

Risk Acceptance Criteria for Selected Sectors of RHB Indochina					
Month & Year	Month:	N/A	Year:	2012	
Non Target Sector	Wholesale Trade / Retail Trade				
Customer Name	Mr. Kha Sokong and Mdm. Kong Chanthea				
Facility	TL and OD	Amount	KHR280,000,000		
Region	Cambodia				
Branch	KTL				
Criteria Met?	Yes	*Please select "No" if any criteria is not met.			
No.	Criteria	Description	Criteria Met?	If No, select	Justification for not meeting criteria
<b>A) Customer Eligibility Criteria</b>					
A1)	Borrower/Customer or Corporate Guarantor	Minimum risk grade of CR4 or better	Yes		
A2)	Years in Business	At least 3 years of operational track record	Yes		
A3)	Key Mgmt Experience	At least 3 years of relevant experience	Yes		
A4)	New Set-ups	Must be part of an established group and key management must have at least 5 years of relevant experience	NA		
<b>B) Financial Criteria</b>					
Note: For SPVs/New set-ups, to apply the corporate guarantor's / key sponsors financials for the below criteria.					
B1)	Profit Before Tax (PBT)	Positive PBT in the latest 3 financial years	Yes		
B2)	Positive gross operating cashflow	Positive gross operating cashflow in the latest 2 financial years	Yes		
B3)	Receivable days	Not exceeding 120 days	Yes		
B4)	Working capital facility	Sufficient and not excessive in relation to working capital requirement.	Yes		
B5)	Non-trade advances	No material non-trade advances to related companies	Yes		
B6)	Minimum DSCR <sup>Note 1</sup>	Not less than 1.7X	Yes		
<b>C) Industry Specific Criteria:-</b>					
C1)	At least 3 years of established relationships with major suppliers		Yes		
C2)	Concentration to any single customer should not be more than 30% of the borrower / customer's total revenue.		Yes		
C3)	Retailers/Wholesalers should have the following:-		Yes		
C3(i)	Carries a wide range of product types from various suppliers.		Yes		
C3(ii)	Recurring contracts with major suppliers to minimise sales disruption.		Yes		
C3(iii)	Appropriate storage facilities to preserve freshness or quality of products (esp. for F&B and other perishable consumer goods).		Yes		
C3(iv)	Supporting logistics for timely delivery of products to customers.		Yes		
C4)	Facility is fully secured with security coverage of at least 1.3x against acceptable collateral as per the Group Credit Guidelines.		Yes		
<b>D) Applicable Sub-Sectors</b>					
<b>For Real Estate</b>					
D1)	Retail Trade	No			
D2)	Wholesale Trade	Yes			

Note 1: Based on projected EBITDA with reasonable assumptions reflecting historical trends.

Prepared by:   
Reviewed by:   
Date:

Sok Ratanak  
Chiv Hak  
26-Jul-18

Evaluated by:

<Name of GCM Officer / Manager>

Comments by GCM to support application (only for cases where any of the RAC criteria is unmet):

Date: <Insert date>