

1.3 SHAREHOLDERS (S) / DIRECTORS (D) / GUARANTOR (G) DETAILS							
Name/IC / Passport No./ BRN	Age	Relationship	% of shareholding	Years with Co.	Experience/Qualification	Estimated Networth	No. of Employee: 3 Succession Plan for Key Personnel: N/A
Mdm. Kim Vuthidavatey	29	Daughter	50%	2003	N/A	>USD300K	Mdm. Ros Sothearin
	50	Mother	50%	2003	N/A		

1.2 CUSTOMER RISK STATUS							
Model Used:	<input type="checkbox"/> LC	<input type="checkbox"/> MM	<input type="checkbox"/> GPF	<input type="checkbox"/> IPRE	<input type="checkbox"/> NBF	<input type="checkbox"/> SCRM	<input type="checkbox"/> CRR
Borrower/ Guarantor	Standalone	Final Rating (For credit decision only)	EAM	AST	Exceptional Credit	Yes/ No	Yes/ No
Mr. Sar Chetra Mdm. Kim Vuthidavatey Mdm. Ros Sothearin Mr. Kim Vuthy	3	3	3				
Comments: N/A							

1.1 CUSTOMER INFORMATION							
Borrower	Mdm. Kim Vuthidavatey (Age: 29)	CIS No.	200002156	Group/ Ultimate Parent	N/A	Registration No.	19437/2015/HMS
Business Address	No. 155, St. 155, Phum 3, Sangkat Touk Tompung 1, Khan Chamkarmorn, Phnom Penh.	Other Non-Financial Service	Sub Sector	Core Business	Jewelry Shop (Mohanokor) and property rental	Relationship Since	Oct 2013
Beneficial Owner	N/A	Review Due Date	06-Nov-2016	Date of Incorporation	2003	Next Review Date	N/A
Ultimate Borrower's		BNM Reporting	(Non Exempt)	Borrower	Broader Property Sector	Bridging Loan	Bullet Balloon Repayment
Business Address	No. 155, St. 155, Phum 3, Sangkat Touk Tompung 1, Khan Chamkarmorn, Phnom Penh.	Review Due Date	06-Nov-2016	Core Business	Jewelry Shop (Mohanokor) and property rental	Relationship Since	Oct 2013
Beneficial Owner	N/A	Review Due Date	06-Nov-2016	Date of Incorporation	2003	Next Review Date	N/A
Ultimate Borrower's		BNM Reporting	(Non Exempt)	Borrower	Broader Property Sector	Bridging Loan	Bullet Balloon Repayment

Part 1.0							
CUSTOMER PROFILE							

Group CCO & Head of Business:

Joint Approval: DLA Level III Reason for escalation:

Approving Authority

New Additional Renewal R&R Request Type

Application No.: RHBL-0002-2013-0025-1 Branch: City Mail Olympic Branch

(Form for joint approval)

Joint Approval: DLA Level III

RHB Bank Ltd

RHB Indochina Bank Ltd

RHB

GROUP EXPOSURE PROFILE (USD'000)									
Borrower		Related Borrowers**		Borrower + Related Borrowers (SCEL**)		Exposure With RHB Indochina			
3.3	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
	349.3	349.3	349.3	349.3	349.3	349.3	349.3	349.3	349.3

Facility Type		Tenor/Terms of Repayment		Term and Conditions		3.2	
TL1	Tenure	10 years	10% on approved limit	120 monthly instalments of USD2,345.16	1st-5th Year: 3% and 6th-10th Year: 1% on repayment amount if the facility is fully/partially settled before expiry date	Prepayment	USD180K (Existing)
TL2	Tenure	10 years	10% on approved limit	120 monthly instalments of USD2,345.16	1st-5th Year: 3% and 6th-10th Year: 1% on repayment amount if the facility is fully/partially settled before expiry date	Prepayment	USD200K (New)
TL2	Processing Fee	10 years	10% on approved limit	120 monthly instalments of USD2,533.52	1st-5th Year: 1% and 6th-10th Year: 1% on repayment amount if the facility is fully/partially settled before expiry date	Prepayment	USD200K (New)

FACILITY DETAILS					
Facility Type	O/S 11-08-	Existing Limit	Increase/ Decrease (+/-)	New Limit	FACILITY (USD'000)
10-Year TL1	149.3	149.3	-	149.3	3.1
10-Year TL2	-	-	+200	200	3.2

Part 2.1	Brief details of new, additional or renewal request
	<ul style="list-style-type: none"> To approve additional 10-Year TLL2 of USD200 for working capital in Jewelry Shop. To annual review the existing TL1 of USD180K from the TL2 disbursement date. To reduce interest rate from 9.75% p.a. to 9% p.a. for existing TL1.

Part 2.0	DETAILS OF REQUEST

CONNECTED PARTY: Yes / No (if yes, please comment)	
CBC / World Check Findings (if any): N/A	

APPLICATION NO.: RHBL-0002-2013-0025-1 Branch: City Mall Olympic Branch (Form for joint approval)	

CRedit APPLICATION (CA2)

RHB BANKING GROUP RHB Indochina Bank Ltd RHB Bank Bhd



No.	Name of Banker/ FI	Facility Type	Pricing	Approved Amount (USD 000)	Outstanding as at	Security	Coverage	Comments: N/A				
								Total	TL	10%p.a.	83	
1	Campus	TL	10%p.a.	130	112.7	N/A	N/A					
2	BIDC	TL	10%p.a.	83	72.7	N/A	N/A					
4.0 DETAILS OF OTHER BANKERS/ FINANCIAL INSTITUTIONS												

* Based on value as per Credit Policy
 ** All other exposure derived based on Power of Control (PoC) and Economic Dependence (ED)
 *** Aggregated based on Power of Control (PoC) and Economic Dependence (ED)

Bank	RHB Bank	Standalone:	Islamic/ Investment/ Leasing	SCEL**	Beyond SCEL***	Total RHB Group	Total Credit (RHB Group	Group Exp+Other Banks)	No.

Application No.: RHBIBL-0002-2013-0025-1	Branch: City Mall Olympic Branch	(Form for joint approval)
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CRDIT APPLICATION (CA2)

RHB Indochina Bank Ltd RHB Bank Bhd



RHB BANKING GROUP

CREDUI APPLICATION (CA2)

Application No. : RHIBIL-0002-2013-0025-1 Branch: City Mall Olympic Branch
(Form for joint approval)

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Security Description	Second Description
Security Value	OMV (USD per CP)

Facility Agreement stamped for TL1 of USD180K
Open All Monies 1st party 1st legal charge over the following property as
subsidiary instrument

Property Title No.: PP06941
Registered owner: Mr. Kim Vuthy and Mdm. Ros Sothearin
(Husband and Wife)
Description: A parcel of land with a single storey villa. It is currently leased
with monthly rental fee of USD 1,000
Land: 700 sqm
Built-up: 300 sqm
Address/Location: Phum 2, Sangkat Chroy Chanvar Khan Russey Keo

Previous OMV: USD294,249.20	Formal Valuation by CARE dated 09-Oct-2013	Tenure: freehold	Lease expiry: N/A	Insurance policy by:	RHIBL's panel: Camay Longac
522.3	746.2				

Value	Date	OMV/FSV (USD)	1) CARE
	03-Aug-16	Land cost: USD665,000 (USD950/sqm) Building costs: USD81,240.30 (USD270/sqm) Total: USD746,240.30	1) CARE
	03-Aug-16	Land cost: USD672,000 (USD960/sqm) Building costs: USD81,240.30 (USD270/sqm) Total: USD753,240.30	2) BRG
	03-Aug-16	Land cost: USD665,000 (USD950/sqm) Building costs: USD84,249.20 (USD280/sqm) Total: USD749,249.20	3) ARC

Comment: The property due to the Schools, Gloucester's value.

3. Facility Agreement stamped for TL2 of USD200k as the principal instrument.
4. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument.

CONDITIONS PRECEDENT			
No.	Details	To Complied	Yes No comply
1	<p>1.1 Acceptance of Letter of Offer</p> <p>1.2 Payment of processing fee of 1% on approved limit</p> <p>1.3 Release of facilities subject to:-</p> <ul style="list-style-type: none"> • 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 Borrower and/or the relevant security parties, registration fee duly paid and registered at such registries as the Bank may deem necessary. • Compliance of Terms under Condition Precedent. 	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	<p>TLL of USD180K</p>
2	<p>1.1 Acceptance of Letter of Offer</p> <p>1.2 Payment of processing fee of 1% on approved limit</p> <p>1.3 Release of facilities subject to:-</p> <ul style="list-style-type: none"> • 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 Borrower and/or the relevant security parties, registration fee duly paid and registered at such registries as the Bank may deem necessary. • Compliance of Terms under Condition Precedent. 	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	<p>New</p> <p>TLL of USD200K</p>

5.2	<p style="text-align: center;">SECURITY ANALYSIS</p> <ul style="list-style-type: none"> The property is about 350 meters and 540 meters from Belliveau Serviced Apartments and Sokha Hotel (Chroy Changva). It is currently leased to Koreean for office operating with monthly rental fee of USD1,000. The property is suitable for residential and some type of business such as company, warehouse, and other business activities. The property is suitable for residential and some type of business such as company, warehouse, and other business activities. The property may increase price in the future due to its strength as mentioned above.
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Application No. : RBIBL-0002-2013-0025-1 Branch: City Mall Olympic Branch
(Form for joint approval)

CREDIT APPLICATION (CA2)

- Borrowers have engaged in jewelry since 2003. The business is continued growth and profitable from year to years, illustrated by the furnished income statement from 2014 to 2016.

