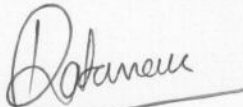


Contact/Call Report

Date / Time	:	02-12-2016	10:00 am
Borrower (s)	:	Mr. Heng Khemara and Mdm. Heng Sok Leang	
Business Name	:	- Mao Leang Shop - Serviced Apartment	
Type of Business	:	- Construction Material (1) - Apartment Rental (2) - House and warehouse rental (3)	
Business Address	:	No. 26A, St. Ang Taminh, S/K Kakab, Khan Por Senchey, Phnom Penh. (1) & (2) Along Street 271, near Heng Ly Market (3)	
Tel No	:	(855) 069 894 800	
New / Existing Facilities	:	New 10-Year TL: USD280K	O/S: N/A
	:	New OD USD100K	
Visiting Officer	:	Mr. Sok Ratanak	
Branch Observation/ Notes	:	<p>Applicants, Mr. Heng Khemara (Age: 44) and Mdm. Heng Sok Leang (37), are related as husband and wife. A couple has engaged in Construction Material Business and Serviced Apartment since 2001 and 2014 respectively. Borrowers are granted OD of USD100K from Canadia Bank to use as working capital in construction business. Meanwhile, they are also granted TL of USD220K from ACLEDA Bank to support their serviced apartment (Both purchase land and construction) since 2014.</p> <p>The brief businesses information are summarized as follows:</p> <p>Mao Leang Construction Material Shop</p> <ul style="list-style-type: none"> The business is operated under Patent No. PTS2016081400អ្នកជួញដូរ, located in No. 26A, Street Ang Taminh, Phum Trapeang Lvea, Sangkat Kakab, Khan Por Senchey, Phnom Penh. The property is owned by the applicants. Besides the premise business, there is one warehouse for inventory located in Phum Kok Chombok, Sankat Chom Chao, Khan Dangkor, Phnom Penh, where is to be charged to RHBIBL (P1). Mdm. Sok Leang is key person who managed the business and assisted 5 staffs for daily business operating. All kinds of construction material are served such as bathroom appliance, brick, sand, cements, plastic pipes, and other construction materials. Further, there are 3 trucks for goods transportation upon the customer' demand. <p>Service Apartment Business</p> <ul style="list-style-type: none"> Established in 2014, founded by Mr. Khemara with initial fund of about USD450K for purchase land and Apartment construction. Some source of fund is partially financed from ACLEDA Bank. The construction was fully completed in late 2015, and started to operate service in early year 2016. It is consist of 10 units in total. Mr. Khemara revealed that the lessees are not concerned on facilities as many stuffs already equipped consists of bed, air-con, cabinet, refrigerator, TV, and bathroom appliance. Monthly rental fee is between USD200 to USD400 upon the unit' size (10 Units in total). Presently, the applicant generate monthly rental fee of USD2,300, i.e. 90% of occupancy rate. <p>House and warehouse rental</p> <ul style="list-style-type: none"> A warehouse is leased with monthly rental fee of USD700 where is the subject property to be charged to us (P2) A house rental is located along Street 271 and near Heng Ly Market. It is leased to the applicant' relative, Mr. Bros, with monthly rental fee of USD600. <p>The property 1 is a parcel of land accommodating with a single warehouse located in Phum Kok Chambok, S/K Chom Chao, Khan Dangkor, Phnom Penh. It is stood between Veng Sreng Blvd. and Street 2004, about 1.5Km from Veng Sreng Blvd and 1.1Km from Street 2004, surrounded by Canadia Industrial Park, Borey Orkide, Markets, Schools, Public and Private Companies, Garment Factories, Residents, Clinics, etc.</p>	

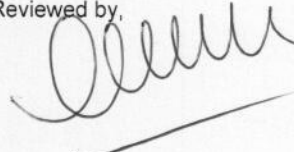
	<p>The property 2 is a warehouse, stood about 30 meters from the property 1. It is currently leased with monthly rental fee of USD600</p> <p>The applicants requests 10-Year TL of USD280K and OD of USD100K to fully settle loan with ACLEDA and Canadia Bank and the balance is to use as working capital.</p>
Conclusion	: - The borrowers have stable and comfortable income to secure the loan.

Inspected/ Prepared by,



Sok Ratanak
Assistant Manager-Retail & Consumer
Business Development & Marketing

Reviewed by,



Chiv Hak
Senior Manager -Retail & Consumer
Business Development & Marketing

RHB INDOCHINA BANK LIMITED

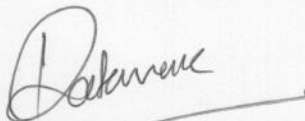
Branch: City Mall Olympic

Property Site Visit Report

Borrower (s)	Mr. Heng Khemara and Mdm. Heng Sok Leang		
Property Type	P1: A parcel of land with a warehouse P2: Warehouse		
Land Area	P1: 731sqm P2: 412sqm	Built-up Area	P1: 250sqm P2: 412sqm
Property Address	P1 and P2: Phum Kok Chambok, S/K Chom Chao, Kh. Dangkor, Phnom Penh.		
Site Inspected by	Sok Ratanak	Visiting Date	: 02-12-2016

