RHB Indochina Bank

CONSUMER LOAN APPLICATION

Branch	**KTL**	Date	**02 March 2018**
To	**HOC & ADCH**	CA No.	**RHBIBL-BDM-0004-2018-0023**
(To be escalated to next level if applicable)			

Borrower(B) / Guarantor(G) Profile						
No.	Name	B/G	ID /Passport No.	Age		
1	**Mr. Hak Kimhor**	B	051079790	37	Borrowing Relationship Since (Year)	**New**
2	**Mdm. San Sreymom**	B	050853977	33	Related / Connected Party	**Y** N
					Borrow KYC Level	H M **L**
					Credit Grade	**5**

Applicant's Background/Business information:

Applicants, Mr. Hak Kimhor and Mdm. San Sreymom, are husband and wife with 2 children. Their permanent address is located in No. 236, Unnamed Road, Mea Nea Phsar Village, Kdoeung Reay Commune, Kanhchreach District, Prey Veng Province. Presently, a couple has maintained loan in Khmer Riel currency equivalent to USD140K with CNB since Mar 2017. Mr. Hak Kimhor is employment while Mdm. San Sreymon is owned business. The brief information of career and business are briefed as follow:

Mr. Hak Kimhor has engaged in career for over 10 years. He has employed with SIM Design and Constructions Co., Ltd. since 2012 where the establishment of the company is. Presently, he is holding position as Project Director with monthly gross salary of **USD1,800** where is paid by cash. (Employment letter and last 3-months pay slips are attached).

Mdm. San Sreymom has engaged in Petroleum Station business since 2012. The premise business is located in Prey Veng Province, next to their current resident where is currently charged with CNB. Presently, the business is under named of Hor Vouch Chheng Depo-Tela Station (Patent 2017 is attached). The business is not only petroleum but beverage is also offered. Purchase invoices of Petroleum for last 3 months were attached while the beverage income is not provided and it is not included to compute DSR as well. However, we noted that there are many beverage stored in their resident when we conducted site visit on the premise business in Prey Veng Province. As revealed by applicant, they could generate monthly net income of about **USD4,301.92** from petroleum station.

Besides, they also generate rental income of **USD2,500** per month from vehicle rental which is used to transport sand, rock, etc. for construction purpose. Noted, the tenure of rental is not mentioned as the tenant is the applicant's relative; however, the contract date is on 01 Jan 2018. (Car Registration Card and photo of car are attached).

Employer Background:

SIM Design & Construction Co., Ltd. is a local company provided design and construction service. The company is well operated since 2012 and situated in 114i, National Road No. 6A, Sangkat Chroy Changva, Khan Russey Keo, Phnom Penh.

Kampuchea TELA Company

Kampuchea Tela Company was established in 1993. At that time, the company's name was Kandal Import Export (Kadimex). Due to our continuous growth and in response to the demands of the free market, the company changed the nature of its business, as well as its name, from Kadimex to **Kampuchea Tela Company** in 1995.

Transportation Service

Presently, construction sector is satisfactorily increased consists of housing development, hotel, and commercial building as well as infrastructure. So, the transportation service by trucks is extremely important for transportation of construction material and supporting those projects.

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Request			
- To request 20-Year HL of USD88,000 under HL campaign (RHB Better Home Better life 2). - To seek approval for CRR grade 5. - To seek approval for a variance of land area and/or building area of the property charged subject to total OMV of not less than USD120,000.	Request for	**Y**	**N**
	Age deviation	**Y**	N
	DSR deviation		**N**
	MOA deviation		**N**

Loan Details							
Type	Existing Limit	Proposed Limit (USD'000)	Total Limit (USD'000)	Outstanding Balance	Pricing *(Current ECOF @ 5.5%)*	Repayment Period (Years)	Repayment Amount (KHR' Million)
HL	-	88	88	-	ECOF + 2% p.a. on monthly rest subject to minimum 7.5% p.a. (1st and 2nd year) and; 8% p.a. (from 3rd to 20th year)	20	737 (Round Up)
Total	-	88	88	-			

Loan Purpose

To part finance on purchase 3-Storey house located in No. 42EoE1E2, St. J10, Phum Prek Leap, Sangkat Prek Leap, Khan Chroy Changva, Phnom Penh City.