Note: *Sale is excluded service fee.

Z) Monthly sales (USD*)	94,861.05	102,449.93	Up to date, Stock is about USD200k
Y) Historical Remarks	Jan to Jun/2016	2017 (Monthly)	Remarks
X) Projected Items	Jan to Jun/2016	2017 (Monthly)	
Z) Monthly sales (USD*)	94,861.05	102,449.93	Up to date, Stock is about USD200k
A) Debtor turnover (days)	30	30	AR is about 12K
B) Stockholding turnover (days)	40	40	AP is about 9K
C) Creditor turnover (days)	7	7	
D) Asset Conversion Cycle = $(A + B) - C/30$	2.10	2.10	
E) Monthly WC need = $(D \times Z)$	199,208.20	215,144.85	
F) Existing + proposed WC lines	200,000.00	200,000.00	
G) Shortfall)/Excess in WC lines	791.80	(15,144.85)	

Justification

- To annual review the existing TL1 of USD180k from the TL2 disbursement date.
- To approve additional 10-year TL2 of USD200k for working capital in Jewelry Shop.
- To reduce interest rate from 9.75% p.a. to 9% p.a. for existing TL1 since the borrowers have been our loan customer since 2013.

JUSTIFICATION OF REQUEST

7.2

1- Sreyroth Jewelry Shop	2- Poch SiV Chheng Jewelry Shop	3- Angkor Navy Jewelry Shop	4- Sok Sreypitch Jewelry Shop
To outclass competitors the borrowers advised that they base their business on their reputation and they will not risk selling anything less than pure gold to damage that reputation. Branch also observed that there are 4 competitors selling anything to the marketplace with offering the same service within a 1 kilometer-distance from their shop.			
To approve additional 10-year TL2 of USD200k for working capital in Jewelry Shop.			
To annual review the existing TL1 of USD180k from the TL2 disbursement date.			
To reduce interest rate from 9.75% p.a. to 9% p.a. for existing TL1 since the borrowers have been our loan customer since 2013.			
Competitor & Strategy			
No.	Name	Product/Service	Contact
1	Lý Hour	24K Gold	012 388180
2	R.A. Gem International Co., Ltd (Thailand)	Diamond	N/A
3	Vimean EKreach	Jewelry	012 639 288
4	Tang Ty Kea	Natural Stone Supplier	016 369 606
5	Y Heng	Platinum Hand Maker	012 602282
Supplier			
6	Sovann Nida	092 55590	Account receivables and account payable outstanding are accounted respectively.
7	Sovann Chhengsei	081 199998	USD12,000 and USD9,000
8	H.E Chan Rech	012 407340	Customer list is attached for reference

Application No.: RHIBIL-0002-2013-0025-1 Branch: City Mall Olympic Branch

(Form for joint approval)

CREDIT APPLICATION (CA2) RHB Bank Ltd RHB Indochina Bank Ltd RHB Bank Ltd

A) EBITDA	jan to Jun 2016 (Monthly)	2017 (Monthly)	2017 USD14,922.46	USD15,057.53	• DSR is at 2.25x based on the furnished income statement as at June 2016 • DSR to be improved to 2.30 in FD interest, etc.) income (rental income, property rental etc.)	USD2,600.00	USD2,860.00	USD17,917.53	C) Total cash flow available for debt service (A + B)	USD17,522.46	USD2,345.16 USD1,728.00 USD1,728.00 USD1,173.42 USD2,533.52	USD83K BIDC 13-year HL: USD30K CAMPU 10-year TL: USD130K RHB 10-year TL: USD180K D) Existing debt Proposed additional Debt Repayment RHB 10-Year TL: USD200K USD2,533.52	USD7,780.10 USD7,780.10 USD7,780.10	F) Total debt repayment (D + E)	DSR [(A+B)/(D+E)]	G) Other source of income (schduled/dividend repayment)	N/A	2.30x 2.25x N/A	Adjuseted DSR [(C + G)/F]
B) Other recurring income (rental income, furnished income statement as at June 2016 etc.)	• DSR is at 2.25x based on the furnished income statement as at June 2016 • DSR to be improved to 2.30 in FD interest, etc.) income (rental income, property rental etc.)	2017 USD2,600.00	2017 USD2,860.00																
C) Total cash flow available for debt service (A + B)	USD17,522.46	USD17,917.53																	
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E) Proposed additional Debt Repayment RHB 10-Year TL: USD200K USD2,533.52	USD2,345.16 USD1,728.00 USD1,728.00 USD1,173.42 USD2,533.52	USD1,173.42 USD1,728.00 USD1,728.00 USD1,173.42 USD2,533.52	USD83K BIDC 13-year HL: USD30K CAMPU 10-year TL: USD130K RHB 10-year TL: USD180K D) Existing debt Proposed additional Debt Repayment RHB 10-Year TL: USD200K USD2,533.52	USD7,780.10 USD7,780.10 USD7,780.10	F) Total debt repayment (D + E)	DSR [(A+B)/(D+E)]	G) Other source of income (schduled/dividend repayment)	N/A	2.30x 2.25x N/A	Adjuseted DSR [(C + G)/F]									
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SOURCE OF REPAYMENT

7.4

Sector:	Other Non-Financial Service		
Within Industry Lending Limit? Yes / No (as at 18/08/2016)			
	<input type="checkbox"/> Most attractive	<input type="checkbox"/> Highly attractive	<input type="checkbox"/> Attractive
	<input type="checkbox"/> Selective	<input type="checkbox"/> Unattractive	<input type="checkbox"/> Most unattractive
If Sector falls under unattractive or most unattractive, justification for maintain or increase exposure:			

- Average monthly sale track record reported of USD94,861.05 for the first 6 months (Y2016). It shall need WC of USD199,2K for daily operation in business as well as to well-manage on the borrowers' collection (Debt).
 - More importantly, the borrower has purchased diamonds from Thailand with limit of USD81,111 for the last 6 months. Mdm. Vuthidavety said that all payments to Thailand are always made by OTT through Campu Bank.
 - Assume that the additional loan is approved as per request, the average monthly sale and WC need in Y2017 shall be increase to USD102.4K and USD121.5K respectively. (Sale is projected to increase by 8%). As a result, total existing and proposed WC lines indicate amount of USD200K is still consider good condition and reasonable and stand in the limited WC requirement.
 - All in all, the borrowers have requested additional TL2 of USD200K for working capital in business.

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CREDIT APPLICATION (CA2)

