

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

Request Type :

Administrative/Operational Request ☐ |

RFV ☒ |

Others ☐ |

For Joint Approval By:

GCC Members/Retail/Business Banking

Credit Management

☒ ADCH

☒ Head, Credit Management

For Approval By:

To be affirmed By:

☐ CLC

☐ BCC

Borrower	Mr. Khov Song Hao , Mdm. SeangSreng , Mr. Soeng Touch and Mdm. Seang Son	Application Date	20/12/2017
Business Activity	Takeo Silk Shop & Property Rental	Lending Unit	RHBIBL
Date Established	1994	Limit Expiry Date	N/A
Relationship Since	2014	Account Status	Normal
Connected Party	NO	Exceptional Credit	NO
EAM	NO	Impaired	NO
AST Monitoring	NO	Group/Ultimate Parent//	N/A
Name of Directors	NA	Percentage Ownership	NA

Borrower's Risk Rating	STANDALONE		LGD Rating	Expected Loss Rating	Final Rating (For credit decision only)
Borrower	Current CRR	New CRR			
Mr. Khov Song Hao , Mdm. SeangSreng , Mr. Soeng Touch and Mdm. Seang Son	2				
Corporate Guarantor	Current PD Rating	New PD Rating			
Remark (To provide reason for credit risk rating movement or final rating notch down)					

Group	Current Rating	New Rating	Core Business & Group Activities
N/A			

Nature of Requests	
<input checked="" type="checkbox"/> To seek approval to reduce the existing interest rate from 8.50% (ECOF +3%) p.a. to 8.00% (ECOF+2.50%) p.a. for existing TL and OD.	
Existing Terms	Revised Term

Borrower Name : Mr. Khov Song Hao , Mdm. SeangSreng , Mr. Soeng Touch and Mdm. Seang Son
Submission Date : 20/12/2017
CBBC/Region : NA
Brief Nature of Request: : To seek approval to reduce interest rate from 8.50% to 8.00% for existing TL and OD.
Group Exposure/Group Clean Exposure : USD369.74K

	Facility Type	(USD/000)		Pricing/ Tenor
		Approved Limit	O/S as at 20-12-2017	
Existing Facilities	TL	300	119.74	ECOF + 3% subject to min 8.50%p.a.
	OD	250	Dr. 123.31	ECOF + 3% subject to min 8.50%p.a.
	Total	550	243.05	
Comments on Conduct of Account:	Account was satisfactorily conducted.			

Conduct of TL: USD300K (Past 12 Months)				
Account No. : 40001001022500000				
No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	6,156.84	8/1/2017	9/1/2017	1
2	6,156.84	8/2/2017	8/2/2017	0
3	6,156.84	8/3/2017	9/3/2017	1
4	6,156.84	8/4/2017	8/4/2017	0
5	6,156.84	8/5/2017	8/5/2017	0
6	6,156.84	8/6/2017	8/6/2017	0
7	6,156.84	8/7/2017	8/7/2017	0
8	6,156.84	8/8/2017	8/8/2017	0
9	6,156.84	8/9/2017	8/9/2017	0
10	6,156.84	8/10/2017	9/10/2017	1
11	6,156.84	8/11/2017	8/11/2017	0
12	6,156.84	8/12/2017	8/12/2017	0

Comment: The repayment was prompt and up to date during the last 12 months. The borrowers have high commitment to pay the monthly installment for us.

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Customer	: Mr. Khov Song Hao, Mdm. SeangSreng, Mr. Soeng Touch and Mdm. Seang Son					
Account Number	: 1010002000005693					
OD Limit	: USD250,000.00 (O/S of USD123.31 @ 20/12/2017)					
Bank	: RHBIBL					
Month	Debit (USD)	Credit (USD)	Balance (USD)	OD Utilization		
Balance Forward			63,223.04	lowest	Highest	Average
December/16	(6,792.66)	12,263.30	68,693.68	-	-	-
January/17	(66,156.84)	3,078.00	5,614.84	-	-	-
February/17	(482,136.84)	303,078.00	(173,444.00)	542.00	193,439.00	96,990.50
March/17	(96,156.84)	113,078.00	(156,522.84)	109,600.84	196,522.84	153,061.84
April/17	(364,565.07)	1,513,972.93	992,885.02	51,522.84	247,497.84	149,510.34
May/17	(838,601.57)	41,060.26	195,343.71	-	-	-
June/17	(71,374.55)	93,384.18	217,353.34	-	-	-
July/17	(261,137.85)	63,720.39	19,935.88	-	-	-
August/17	(106,404.87)	83,092.09	(3,376.90)	3,142.87	46,220.96	24,681.92
September/17	(59,162.58)	140,039.00	77,499.52	3,376.90	59,768.10	31,572.50
October/17	(281,410.02)	461,556.30	257,645.80	17,082.48	23,239.32	20,160.90
November/17	(491,370.40)	417,980.25	184,255.65	-	-	-
Total	(3,125,270.09)	3,246,302.70	1,685,883.70	-	-	475,978.00
Average	(260,439.17)	270,525.23	140,490.31	-	-	39,664.83
Average OD utilization						16%

