

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0032-2	Branch: City Mall Olympic Branch
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Request Type

 New

 Additional

 Renewal

 R&R

Approving Authority

Joint Approval: DLA Level III Reason for escalation:

Group CCO & Head of Business:

Part 1.0	CUSTOMER PROFILE		
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1.1	CUSTOMER INFORMATION		
Borrower	Mr. Chorn Ratana (Age: 48) and Mdm. Kruy Limsok (Age: 41)	CIS No.	120000741
Group/ Ultimate Parent	N/A	Registration No.	2253
Ultimate Borrower's Beneficial Owner	N/A		
Business Address	- Lot. 58 & 62, Street 289, S/K Boeung Kak I, Kh. Toul Kork, Phnom Penh. - St. 181, Village 9, S/K Boeung Kak I, Kh. Toul Kork, Phnom Penh.		
NBC Sector	Wholes and retail trade	Sub Sector	Import
Core Business	Restaurant and sea food distributor		
Date of Incorporation	1997	Relationship Since	Aug 2015
Review Due Date	N/A	Next Review Date	06-May-2016
BNM Reporting	<input type="checkbox"/> Broad Property Sector (Non Exempt)	<input type="checkbox"/> Bridging Loan	<input type="checkbox"/> Bullet/ Balloon Repayment

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"/> NBFI	<input type="checkbox"/> SCRM
Borrower/ Guarantor				Standalone	Final Rating (For credit decision only)	Watchlist Status
				Current CRR Rating	New CRR Rating	EAM
Mr. Chorn Ratana and Mdm. Kruy Limsok				4	4	Yes/ No
Guarantor/ N/A				N/A	N/A	Yes/ No
Comments: N/A						Exceptional Credit

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
Mr. Chorn Ratana	48	Husband	50%	1997	19 years	Above USD300K
Mdm. Kruy Limsok	41	Wife	50%	1997	19 years	Above USD300K
No. of Employee: 25						
Succession Plan for key Personnel: Wholesale						
CBC / World Check Findings (if any): There are no entries matching						
Connected party: Yes / No	(If yes, please comment)					

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Part 2.0	DETAILS OF REQUEST
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2.1	Brief details of new, additional or renewal request. <ul style="list-style-type: none"> • To approve OD2 of USD70,000 to use as working capital in business • To synchronize & extend annual review of the existing TL1, TL2, and OD1 from OD2 disbursement date.
2.2	Please state brief details of waivers, deviation of guidelines & notations. <ul style="list-style-type: none"> • To request for waiver of cross-charging the new collateral with the existing one.

Part 3.0	FACILITY DETIALS
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3.1	FACILITY (USD'000)					
Facility Type	O/S as at 31 Aug 2016	Existing Limit	Increase/ Decrease (+/-)	New Limit	Pricing	Purpose
10-Year TL1 USD350K (Existing)	327.14	327.14	-	327.14	ECOF + 3.25%p.a. on monthly rest subject to minimum 8.75%p.a	To refinance from Canaida Bank
OD1 USD350K (Existing)	344.09	350	-	350	ECOF + 3.50%p.a. on daily rest subject to minimum 9%p.a	To refinance from Canadia Bank and use as working capital in business.
10-Year TL2 USD250K (Existing)	246.08	246.08	-	246.08	ECOF + 3.25%p.a. on monthly rest subject to minimum 8.75%p.a	To part finance the purchase of 3 adjoining land and house
OD2 USD70K (New)	-	-	+70	70	ECOF + 3.50%p.a. on daily rest subject to minimum 9%p.a	To use as working capital
Total	917.31	923.22	70	993.22		

1.0 REPAYMENT TERMS		
Facility		Tenor/ Repayment Terms
TL1: USD350K (Existing)	Interest Rate:	ECOF + 3.25 %p.a. on monthly rest subject to minimum 8.75%p.a
	Tenure:	10 Years
	Repayment:	120 monthly installments of USD4,386.44
	Processing Fee:	1% on approved amount
	Prepayment:	1 st to 5 th year: 3%, 6 th year onward: 1% on the prepayment amount if the facility is fully/partially settled before expiry date
TL2: USD250K (Existing)	Interest Rate:	ECOF + 3.5 %p.a. on monthly rest subject to minimum 8.75%p.a
	Tenure:	10 Years
	Repayment:	120 monthly installments of USD3,133.17
	Processing Fee:	1% on approved amount
	Prepayment:	1 st to 5 th year: 3%, 6 th year onward: 1% on the prepayment amount if the facility is fully/partially settled before expiry date
OD1: USD350K (Existing)	Interest Rate:	ECOF + 3.5 %p.a. on daily rest subject to minimum 9%p.a
	Tenure:	1 Year
	Repayment:	Repayable on demand and interest in arrears to be serviced monthly

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1.0 REPAYMENT TERMS

Facility	Tenor/ Repayment Terms		
OD2: USD70K (New)	Processing Fee:	1% on approved amount	
	Commitment fee	1% p.a. on unutilized OD limit	
	Renewal fee:	0.5% of the total approved limit	
	Prepayment	1% on prepayment amount if the facility is fully/partially settled before expire date	
	Interest Rate:	ECOF + 3.5 %p.a. on daily rest subject to minimum 9%p.a	
	Tenure:	1 Year	
	Repayment:	Repayable on demand and interest in arrears to be serviced monthly	

Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Indochina Bank	993.22		993.22				993.22		993.22
RHB Bank Limit: Standalone:									
RHB Labuan/ Islamic/ Investment/ Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	993.22		993.22				993.22		993.22
Total Credit (RHB Group Exp+Other Banks)	993.22		993.22				993.22		993.22

* Based on value as per Credit Policy

** Aggregated based on Power of Control (PoC) and Economic Dependency (ED)

*** All other exposure derived based on Power of Control (before disaggregation)

Part 4.0		DETAILS OF OTHER BANKERS/ FINANCIAL INSTITUTIONS						
No.	Name of Banker/ FI	Facility Type	Pricing	Approved Amount (USD)	Outstanding as at	Security		Security Coverage
	N/A							
Credit Bureau Findings: Monthly repayments have been promptly paid. The world check also shown no adverse record.								



RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd

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Part 5.0	SECURITY DETAILS		
5.1	SECURITY DESCRIPTION		
Security Description	OMV (USD'000)	Security Value (as per CP)	
New			
1. Facility Agreement stamped for USD70K as the principal instrument. 2. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument			
Existing Property			
1. Facility Agreement of OD1 of USD350K and TL1 & TL2 of USD600K as the principal instrument. 2. 1 st party 1 st legal charge over the following property as subsidiary instrument			
Property - (A)			
Title Deed	P1: 12040708-00058 P2: 12040708-00062 P3: PP08982	1,023.21	716.24
Registered owner	P1, P2 & P3: Mr. Chorn Ratana & Mdm. Kruy Limsok (Husband and Wife)		
Description	P1: land accommodating a 2½ storey flat P2: land accommodating a 2½ storey flat P3: land accommodating a 2 storey house		
Address	P1: Lot No. 58, St. 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh P2: Lot No. 62, St. 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh P3: Village 13, Sangket Boeung Kak 1, Khan Toul Kork, Phnom Penh		
Tenure Encumbrance Fire Insurance Expiry Date	Free RHBIBL Forte Insurance 31 Aug 2017 (P1, P2, & P3)	Lease Expiry: N/A	
Land Area	P1: 83sqm P2: 83sqm P3: 100sqm		
Building Area	P1: 262.80sqm P2: 272sqm P3: 171.95sqm		
Valuation Report			
The three properties were evaluated by CARE as below:			
P1 (Dated on 27 August 2015)			
Land	: 83sqm x USD4,790/sqm	= USD397,570.00	
Building	: 262.80sqm x USD133.44/sqm	= USD35,068.00	
Total		= USD432,638.00	

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P2 (Dated on 27 August 2015)

Land	: 83sqm x USD4,790/sqm	= USD397,570.00
Building	: 272sqm x USD131.65/sqm	= USD35,808.00
Total		= USD433,378.00

P3 (Dated on 27 August 2015)

Land	: 100sqm x USD1,400/sqm	= USD140,000.00
Building	: 171.95sqm x USD100/sqm	= USD17,195.00
Total		= USD157,195.00

Total= USD1,023,211.00 (OMV)

According cross check with CARE on 01 Sep 2016, the value of the above properties is remained unchanged.