RHB Bank Bhd

RBH INDOCHINA BANK LTD

7.5 EXTERNAL RATING (Applicable to PLCs only)																																																																																			
Moody's EDF9 Score (%) as at dd/mm/yyyy Share Price Movement over past 12 months: Borrower: Guarantor:																																																																																			
DD/MM/YR (Current price) High Low																																																																																			
Impaired Rating S&P Moody's Comments:																																																																																			
RAM MARC S&P Fitch Moody's Comments:																																																																																			
7.6 CUSTOMER PROFITABILITY Share price movement over past 12 months (high/low/current price), its equivalent to S & P and Moody's Ratings & reasons for high score if 4% and above and whether EDF score is reflective of credit rating).																																																																																			
N/A Facility Average Utilization Last 12 months Gross Income Current ROA Projected ROA 12 months Gross Income Current RAROC Projected RAROC Projected RRWA Projected ROA Reasons/ account strategy if less than model recommended target return.																																																																																			
7.7 ANCILLARY BUSINESS/ CROSS SELLING CONDUCT OF ACCOUNT ANALYSIS N/A																																																																																			
7.8 Bank Statement RHBIBL Kim Vuthidavatey Period: July 15 to June 16																																																																																			
<table border="1"> <thead> <tr> <th>Month</th> <th>Trans</th> <th>Debit (USD)</th> <th>Trans</th> <th>Credit (USD)</th> <th>Balance (USD)</th> <th></th> </tr> </thead> <tbody> <tr> <td colspan="7">Balance Forward 39.58</td> </tr> <tr> <td>Jul-15</td> <td>1</td> <td>2,317.61</td> <td>1</td> <td>2,320.00</td> <td>41.97</td> <td></td> </tr> <tr> <td>Aug-15</td> <td>1</td> <td>2,317.61</td> <td>1</td> <td>2,300.00</td> <td>24.36</td> <td></td> </tr> <tr> <td>Sep-15</td> <td>2</td> <td>3,037.61</td> <td>2</td> <td>3,040.00</td> <td>26.75</td> <td></td> </tr> <tr> <td>Oct-15</td> <td>1</td> <td>2,317.61</td> <td>1</td> <td>2,300.00</td> <td>9.14</td> <td></td> </tr> <tr> <td>Nov-15</td> <td>2</td> <td>2,331.61</td> <td>1</td> <td>2,400.00</td> <td>77.53</td> <td></td> </tr> <tr> <td>Dec-15</td> <td>3</td> <td>2,320.63</td> <td>2</td> <td>2,400.68</td> <td>157.58</td> <td></td> </tr> <tr> <td>Jan-16</td> <td>1</td> <td>2,317.61</td> <td>1</td> <td>2,300.00</td> <td>139.97</td> <td></td> </tr> <tr> <td>Feb-16</td> <td>1</td> <td>2,317.61</td> <td>2</td> <td>2,200.00</td> <td>22.36</td> <td></td> </tr> <tr> <td>Mar-16</td> <td>3</td> <td>57,319.61</td> <td>2</td> <td>57,400.00</td> <td>102.75</td> <td></td> </tr> </tbody> </table>							Month	Trans	Debit (USD)	Trans	Credit (USD)	Balance (USD)		Balance Forward 39.58							Jul-15	1	2,317.61	1	2,320.00	41.97		Aug-15	1	2,317.61	1	2,300.00	24.36		Sep-15	2	3,037.61	2	3,040.00	26.75		Oct-15	1	2,317.61	1	2,300.00	9.14		Nov-15	2	2,331.61	1	2,400.00	77.53		Dec-15	3	2,320.63	2	2,400.68	157.58		Jan-16	1	2,317.61	1	2,300.00	139.97		Feb-16	1	2,317.61	2	2,200.00	22.36		Mar-16	3	57,319.61	2	57,400.00	102.75	
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CREDIT APPLICATION (CAZ)

 RHB Bank Ltd RHB Indochina Bank Ltd

Month	Trans	Debit (USD)	Trans	Credit (USD)	Balance (USD)
Balance Forward					
Aug-15	2	1198.51	1	1180	32.37
Sept-15	2	1194.04	1	1200.02	38.35
Oct-15	3	1168.15	1	1190	60.20
Nov-15	2	1185.10	1	1170.02	45.12
Dec-15	2	1159.29	1	1185.05	70.88

Period: Aug/15 to Jul/16
Kim Vuthidavatey
BIDC

Comments:

- Conduct of account for the last 6 months, total turnover credit and debit reported USD106.6K and USD106.6K respectively.
- Most transactions are cash deposit and OTT to Thailand for good payments. Noticeably, limit of OTT amount reported of USD81.11 for the last 6 months (Jan to Jun 2016).

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CREDIT APPLICATION (CAZ)

<input type="checkbox"/> RHB Bank Ltd	<input type="checkbox"/> RHB Bank Bhd
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No.	Installment	Amount	Due Date	Payment Date	Days Past Due
Account No.: 0800230034460					
Conduct of TL1: USD130K (Past 12 Months)					
Name: Kim Vuthidavatey					
Conduct Account with CAMPU					
<p>Noticeably, there was overdue up to 2 to 6 days since the borrower was so busy in business. As confirmed by Mdm. Vatey, all monthly installment of each banks, RHIBBL, CAMPU, and BIDC, are serviced by herself while her parents and husband were busy with their career. Therefore, there was overdue recorded up to 6 days for sometimes; however, she has committed to deposit on time.</p> <ul style="list-style-type: none"> During the last 12 months, the repayment history of TL has been overdue within 1 day due to the manual debit monthly installment. During the last 12 months, the repayment history of TL has been overdue within 1 day due to the manual debit monthly installment. 					
Comment:					
No.	Installment	Amount	Due Date	Payment Date	Days Past Due
12	2,317.61	11-JUL-16	11-JUL-16	12-JUL-16	1
11	2,317.61	10-JUN-16	16-JUN-16	16-JUN-16	6
10	2,317.61	10-MAY-16	12-MAY-16	12-MAY-16	2
9	2,317.61	11-APR-16	12-APR-16	12-APR-16	1
8	2,317.61	10-MAR-16	15-MAR-16	15-MAR-16	5
7	2,317.61	10-FEB-16	15-FEB-16	15-FEB-16	5
6	2,317.61	11-JAN-16	12-JAN-16	12-JAN-16	1
5	2,317.61	11-DEC-15	11-DEC-15	11-DEC-15	0
4	2,317.61	10-NOV-15	11-NOV-15	11-NOV-15	1
3	2,317.61	10-OCT-15	11-OCT-15	11-OCT-15	1
2	2,317.61	10-SEP-15	11-SEP-15	11-SEP-15	1
1	2,317.61	10-AUG-15	11-AUG-15	11-AUG-15	1
Account No.: 40001000628700000					
Conduct of TL1: USD180K (Past 12 Months)					
Name: Kim Vuthidavatey					
Conduct Account with RHIBBL					
<ul style="list-style-type: none"> Most transactions are cash deposit for monthly installment only. USD6,88k respectively. Conduct of account for the last 12 months, total turnover credit and debit reported USD7,06k and 					
Comment:					
Average	2	1,146.84	1	1,177.91	207.26
Total	14	6,881.02	6	7,067.47	
JUL-16	3	1,129	1	1,150.00	281.20
JUN-16	3	1,154.03	1	1,200.10	260.65
MAY-16	2	1,137.67	1	1,140.09	214.58
APR-16	2	1,162.76	1	1,200.09	212.16
MAR-16	2	1,125.41	1	1,200.11	174.83
FEB-16	2	1,171.70	1	1,177.08	100.13
JAN-16	2	1176.17	1	1200.04	94.75

Application No.: RHIBBL-0002-2013-0025-1 Branch: City Mail Olympic Branch
 (Form for joint approval)

CREDIT APPLICATION (CAZ)

 RHB Bank Ltd

RHB Indochina Bank Ltd
 RHB BANKING GROUP



CREDIU APPLICATION (CA2)	(Form for joint approval)
Application No. : RHBIBL-0002-2013-0025-1	Branch: City Mall Olympic Branch

CREDITS APPLICATION (CAZ)

RB Bank Bhd

RHB BANKING GROUP



Income Statement

FINANCIAL HIGHLIGHTS & ANALYSIS						8.7								
N/A						8.6 Other Risks (e.g. Specialised Lending, Project / Contract Financing)								
N/A						8.5 Production Risks (applicable to manufacturing company only)								
		High	Medium	Low										
<table border="1"> <tr> <td>Action Taken</td><td>Due Diligence Findings</td><td>Supplier/Buyer</td> </tr> <tr> <td></td><td></td><td>N/A</td> </tr> <tr> <td></td><td></td><td></td> </tr> </table>						Action Taken	Due Diligence Findings	Supplier/Buyer			N/A			
Action Taken	Due Diligence Findings	Supplier/Buyer												
		N/A												
Adverse findings from Trade Quality Assurance Department (if any)						8.4 Supplier/Buyer Risks								
		High	Medium	Low										
<ul style="list-style-type: none"> Volume of sale is highly increased in high season of tourism. Product / services have been in the market for over 20 years. 						8.3 Product Risks								
		High	Medium	Low										
<ul style="list-style-type: none"> Gold business is considered as high risk business. They are some competitors entering to the marketplace with offering the same service recently. However, they still have a strong commitment to compete the market since the company has good reputation and relationship with other business partner for over 13 years. 						8.2 Industry Risks								
		High	Medium	Low										
<ul style="list-style-type: none"> Borrowers are experienced in jewellery business for over 13 years. There is no segregation of the finance and operation functions. No diversification from core business (Jewelry Shop). Has adequate borrowing to meet expansion business. 						8.1								

Application No.: RHIBIL-0002-2013-0025-1 Branch: City Mall Olympic Branch

CREUDI APPLICATION (CAZ)

Average Monthly EBIT (USD)	2016	2017	2018	2019
Net Income	17,522.46	17,917.53	19,142.40	20,465.83
RHB 10-Year T1L: USD180K	2,345.16	2,345.16	2,345.16	2,345.16
CAMPUL: USD130K	1,728.00	1,728.00	1,728.00	1,728.00
BIDC TL: USD83K	1,173.42	1,173.42	1,173.42	1,173.42
RHBL TL2: USD200K	2,533.52	2,533.52	2,533.52	2,533.52

DSR Scenario

- Comments:
- Revenue is projected to growth by 8% on sale in the next 3 year based on the past track recorded and after financing from RHBL.
 - Properties rental are project to increase 10%.

Revenue (USD)	2017	2018	2019
Jewelry Sale	1,229,399.16	1,327,751.10	1,433,971.19
Service	62,907.85	66,053.24	69,355.91
Total Revenue	1,292,307.02	1,393,804.34	1,503,327.09
COGS			
Gold, Gem, and Diamond	1,098,460.96	1,184,733.69	1,277,828.03
Gross Profit	193,846.05	209,070.65	225,499.06
Operating Expense			
Salary	6,190.89	6,438.53	6,696.07
Utilities	3,693.31	4,024.08	4,185.04
Other	3,095.45	3,219.26	3,348.03
Total Operating Expenses	13,155.64	13,681.87	14,229.15
EBIT	180,690.41	195,388.78	211,269.92
Average EBIT	15,057.53	16,282.40	17,605.83
Monthly Property Rental Income	2,860.00	2,860.00	2,860.00
Monthly Average Income	17,917.53	19,142.40	20,465.83

Income Projection

- Comments:
- During the last 3 years, the business is profitable from year to year.
 - In the first 6 months of 2016, total revenue reported of USD599.2K, increased by 7% against to USD1,115.6K in 2015 while the profit before tax was USD89.5K (6-Month of 2016), increased by 10% against to USD161.9K in 2015.
 - Besides, the borrower also generate monthly income of USD2.6K from properties rental (lease agreements are attached).
 - Total sale is justified from the furnished purchase invoice for the last 6 months reported of USD55.5K in total. (Some invoices are enclosed). The borrower stated that sale invoices are not properly kept as it is a family business. It was destroyed when the customer make a full payment.
 - Net Profit Margin was about 15% is acceptable, compared to the same business industry of our existing loan customer, Mr. I Heng and Eng Kheang Impex with profit margin between 9% and 11% respectively.
 - Sales are not channeled with the banks, RHBL, CAMPUL, and BIDC since the borrower uses cash for daily business operating.

Application No.: RHBL-0002-2013-0025-1	Branch: City Mall Olympic Branch	(Form for joint approval)
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CREDIT APPLICATION (CA2)

 RHB Bank Ltd RHB Indochina Bank Ltd

RHB BANKING GROUP

Average Monthly EBT (USD)	2016	2017	2018	2019
Net income	14,017.96	14,334.02	15,313.92	16,372.66
RHB 10-Year TL1: USD180K	2,345.16	2,345.16	2,345.16	2,345.16
CAMPUL TL: USD130K	1,728.00	1,728.00	1,728.00	1,728.00
BIDC TL: USD83K	1,173.42	1,173.42	1,173.42	1,173.42
RHBIBL TL2: USD200K	2,533.52	2,533.52	2,533.52	2,533.52
Total Commitment	7,780.10	7,780.10	7,780.10	7,780.10
DSR (Time)	1.80x	1.84x	1.97x	2.10x

In case of 20% drop of net income

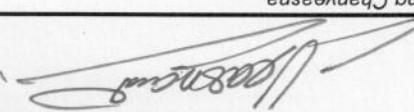
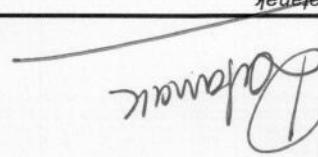
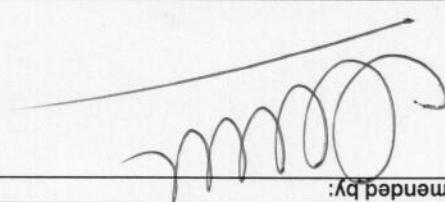
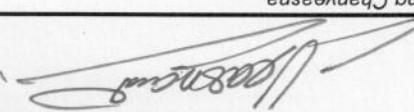
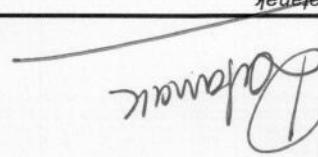
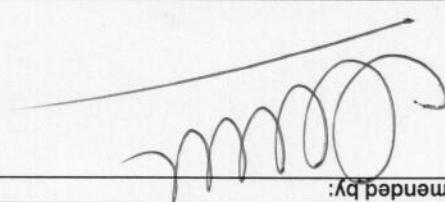
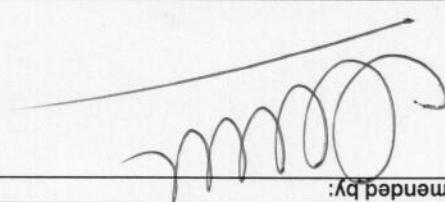
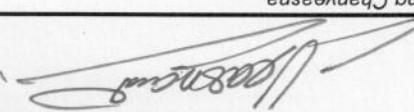
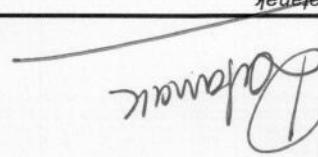
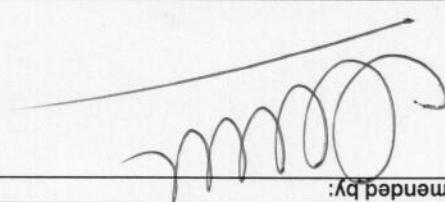
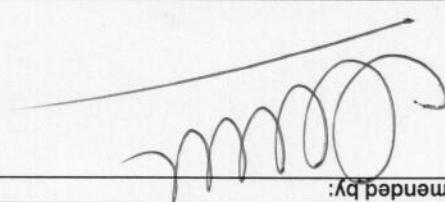
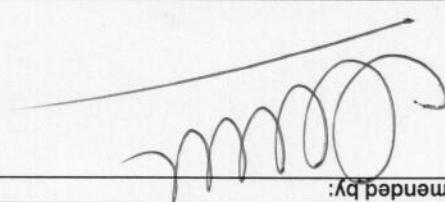
Total Commitment	7,780.10	7,780.10	2.25x	2.30x	2.46x	2.63x
DSR (Time)	1.80x	1.84x	1.97x	2.10x		

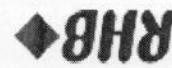
Application No. : RHBIBL-0002-2013-0025-1	Branch: City Mall Olympic Branch	(Form for joint approval)
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CREDIT APPLICATION (CA2)

RHB BANKING GROUP
 RHB Indochina Bank Ltd

 RHB Bank Bhd

Part 9.0		SUMMARY & RECOMMENDATION																					
		RECOMMENDATION BY LENDING UNIT																					
Application No.: RHBL-0002-2013-0025-1 Branch: City Mall Olympic Branch (Form for joint approval)																							
CREDIT APPLICATION (CA2)																							
<input checked="" type="checkbox"/> RHB Indochina Bank Ltd <input type="checkbox"/> RHB Bank Bhd																							
i) Borrowers have long experience in various businesses with more 13 years. They have been banking with us since 2013. ii) The business is stable and profitable from year to year. And the average monthly income derived from jewelry business and property rental are secured on monthly installment. iii) The purpose of loan is clarified. iv) The collateral is located in the favorable zone in Takeo Province with high marketability. The security coverage is at 2.13x. Reminder: All credit submission must have financial statements (audited or management accounts) which are not older than 6 months from the date of submission. Also, in any case, account must not be more than 12 months old from the date of submission. In the event that the above could not be compiled, L/R is to make notification detailing (i) the reason for audited financials, (ii) justifying the reasons why it is in order to accept the updated financials, (iii) committting the date when the updated financials can be obtained & (iv) indicating in details other sources of information i.e. updated sales report, current account summary, cash balances, CCRIS, etc.																							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Prepared by:</td> <td style="width: 10%;">Recommended by:</td> <td style="width: 10%;">Keaning Charnevsana Branch Manager Date: 18-08-2016</td> <td style="width: 10%;">SOK Batenak Assistant Manager-Credit Relationship Date: 18-08-2016</td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td colspan="4"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Recommended by:</td> <td style="width: 10%;">Chiv Hak Senior Manager Date: 18-08-2016</td> </tr> <tr> <td colspan="2"></td> </tr> </table> </td> </tr> </table>				Prepared by:	Recommended by:	Keaning Charnevsana Branch Manager Date: 18-08-2016	SOK Batenak Assistant Manager-Credit Relationship Date: 18-08-2016									<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Recommended by:</td> <td style="width: 10%;">Chiv Hak Senior Manager Date: 18-08-2016</td> </tr> <tr> <td colspan="2"></td> </tr> </table>				Recommended by:	Chiv Hak Senior Manager Date: 18-08-2016		
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CREDIT EVALUATION MEMORANDUM/ RECOMMENDATION																																	
Part	INDEPENDENT EVALUATION/ RECOMMENDATION/ APPROVAL																																
<p style="text-align: center;">Application No.: RHIBIL-0002-2013-0025-1 Branch: City Mall Olympic Branch (Form for joint approval)</p>																																	
CREDIT APPLICATION (CA2)																																	
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Application No.: RHIBIL-0002-2013-0025-1 Branch: City Mall Olympic Branch
(Form for joint approval)

CREDIT APPLICATION (CA2)

 RHB Bank Ltd RHB Indochina Bank Ltd RHB BANKING GROUP

D001	No.	Decileme Code (Please tick the relevant code for declined proposals)
D002	First Level Screening Not Carried Out by LU (e.g.: CCRIS, CTOS, NP69 findings)	High risk of impairment (1 or more AST/MST)
D003	Inappropiate, unsuitable credit structure	Repayment capacity inadequate/ unmitigated
D004	No justification, rationale for request in CA	No justification, rationale for request in CA
D005	Unacceptable level of risk	Unacceptable financial performance/ key financial indicators
D006	No justification, rationale for request in CA	Unsatisfactory financial performance/ key financial indicators
D007	No justification, rationale for request in CA	Unsatisfactory financial performance/ key financial indicators
D008	No justification, rationale for request in CA	Unsatisfactory conduct of account
D009	No justification, rationale for request in CA	WC requirement not addressed/ mitigated
D010	No justification, rationale for request in CA	Project viability not addressed/ mitigated
D011	No justification, rationale for request in CA	High clean exposure not justified & mitigated
D012	No justification, rationale for request in CA	Others (provide description)

Approver 1	APPROVAL <input type="checkbox"/> Approved <input type="checkbox"/> Declined Comments: (if any)
Approver 2	Date: Yong Ching San Head, Credit Management <input type="checkbox"/> Approved <input type="checkbox"/> Declined Comments: (if any)
	Additional Terms/ Conditions/ Covenants: (if any)
	Additional Terms/ Conditions/ Covenants: (if any) Thoo Kiem Seeng Deputy County Head Date:

Application No. : RHBL-0002-2013-0025-1 Branch: City Mall Olympic Branch
(Form for joint approval)

CREDIT APPLICATION (CA2)

RB Bank Bhd

RHB BANKING GROUP

FACt SHEET						
BASIC INFORMATION REPORT (BIR)						
Name of Borrower		Address of Main Operating Premises (MOP)		Contact Person(s)		
Mdm. Kim Vuthidavatey		No. 155, St. 155, Ph. 3, S/K Tou Tompung 1, Kh. Chamkarmorn, Phnom Penh.		Registration No. : 19437/2015/RHM	If Owned, Registered Owner = *Borrower / Directee / Related Ceo	MOP : *Owned / Rented
Employee/Non-exempt		SIC/BNM Code		Standard Report Codes		
Sector	: Other Non-Financial service	Staff	: 3	Schedule	: Priority Sector	Race
Account Numbers		IMPCAS		Bank Trade :		
CIS	: 200002156	:		Delete where appropriate		
Details of Shareholders (S) / Directors (D) / Guarantors (G) – Please also indicate relationship – S, D or G						
Name	Age	% of shareholding	Years with Co.	Experience/ Qualification		
Mdm. Kim Vuthidavatey	29	50%	2003	Mdm. Ros Sothearin		
Total		50	50%	Mdm. Ros Sothearin		
		29	50%	Mdm. Kim Vuthidavatey		
				Paid-up Capital (KHR'000)*		
				*As at		
Key Management						
Area of Responsibility	Name	Age	Qualification	Years with Company	Years of Experience	Product
Production	Mdm. Kim Vuthidavatey	29	N/A	N/A	2003	Finance
Marketing / Sales						Marketing
No. of Staff - (Full Time)	3					Product
Succession Plan for Key Personnel :	*Yes / No / not Applicable					
Details of Key Suppliers / Buyers						
(top 3 in terms of volume)						
Buyers (Name / location / telephone)						
Mdm. Chun Bona						
Mr. Sok Chanttha						
Mr. Seray Chanthou						
(top 3 in terms of volume)						
Sellers (Name / location / telephone)						
Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, Mr. Chum Vuthy						
Details of Key Appropratee						
Delete where appropriate						
Borrower : Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, Mr. Chum Vuthy						
CBB/Corp. Unit Head ARM / SARM						

				CBBC/Corp. Unit Head	ARM/SARM
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100%

Details of Other Banker/ Financial Institutions (including lease, hire purchase, factoring)					
Name	Type of Facility	Limit (USD)	Outstanding as at	Security	Terms
CAMPUS	TL	130K	July 2016		
BIDC	HL	83K	72.7K	N/A	10 years
Total		213K	185.4K		13 years

Name	Total Facilities (USD'000)	Value	Unsecured Exposure	Total	Relationship	Total (to tally with Part A)
N/A						

Group Exposure with RHB Bank Bhd

Main Competitors	Type of Products or Services	Jewelry, Money transfer and Exchange				
Seng Seng Shop	Jewelry, Money transfer and Exchange	Pheng Pheng Shop				
Lý Hour Pheng Shop	Jewelry, Money transfer and Exchange	Pheng Pheng Shop				
Lý Hour Pheng Shop	Jewelry, Money transfer and Exchange	Jewelry, Money transfer and Exchange				

BASIC INFORMATION REPORT (BIR)

RHB BANK BHD

R.A. Gem International (Diamond)

Vimean EK Reach	20%	N/A	7days	OTT	Cash
Lý Hour	10%	N/A	7days	Cash	

Credit Risk Rating Sheet for Individuals							
Borrower(s)	Mdm. Kim Vuthidavatrey, Mr. Sar Chetra, Mdm. Ros Sothearin And Mr. Kim Vuthy	Branch	CMO				
Borrower Credit Rating	Score (A)	Weight (A x B)	(Total Annual Income)	Score (B)	Weight (B)	(Total Score (A x B))	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = 2.25 times
1.1	Below USD50K More than USD50K	50	4 3 2 1 0	1 2 3 4 5	50 150 200 250 200	100 150 200 250 100	No document 3 to less than 4 4 to less than 5 Above 2 years 1 year to less than 2 years 6 months to less than 1 year No borrowing Unsatisfactory conduct Net worth (Total Assets - Total Liabilities)
1.2	Years of good conduct of borrowing with RHBIBL	Score (C) Weight (C x D)	Total Score (C x D)	10	30 20 10 0 -30	10	Years of good conduct of borrowing with RHBIBL
1.3	Net worth (Total Assets - Total Liabilities)	Score (D) Weight (D x E)	Total Score (D x E)	10	40 30 20 10 0	10	Above USD300K Above USD100K to USD300K Above USD50K to USD100K USD50K and below
1.4	Age - Years	Score (E) Weight (E x F)	Total Score (E x F)	10	40 30 20 10 0	10	* Note : Government servants retire at the age of 65 Above 35 to 55 Above 30 to 35 Above 25 to 30 / above 55 to 65* Above 18 to 25 Below 18 / above 65
1.5	Financial Statements	Score (F) Weight (F x G)	Total Score (F x G)	10	40 20 20 0	10	Audited by qualified professional Unaudited / No documents Unsubstantiated / No documents
							Total Borrower Credit Rating Score 220 (y)

loan classification.

* Classifications of Special Mention, Sub-standard, Doubtful and Bad/Loss is subject to the criteria as per NBC's Prakas on

No.	Credit Scoring	Credit Risk Grade	
1	80% and above	1 = Excellent	
2	70% to 79%	2 = Strong	
3	60% to 69%	3 = Adequate	
4	50% to 59%	4 = Minimum / Pass with condition	
5	40% to 49%	5 = Watch list	
6	Below 40%	6 = Unacceptable	
7	Special Mention	7 = Special Mention*	
8	Sub-standard	8 = Sub-standard*	
9	Doubtful	9 = Doubtful*	
10	Bad / Loss	10 = Bad / Loss*	

CREDIT SCORING CLASSIFICATION CRITERIA

3.0 Overall Credit Risk Rating Score	
Annual income below USD50,000	$(Y + Z) \times \frac{100}{570} = \%$
Annual income above USD50,000	$(220 + 170) \times \frac{100}{620} = 62.90\%$

Score (E)	Weight (F)	Total Score (E x F)	Security Rating	Security Coverage (Margin of Advance)
120	30	360	Less than 40%	40% to less than 50%
90	30	270	50% to less than 60%	60% to less than 70%
60	30	180	Above 70%	Above 70%
40	20	80	All Types of Cultivated / Vacant Agricultural Land	Fixed Deposit / Bank Guarantee
20	100	200	Debenture / Guarantor / Clean	Shophouses / Factories / Industrial Buildings / Residential Houses
100	20	200	All Types of Vacant Development Land	Type of Security
2	5	10	Shophouses / Factories / Industrial Buildings / Residential Houses	Penalty Factors
40	-40	-160	In the case of property:- Within flooding vicinity Mortgage/ownership of property could be subject to legal dispute (e.g : owner of the property is the beneficiary of the deceased is stated in the title deed)	Total Security Rating Score 170 (Z)
3.0 Overall Credit Risk Rating Score		62.90%	Annual income below USD50,000	Annual income above USD50,000

Date / Time	03-08-2016	3:00 pm	Borrower (s)	Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy	
Business Name	Mohanhokor Jewelry Shop and Property Rental	Type of Business	Selling Jewelry and property rental	Business Address	No. 155, Street 155, Sangkak Toul Tompong 1, Khan Chamkarmorn, Phnom Penh.
New / Existing Facilities	Existing 10-Year TL1: USD180K	Facilities	New 10-Year TL2: USD200K	Visiting Officer	Mr. SOK Ratanaak
Branch Observation Notes	Mdm. Kim Vuthidavatey and Mr. Sar Chetra are related husband and wife. And Mr. Kim Vuthidavatey and Mdm. Ros Sothearin are parents of Mdm. Kim Vuthidavatey.	Business	N/A	Tel No	
Business	They have been our loan customer since October 2013 with initial approved limit of USD180K in purpose of refinance loan from ACLEDA and ANZ Royal Bank. The outstanding balance is at USD149.3K as at 11 August 2016.	Address	No. 155, Street 155, Sangkak Toul Tompong 1, Khan Chamkarmorn, Phnom Penh.	Notes	Mdm. Kim Vuthidavatey and Mdm. Ros Sothearin have engaged in jewelry business and property rental while Mr. Chetra and Mr. Vuthy are employed in Government Officer.
Visiting Officer	Mr. SOK Ratanaak	Business		Business	The business is well-operated and profitable from year to year.
Branch Observation Notes	Mdm. Kim Vuthidavatey and Mdm. Ros Sothearin are related husband and wife. And Mr. Kim Vuthidavatey and Mdm. Ros Sothearin have engaged in jewelry business and property rental while Mr. Chetra and Mr. Vuthy are employed in Government Officer.	Address		Business	The property charged is about 350 meters and 540 meters from Belleview Serviced Apartments and Sokha Hotel (Chroy Changva). It is suitable for rent for office operating with monthly rental fee of USD1,000. It is currently leased to Korean for some type of business such as company, warehouse, and other business purpose. Presently, it is surrounded by private company, school, hotel, serviced apartment, and other business activities. Further, the property may increase price in the future due to its strength as mentioned above.
Conclusion	- Collateral is well secured and still situated in a good condition. - The borrowers have stable and comfortable income to secure the loan and have adequate capacity to serve the monthly loan installment to RHIBBL	Business		Business	The borrowers request the additional loan of USD200K for working capital in Mohanhokor Jewelry Shop.

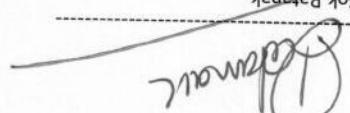
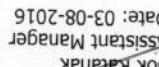
Contact/Call Report

Credit Relationship
Assistant Manager
Sok Ratanaak

Prepared by,
Goddam

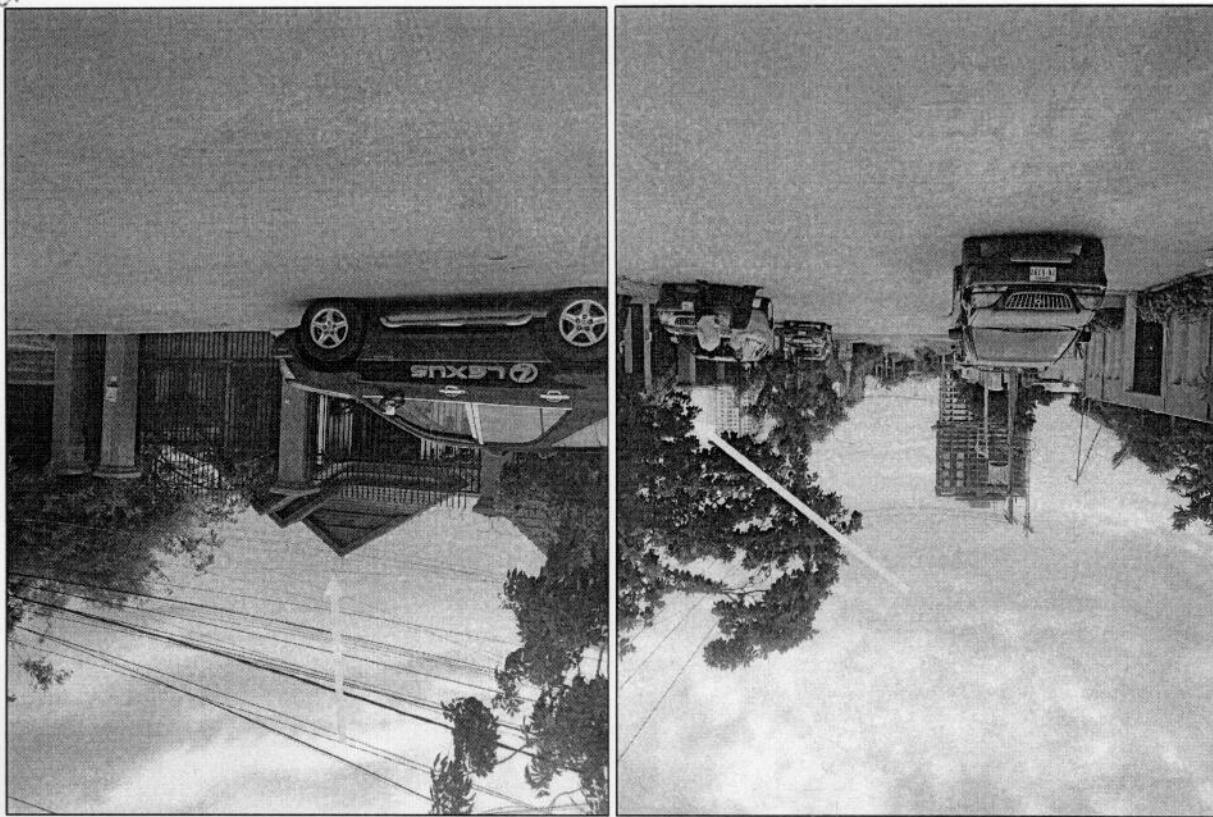
Senior Manager
Chiv Hak

Reviewed by,
Jay

<p style="text-align: center;">RHB INDOCHINA BANK LIMITED</p> <p style="text-align: center;">Branch: City Mall Olympic</p> <p style="text-align: center;">Property Site Visit Report</p>	
Borrower(s)	Mdm. Kim Vuthidavatrey, Mr. Sar Chetra, Mdm. Ros Sotheanin and Mr. Kim Vuthy
Property Type	A parcel of land with a single storey Villa
Land Area	700sqm
Property Address	Phnum 2, Sangkat Chroy Changvar, Khan Russey Keo, Phnom Penh
Site Inspected by	Mr. Sok Ratanak
Visiting Date	: 03-08-2016
Recent photograph(s) of the property enclosed	An internal inspection of the property has been done <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Method of valuation	If No, please state: N/A <input checked="" type="checkbox"/> Direct Comparison <input type="checkbox"/> Others:
Cross check	[V] Verbal Indication: 1) CARE, 2) BRG, 3) ARC on 03-08-2016 [V] Valuation Report: CARE on 09-10-2013 [] Other Reference:
Factors that may affect demand/market value	Demand for sale/rent Occupancy rate of neighbouring property Influence of crime on vicinity Proper access road to the property Is location of the property flood prone Are there any fire hazard nearby Undesirable factors (e.g. cemetery, vices, etc) Other (please state)
7 Encumbrances	8 Existing Insurance
<p>Bank Name : RHBIBL</p> <p>Facility : TL</p> <p>Loan Amount : USD149.3K</p> <p>Security Coverage : 4.99x</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>Expiry date: 16-10-2016</p> <p>9 Brief description of surrounding neighborhood and highlight any adverse observation:</p> <p>The property is located about 350 meters and 540 meters from Bellvalue Serviced Apartments and Sokha Hotel (Chroy Changva). It is currently leased to Korean for office operating with monthly rental fee of USD1,000.</p> <p>Presently, it is suitable for residential and some type of business such as company, school, hotel, service apartment, and other business purpose.</p> <p>The property may increase price in the future due to its strength as mentioned above.</p> <p>• Other (please elaborate): <input type="checkbox"/> Request by customer <input type="checkbox"/> Value can be determined <input type="checkbox"/> Other (please elaborate):</p>	
<p>10 Indicative value on OMV : USD746.2K</p> <p>The property is suitable for residential and some type of business such as company, warehouse, and other business purpose.</p> <p>• The property is suitable for office operating with monthly rental fee of USD1,000.</p> <p>• Currently leased to Korean for office operating with Bellvalue Serviced Apartments and Sokha Hotel (Chroy Changva). It is currently leased to Korean for office operating with monthly rental fee of USD1,000.</p> <p>• The property may increase price in the future due to its strength as mentioned above.</p>	
<p>11 Reasons for valuation by Branch/Bank</p> <p>Prepared by:  </p>	

Concurrence by:	Chiv Hak Senior Manager Date: 03-08-2016
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100%