Comment:

- The OD account of the borrower use for credit of cash from business operation and for monthly loan installment.
- As per above table the monthly cash withdrawal amount USD 260,439.17 and the average monthly cash deposit amount USD 270,525.23
- The OD utilization ratio is 16% with no cheque return and excess limit.

Group Exposure Profile									
Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Bank									
Limit:	369.74		369.74				369.74		369.74
Standalone:									
RHB Labuan/Islamic/ Investment/Leasing									
SCEL**									
Beyond SCEL***									
Total RHB Group	369.74		369.74				369.74		369.74

Total Credit (RHB)	809.74		809.74				809.74		809.74
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[Abbreviation]
CBBC Head

[Abbreviation]
ARM / SARM

Borrower Name : Mr. Khov Song Hao , Mdm. SeangSreng , Mr. Soeng Touch and Mdm. Seang Son
Submission Date : 20/12/2017
CBBC/Region : NA
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Group Exp+Other Banks)									
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Financial Position as at	Turnover	(USD'000) Pre-Tax Profit	Shareholders Fund	Gearing (times)
Borrower	121.78	40.17	-	-
Corporate Guarantor	N/A			


Terms and conditions of this application:

Justification/Comments: <ul style="list-style-type: none"> - Borrower has been in the line of business for over 20 years with a strong experience and cliental base. - The selling products are in the growing stage promoted by the strong traditional heritage. - Borrower has good relationship with RHBIBL since 2014 with good repayment track record. - The secured collateral is located in front of Olympic market with a high marketability. - The properties being rented are located in a prime location with high demand for rental. - Customers were approach by other bank. i.e FCB, and Bank of Taiwan with interest rate 7%p.a. - With this approval, customer plan to additional Loan with us USD1M more. - The approval will prevent customer moving to other bank and maintain a good relationship with customer.
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EXCEPTIONS/CERTIFICATIONS	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		
5. 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.

RECOMMENDED BY:


 Ny Vireak
 SE/Credit Relationship
 Date: 20-12-2017


 Keang Chanveasna
 Branch Manager
 Date: 20-12-2017

APPROVER 1	APPROVER 2
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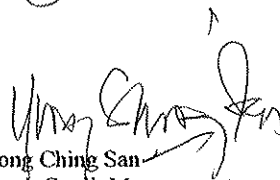

Business decision while repayment is noted to be prompt


 Tang Siew Hon

[Abbreviation]
 CBBC Head

[Abbreviation]
 ARM / SARM

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<p>APPROVED/DECLINED</p> <p></p> <p>Yong Ching San Head, Credit Management Date: 12-12-2017</p>	<p>APPROVED/DECLINED</p> <p></p> <p>Cheong Kim Soon, Simon Acting Deputy Country Head Date: 20/12/2017</p>
<p>Comments: [If any]</p>	<p>Comments: [If any]</p>
<p>Additional Terms/Conditions/Covenants: [If any]</p>	<p>Additional Terms/Conditions/Covenants: [If any]</p>

Notes:

* 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.

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

D001- First Level Screening Not Carried Out by LU (eg: CCRIS, CTOS, NP69 findings)		D007-Unsatisfactory financial performance/ key financial indicators	
D002- High risk of impairment (1 or more AST/MS1)		D008- Unsatisfactory conduct of account	
D003- Inappropriate/ unsuitable credit structure		D009- WC requirement not adequately justified/ mitigated	
D004- Repayment capacity inadequate/ unmitigated		D010- Project viability not adequately justified/ mitigated	
D005-No justification/ rationale for request in CA		D011- High clean exposure not justified & mitigated	
D006- Unacceptable level of risk		D012- Others (provide description)	