Cross Check with Bonna Reality @ 01 Sep 2016, the property values are as below:

P1

Land	: 83sqm x USD4,800/sqm	= USD398,400.00
Building	: 262.80sqm x USD250/sqm	= USD65,700.00
Total		= USD464,100.00

P2

Land	: 83sqm x USD4,800/sqm	= USD398,400.00
Building	: 272sqm x USD250/sqm	= USD65,700.00
Total		= USD464,100.00

P3

Land	: 100sqm x USD1,500/sqm	= USD150,000.00
Building	: 171.95sqm x USD110/sqm	= USD18,914.50
Total		= USD168,914.50

Total= USD1,097,114.50

Comment:

Branch adopted the VR by CARE since it is lower and reasonable than Bonna Reality.

Property (B)

Title Deed	P4: 12040714-0013, 12040714-0045 & 12040714-0047	373.56	261.49
Registered owner	P4: Mr. Chorn Ratana & Mdm. Kruy Limsok (Husband and Wife)		
Description	P4: Land with three adjoining single houses.		
Address	P4: Lot No. 13, 45 & 47, St. 281, Village 13, Sangket Boeng Kak 1, Khan Toul Kork, Phnom Penh		
Tenure	Free	Lease Expiry: N/A	
Encumbrance	RHBIBL		
Fire Insurance	Forte Insurance		
Expiry Date	05 May 2017 (P4)		
Land Area	P4: 195sqm		
Building Area	P4: 203.99sqm		

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Valuation Report

The property was evaluated by CARE as below:

P4 (Dated on 02 May 2016)

Land	: 195sqm x USD1,880/sqm	= USD366,600.00
Building	: 203.99sqm x USD34.17/sqm	= USD6,969.77
Total		= USD373,569.77

Total= USD373,569.77 (OMV)

According cross check with CARE on 01 Sep 2016, the value of the above properties is remained unchanged.

Verbal Check with Bonna Reality on 01 Sep 2016, the value is as below:

P4

Land	: 195sqm x USD1,900/sqm	= USD370,500.00
Building	: 203.99sqm x USD35/sqm	= USD7,139.65
Total		= USD377,639.65

Total= USD377,639.65

Comment:

Branch adopted the VR by CARE since it is lower and reasonable than Bonna Reality.

New Property (C) Additional

154.95

108.46

Title Deed	P5: 12040714-0203				
Registered owner	P5: Mr. Chorn Ratana & Mdm. Kruy Limsok (Husband and Wife)				
Description	P5: Land with single warehouse.				
Address	P5: Village 14, Sangket Boeung Kak 1, Khan Toul Kork, Phnom Penh				
Tenure	Free	Lease Expiry: N/A			
Encumbrance	To be charged to RHBIBL				
Fire Insurance	Bank's Panel				
Expiry Date	N/A				
Land Area	P5: 83sqm				
Building Area	P5: 70sqm (Approximately)				

Verbal Check with CARE on 01 Sep 2016, the value is as below:

P5

Land	: 83sqm x USD1,850/sqm	= USD153,550.00
Building	: 70sqm x USD20/sqm	= USD1,400.00
Total		= USD154,950.00

Verbal Check with Bonna on 01 Sep 2016, the value is as below:

P5

Land	: 83sqm x USD1,900/sqm	= USD157,700.00
Building	: 70sqm x USD25/sqm	= USD1,750.00
Total		= USD159,450.00

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Branch adopted the indicative value by CARE since it is lower and reasonable than Bonna Reality.

Total	1,551.72	1,086.19
Security Coverage (Times) - Existing & New/ additional (USD993.22K)	1.56x	1.09x

5.2	SECURITY ANALYSIS	
<ul style="list-style-type: none"> Overall MoA of the property would be 64% with secure coverage of 1.56x. For P5 only, the MoA property would be 45.17% with additional OD2 of USD70K as the borrower request to waive cross-charging the new collateral with the existing one. The subject property is located in favorable area surrounded by Banks, shop houses, Market, Schools, etc. 		

Part 6.0	CONDITIONS PRECEDENT & COVENANTS	
6.1 CONDITIONS PRECEDENT		

No.	Details	Complied Yes	To No	To comply
1	<u>Existing</u> <p>TL1: USD350K & OD1: USD350K</p> <p>1.1 Acceptance of Letter of Offer 1.2 Payment of processing fee of 1% on approved limit 1.3 Release of facilities subject to:- 1. Compliance of Terms under Condition Precedent. 2. 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 3. To submit a formal VR with value of not less than USD1,013,000 from our panel valuer</p> <p>Disbursement Method</p> <p>Upon completion of signing and thumb print on legal documents and blocking TD of Property 3., the loan will be released as below:</p> <ul style="list-style-type: none"> - The TL of USD350,000 and partial OD of USD70,000 to be issued NBC Check to redeem TD of P1 & P2 from Canada Bank Plc. - Upon completion of blocking TD of Property 1 & 2, the final OD amount of USD280,000 to be released into borrowers' account maintained at RHBIBL. <p>TL2: USD250K</p> <p>1.1 Acceptance of Letter of Offer 1.2 Payment of processing fee of 1% on approved limit 1.3 Release of facilities subject to:- 1. Compliance of Terms under Condition Precedent. 2. 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 3. To submit a formal VR of P4 with value of not less than USD366,600 from our panel valuer</p>			

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	<u>Disbursement Method</u> Upon completion of signing and thumb print on legal documents, the loan will be released as below: <ul style="list-style-type: none"> - The TL2 of USD250,000 is to be released by issuing banker check under name of seller upon completion of TD blocking of P1, P2, P3 & P4 and formal SPA with value of not less than USD380,000 and evidence of differential sum. - In case the borrower has paid more than USD130,000 to seller by the time of disbursement, the loan can be partially or fully disburse to borrower's account. 		
2	<u>New</u> 1.1 Acceptance of Letter of Offer 1.2 Payment of processing fee of 1% on approved limit 1.3 Release of facilities subject to:- 1. Compliance of Terms under Condition Precedent. 2. 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 3. To submit a formal VR of P5 with value of not less than USD154,950 from our panel valuer	✓ ✓ ✓ ✓ ✓	
	<u>Disbursement Method</u> Upon completion of signing and thumb print on legal documents, the loan will be released in the borrower's account maintained RHBIBL	✓	

Comments:

COVENANTS / OTHER TERMS & CONDITIONS				
No.	Details	Complied		To comply
		Yes	No	
1	Existing N/A			
2	New N/A			
Comments:				



RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd**CREDIT APPLICATION (CA2)***(Form for joint approval)*

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Part 7.0	CREDIT ASSESSMENT
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7.1	BORROWER BACKGROUND																																
<ul style="list-style-type: none"> - Mr. Chorn Ratana (48 years) and Mdm. Kruy Lim Sok (41 years) are husband and wife. They have been our loan customer since Aug 2015 with initial TL1 of USD350K and OD1 of USD350K. Presently, they have maintained loan TL1 of USD350K (O/S: 327.14K), TL2 of USD250K (O/S: USD246.08K) and OD1 limit of USD350K (O/S: USD344.09K) as at 31 Aug 2016. - Borrowers have engaging in selling seafood and quail over 19 years. They are operating business under named "Ratana Sreytouk Restaurant" with a warehouse to stock goods for wholesale. More importantly, all the business premises are owned by the borrowers and charged to RHBIBL as well. And "Ratana Sreymao Restaurant" is the borrowers' relative. - The restaurant is famous with well recognized sea foods and fresh sea foods in Phnom Penh City. It was established since 1997 and it was expanded to the quail & sea foods distributor in 2005. - All kind of sea foods and quails are bought from Kampot, Sihanouk Ville and Koh Kong Province and from Vietnam through Bavet Boarder. As claimed by borrowers, all orders are made by phone call and transported within 1 or 2 day to Phnom Penh to make sure it is fresh and sellable to customers. Mdm. Limsok stated that all payments are always paid through a private money transfer since it is easier and faster than banks. - Mr. Chorn Ratana revealed that Patent, Business License, and Import License are always annual renewal but the latest is yet received for Patent and Business License while he has already applied. (Import License 2016-2017 is enclosed) - The restaurant is served customers from 11a.m to 11p.m every day with 25 supporting staff and 20 tables. The business is managed by Mdm. Kruy Limsok and assisted 25 staffs (Both restaurant and warehouse). - They are also one of the top three quail and sea foods distributor in Phnom Penh and they have a warehouse located at St. 181 Village 9th, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh for allocating and distributing the quail imported from Vietnam & sea foods to wholesalers, retailers and restaurants in Phnom Penh and Provinces through with their own transportation (in Phnom Penh) and tax (in Provinces). - Their customers are quail & seafood wholesalers and food caterers to all provinces and it is used for restaurant, food catering in wedding or ceremony, street sellers and household individuals. - There is no customer concentration risk as they have a huge clientele base with over 100 clients throughout 24 provinces and cities. Below is the some of the top ten customers: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">No.</th> <th style="text-align: center;">Customer Name</th> <th style="text-align: center;">Location</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Mr. Kiev Soth</td> <td>Battambong</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Vimean Boeung Chouk</td> <td>Battambong</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Mr. Phearam</td> <td>Battambong</td> </tr> <tr> <td style="text-align: center;">4</td> <td>Mr. Map</td> <td>Siem Reap</td> </tr> <tr> <td style="text-align: center;">5</td> <td>Mr. Oi</td> <td>Siem Reap</td> </tr> <tr> <td style="text-align: center;">6</td> <td>Mdm. Na</td> <td>Kampong Cham</td> </tr> <tr> <td style="text-align: center;">7</td> <td>Mdm. Srey Heak</td> <td>Kampong Cham</td> </tr> <tr> <td style="text-align: center;">8</td> <td>Mdm. Srey Sros</td> <td>Kampong Cham</td> </tr> <tr> <td style="text-align: center;">9</td> <td>Mdm. Nath</td> <td>Kampong Cham</td> </tr> <tr> <td style="text-align: center;">10</td> <td>Mdm. Touch</td> <td>Ratanakiri</td> </tr> </tbody> </table> <ul style="list-style-type: none"> - As confirmed by borrowers, they always offer the credit term of 2 weeks to 4 weeks to their good customers. Currently, they have A/R of USD60,000, A/P of USD40,000 and Stock of USD100,000. 	No.	Customer Name	Location	1	Mr. Kiev Soth	Battambong	2	Vimean Boeung Chouk	Battambong	3	Mr. Phearam	Battambong	4	Mr. Map	Siem Reap	5	Mr. Oi	Siem Reap	6	Mdm. Na	Kampong Cham	7	Mdm. Srey Heak	Kampong Cham	8	Mdm. Srey Sros	Kampong Cham	9	Mdm. Nath	Kampong Cham	10	Mdm. Touch	Ratanakiri
No.	Customer Name	Location																															
1	Mr. Kiev Soth	Battambong																															
2	Vimean Boeung Chouk	Battambong																															
3	Mr. Phearam	Battambong																															
4	Mr. Map	Siem Reap																															
5	Mr. Oi	Siem Reap																															
6	Mdm. Na	Kampong Cham																															
7	Mdm. Srey Heak	Kampong Cham																															
8	Mdm. Srey Sros	Kampong Cham																															
9	Mdm. Nath	Kampong Cham																															
10	Mdm. Touch	Ratanakiri																															

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- Below is the list of their suppliers:

No.	Supplier Name	Products	Location
1	Mr. Yong	Quail	Vietnam
2	Mr. Verk	Quail	Vietnam
3	Mr. Tang	Quail	Vietnam
4	Mr. Kam	Sea foods	Vietnam
5	Hear Pon	Sea foods	Vietnam
6	Mr. Pok	Sea foods	Vietnam
7	Hear Son	Sea foods	Kampot, Cambodia
8	Hear Tin	Sea foods	Sihanouk Ville, Cambodia
9	Srey Oun	Sea foods	Sihanouk Ville, Cambodia
10	Cheah Mouy	Sea foods	Kampot, Cambodia

- Besides, the borrower also earn additional income from the room rental business located in Village 13, Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh, where is currently charged to RHBIBL (Property 3). They do not disclose the income since it is just a small business and there is no rental contract for supporting.
- The competitive advantages of business environment are to meet customers' rapid and flexibility to ensure with reasonable price and quality in the market. The borrowers also said that the successful tip is that the quality product in long term business and distribution channels that link to the market demand and customers' satisfactory.

7.2	JUSTIFICATION OF REQUEST																																				
Working Capital Requirement																																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="3" style="width: 25%;">Items</th> <th style="width: 25%;">Historical</th> <th style="width: 25%;">Projected</th> <th style="width: 25%;">Remarks</th> </tr> <tr> <th>Jan-Aug/2016</th> <th>2017</th> <th rowspan="2" style="vertical-align: top;">As at Aug 2016, Stock, A/R, and A/P are summed up of about USD100K, USD60K, and USD40K respectively, verbally disclosed by the borrowers. They further reveal that A/R aging and Stock are not properly recorded as it is a family business; however, it is operated since 1997.</th> </tr> <tr> <th>(Monthly)</th> <th>(Monthly)</th> </tr> </thead> <tbody> <tr> <td>Z) Monthly sales (USD)</td> <td>201,032.50</td> <td>224,917.00</td> <td rowspan="10"></td> </tr> <tr> <td>A) Debtor turnover (days)</td> <td>28</td> <td>28</td> </tr> <tr> <td>B) Stockholding turnover (days)</td> <td>10</td> <td>10</td> </tr> <tr> <td>C) Creditor turnover (days)</td> <td>2</td> <td>2</td> </tr> <tr> <td>D) Asset Conversion Cycle = (A + B) - C/30</td> <td>1.20</td> <td>1.20</td> </tr> <tr> <td>E) Monthly WC need = (D x Z)</td> <td>241,239.00</td> <td>269,900.40</td> </tr> <tr> <td>Existing + proposed WC lines</td> <td>350,000.00</td> <td>350,000.00</td> </tr> <tr> <td>(Shortfall)/Excess in WC lines</td> <td>108,761.00</td> <td>80,099.60</td> </tr> </tbody> </table>				Items	Historical	Projected	Remarks	Jan-Aug/2016	2017	As at Aug 2016, Stock, A/R, and A/P are summed up of about USD100K, USD60K, and USD40K respectively, verbally disclosed by the borrowers. They further reveal that A/R aging and Stock are not properly recorded as it is a family business; however, it is operated since 1997.	(Monthly)	(Monthly)	Z) Monthly sales (USD)	201,032.50	224,917.00		A) Debtor turnover (days)	28	28	B) Stockholding turnover (days)	10	10	C) Creditor turnover (days)	2	2	D) Asset Conversion Cycle = (A + B) - C/30	1.20	1.20	E) Monthly WC need = (D x Z)	241,239.00	269,900.40	Existing + proposed WC lines	350,000.00	350,000.00	(Shortfall)/Excess in WC lines	108,761.00	80,099.60
Items	Historical	Projected	Remarks																																		
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Justification																																					
<ul style="list-style-type: none"> • Average monthly sale reported of USD201.03K, meanwhile Debtor and Credit turnover are up to 28 days and 2 days respectively. In this view, the monthly working capital need should be USD241.23K per month to smooth their daily business operation. • The borrowers have been granted OD1 of USD350K and TL1 of USD350K in Aug 2015. And all facilities were used for refinancing from Canada Bank of USD420K and working capital of USD280K. • Also, they have been granted the additional TL2 of USD250K in Sep 2016 for part finance on warehouse with total price of USD380K. After financing from RHBIBL, the borrowers can save the cost from property rental (Business's warehouse) with monthly rental fee of USD2K. Actually, they paid of USD130K, i.e. 34.21% of total the property's price and the balance of 65.78% (USD250K) was financed from RHBIBL. They further revealed that the source of fund to purchase the property come from their saving and reserved fund in current business. 																																					



RHB BANKING GROUP

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(Form for joint approval)

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So they are faced on shortfall of working capital in business sometimes.

- A credit term to potential customers is offered to 28 days while the borrowers have to pay to suppliers (Vietnam) within 2 days after delivery goods. Mdm. Limsok said that in order to maintain and strengthen the business in long term as well as to compete the current market share, she performs debtor turnover days bigger than creditor's, however, the borrower has no concern on collection.
- Therefore, the borrowers have approached us for additional OD2 of USD70K to use as working capital. It is reasonable and comfortable on the purpose of request based on the above reason; however, the requested limit of OD2 is excessed the WC line as mentioned in WC table.

7.3

INDUSTRY LENDING DIRECTION

Sector: Wholesale (Import)

Within Industry Lending Limit? Yes / No (as at 07/Sep/2016)

Most attractive

Highly attractive

Attractive

Selective

Unattractive

Most unattractive

If Sector falls under unattractive or most unattractive, justification for maintain or increase exposure: N/A

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7.4	SOURCE OF REPAYMENT		
	Historical Jan to Aug 2016 (Monthly)	Projected 2017 (Monthly)	Remarks
A) EBITDA	USD28,796.44	USD34,357.37	<ul style="list-style-type: none"> DSR is still good as at Aug 2016 and translate DSR at 2.69x Revenue is projected to increase based on the past year recorded. So, DSR is to be further improved at 3.22x in 2017.
B) Other recurring Income:	N/A	N/A	
C) Total cash flow available for debt service (A + B)	USD28,796.44	USD34,357.37	
D) Existing debt repayment - RHBIBL (OD1: USD350K) - RHBIBL (10-Year TL1:350K) - RHBIBL (10-Year TL2:250K)	USD2,625.00 USD4,386.44 USD3,133.17	USD2,625.00 USD4,386.44 USD3,133.17	
E) Proposed additional Debt Repayment RHBIBL (OD2: USD70K)	USD525.00	USD525.00	
F) Total debt repayment (D + E)	USD10,669.61	USD10,669.61	
DSR [(A+B)/(D+E)]	2.69x	3.22x	
G) Other source of income (scheduled/dividend repayment)	N/A	N/A	
Adjusted DSR [(C + G)/F]	N/A	N/A	

7.5	EXTERNAL RATING (Applicable to PLCs only)			
Moody's EDF9 Score (%) as at dd/mm/yyyy				
Borrower:	Guarantor:			
Share Price Movement over past 12 months:				
DD/MM/YY (Current price)	High	Low		
Implied Rating	S&P	Moody's		
Comments:				
RAM	MARC	S&P	Fitch	Moody's
Comments:				



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7.6 CUSTOMER PROFITABILITY									
Facility	Average Utilization	Last 12 mths Gross Income	Current RAROC	Current RRWA	Current ROA	Projected 12 mths Gross Income	Projected RAROC	Projected RRWA	Projected ROA
N/A									
Reasons/ account strategy if less than model recommended target return.									

7.7 ANCILLARY BUSINESS/ CROSS SELLING	
N/A	

7.8 CONDUCT OF ACCOUNT ANALYSIS	
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Bank Statement

Bank: RHBIBL					
Mr. Chorn Ratana and Mdm. Kroy Limsok					
Sep/2016 to Aug/2016					
Month	No. of Transaction	Debit (USD)	No. of Transaction	Credit (USD)	Balance (USD)
				Balance Forward	(69,175.47)
Sep-15	14	(205,296.91)	7	174,000.00	(100,472.38)
Oct-15	26	(445,389.57)	10	342,030.00	(203,831.95)
Nov-15	25	(408,436.96)	9	409,000.00	(203,268.91)
Dec-15	19	(396,730.19)	8	339,600.00	(260,399.10)
Jan-16	13	(245,351.33)	5	238,000.00	(267,750.43)
Feb-16	7	(105,469.89)	2	107,017.00	(266,203.32)
Mar-16	11	(343,530.02)	6	291,000.00	(318,733.34)
Apr-16	10	(176,807.77)	6	166,671.00	(328,870.11)
May-16	13	(379,502.65)	9	412,600.00	(295,772.76)
Jun-16	16	(220,835.93)	6	202,600.00	(314,008.69)
Jul-16	19	(273,286.34)	9	326,000.00	(261,295.03)
Aug-16	16	(212,794.76)	6	130,000.00	(344,089.79)
Total	189	(1,957,578.69)	83	1,873,888.00	
Average	16	(244,697.34)	7	234,236.00	(299,590.43)
				OD limit	350,000.00
				OD utilization Rate	85.60%

Comment:

- TL2 of USD250 was released in 06-05-2016.

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- For the last 12 months, conduct account was satisfactory active with total turnover credit and debit of USD1.62M and USD1.70M derived average monthly deposit and withdrawal of USD135.3K and USD142.29K respectively (excluding TL2 disbursement).
- Common transactions are cash deposit and check withdrawal with monthly installments. Noticeably, there is no any distress on check transactions. And the monthly installments, OD interest, and commitment fee have been promptly paid.
- The average monthly OD balance reported of USD299.59K, i.e. 85.60% of OD utilization rate.

RHIBBL

Conduct of TL1: USD350K

Period: Sep/15 to Aug/16

Account No. :40001001380100000

Account Name: Mr. Chorn Ratana and Mdm. Kroy Limsok

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	4,386.44	30-Sep-15	1-Oct-15	1
2	4,386.44	31-Oct-15	31-Oct-15	-
3	4,386.44	30-Nov-15	30-Nov-15	-
4	4,386.44	31-Dec-15	31-Dec-15	-
5	4,386.44	30-Jan-16	30-Jan-16	-
6	4,386.44	29-Feb-16	29-Feb-16	-
7	4,386.44	31-Mar-16	31-Mar-16	-
8	4,386.44	30-Apr-16	30-Apr-16	-
9	4,386.44	31-May-16	31-May-16	-
10	4,386.44	30-Jun-16	30-Jun-16	-
11	4,430.55	30-Jul-16	30-Jul-16	-
12	4,430.55	31-Aug-16	31-Aug-16	-

Comment:

- Monthly installments for the last 12 months have been promptly paid.
- One day overdue due to the borrower deposited on the due day and the system debited on the next days.

RHIBBL

Conduct of TL2: USD250K

Period: Jun/16 to Aug/16

Account No. :40001001653300000

Account Name: Mr. Chorn Ratana and Mdm. Kroy Limsok

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	3,133.17	6-Jun-16	7-Jun-16	1
2	3,133.17	6-Jul-16	6-Jul-16	0
3	3,166.78	6-Aug-16	6-Aug-16	0

Comment:

- Monthly installments for the last 12 months have been promptly paid.
- One day overdue due to the borrower deposited on the due day and the system debited on the next days.

CREDIT APPLICATION (CA2)

(Form for joint approval)

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Part 8.0	GUIDED RISK ANALYSIS TEMPLATE				
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We have reviewed the facility as required and confirmed the following:

8.1 Management Risks		Low	✓	Medium	High
• There is no prompt financial recorded, since it is a family business. However, the borrowers have still operated business well and profitable from year to year.					

8.2 Industry Risks		✓	Low	Medium	High
• Contribution factors to the Growth of Restaurant Industry Rise of Middle-Class Population The growth of restaurant industry has been recently driven by the rise of middle class population in the Capital of Phnom Penh. Among the white-collar workers in Phnom Penh, 13% of them earned averagely from US\$601 to US\$1,000 per month, and 6% fetched an income of between US\$1,001 and US\$2,000 per month. Real GDP has recently grown by 7.1%. • Meanwhile, competitors are major concern of the borrower's business; however, the business has long establishment with good reputation and relationship with customers which can compete and maintain their customers in the same industry.					

8.3 Product Risks		Low	✓	Medium	High
• The seafood has been in high demand from local and foreign market where some seafood is exported to Thailand and Vietnam. The local market is also in high demand where some seafood is also imported from Vietnam to supply the high demand in Cambodia. The seafood is used for restaurant, food catering in wedding, street sellers and for household individuals.					

8.4 Supplier / Buyer Risks		Low	✓	Medium	High
• Credit-terms are offered to potential customers to strengthen/built relationship stronger. • Quails are solely imported from Vietnam.					

Adverse findings from Trade Quality Assurance Department (if any)

Supplier/ Buyer	Due Diligence Findings	Action Taken
N/A		

8.5 Production Risks (applicable to manufacturing company only)		✓	Low	Medium	High
• The goods are imported from Vietnam					

8.6 Other Risks (e.g. Specialised Lending, Project / Contract Financing)

N/A

8.7 FINANCIAL HIGHLIGHTS & ANALYSIS					
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Income Statement

	Income Statement		
	2014	2015	2016
Revenue	12-Month	12-Month	Jan to Aug 8-Month
Seafood	1,350,000.00	1,875,000.00	1,512,500.00
Restaurant	108,000.00	126,000.00	95,760.00
Total Revenue	1,458,000.00	2,001,000.00	1,608,260.00
COGS			

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Seafood	1,080,000.00	1,500,000.00	1,210,000.00
Restaurant	54,000.00	63,000.00	47,880.00
Total COGS	1,134,000.00	1,563,000.00	1,257,880.00
Gross Profit	324,000.00	438,000.00	350,380.00
Operating Expenses			
Utilities	10,800.00	12,000.00	15,200.00
Rental (warehouse)	24,000.00	24,000.00	10,000.00
Salary	82,620.00	91,800.00	79,315.20
Foods	8,262.00	9,180.00	6,670.80
Transportation	6,750.00	9,375.00	7,062.50
Others	2,160.00	2,400.00	1,760.00
Total Operating Expenses	134,592.00	148,755.00	120,008.50
EBIT	189,408.00	289,245.00	230,371.50
Average EBIT	15,784.00	24,103.75	28,796.44

Comment

- The borrowers have been granted the OD & TL of USD700K for refinancing from Canada Bank of USD420K and additional of USD280K for additional working capital.
- Since first disbursement, the borrowers have made a significant sale growth in 2015, increased by 37% where the sale of seafood was increased by 39% and restaurant was increased by 17% from 2014. According furnished income statement as at Aug 2016, the revenue was increased 21%.
- The revenue growth was justified by the OD A/C turnover at RHBIBL where the borrowers had a monthly average debit turnover of USD1.62M and credit turnover of USD1.70K and OD Utilization was 85.60% for the last 12 months.

Income Projection

Revenue	Income Projection		
	2017	2018	2019
	12-Month	12-Month	12-Month
Seafood	2,541,000.00	2,845,920.00	3,187,430.40
Restaurant	158,004.00	173,804.40	191,184.84
Total Revenue	2,699,004.00	3,019,724.40	3,378,615.24
COGS			
Seafood	2,032,800.00	2,276,736.00	2,549,944.32
Restaurant	79,002.00	86,902.20	95,592.42
Total COGS	2,111,802.00	2,363,638.20	2,645,536.74
Gross Profit	587,202.00	656,086.20	733,078.50
Operating Expenses			
Utilities	24,168.00	25,618.08	27,155.16
Rental (warehouse)	-	-	-
Salary	126,111.17	133,677.84	141,698.51
Foods	10,606.57	11,242.97	11,917.54
Transportation	11,229.38	11,903.14	12,617.33
Others	2,798.40	2,966.30	3,144.28

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Total Operating Expenses	174,913.52	185,408.33	196,532.83
EBIT	412,288.49	470,677.87	536,545.67
Average EBIT	34,357.37	39,223.16	44,712.14

Projection Assumption:

The revenues are projected to grow as below:

Business	2017	2018	2019	Factor for Growth
Seafood	12%	10%	10%	<ul style="list-style-type: none"> The projected revenue is based on the past three year record. The growth will be contributed by increase in the Cambodia population for the next three years. Moreover, the Cambodian GDP will be increased year by year. The projection is also based on the increase in number of restaurants and ceremony celebration from year to year. Rental fee is deleted as the borrower already bought the property since May 2016 by part financed by RHBIBL. COGS are projected to remain unchanged (80% of sale and 50% of restaurant). Operating expenses are projected to 6% in the next 3 years.
Restaurant	10%	10%	10%	

Repayment Analysis:

Seafood and Restaurant	2016	2017	2018	2019
EBIT	28,796.44	34,357.37	39,223.16	44,712.14
RHBIBL OD1: USD350K	2,625.00	2,625.00	2,625.00	2,625.00
RHBIBL 10-Year TL1: USD350K	4,386.44	4,386.44	4,386.44	4,386.44
RHBIBL 10-Year TI2: USD250K	3,133.17	3,133.17	3,133.17	3,133.17
RHBIBL OD2: USD70K	525.00	525.00	525.00	525.00
Total Commitment	10,669.61	10,669.61	10,669.61	10,669.61
DSR (Time)	2.69x	3.22x	3.67x	4.19x

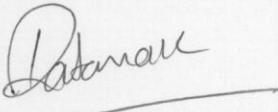
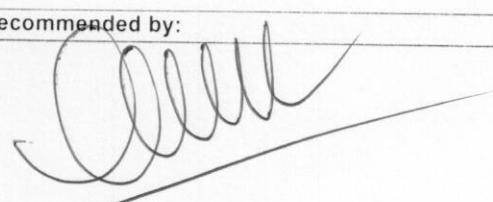
We assume that the EBIT will be dropped by 20% so the DSR will be:

Seafood and Restaurant	2016	2017	2018	2019
EBIT	23,037.15	27,485.89	31,378.52	35,769.71
RHBIBL OD1: USD350K	2,625.00	2,625.00	2,625.00	2,625.00
RHBIBL 10-Year TL1: USD350K	4,386.44	4,386.44	4,386.44	4,386.44
RHBIBL 10-Year TI2: USD250K	3,133.17	3,133.17	3,133.17	3,133.17
RHBIBL OD2: USD70K	525.00	525.00	525.00	525.00
Total Commitment	10,669.61	10,669.61	10,669.61	10,669.61
DSR (Time)	2.15x	2.57x	2.94x	3.35x

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0032-2 | Branch: City Mall Olympic Branch

Part 9.0	RECOMMENDATION BY LENDING UNIT	
SUMMARY & RECOMMENDATION <ul style="list-style-type: none"> Borrowers' business is in the growing trend which contributed by the strong demand in local market and stable economic growth. They are the top three quail and seafood distributor in Phnom Penh and also operated a famous restaurant. And the business is well established since 1997 with a strong customer base and reputation. All business premises are owned by the borrowers. The repayment capacity is strong i.e DSR is 2.69x with high marketability and security coverage of 1.56x For the last 12 months, turnover credit and debit of USD1.62M and USD1.70M derived average monthly deposit and withdrawal of USD135.3K and USD142.29K respectively. And the monthly installment has been promptly paid. RHBIBL is a sole banker. For P5 only, the MoA property would be 45.17% with additional OD2 of USD70K as the borrower request to waive cross-charging the new collateral with the existing one. 		
<u>Reminder:</u> <i>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, audited account must not be more than 12 months old from the date of submission. In the event that the above could not be complied, LU is to make notification detailing (i) the reason for audited financials; (ii) justifying the reasons why it is in order to accept the outdated financials; (iii) committing 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.</i>		
Recommended by:		Recommended by:
 <hr/> Sok Ratanak Assistant Manager, Retail & Consumer Business & Development Marketing Date: 07 Sep 2016		 <hr/> Keang Chanveasna Branch Manager Date: 07 Sep 2016
Recommended by:  <hr/> Chiv Hak Senior Manager, Retail & Consumer Business & Development Marketing Date: 07 Sep 2016		



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Part 10.0	INDEPENDENT EVALUATION/ RECOMMENDATION/ APPROVAL	
10.1	CREDIT EVALUATION MEMORANDUM/ RECOMMENDATION	
Within Lending Limits: <input type="checkbox"/> Yes <input type="checkbox"/> No		
<u>Issues / Findings / Breaches (if any)</u>		
No.	Issues / Findings	Comments / Mitigations
1		
2		
3		
No.	Policy Breaches	Comments / Mitigations
1		
2		
3		
<u>Recommendation</u>		
Evaluated by: Name: Position: Date:		

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0032-2	Branch: City Mall Olympic Branch
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10.2	APPROVAL
Approver 1 Approver 2 	<p>Decision: <input type="checkbox"/> Approved <input type="checkbox"/> Declined</p> <p>Comments: (if any)</p> <p>Additional Terms/ Conditions/ Covenants: (if any)</p> <p>Yong Ching San Date:</p> <p>Decision: <input type="checkbox"/> Approved <input type="checkbox"/> Declined</p> <p>Comments: (if any)</p> <p>Additional Terms/ Conditions/ Covenants: (if any)</p> <p>Lim Loong Seng Date:</p>

No.	Decline Code (Please tick the relevant code for declined proposals)
D001	First Level Screening Not Carried Out by LU (e.g.: 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)

RHB INDOCHINA BANK LIMITED

Date	06-09-2016
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Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Chorn Ratana & Mdm. Kruy Limsok		Branch	City Mall Branch	
Borrower Credit Rating		Score (A) (total annual income)		Weight (B)	Total Score (A X B)
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = 2.68 times	<u>Below</u> USD50K	<u>More than</u> USD50K		<u>Below</u> USD50K
	5 and above	4	5	50	250
	4 to less than 5	3	4	150	200
	3 to less than 4	2	3	100	150
	Below 3	1	<u>2</u>	50	<u>100</u>
	No document	1	1	50	50
1.2	Years of good conduct of borrowing with RHBIBL			Score (C)	Weight (D)
	Above 2 years			3	10
	1 year to less than 2 years			2	<u>20</u>
	6 months to less than 1 year			1	10
	No borrowing			0	0
	Unsatisfactory conduct			-3	-30
1.3	Net worth (Total Assets – Total Liabilities)				
	Above USD300K			<u>4</u>	10
	Above USD100K to USD300K			3	30
	Above USD50K to USD100K			2	20
	USD50K and below			1	10
	Unsubstantiated net worth			0	0
1.4	Age – Years				
	Above 35 to 55			<u>4</u>	10
	Above 30 to 35			3	30
	Above 25 to 30 / above 55 to 65*			2	20
	Above 18 to 25			1	10
	Below 18 / above 65			0	0
	* Note : Government servants retire at the age of 65				
1.5	Financial Statements				
	Audited by qualified professional			4	10
	Unaudited			<u>2</u>	<u>20</u>
	Unsubstantiated / No documents			0	0
Total Borrower Credit Rating Score					220(Y)

Noam

Security Rating		Score (E)	Weight (F)	Total Score (E X F)
2.1	Security Coverage (Margin of Advance)			
	Less than 40%	4	30	120
	40% to less than 50%	3		90
	50% to less than 60%	2		60
	60% to less than 70%	1		30
2.2	Above 70%	0		0
	Type of Security			
	Fixed Deposit / Bank Guarantee	5	20	100
	Shophouses / Factories / Industrial Buildings / Residential Houses	4		80
	All Types of Vacant Development Land	2		40
2.3	All Types of Cultivated / Vacant Agricultural Land	1		20
	Debenture / Guarantor / Clean	0		0
	Penalty Factors			
	In the case of property:-			
	Within flooding vicinity			-40
	Mortgage/ownership of property could be subject to legal dispute (eg : owner of the property is the beneficiary of the deceased is stated in the title deed)			-40
Total Security Rating Score				110(Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(Y+Z) \times 100}{570} = \%$
Annual Income above USD50,000	$\frac{(220+110) \times 100}{620} = 53.22\%$

CREDIT SCORING CLASSIFICATION CRITERIA

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*

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

10/12/2012

RHB BANK BHD
BASIC INFORMATION REPORT (BIR)

FACT SHEET

Name of Borrower	Mr. Chorn Ratana & Mdm. Kruy Limsok		
Address of Main Operating Premises (MOP)	- Lot. 58 & 62, Street 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh. - St. 181 Village 9 th , Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh		
Contact Person(s)	Mr. Chorn Ratana	Contact No.: 012 827 779	
MOP : *Owned / Rented If Owned, Registered Owner = *Borrower / Director / Related Co	Registration No.: N/A		
Standard Report Codes			
Exempt/Non-exempt	SIC/BNM Code		Schedule :
Sector	Staff	Priority Sector :	
Race	State	Phnom Penh	
Account Numbers			
CIS : 120000741	IMPACS		
ALS :	Bank Trade		

*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	
Mr. Chorn Ratana	48	50%	19		
Mdm. Kruy Limsok	41	50%	19		
Total		100%			
Authorized Capital (RM'000)*	Paid-up Capital (RM'000)*				

*as at [Date]

Key Management					
Area of Responsibility	Name	Age	Qualification	Years with Company	Years of Experience
Production	Mr. Chorn Ratana	48	N/A	1997	1997
Finance	Mdm. Kruy Limsok	41	N/A	1997	1997
Marketing / Sales	Mr. Chorn Ratana	48			
No. of Staff - (Full Time)	26				

Succession Plan for Key Personnel : *Yes / No / not Applicable

Delete where appropriate

Details of Key Suppliers / Buyers					
Buyers (Name / location / telephone) (top 3 in terms of volume)	% of Total Sales	Years of Relationship	Terms of credit (in months)	Mode of Payment (DA, DP, LC, open account)	
Mr. Kiev Soth	N/A	10	4 weeks	Cash	
Mr. Map	N/A	10	4 weeks	Cash	
Mdm. Na	N/A	10	4 weeks	Cash	
Sellers (Name / location / telephone) (top 3 in term of volume)	% of Total Purchases	Years of Relationship	Terms of credit	Mode of Payment (DA, DP, LC, open account)	
Types of Product Traded					
Mr. Yong	N/A	10	2 weeks	Cash	
Mr. Kam	N/A	10	2 weeks	Cash	
Mr. Tin	N/A	10	2 weeks	Cash	

RHB BANK BHD
BASIC INFORMATION REPORT (BIR)

Main Competitors	Type of Products or Services
Ratanak Srey Mao	Quail and sea foods
A New Competitor from Vietnam selling near to Mongdiyal Wedding Center	Quail and sea foods

Group Exposure with RHB Bank Bhd					
Name	Total Facilities (RM'000)			Relationship	
	Security Value	Unsecured Exposure	Total		
N/A					
Total (to tally with Part A)					

Details of Other Banker/ Financial Institutions (including lease, hire purchase, factoring)					
Name	Type of Facility	Limit	Outstanding	Security	Terms
N/A					
Total					

KYC FORM – CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)
(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

CUSTOMER PROFILE:

- * 1. Name : Mr. Chorn Ratana
 - Fixed Line
 - Mobile
- 3. Correspondence / Business Address :
 Post Code : 012 827 779
 No. St. 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh
- * 4. Country of Origin : N/A
 Cambodia
- 5. Is Customer a Politically Exposed Person (PEP)? : No
- * 6. Occupation Description / Nature of Business : Restaurant and Sea Foods Distributor
 7. Business Type :
 Corporation Partnership
 Sole Proprietorship Others:(Please specify_____)
- 8. Business Registration No & Registration Date : 2253 ៣៧៩៨
- 9. Employer's Name : N/A
- 10. Employer's Address : N/A
- 11. Monthly Income / Combined Income (USD) (For Individual Only) : USD28,796.44
- 12. If low margin of advance, is the differential sum identified to be from legal source? (Please tick the appropriate column) : Yes No (Please specify: _____)
- Note: Low MOA is MOA below 80%. If answer is NO, do note proceed.**
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column) :
 01 to 10 11 to 50 51 to 100 Over 100
- * 14. Expected total Debit and Credit in a month : USD1.95M Total Debit USD1.87K Total Credit

<input type="checkbox"/> LOW	<input checked="" type="checkbox"/> MEDIUM	<input type="checkbox"/> HIGH
(No. of Cash Trnx < 50 or Total aggregate <USD100K)	(No. of cash Trnx < 50 and total aggregate >USD100K)	(No. of cash Trnx > 50 and total aggregate >USD100K)
- 15. Is customer activity relatively low cash Intensive (For Business Entity Only) : USD200,000
- 16. Expected total Turnover in a month (For Business entity only) :
 Existing A/C No: 1010002000007080 New
- 17. Existing or New Account (Please tick the Appropriate column) :
 Savings Current
 Fixed Deposit Others: (Please specify_____)
- 18. Account Type :
 Yes No
- * 19. Was there verification that the collateral is Not ill gotten?

PREPARED BY:

Officer Name &

Tek Sovichet

Signature &



06/09/16

Designation

Assistant Manager

Date

Concurred by (Name) & Chiv Hak

Signature &

Designation

Senior Manager

Date

KYC FORM - CREDIT FACILITIES

PART B

This part is to be completed by the Back Office Procuring Team
 (Please indicate N/A to questions that are not applicable)

RISK SCORING:

On assigning the score, kindly use Yes , No or N/A Not Applicable

RISK CATEGORY AND QUESTIONS:

No.	Question	Score	Remark
For All Categories			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer - Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? (Please use the score below)	1	
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Others (Please specify: _____) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin		
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <u>not</u> to be involved in any illegal/immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category: 7 Scoring Low High
 (Please provide the scoring and tick the appropriate column)

▪ **Risk Score (For Consumer):** 6 to 8 **LOW** 9 and above **HIGH**

▪ **Risk Score (For Corporate & Commercial):** 9 to 14 **LOW** 15 and above **HIGH**

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained? (Please tick the appropriate column)

Yes No

PREPARED BY:

Officer Name &

Sok Rattanak

Signature &

Designation

Assistant Manager-Credit

Date

06/09/2016

Concurred by (Name) & Chiv Hak

Signature &

Designation

Branch Manager

Date

KYC FORM – CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)
(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

CUSTOMER PROFILE:

- * 1. Name : Mdm. Kruy Limsok
 - Fixed Line
 - Mobile
- 3. Correspondence / Business Address
Post Code : _____
- * 4. Country of Origin : Cambodia
- 5. Is Customer a Politically Exposed Person (PEP)? : No
- * 6. Occupation Description / Nature of Business : Restaurant and Sea Foods Distributor
7. Business Type : Corporation Partnership
 Sole Proprietorship Others: (Please specify: _____)
- 8. Business Registration No & Registration Date : 2253កាមាស់
- 9. Employer's Name : N/A
- 10. Employer's Address : N/A
- 11. Monthly Income / Combined Income (USD) : USD 28,796.44
(For Individual Only)
 Yes No (Please specify: _____)
- * 12. If low margin of advance, is the differential sum identified to be from legal source?
(Please tick the appropriate column)
Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)
- * 14. Expected total Debit and Credit in a month : USD 340K Total Debit USD 300K Total Credit
 LOW MEDIUM HIGH
(No. of Cash Trnx < 50 or Total aggregate <USD100K) (No. of cash Trnx < 50 and total aggregate >USD100K) (No. of cash Trnx > 50 and total aggregate >USD100K)
- * 15. Is customer activity relatively low cash Intensive
(For Business Entity Only)
- 16. Expected total Turnover in a month (For Business entity only) : USD 200,000
- 17. Existing or New Account (Please tick the Appropriate column)
- 18. Account Type : Existing A/C No: 1010002000007080 New
 Savings Current
 Fixed Deposit Others: (Please specify: _____)
- * 19. Was there verification that the collateral is Not ill gotten? : Yes No

PREPARED BY:

Officer Name &	Tek Sovichet
Designation	Assistant Manager
Concurred by (Name) &	Chiv Hak
Designation	Senior Manager

Signature &

Date

Signature &

Date

The image shows two handwritten signatures. The first signature, "Tek Sovichet", is above the date "06/09/16". The second signature, "Chiv Hak", is below it and also includes the date "06/09/16".

KYC FORM – CREDIT FACILITIES

PART B

This part is to be completed by the Back Office Procuring Team
 (Please indicate N/A to questions that are not applicable)

RISK SCORING:

On assigning the score, kindly use Yes , No or N/A Not Applicable
 Note: if score is 2 please specify the reason in remark column

RISK CATEGORY AND QUESTIONS:

No.	Question	Score	Remark
For All Categories			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? (Please use the score below) <input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Others (Please specify: _____) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <u>not</u> to be involved in any illegal/immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:
 (Please provide the scoring and tick the appropriate column)

7 Scoring Low High

▪ **Risk Score (For Consumer):** 6 to 8 **LOW** 9 and above **HIGH**

▪ **Risk Score (For Corporate & Commercial):** 9 to 14 **LOW** 15 and above **HIGH**

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained? (Please tick the appropriate column)

Yes No

PREPARED BY:

Officer Name &

Sok Rattanak

Signature &

06/09/2016

Designation

Assistant Manager-Credit

Date

Concurred by (Name) & Chiv Hak

Signature &

Designation

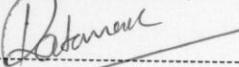
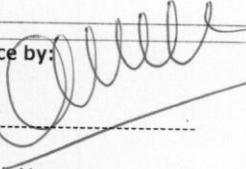
Branch Manager

Date

RHB INDOCHINA BANK LIMITED
City Mall Olympic

Property Site Visit Report

Borrower (s)	Mr. Chorn Ratana & Mdm. Kruy Limsok																																										
Property Type	P1: land accommodating a 2½ storey flat P2: land accommodating a 2½ storey flat P3: land accommodating a 2 storey house P4: land accommodating concrete and wooden house P5: Land accommodating single warehouse																																										
Land Area	P1: 83sqm P2: 83sqm P3: 100sqm P4: 195sqm P5: 85sqm	Built-up Area	P1: 262.80sqm P2: 272sqm P3: 171.95sqm P4: 203.99sqm P5: 70sqm (Approximately)																																								
Property Address	P1: Lot No. 58, St. 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh P2: Lot No. 62, St. 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh P3: Village 13, Sangket Boeung Kak 1, Khan Toul Kork, Phnom Penh P4: Lot No. 13, 45 & 47, St. 281, Village 14, Sangket Boeung Kak 1, Khan Toul Kork, Phnom Penh P5: Village 14, Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh.																																										
Site Inspected by	Chiv Hak & Sok Ratanak	Visiting Date	: 01-09-2016																																								
<p>1 Recent photograph(s) of the property enclosed <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2 An internal inspection of the property has been done <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3 The property is found to be in good state of repair <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, please state: N/A</p> <p>4 Method of valuation <input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:</p> <p>5 Cross check <input checked="" type="checkbox"/> Verbal Indication: 1) CARE & 2) BRG. <input type="checkbox"/> Valuation Report: CARE dated 27 Aug 2015 (P1, P2, P3), dated 02 May 2016 (P4) <input type="checkbox"/> Other Reference:</p> <p>6 Factors that may affect demand/market value</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">State of Repair</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> Poor</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> Fair</td> <td style="width: 25%; text-align: center;"><input checked="" type="checkbox"/> Good</td> </tr> <tr> <td>Occupancy rate of neighboring property</td> <td style="text-align: center;"><input type="checkbox"/> Poor</td> <td style="text-align: center;"><input type="checkbox"/> Fair</td> <td style="text-align: center;"><input checked="" type="checkbox"/> Good</td> </tr> <tr> <td>Demand for sale/rent</td> <td style="text-align: center;"><input type="checkbox"/> Poor</td> <td style="text-align: center;"><input type="checkbox"/> Fair</td> <td style="text-align: center;"><input checked="" type="checkbox"/> Good</td> </tr> <tr> <td>Incidence of crime on vicinity</td> <td style="text-align: center;"><input checked="" type="checkbox"/> Low</td> <td style="text-align: center;"><input type="checkbox"/> Average</td> <td style="text-align: center;"><input type="checkbox"/> High</td> </tr> <tr> <td>Proper access road to the property</td> <td style="text-align: center;"><input checked="" type="checkbox"/> Yes</td> <td style="text-align: center;"><input type="checkbox"/> No</td> <td></td> </tr> <tr> <td>Is location of the property flood prone</td> <td style="text-align: center;"><input type="checkbox"/> Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/> No</td> <td></td> </tr> <tr> <td>Are there any fire hazard nearby</td> <td style="text-align: center;"><input type="checkbox"/> Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/> No</td> <td></td> </tr> <tr> <td>Undesirable factors (e.g. cemetery, vices, etc)</td> <td style="text-align: center;"><input type="checkbox"/> Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/> No</td> <td></td> </tr> <tr> <td>Other (please state)</td> <td style="text-align: center;"><input type="checkbox"/> Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/> No</td> <td></td> </tr> </table> <p>7 Encumbrances (P1, P2, P3, P4, & P5) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Bank Name : RHBIBL</td> <td style="width: 50%;">Loan Amount : USD923.22K</td> </tr> <tr> <td>Facility : OD, TL1, & TL2</td> <td>Security Coverage : 1.68x</td> </tr> </table> <p>8 Existing Insurance <input checked="" type="checkbox"/> Yes, by Forte Insurance <input type="checkbox"/> No Expiry date: 31 Aug 2017 (P1, P2, & P3) and 05 May 2017 (P4)</p> <p>9 Brief description of surrounding neighboring and highlight any adverse observation: All properties are located in the prime commercial area of Toul Kork District with surrounding by many business activities i.e bank, market, mall, hotel guesthouse, restaurant, apartment, hospital and international school. It is located 100m from our Toul Kork Branch with 300m from TK Avenue.</p> <p>10 Indicative value on P1, OMV : USD1,551.72K P2, P3, P4, & P5 FSV : N/A</p> <p>11 Reasons for valuation by Branch/Bank</p> <p><input checked="" type="checkbox"/> Value can be determined <input type="checkbox"/> Request by customer <input type="checkbox"/> Other (please elaborate):</p>				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 checked="" type="checkbox"/> No		Bank Name : RHBIBL	Loan Amount : USD923.22K	Facility : OD, TL1, & TL2	Security Coverage : 1.68x
State of Repair	<input type="checkbox"/> Poor	<input type="checkbox"/> Fair	<input checked="" type="checkbox"/> Good																																								
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Bank Name : RHBIBL	Loan Amount : USD923.22K																																										
Facility : OD, TL1, & TL2	Security Coverage : 1.68x																																										