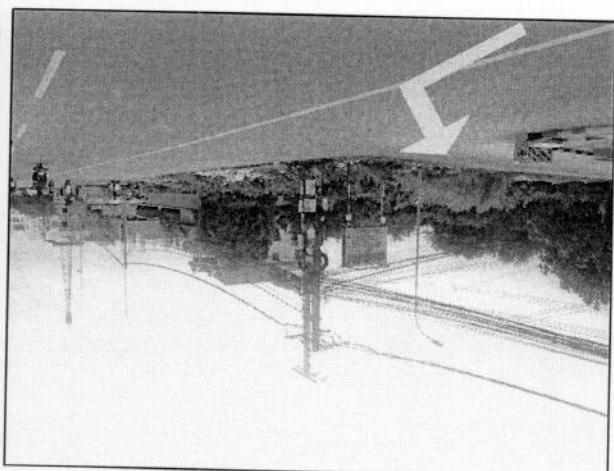
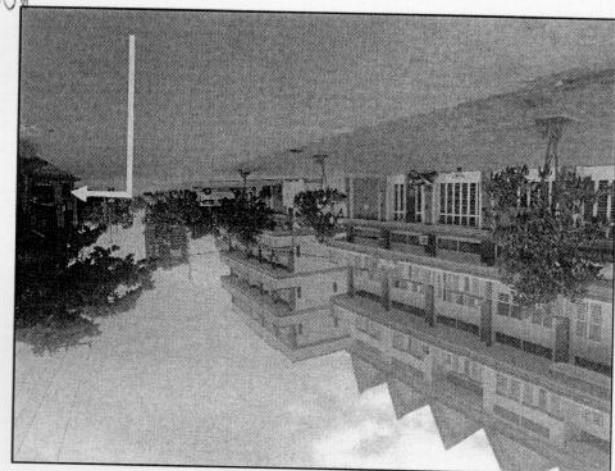
Address: Phnum 2, Sangkat Chroy Changvar, Khan Russey Keo, Phnom Penh.
Property Rental 1 (Charged to RHIBL)



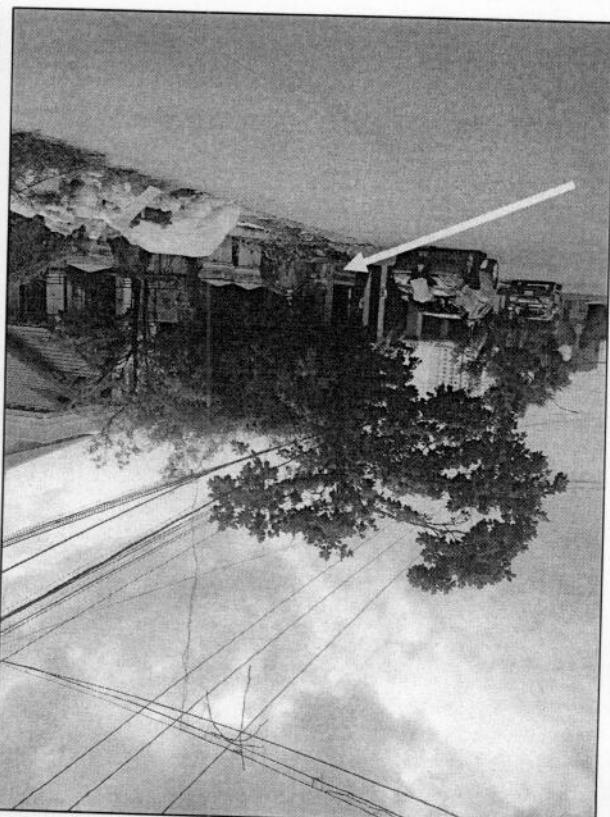
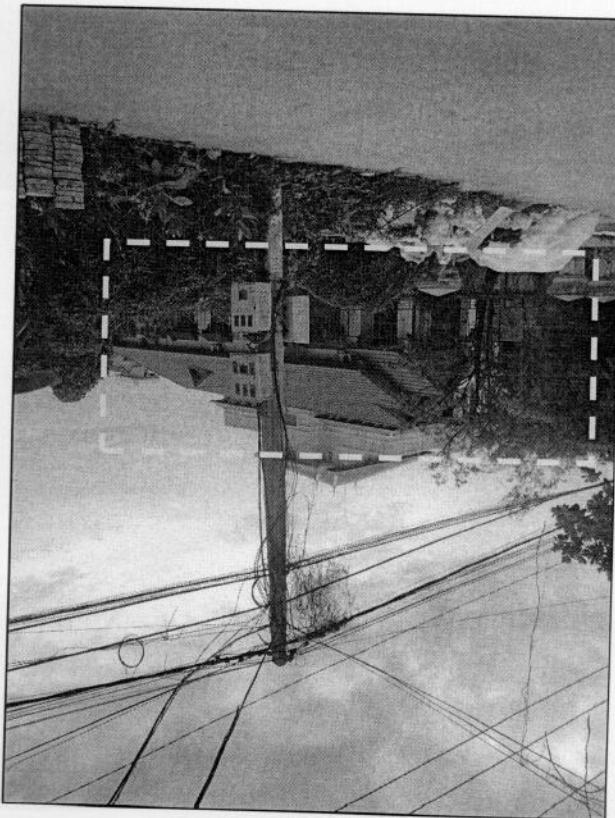
Map: Property Charged

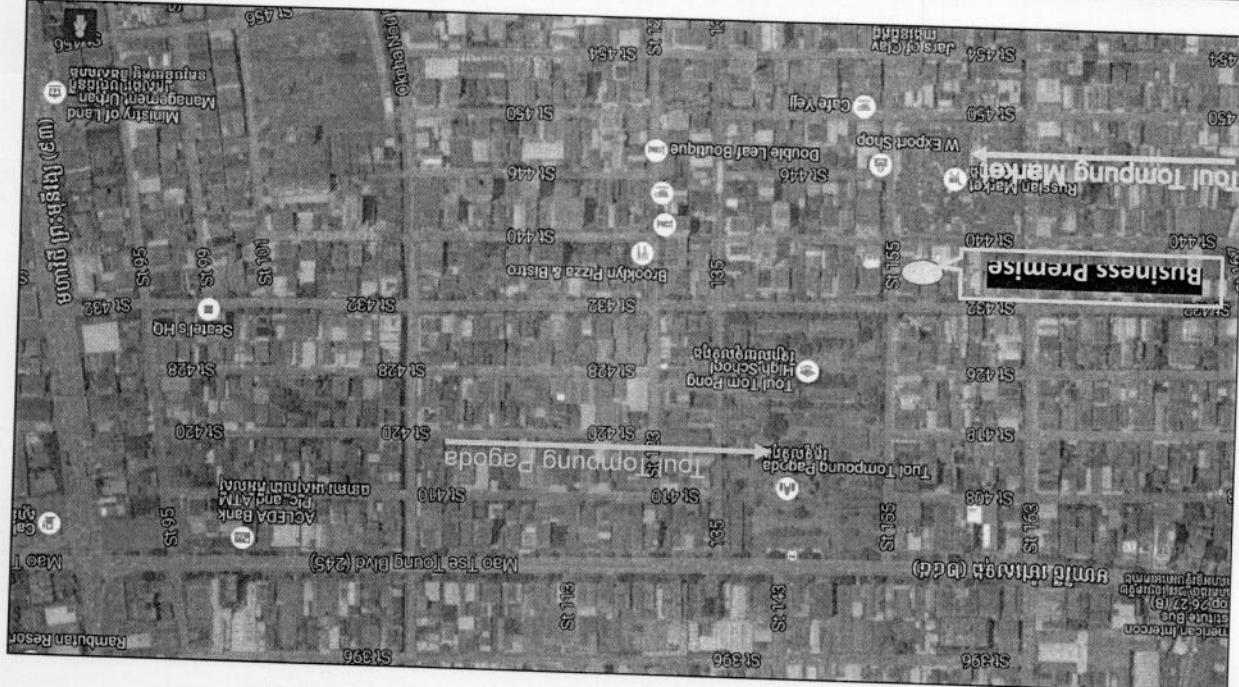
Dated on 03-Aug-2016
Site Visit is conducted by Sok Ratanak

RHB Indochina Bank Limited

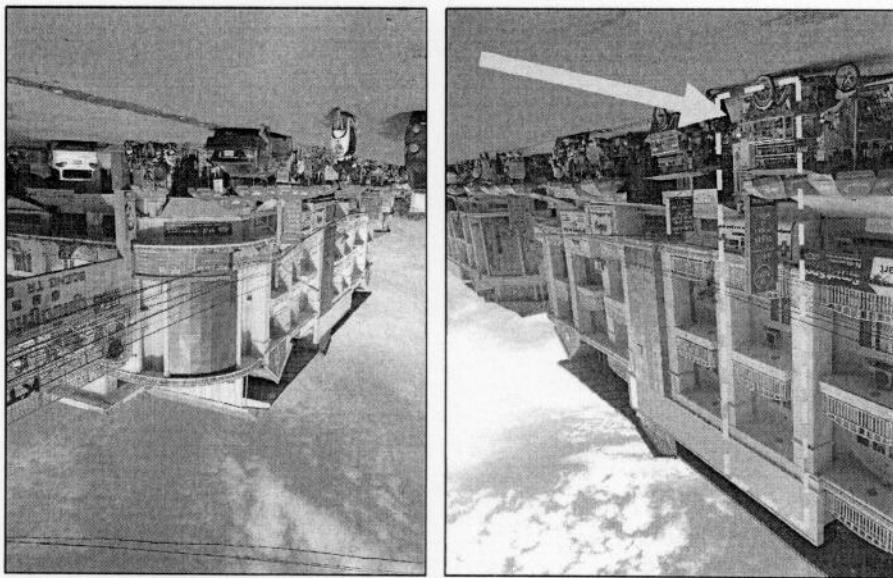


Access Road:



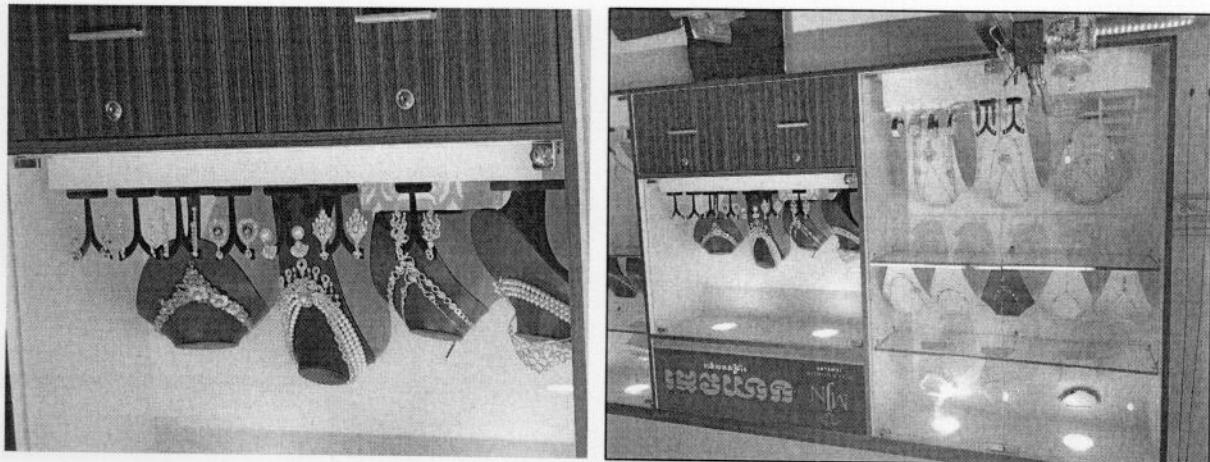


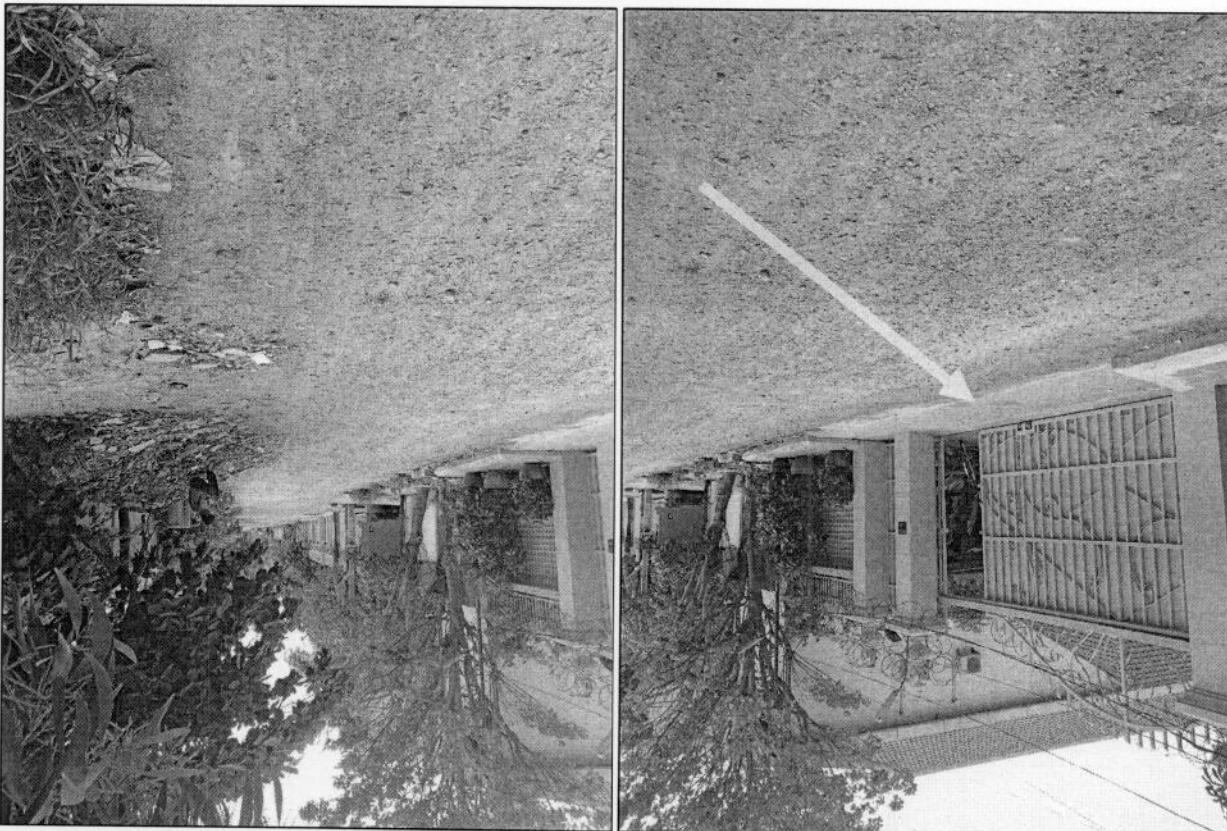
Map: Business Premise
Address: No. 155, St. 155, Phum 3, Sangkat Toul Tompung 1, Khan Chamkarmorn, Phnom Penh.



Address: No. B07, St. 456, S/K, Boeung Trabek, Khan Chamkarmon, Phnom Penh.

Property Rental 2





Address: No. 36 & 36(B), St. 478, S/K, Tou Tompong 2, Khan Chamkarmorn, Phnom Penh.

Property Rental 3 & 4

Borrowers: Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin and Mr. Kim Vuthy

From 1 to 3 transactions

2. What is the expected number of transaction per month?

From USD1,800 to USD55,000

b) Will there be any significant cash/check transactions? Range?

No, it is normal process from business income.

a) Will you be increasing your deposits? How much?

1. In the next 6 months:

To clarify customer's financial needs:

The fund were accumulated from Mohanokor Jewelry Shop

4. How were funds accumulated?

It is from their own fund from goldsmith

3. Where is initial funds/balances from?

It is for loan installment and channel on business operation

2. What is the objective in opening an account?

"Mohanokor" since 2003. It is directly managed by the borrowers.

1. Please provide a brief description of your personal/business background? Owner of high Risk business?
Yes/No

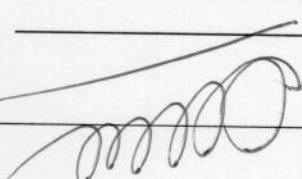
To understand customer background:

Name: Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin and Mr. Kim Vuthy Address: No. 155, Street 155, Sangkat Touk Tompong 1, Khan Chamkarmon, Phnom Penh. Account Number & Type: 2010002000033966 (Saving) Branch Account Established: CMO IC/Passport No.: Account Balance (s): USD185.00 as at July 2016	Account Number & Type: 010412066(01) Mr. Sar Chetra: 010552550(01) Mdm. Ros Sothearin: 010378602(01) Mr. Kim Vuthy: 010378601(01) Occupation: owner Country of Origin: Cambodia Company Name: Mohanokor Jewelry Shop Nature of Business: Goldsmith and selling jewelry
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DETAILS OF CUSTOMER

HNWI HIGH RISK CUSTOMER

ENHANCED DUE DILIGENCE (EDD) FORM

<p style="text-align: right;">CONCLUSION</p> <p>YES / NO</p> <p><input checked="" type="checkbox"/> Source of funds <input type="checkbox"/> Suspicious</p> <p>If "YES" - submit SAT whether to proceed / terminate for account opening/continue relationship.</p> <p>Conclusion: (Please attach annexure, if necessary)</p> <p>Date of Next Review: N/A</p> <p>Approved by: </p> <p>Initials: _____</p> <p>Print Name: Sok Ratnak</p> <p>Please refer to 'Account Opening Approval' Authorities,</p>	
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<p>Other Information:</p> <p>5. Other details obtained from telephone conversation / face to face meetings / media. (Please add annexure if necessary)</p> <p>To: R A Gem International Co., Ltd How Much: USD10K</p> <p>From: Kim Vuthidavatey How Much: USD9K</p> <p>The borrowers use OTT service to their supplier, Thailand with CAMPU Bank.</p>	
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<p>4. Will there be any foreign transactions? Why?</p> <p>From USD1,800 to USD55,000</p> <p>3. What is the expected amount or range for each transaction?</p>	
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