbox"/> Yes            | <input type="checkbox"/> No            |  |
- 7 **Encumbrances** ☒ Yes ☐ No
- |           |                   |                   |             |
|-----------|-------------------|-------------------|-------------|
| Bank Name | : RHBIBL          | Loan Amount       | : USD783.6K |
| Facility  | : TL, OD1 and OD2 | Security Coverage | : N/A       |
- 8 **Existing Insurance** ☒ ☐ No
- 9 **Brief description of surrounding neighboring and highlight any adverse observation:**
- **Marketability and accessibility of the properties:-**  
\_ Property is situated in good marketable location of Chraing Chamres 2 of Khan Russey Keo and about 200m from the main National Road 5 or 600m from Phnom Penh Autonomous Port, where is surrounded by many housing and residential projects, international schools, markets, and other business premise. The property is easy to access with developed infrastructure and highly security system.
  - **Usage and occupancy of the properties:-**  
\_ The Subject Property is under progress of housing development project by the borrower's company (7 construction project) and expected to be finished by mid. 2019.
- 10 **Property Valuation** **OMV: USD1,933K (based on KRE)**  
**FSV: USD1,546 (80% x OMV)**
- 11 **Reasons for valuation by Branch/Bank**  
☐ Value can be determined  
☐ Request by customer  
☒ Other (please elaborate):

**Inspected / Prepared by:**

  
Sok Ratanak  
Assistant Manager, Credit Relationship  
Date:

**Concurrence by:**

  
Chiv Hak  
Senior Manager  
Date: