Borrower Name

Mr. Keo Vannak and Mdm. Y Sopheark

Submission Date

: 14-Aug-2017

CBBC/Region

C/Region :

Brief Nature of Request:

To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of

P2(A) or P2(B) or P2(C).

Group Exposure/Group Clean Exposure

N/A

RHB BANK BERHAD BRIEF CREDIT APPLICATION/REQUEST FOR VARIATION (RFV) FORM

Request Type: Administrative/Operational Request [] RFV [√] Others [] For Joint Approval By: GCCC Members/Retail/Business Banking				FORM				
GCC Members/Retail/Business Banking V Country Head V Head of Credit Management V A Rebilling V A Country No Lending Unit V A Rebilling V A Country No Lending Unit V A Rebilling V A Country No Lending Unit V A Rebent No V A Country No Lending Unit V A Country No No V A Country No Lending Unit V A Country No Lending Unit V A Country No Lending Unit V A Country No No V A Country No V A Country No No V A Country	Request Type : Administrative/Ope	erational Reques	st []	RFV	[√]	Oth	iers []	
For Approval By: CLC BOTTOWER Mr. Keo Vanank and Mdm. Y Sopheark Business Activity Date Established Date			nking	Credi	it Management			
Borrower Mr. Keo Vanank and Mdm. Y Sopheark Business Activity Clinic Lending Unit RHBIBL Date Established 1998 Limit Expiry Date N/A Relationship Since Apr-2017 Account Status Normal Connected Party NO Exceptional Credit NO EAM NO Impaired NO AST Monitoring NO Group/Ultimate N/A Name of Directors NA Percentage Ownership Borrower's Risk Rating STANDALONE CRR CRR Borrower Current New CRR CRR Mr. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37) 4 -	√ Country Head			√ H	lead of Credit M	Ianagem	ent	
Borrower Mr. Keo Vanank and Mdm. Y Sopheark Business Activity Clinic Lending Unit RHBIBL Date Established 1998 Limit Expiry Date N/A Relationship Since Apr-2017 Account Status Normal Connected Party NO Exceptional Credit NO EAM NO Impaired NO AST Monitoring NO Group/Ultimate Parent/ Name of Directors NA Percentage Ownership Borrower's Risk Rating STANDALONE LGD Rating Expected Loss Rating (For credit decision only) Mr. Keo Vanank (Age: 47) and Mdm. Y Sopheark (Age: 37) Mr. Keo Vanank (Age: 37) Application Date 14-Aug-17 RHBIBL NO Exceptional Credit NO Exceptional Credit NO Account Status Normal NO Group/Ultimate N/A Percentage Ownership NA Percentage Ownership Application Date 14-Aug-17 Reparent/ Account Status Normal NO Exceptional Credit NO Account Status Normal NO Account Status Normal NO Exceptional Credit NO Exceptional Credi	For Approval By:			To be	affirmed By:			
Business Activity Clinic Lending Unit RHBIBL Date Established 1998 Limit Expiry Date N/A Relationship Since Apr-2017 Account Status Normal Connected Party NO Exceptional Credit NO EAM NO Impaired NO AST Monitoring NO Group/Ultimate Parent/ Name of Directors NA Percentage Ownership Borrower's Risk Rating STANDALONE CUrrent CRR CRR CRR Borrower Current New CRR CRR Corporate Guarantor Current New PD PD Rating NA Corporate Guarantor Current Nating Movement or final rating notch down Current New PD Rating Nating Nating Nating Nating Rating Rating	CLC			B	CC			
Date Established Relationship Since Relationship Since Apr-2017 Account Status Normal Connected Party NO EAM NO AST Monitoring NO Name of Directors NA Borrower's Risk Rating Borrower Current CRR CRR CRR CRR CRR CRR CRR CRR CRR Corporate Guarantor Current New Corporate Guarantor Current Now PD PD Rating NA Current Remark (To provide reason for credit risk rating movement or final rating notch down) Current Rating Current Rating Rating Current Rating Rating Current Rating Rating Core Business & Group Activities	Borrower	A CONTRACTOR OF THE PROPERTY O			Application D	ate	14-Au	ig-17
Relationship Since Apr-2017	And the second s				Lending Unit		RHBI	BL
Connected Party NO Exceptional Credit NO Impaired NO AST Monitoring NO Group/Ultimate Parent/ NA Percentage Ownership NA Percentage Ownership NA Percentage Ownership Final Rating Rating No Current CRR CRR CRR CRR CRR CRR CRR CRR CRR CR			6-1301	EFERMI		Date	N/A	0.00
EAM NO AST Monitoring NO AST Monitoring NO AST Monitoring NO Borrower's Risk Rating STANDALONE Borrower Current CRR CRR Mr. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37) N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Current Rating Rating Current New PD PD Rating Rating No STANDALONE LGD Rating Expected Loss Rating (For credit decision only) Advised Remark (To provide reason for credit risk rating movement or final rating notch down) Current Rating Rating Current New PD PD Rating Rating Current Rating Rating Core Business & Group Activities					Account Statu	IS	Norma	al
AST Monitoring NO Group/Ultimate N/A Name of Directors NA Percentage Ownership Borrower's Risk Rating STANDALONE Current CRR CRR CRR Mr. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37) Corporate Guarantor New PD PD Rating Rating New PD Rating notch down) Current New PD Rating notch down Current New PD Rating Now PD Rating Now PD Rating Note PD Rating Rating Rating Rating Rating Rating Rating PD Rating Rating Rating Rating Rating PD Rati	Connected Party		en en	30131	Exceptional C	redit	NO	
Parent/ Name of Directors NA					Impaired		NO	
Borrower's Risk Rating STANDALONE LGD Rating Expected Loss Rating (For credit decision only) Mr. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37) Corporate Guarantor Current PD Rating New PD Rating N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Current New PD Rating Rating Current Rating Rating Rating	AST Monitoring	NO	15.6.47	Stift Bay		ite	N/A	
Borrower Current CRR CRR CRR CRR Mr. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37) Corporate Guarantor Current PD Rating Rating N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Current New PD Rating Rating Current Rating Rating Current New Core Business & Group Activities	Name of Directors	NA	14.46	SER SU			NA	
Borrower Current CRR CRR CRR CRR Mr. Keo Vanank (Age:47) and Mdm. Y Sopheark (Age: 37) Corporate Guarantor Current PD Rating Rating N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Current New PD Rating Rating Current Rating Rating Current New Core Business & Group Activities	Borrower's Risk I	Rating	STANDA	ALONE	LGD Rating	Expe	cted	Final Rating
Mdm. Y Sopheark (Age: 37) Corporate Guarantor Current PD Rating N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Current Rating Remark (To provide Rating	Borrower	AT PERSONAL PROPERTY.						(For credit
N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Group Current Rating Rating Core Business & Group Activities Rating			4					4
N/A Remark (To provide reason for credit risk rating movement or final rating notch down) Group Current New Rating Rating	Corporate Guarant	or						
Group Current New Rating Rating Rating				30134	All the second			
Rating Rating	credit risk rating mov		I BOX	362-13	30'00	3 78		0.00
	Group				Core B	usiness &	Group	Activities .
	N/A			rsating				
		The delivery						

Borrower Name Submission Date : Mr. Keo Vannak and Mdm. Y Sopheark

14-Aug-2017

CBBC/Region

: N/A

Brief Nature of Request: : To notify the building of new villa and clinic will be

constructed on the P2 without pointing the TD number of

P2(A) or P2(B) or P2(C).

Group Exposure/Group Clean Exposure :

Nature of Requests

To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of P2(A) or P2(B) or P2(C).

Existing Terms/Conditions	Revised Term /Conditions
N/A	N/A

	The second second	(US	D'000)	Pricing/
	Facility Type Approved O/S as at 14- Limit Aug-2017	Tenor		
Existing Facilities	10-Year TL1	350	342.53	ECOF + 2.75% subject to min 8.25% p.a.
	10-Year TL2*	230	68.00	ECOF + 3% subject to min
	10-Year TL3**	89	73.01	8.5% p.a.
	Total	669	483.54	
Comments on Conduct of Account:	Monthly installment	and interests hav	e been promptly paid	1

Note: *TL2 and **TL3 is progressive drawdown upon the construction progress. Presently, TL2 and TL3 were partial released of USD68,000 and USD73,014 respectively.

Group Exposure Profi		Borrower			Related Borrowers**			rrower + Related		
Exposure With	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total	
RHB Bank Limit: Standalone:	669		669			-	669	-	669	
RHB Labuan/Islamic/ Investment/Leasing										
SCEL**										
Beyond SCEL***										
Total RHB Group	669		669		-	-	669		669	
Total Credit (RHB Group Exp+Other Banks)	669		669	-	-	_	669	-	669	

Financial Position	SAN CONTRACTOR SECTION	(USD'000)		Gearing
as at Dec 2016	Turnover	Pre-Tax Profit	Shareholders Fund	(times)
Borrower	538	377.9		-
Corporate Guarantor	N/A			

Terms and conditions of this application:

Borrower Name **Submission Date** Mr. Keo Vannak and Mdm. Y Sopheark

14-Aug-2017

CBBC/Region

Brief Nature of Request:

To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of

P2(A) or P2(B) or P2(C).