Under Construction	Y	**N**	Completed from developer	**Y**	N	- Since Mr. Hak Kimhor works in Phnom Penh, the applicant want to have owned house in Phnom Penh as well to comfort for staying; however, their current resident in Prey Veng Province. - Applicant has purchased a house with SPA of USD111K dated 26-Feb-2018. (SPA is attached) - 20% of SPA was already deposited by applicant. While, the balance shall be financed by RHBIBL. - MOA is at 79.28% against with SPA.
Name of Developer Panel Unit Capping Approved unit @ to date %, of completion SPA Price		: Borey Peng Hourt : N/A : N/A : N/A : 100% : **USD111,000.**				

I. Refinancing

Bank	Approved / Operating Limit	Outstanding Balance	Pricing	Repayment Record	Remark
N/A	N/A	N/A	N/A	N/A	N/A

II. Others N/A

Details of Property to be Charged

	Property 1
Property Type	3-Storey house
Address	No. 42EoE1E2, St. J10, Phum Prek Leap, Sangkat Prek Leap, Khan Chroy Changva, Phnom Penh City.
Land Area Built Up Area	107sqm (Based on Hard TD) 192sqm (Approximately)

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Title Details i. **Title No**/Expiry Date of LH ii. Type of Property iii. Tenure – FH/LH (Balance of Years) iv. Registered Owner v. Encumbrances vi. Restriction in Interest/Conditions	 ᨠᨣ34282 A parcel of land accommodating three-storey Villa. Freehold To be registered under Mr. Hak Kimhor and Mdm. San Sreymom None None	
Remark (s)	N/A	
Fire Insurance by	To be insured by RHBIBL's panel insurance company	
Cross Charge (Y/N) (Please furnish details if "Y	No	
Valuation **i. Valuation Report** - Land value - Building Value - Total OMV - Value Name - Date	To be issued by RHBIBL's panel valuer, ARC, with total price of not less than **USD120,000** prior to loan disbursement.	
ii. Verbal/Cross Check	Verbal 1	Verbal 2
- Land value - Building Value - Total OMV - Valuer Name - Date	USD77,000 (USD750 psqm) USD43,000 (USD224 psqm) **USD120,000** ARC 13 March 2018	USD90,950 (USD850 per sqm) USD38,400 (USD200 per sqm) **USD129,000** 9 Base 12 March 2018
Adopt market value	Based on SPA USD111,000	
Margin of Financing (%)	**79.28 % based on SPA**	
Security Coverage (Times)	**1.26time**	

Conduct of Account	**I) With RHBIBL (Own/Related Account)**				
Name	Facility	Approved/ Operating Limit	Outstanding Balance	Pricing	Conduct
N/A	N/A	N/A	N/A	N/A	N/A
Conduct of Account	**II) With other financial institution as per CBC checking on 15 March 2018**				
Name/Bank	Facility	Approved/ Operating Limit	Outstanding Balance	Pricing	Conduct
CNB	TL	KHR400M	KHR366.2M	10.5% p.a.	Prompt
CNB	TL	KHR160M	KHR155.5M	10.5% p.a.	Prompt
Total		**KHR560M**			

AML and World Checking

Based on latest CBC and World Checking on 27 March 2018, the borrower has maintained TL1 of KHR400Million and TL2 of KHR160Million. Their monthly installment has been promptly paid. And there is no entry matching to World Check and AML as well.

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Conduct Account

Bank: Canadia (Bank)			
AC Name: Hak Kimhor AC No.: (6000) 054-0000017088			
7 months			
Month	**Debit (KHR)**	**Credit (KHR)**	**Balance (KHR)**
		Bal. forward	68,945
Sep-17	6,244,378	6,220,000	44,567
Oct-17	165,812,562	166,017,756	249,761
Nov-17	8,434,229	9,201,925	1,017,457
Dec-17	8,434,206	8,201,338	784,589
Jan-18	8,434,195	8,011,068	361,462
Feb-18	8,211,676	8,422,888	572,674
Mar-18	8,656,652	8,445,000	361,022
Total	214,227,898	214,519,975	
Average	30,603,985	30,645,711	484,505

CNB

Conduct of 8-Year TL1: KHR400M

Period: 7 Months

Account No.: 0540000017072

Account Name: Hak Kimhor

No.	Installment Amount (KHR)	Due Date	Payment Date	Days Past Due	Remarks
1	6,211,852	21-09-17	22-09-17	1	
2	6,211,852	21-10-17	21-10-17	0	
3	6,211,852	21-11-17	21-11-17	0	
4	6,211,852	21-12-17	23-12-17	2	
5	6,211,852	21-01-18	22-01-18	1	
6	6,211,852	21-02-18	21-02-18	0	
7	6,211,852	21-03-18	23-03-18	2	

Comment: Overdue date with 2 days as the applicant was busy in business.

CNB

Conduct of 5-Year TL2: KHR160M

Period: 5 Months

Account No.: 054000019601

Account Name: Hak Kimhor

No.	Installment Amount (KHR)	Due Date	Payment Date	Days Past Due	Remarks
1	2,222,300	03-11-17	01-11-17	0	
2	2,222,300	03-12-17	04-12-17	1	
3	2,222,300	03-01-18	03-01-18	0	
4	2,222,300	03-02-18	03-02-18	0	
5	2,222,300	03-03-18	05-03-18	2	

Comment: Overdue date with 2 days as the applicant was busy in business.

Repayment Risk Analysis		
Total monthly Income*		USD8,714.73
	Mr. Hak Kimhor's salary	USD1,800.00
	Net monthly income (Petroleum Station)	USD4,414.73
	Vehicle rental income	USD2,500.00
Less Total Commitment	Total commitment	USD2,845.54
	RHBIBL: USD737	
	CNB- TL1: equaling to USD555.58	
	CNB-TL2: equaling to USD1,552.96	
Balance Uncommitted		USD5,869.19
DSR		3.34x
Estimated / Disclosed Net worth**		USD23,000
Within Bank Lending Criteria	1/3 Income	N
	45% Income	Y

Risks	Mitigating Factors
- Rental agreement of vehicle has not mentioned on maturity date of leasing. - Premise business is located in Prey Veng Province.	- In sensitized scenario by including income from vehicle rental income, DSR is still acceptable at 2.18 where the current DSR is at 3.06x. - However, the premise business is located in the province, it is operated in a longer term with a strong position comparing to surrounded area. Moreover, business and patent are complied. - Their monthly installment with CNB has no any distress based on the furnished bank statement where is consider their characteristic and capacity repayment shall be not concerned.

Financial Analysis

Income Statement

Petroleum Station	2016	2017	2018
	12-Month	12-Month	3-Month (Jan to Mar)
Revenue			
No. of liters	632,336.56	651,893.36	168,013.75
Sale (KHR currency)	2,466,112,579.15	2,542,384,102.21	655,253,634.59
Total revenue (KHR currency)	2,466,112,579.15	2,542,384,102.21	655,253,634.59
COGS (KHR currency)	2,244,162,447.02	2,313,569,533.01	596,280,807.48
Total profit (KHR currency)	221,950,132.12	228,814,569.20	58,972,827.11
Operating expenses (KHR currency)			
Salary (KHR currency)	15,107,850.00	15,903,000.00	4,185,000.00
Utilities (KHR currency)	3,167,775.00	3,334,500.00	877,500.00
Repair and Maintenance (KHR currency)	779,760.00	820,800.00	216,000.00
Other expenses (KHR currency)	2,590,265.25	2,726,595.00	717,525.00
Total operating expense (KHR currency)	21,645,650.25	22,784,895.00	5,996,025.00
EBIT (KHR currency)	200,304,481.87	206,029,674.20	52,976,802.11
Average EBIT(KHR currency)	16,692,040.16	17,169,139.52	17,658,934.04
Average EBIT Convert to USD currency	4,173.01	4,292.28	4,414.73
Mr. Hak Kimhor's salary (USD monthly)	1,624.50	1,710.00	1,800.00
Vehicle rental (USD monthly)	2,256.25	2,375.00	2,500.00
Total income (USD monthly)	**8,053.76**	**8,377.28**	**8,714.73**

Comment:

- Sale reported of KHR655M for first 3 months in 2018 with average 56K lite per month, increased by 3% against to KHR2,542M in 2017.
- Sale invoices are not properly kept as it is mostly used in cash basic and were lost after full payment. So, we could justify income based on:
  - ✓ The furnished average purchase invoice of 65.3K lite while the average sale reported of 56K lite. It means that 85.75% of stock is sold out.
  - ✓ Average cost is between KHR3,400 and KHR3,600 per lite.
  - ✓ So, sale shall be computed as follow
    56,000 lite x KHR3,500 x 3 months = KHR588,000,000 or 90% of the reported sale and the balance of 10% is generated from selling lubricant.
- Net profit margin is about 8% which is reasonable and acceptable comparing to our existing customer, Mr. Meng Sunna who has the same business.
- Vehicle rental income is based on the furnished rental agreement.

Income Projection

Petroleum Station	2019	2020	2021
	12-Month	12-Month	12-Month
Revenue			
Sale (KHR currency)	2,699,644,974.51	2,780,634,323.75	2,864,053,353.46
Total revenue (KHR currency)	2,456,676,926.81	2,530,377,234.61	2,606,288,551.65
COGS (KHR currency)	242,968,047.71	250,257,089.14	257,764,801.81
Total profit (KHR currency)	2,699,644,974.51	2,780,634,323.75	2,864,053,353.46
Operating expenses (KHR currency)			
Salary (KHR currency)	17,577,000.00	18,455,850.00	19,378,642.50
Utilities (KHR currency)	3,685,500.00	3,869,775.00	4,063,263.75
Repair and Maintenance (KHR currency)	907,200.00	952,560.00	1,000,188.00
Other expenses (KHR currency)	3,013,605.00	3,164,285.25	3,322,499.51
Total operating expense (KHR currency)	25,183,305.00	26,442,470.25	27,764,593.76
EBIT (KHR currency)	217,784,742.71	223,814,618.89	230,000,208.05
Average EBIT(KHR currency)	18,148,728.56	18,651,218.24	19,166,684.00
Average EBIT Convert to USD currency	4,537.18	4,662.80	4,791.67
Mr. Hak Kimhor's salary (USD monthly)	1,890.00	1,984.50	2,083.73
Vehicle rental (USD monthly)	2,500.00	2,500.00	2,500.00
Total income (USD monthly)	**8,927.18**	**9,147.30**	**9,375.40**

Comment:

- Sale is projected to increase 3% for the next 3 years based on past record.
- COGS is still unchanged with 91% while the net project margin is at 8%.
- Operating expenses are estimated to increase by 5%.
- Vehicle rental income is projected to unchanged since the lease agreement is not mentioned the maturity date of contract.

DSR calculation

Commitment	Y2018	Y2019	Y2020	Y2021
Monthly income	8,714.73	8,927.18	9,147.30	9,375.40
CNB	555.58	555.58	555.58	555.58
CNB	1,552.96	1,552.96	1,552.96	1,552.96
RHB	737.00	737.00	737.00	737.00
Total commitment	2,845.54	2,845.54	2,845.54	2,845.54
DSR (times)	**3.06x**	**3.14x**	**3.21x**	**3.29x**

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Sensitized DSR calculation (Excluding vehicle rental income)

Commitment	Y2018	Y2019	Y2020	Y2021
Monthly income	6,214.73	6,427.18	6,647.30	6,875.40
CNB	555.58	555.58	555.58	555.58
CNB	1,552.96	1,552.96	1,552.96	1,552.96
RHB	737.00	737.00	737.00	737.00
Total commitment	2,845.54	2,845.54	2,845.54	2,845.54
DSR (times)	**2.18x**	**2.26x**	**2.34x**	**2.42x**

Prepared by	Recommended by	Recommended by
Sok Ratanak Assistant Manager 02-Apr-2018	Chiv Hak Senior Manager 02-Apr-2018	Nhim Borey Branch Manager 02-Apr-2018

Credit Policy : ~~In Compliance~~ / Non Compliance

D/P Check: HOC & ADCH

AML/CFT Check: No name matched

DP Check (Amount in USD)		
Description	Borrower + related borrowers (RHBIBL only)	Borrower + related borrowers (RHB Banking Group)
Total Exposure	USD88,000.00	N/A
Less standalone facilities	N/A	N/A
Total exposure excluding standalone facilities	USD88,000.00	N/A
Of which	N/A	N/A
USD88,000.00	USD88,000.00	N/A
Unsecured facilities	N/A	N/A
This application is within DP of	HOC & ADCH	N/A

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Head office use only
Comment by Loan and Credit Administration

Term Sheet			
Home Loan (New)	**USD88,000.00**	**Tenure** **Installment amount** **Processing fee** **Prepayment**	: 20 Years : 737.00 : 1% of approved limit : 1st to 3th year: 3% on prepayment amount if the facility is fully/partially settled before expiry date. 4th to 20th year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.

Condition precedent:

1. Acceptance of Letter of Offer
2. Payment of processing fee of 1% on approval limit
3. Release of facilities subject to :-
   a) Compliance of Terms under Condition Precedent.
   b) 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 Applicants and/or the relevant security parties, registration fee duly paid and registered at such registries as the Bank may deem necessary.

Disbursement method:

Housing Loan ("HL") of USD88,000.00 should be released as below:

- Obtain valuation report from bank's panel, ARC, on the subject charged property with total value is not less than USD120,000.
- Purchase of Fire Insurance over the subject charged property.
- After completion of LOO acceptance and TD blocking, HL of USD88,000.00 shall be issued by banker check to the seller subject to submission differential sum of not less than USD23,000.
- Reimbursement is allowed subject to submission of evident of full payment by applicant.

Post drawdown condition:
N/A

Other terms and conditions (if any):N/A

Appendix I

Repayment Analysis				
Item	**Yes**	**No**	**NA**	**Remark (mandatory if "NO" is (x))**
Employment Confirmation Letter	x			
Salary slip for the last 3 months	x			
Bank Statement for the last 3 months	x			
Income statement (P&L)			x	Salary earner
Sale/Purchase invoices (for the last 3 months)			x	Salary earner
Balance Sheet			x	Salary earner
Income Projection			x	Salary earner
Sale-Purchase Agreement	x			SPA is attached

Security Document	New / Complied
Facility agreement of USD88,000.00 as principal instrument	**New**
Hypothec Agreement as subsidiary instrument on Property __1__	**New**

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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. San Sreymom
* 2.	Contact Number	
	• Fixed Line	: N/A
	• Mobile	: 012 666 513
3.	Correspondence / Business Address	: Phnom Penh and Prey Veng Province
	Post Code	: N/A
* 4.	Country of Origin	: Cambodia
5.	Is Customer a Politically Exposed Person (PEP)? *(For Non-Resident Only)*	: No
* 6.	Occupation Description / Nature of Business	: Employement and Petroleum Station
7.	Business Type :	: [ ] Corporation [ ] Partnership [ ] Sole Proprietorship [v] Others (please specify) Family business
8.	Business Registration No & Registration Date	: 416[illegible]2017
9.	Employer's Name	: Depo Tela, Hor Vouch Cheng
10.	Employer's Address	: Phnom Penh and Prey Veng Province
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 8,714.73
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.**	: [v] Yes [ ] No (please specify)
* 13.	Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month *(Please tick the appropriate column)*	: [v] 01 to 10 [ ] 11 to 50 [ ] 51 to 100 [ ] Over 100
* 14.	Expected total Debit and Credit in a month	: _____ Total Debit _____ Total Credit
15.	Is customer activity relatively low cash Intensive. *(For Business Entity Only)*	[ ] LOW (No. of cash Trnx < 50 or Total aggregate <USD100K) [ ] MEDIUM (No. of cash Trnx < 50 and Total aggregate >USD100K) [ ] HIGH (No. of cash Trnx > 50 and total aggregate >USD100K)
16.	Expected total Turnover in a month *(For Business entity only)*	: N/A
17.	Existing or New Account *(Please tick the appropriate column)*	: [ ] Existing A/C No: _____ [v] New
18.	Account Type	: [v] Savings [ ] Current [ ] Fixed Deposit [ ] Others (please specify)
* 19.	Was there verification that the collateral is Not ill gotten?	: [v] Yes [ ] No

PREPARED BY:

Officer Name & Designation	Mr. Ros Channara Deputy Manager	Signature & Date	02-Apr-2018
Concurred by (Name) & Designation	Mr. Nhim Borey Branch Manager	Signature & Date	02-Apr-2018

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 [1] Yes [2] No or [N/A] Not Applicable

Note: if score is 2 please specify the reason in remark column

RISK SCORING:

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] Land/ Building [2] Other (please specify) [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 **not** 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]