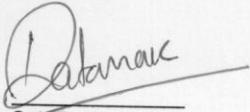
<p>Inspected / Prepared by:</p> <p></p> <p>Sok Ratanak Assistant Manager-Credit Relationship Date: 01-09-2016</p>	<p>Concurrence by:</p> <p></p> <p>Chiv Hak Senior Branch Manager Date: 01-09-2016</p>
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Borrowers: Mr. Chorn Ratana and Mdm. Kruy Limsok

Contact/Call Report

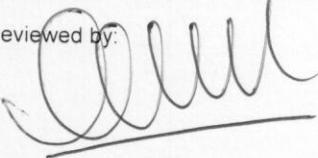
Date / Time	: 01-Aug-2016 10:00 am
Borrower (s)	: Mr. Chorn Ratana & Mdm. Kruy Limsok
Business Name	: Ratana Srey Touch
Type of Business	: Restaurant and Quail & Sea Foods Distributor
Business Address	: - Lot. 58 & 62, Street 289, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh. - St. 181 Village 9 th , Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh
Tel No	: (855) 12 827 779/012 850 999
New / Existing Facilities	: New OD2 : USD70K Exiting Facility: OD1, TL1, & TL2 of USD950K (O/S: USD923.22K as at 31 Aug 2016)
Visiting Officer	: Mr. Chiv Hak and Mr. Sok Ratanak
Branch Observation/ Notes	: <ul style="list-style-type: none"> - Mr. Chorn Ratana (48 years) and Mdm. Kruy Lim Sok (41 years) are husband and wife. They have been our loan customer since Aug 2015 with initial TL1 of USD350K and OD1 of USD350K. Presently, they have maintained loan TL1 of USD350K (O/S: 327.14K), TL2 of USD250K (O/S: USD246.08K) and OD1 limit of USD350K (O/S: USD344.09K) as at 31 Aug 2016. - Borrowers have been engaging in selling seafood and quail over 19 years. Presently, they are operating business under named "Ratana Sreytouch Restaurant" with a warehouse to stock goods for wholesale. More importantly, all the business premises are owned by the borrowers and charged to RHBIBL as well. And "Ratana Sreymao Restaurant" is the borrowers' relative. - The restaurant is famous with well recognized sea foods and fresh sea foods in Phnom Penh City. It was established since 1997 and it was expanded to the quail & sea foods distributor in 2005. - The restaurant is served customers from 11a.m to 11p.m every day with 25 supporting staff and 20 tables. The business is managed by Mdm. Kruy Limsok and assisted 25 staffs (Both restaurant and warehouse). - All properties are located in the prime commercial area of Toul Kork District with surrounding by many business activities i.e bank, market, mall, hotel guesthouse, restaurant, apartment, hospital and international school. It is located 100m from our Toul Kork Branch with 300m from TK Avenue. - The borrowers have been granted OD1 of USD350K and TL1 of USD350K in Aug 2015. And all facilities were used for refinancing from Canada Bank of USD420K and working capital of USD280K. - Also, they have been granted the additional TL2 of USD250K in Sep 2016 for part finance on warehouse with total price of USD560K. After financing from RHBIBL, the borrowers can save the cost from property rental (Business's warehouse) with monthly rental fee of USD2K. Actually, they paid of USD310K, i.e. 55.36% of total price and the balance of 44.64% (USD250K) was financed from RHBIBL. They further revealed that the source of fund to purchase the property come from their saving and reserved fund in current business. So they are faced on shortfall of working capital in business sometimes. - Therefore, the borrowers have approached us for additional OD2 of USD70K to use as working capital
Conclusion	: <ul style="list-style-type: none"> - Collateral is well secured. - The borrowers have stable and comfortable income to secure the loan.

Prepared by:



Sok Ratanak
Assistant Manager

Reviewed by:



Chiv Hak
Senior Manager

RHB INDOCHINA BANK LTD

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mr. Chorn Ratana
Name of Joint Applicant: Mdm. Kruy Lim Sok

Type and Amount of Facility Requested

Type: OD2

USD70K

Purpose: To use as working capital in business

Particular of Applicant

Applicant and Joint Applicant's Information

Applicant : Mr. Chorn Ratana Date of Birth: 02-04-1968 ID/Passport No.: 010088598
Joint Applicant : Mdm. Kruy Limsok Date of Birth: 01-01-1975 ID/Passport No.: 010088613
Business Type : Wholesale seafood and restaurant
Buz. Address : St. 289, Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh.
Resident Address: Sangkat Boeung Kak 1, Khan Toul Kork, Phnom Penh.
Relationship : Husband and wife Since: N/A
Tel. : 012 827 779 & 012 850 999

Please provide the following with your completed application form:

1. Personal Information

- Copy of Identity card/ Passport / Passport of borrower and/or Guarantor
- Family Book / Residential Certification
- Employment contract
- Confirmation of income e.g. salary slip, letter from employer, rental income, etc

2. Company Information

- Business Patent, Business License, or Certificate
- Memorandum or Article of Association
- Board Resolution of Company for Loan Application (RHB Indochina bank's standard format is attached.)

3. Financial Information

- Unaudited Financial Statement for last 3 months
- Bank Statement for the latest 1 year (if any)
- Loan Account Statement and Loan agreement with other banks (if any)
- Projected Financial Statement for 1 to 3 years
- Cash flow projection report
- List of local or foreign suppliers
- List of local or foreign purchasers or clients
- List of stock value
- Other Supporting documents

4. Security Documents

- Photostat of title deeds of property (ies) to be mortgaged
- Sale and Purchase Agreement of the property
- Valuation Report of the property (ies)

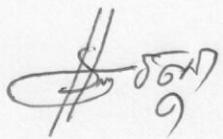
5. Others

- List of property (ies) rental together with lease agreement copy
- List of property (ies) owned together with title deed or letter of ownerships (if any)

I/We understand and authorize that the above information provided to RHB Indochina Bank Ltd ('Bank') may be used to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the Bank may disclose information about me/us to its related companies, agents or contractors and the information is to be used to provide me/us with information about other facilities, products or services. The Bank may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. If I/we default in any obligations to the Bank, then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who may use their credit reporting services. The Bank may obtain information and make such

enquiries about me/us as the Bank considers warranted from any source including its related companies and credit reference agencies for the above purposes.

I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.
I/We have read the terms and the information I/we provided on this application is true, correct and complete.



Name ... Chorn Rattana.....
ID Card No. 010088598.....
Date: 29-08-2016.....



Name Kruy Limsoe.....
ID Card No. 010088613.....
Date: 29-08-2016.....