Group Exposure/Group Clean Exposure

The borrowers are granted TL1: USD350K, TL2: USD230K and TL3: USD89 in March 2017. And it is gradually released with total limit of USD483.55K as at 14-Aug-2017 and the balance of USD185.45K shall be released upon the completion of construction progress.

Subject to the purpose of construction, new clinic and villa are to be built on the charged properties as below:

Property	TD No.	CA on 22-Feb-2017	To notify
P1	03050202-0102	Keo Vannak's clinic	N/A
	(A) 03050106-0035	Vacant Land	To notify the building of new villa and clinic will be
P2	(B) 03050106-0041	To be constructed as a new clinic	constructed on the P2 without
	(C) 03050106-0040	To be constructed as 2-storey Villa	pointing the TD number of P2(A) or P2(B) or P2(C).

*Note:

- P2 is 3 parcels of land to be constructed as new Clinic and 2-Stroey Villa located in the same area of Chroy Thmar Village, Beung Kak Commune, Kampong Cham City, Kampong Cham Province.
- Based on the approved CA, the new clinic is to be constructed on the P2(B) while the new 2-Storey Villa is to be constructed on the P2(C). But the construction approval of Villa was authorized and mentioned on the property under TD No. 03050106-0041, P2(B) which his different from CA.
- As per check, the villa is constructed in same P2 combined 03 parcels of land and the Approval Party (land office) mentioned on only P2 (B) TD Lot No. 0041 due front P2 (A) Lot No. 0035 were under ownership transfer and completed ownership transfer on 21-03-2017.
- Note that, the construction purpose is remained unchanged on the P2 as well, however, it is different part of land/TD number.
- Since the loan drawdown is subject construction progress and construction approval, we would like to notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of P2(A) or P2(B) or P2(C). Otherwise, loan disbursement method is based on the terms and condition approval.

Conduct Account:

N/A

Justification/Comments:

Branch also recommends on the borrower's request as the following reasons:

- Loan purpose is clarified with a new Clinic and Villa construction on the P2.
- Construction approval was authorized with the property, P2 (B) which is different the property number as mentioned in CA. But there is no concern as the construction is still progress on the P2.
- They are granted TL1, TL2, and TL3 with total limit of USD669K and the loan was gradually released with total O/S of USD491K as at 14-Aug-2017 and the balance of USD178K shall be released upon the completion of construction progress.
- Monthly installment and interest have been promptly paid.

Borrower Name

Mr. Keo Vannak and Mdm. Y Sopheark

Submission Date

14-Aug-2017

CBBC/Region

· N/A

Brief Nature of Request:

To notify the building of new villa and clinic will be constructed on the P2 without pointing the TD number of

P2(A) or P2(B) or P2(C).

Group Exposure/Group Clean Exposure

N/A

	Yes	No	N/A
1. Full compliance with mandatory terms of Credit Policy	X		
2. Existing approved terms & conditions fully complied with	X		
3. No past dues/unsettled TOD /arrears over the past 12 months	X		
4. Existing security documentation checked & confirmed in order	X		
5. Previous audit/credit inspection recommendation fully implemented	X		
6. No negative CCRIS/CTOS/BMC/Market Findings	X		

We hereby confirm that the information represented herein is accurate & the application is within the Bank's credit guidelines/policies with all exceptions duly highlighted.

PREPARED BY:

RECOMMENDED BY:

A Samuel

Sok Ratanak

Assistant Manager Date: 16/08/2017

Chiv Hak

Senior Manager

Date:

Borrower Name : Mr. Keo Vannak and Mdm. Y Sopheark

Submission Date : 14-Aug-2017

CBBC/Region : N

Brief Nature of Request: : To notify the building of new villa and clinic will be

constructed on the P2 without pointing the TD number of

P2(A) or P2(B) or P2(C).

Group Exposure/Group Clean Exposure : N/A

APPROVER 1	APPROVER 2
APPROVED/DECLINED	APPROVED/DECLINED
Mr. Yong Ching San Head, Credit Management Date:	Mr. Lim Loong Seng Country Head Date:
Comments: [If any]	Comments: [If any]
Additional Terms/ Conditions/Covenants:	Additional Terms/ Conditions/Covenants:

Notes:

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

D001- First Level Screening Not Carried Out by LU (eg: 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 performan indicators	ice/ key financial
D008- Unsatisfactory conduct of account	
D009- WC requirement not adequately jus	tified/ mitigated
D010- Project viability not adequately just	ified/ mitigated
D011- High clean exposure not justified &	mitigated
D012- Others (provide description)	

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

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