(Please provide the scoring and tick the appropriate column)

- **Risk Score *(For Consumer):* LOW HIGH** [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)*

[X] Yes [ ] No

PREPARED BY:

Officer Name & Designation	Mr. Sok Ratanak Assistant Manager	Signature & Date	02-Apr-2018
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	02-Apr-2018

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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. Hak Kimhor
* 2.	Contact Number	
	• Fixed Line	: N/A
	• Mobile	: 012 666 513
3.	Correspondence / Business Address	: Phnom Penh and Prey Veng Province
	Post Code	: N/A
* 4.	Country of Origin	: Cambodia
5.	Is Customer a Politically Exposed Person (PEP)? *(For Non-Resident Only)*	: No
* 6.	Occupation Description / Nature of Business	: Employement and Petroleum Station
7.	Business Type :	: ☐ Corporation ☐ Partnership ☐ Sole Proprietorship ☑ Others (please specify) Family business
8.	Business Registration No & Registration Date	: 416[illegible]2017
9.	Employer's Name	: Depo Tela, Hor Vouch Cheng
10.	Employer's Address	: Phnom Penh and Prey Veng Province
11.	Monthly Income / Combined Income (USD) *(For Individual Only)*	: 8,714.73
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 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)*	: ☑ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
* 14.	Expected total Debit and Credit in a month	: _____ Total Debit _____ Total Credit
15.	Is customer activity relatively low cash Intensive. *(For Business Entity Only)*	☐ LOW (No. of cash Trnx < 50 or Total aggregate <USD100K) ☐ MEDIUM (No. of cash Trnx < 50 and Total aggregate >USD100K) ☐ HIGH (No. of cash Trnx > 50 and total aggregate >USD100K)
16.	Expected total Turnover in a month *(For Business entity only)*	: N/A
17.	Existing or New Account *(Please tick the appropriate column)*	: ☐ Existing A/C No: _____ ☑ New
18.	Account Type	: ☑ Savings ☐ Current ☐ Fixed Deposit ☐ Others (please specify)
* 19.	Was there verification that the collateral is Not ill gotten?	: ☑ Yes ☐ No

PREPARED BY:

Officer Name & Designation	Mr. Ros Channara Deputy Manager	Signature & Date	02-Apr-2018
Concurred by (Name) & Designation	Mr. Nhim Borey Branch Manager	Signature & Date	02-Apr-2018

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 [1] Yes [2] No or [N/A] Not Applicable

Note: if score is 2 please specify the reason in remark column

RISK SCORING:

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] Land/ Building [2] Other (please specify) [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 **not** 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]

(Please provide the scoring and tick the appropriate column)

- **Risk Score *(For Consumer):* LOW HIGH** [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)

[X] Yes [ ] No

PREPARED BY:

Officer Name & Designation	Mr. Sok Ratanak Assistant Manager	Signature & Date	02-Apr-2018
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	02-Apr-2018

Contact/Call Report

Date / Time	:	12-03-2018	2:00 pm
Borrower (s)	:	Mr. Hak Kimhor and Mdm. San Sreymom	
Guarantor (s)	:	N/A	
Biz Name	:	Depo Tela, Hor Vouch Chheng	
Type of Business	:	Selling petroleum	
Business Address	:	Meanea Phsar Village, Kdeung Reay Commune, Kanh Chhreach District, Prey Veng Province	
Tel No	:	Mr. Hak Kimhor 012 666 513	
New / Existing Facilities	:	New 20-Year HL: USD88K	O/S: N/A
Visiting Officer	:	Mr. Ros Channara, Mr. Chiv Hak, and Mr. Nhim Borey	
Branch Observation/ Notes	:	**Borrowers:** Applicants, Mr. Hak Kimhor and Mdm. San Sreymom, are husband and wife with 2 children. Their permanent address is located in No. 236, Unnamed Road, Mea Nea Phsar Village, Kdoeung Reay Commune, Kanhchreach District, Prey Veng Province. Presently, a couple has maintained loan in Khmer Riel currency equivalent to USD140K with CNB since Mar 2017. Mr. Hak Kimhor is employment while Mdm. San Sreymon is owned business **Loan Purpose** Applicants want to purchase 3-storey house located Borey Penghort, No. 42EoE1E2, St. J10, Phum Prek Leap, Sangkat Prek Leap, Khan Chroy Changva, Phnom Penh City, where is to be charged with us. **Properties** The subject property is considered as a high marketability and easy to access where located in Borey Peng Hourt (Chroy Changva) surrounded by residence, companies, banks, market, schools, etc.	
Conclusion	:	- The borrowers have stable and comfortable income to secure the loan.	

Inspected/ Prepared by,

.....
Sok Ratanak
Assistant Manager

Reviewed by,

.....
Chiv Hak
Senior Manager

RHB INDOCHINA BANK LIMITED
Branch: KTL
Property Site Visit Report

Borrower (s)	Mr. Hak Kimhor and Mdm. San Sreymom		
Property Type	3-storey house		
Land Area	107sqm	**Built-up Area**	192sqm (approximately)
Property Address	No. 42EoE1E2, St. J10, Phum Prek Leap, Sangkat Prek Leap, Khan Chroy Changva, Phnom Penh City.		
Site Inspected by	Sok Ratanak	**Visiting Date**	: 13-03-2018

1 **Recent photograph(s) of the property enclosed** [√] Yes [ ] No

2 **An internal inspection of the property has been done** [√] Yes [ ] No

3 **The property is found to be in good state of repair** [√] Yes [ ] No
If No, please state: N/A

4 **Method of valuation**
[√] Direct Comparison:
[ ] Others:

5 **Cross check**
[√] Verbal Indication: ARC and Bonna
[ ] Valuation Report:
[ ] Other Reference:

6 **Factors that may affect demand/market value**

State of Repair	[ ] Poor	[ ] Fair	[√] Good
Occupancy rate of neighboring property	[ ] Poor	[ ] Fair	[√] Good
Demand for sale/rent	[ ] Poor	[ ] Fair	[√] Good
Incidence of crime on vicinity	[√] Low	[ ] Average	[ ] High
Proper access road to the property	[√] Yes	[ ] No	
Is location of the property flood prone	[ ] Yes	[√] No	
Are there any fire hazard nearby	[ ] Yes	[√] No	
Undesirable factors (e.g. cemetery, vices, etc)	[ ] Yes	[√] No	
Other (please state)	[ ] Yes	[√] No	

.....

7 **Encumbrances** [ ] Yes [√] No

Bank Name : N/A
Facility :
Loan Amount :
Security Coverage :

8 **Existing Insurance** [ ] Yes [ ] No

9 **Brief description of surrounding neighboring and highlight any adverse observation:**
The subject property is considered as a high marketability and easy to access where located in Borey Peng Hourt (Chroy Changva) surrounded by residence, companies, banks, market, schools, etc.

10 **Indicative value on property**
OMV : USD120K
FSV : N/A

11 **Reasons for valuation by Branch/Bank**
[√] Value can be determined
[ ] Request by customer
[ ] Other (please elaborate):

Inspected / Prepared by:	**Concurrence by:**
Sok Ratanak Assistant Manager Date: 13-03-18	Chiv Hak Senior Manager Date: 13-03-18

RHB INDOCHINA BANK LIMITED

		Date	22-03-2018

Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Hak Kimhor and Mdm. San Sreymom	**Branch**	**TKK**

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) = 3.06 times	Below USD50K	More than USD50K		Below USD50K	More than USD50K
	5 and above	4	5	50	200	250
	4 to less than 5	3	4		150	200
	3 to less than 4	2	3		100	150
	Below 3	1	2		50	100
	No document	1	1		50	50

		Score (C)	**Weight (D)**	**Total Score (C X D)**
1.2	Years of good conduct of borrowing with RHBIBL			
	Above 2 years	3	10	30
	1 year to less than 2 years	2		20
	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	4	10	40
	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	4	10	40
	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	40
	Unaudited	2		20
	Unsubstantiated / No documents	0		0
			Total Borrower Credit Rating Score	**210 (Y)**

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
	Above 70%	0		0
2.2	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
	All Types of Cultivated / Vacant Agricultural Land	1		20
	Debenture / Guarantor / Clean	0		0
2.3	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	**80 (Z)**

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(+)\ X\ 100}{570}$ = %
Annual Income above USD50,000	$\frac{(X + Y)\ X\ 100}{620}$ = 46.77 %

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.