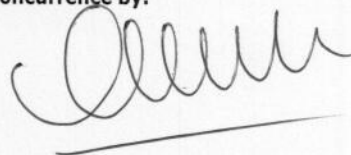
1	Recent photograph(s) of the property enclosed	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
2	An internal inspection of the property has been done	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
3	The property is found to be in good state of repair If No, please state: N/A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
4	Method of valuation	<input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:	
5	Cross check	<input checked="" type="checkbox"/> Verbal Indication: 1) CARE & 2) BRG. <input type="checkbox"/> Valuation Report: <input type="checkbox"/> Other Reference:	
6	Factors that may affect demand/market value		
	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
7	Encumbrances	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Bank Name :	Loan Amount :	
	Facility :	Security Coverage :	
8	Existing Insurance	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
9	Brief description of surrounding neighboring and highlight any adverse observation:		
	The property 1 is a parcel of land accommodating with a single warehouse located in Phum Kok Chambok, S/K Chom Chao, Khan Dangkor, Phnom Penh. It is stood between Veng Sreng Blvd. and Street 2004, about 1.5Km from Veng Sreng Blvd and 1.1Km from Street 2004, surrounded by Canadia Industrial Park, Borey Orkide, Markets, Schools, Public and Private Companies, Garment Factories, Residents, Clinics, etc.		
10	Indicative value on property	OMV : USD551.5K	
		FSV : N/A	
11	Reasons for valuation by Branch/Bank		
	<input checked="" type="checkbox"/> Value can be determined		
	<input type="checkbox"/> Request by customer		
	<input type="checkbox"/> Other (please elaborate):		

Inspected / Prepared by:



Sok Ratanak
Assistant Manager
Date: 02-12-16

Concurrence by:



Chiv Hak
Senior Manager
Date: 02-12-16

KYC FORM – CREDIT FACILITIES

PART A

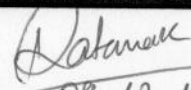
This part is to be completed by the Front Office (e.g. Sales Personnel)
(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

CUSTOMER PROFILE:

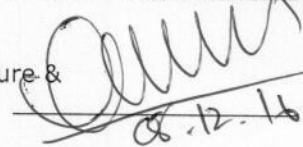
- * 1. Name : Mdm. Heng Sok Leang
 ▪ Fixed Line :
 ▪ Mobile : 069 894 800
3. Correspondence / Business Address : No. 26A, St. Ang Taminh, Kakab
 Porsen chey, Phnom Penh
- Post Code : No
- * 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? : N/A
- * 6. Occupation Description / Nature of Business : Mao Leang construction shop & serviced apartment
7. Business Type : ☒ Corporation ☐ Partnership
 ☒ Sole Proprietorship ☐ Others: (Please specify___)
8. Business Registration No & Registration Date : PTS2016081400
9. Employer's Name : N/A
10. Employer's Address : N/A
11. Monthly Income / Combined Income (USD) : USD12,190.91
 (For Individual Only)
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.
 : ☒ 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)
 : ☒ 01 to 10 ☐ 11 to 50 ☐ 51 to 100 ☐ Over 100
- * 14. Expected total Debit and Credit in a month : USD66,532.27K Total Debit, USD62,225.36 Total Credit
15. Is customer activity relatively low cash Intensive
 (For Business Entity Only)
 : ☒ 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)
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 : Sok Ratanak
 Assistant Manager

Signature & Date : 
 08.12.16

Concurred by (Name) & Designation : Chiv Hak
 Senior Manager

Signature & Date : 
 08.12.16

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 ☐ 1 Yes , ☐ 2 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) <div> <input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Others (Please specify: _____) <input type="checkbox"/> 3 Fixed Deposit/ Cash Margin </div>	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 7			

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 & Designation Sok Ratanak Assistant Manager

Signature & Date

Concurred by (Name) & Designation Chiv Hak Senior Manager

Signature & Date

Sok Ratanak
08-12-16
Chiv Hak
08.12.16

RHB BANK BHD

BASIC INFORMATION REPORT (BIR)

FACT SHEET			
Name of Borrower		: Mr. Heng Khemara and Mdm. Heng Sokleang	
Address of Main Operating Premises (MOP)		: No. 26A, St. Ang Taminh, S/K Kakab, Khan Por Senchey, Phnom Penh.	
Contact Person(s)		: Mdm. Heng Sokleang	Contact No. : 069 894 800
MOP : *Owned /-Rented If Owned, Registered Owner = *Borrower / Director / Related Co		Registration No. : Patent No. PTS2016081400	

Standard Report Codes

Exempt/Non-exempt	:	SIC/BNM Code	:	Schedule	:
Sector	:	Retail	:	Staff	:
				5	
Race	:	State	:	Priority Sector	:

Account Numbers

CIS	:	New	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. Heng Khemara	44	50%	2001	N/A
Mdm. Heng Sokleang	37	50%	2001	N/A
Total		100%		
Authorised Capital (KHR'000)*	N/A	Paid-up Capital (KHR'000)*	N/A	

*as at

Key Management

Area of Responsibility	Name	Age	Qualification	Years with Company	Years of Experience
Production	Mr. Heng Khemara	44	N/A	2001	2001
Finance	Mdm. Heng Sokleang	37	N/A	2001	2001
Marketing / Sales					
No. of Staff - (Full Time)	5				

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)
Private constructors	20%	2010	7 days	N/A
Local Dealers	50%	2010	7 days	N/A
Retail consumer	30%	2010	7 days	N/A
Sellers (Name / location / telephone) (top 3 in term of volume) Types of Product Traded	% of Total Purchases	Years of Relationship	Terms of credit	Mode of Payment (DA, DP, LC, open account)
Chip Mong	N/A	2010	7 days	N/A
K-Cement	N/A	2010	7 days	N/A
Thai Heng Long	N/A	2010	7 days	N/A

Main Competitors	Type of Products or Services
Mol Sokun Construction Materials Shop	Construction Material

Borrower : Mr. Heng Khemara and Mdm. Heng Sokleang

Page 1 of 2
BIR

CBBC/Corp. Unit Head	ARM / SARM
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RHB BANK BHD

BASIC INFORMATION REPORT (BIR)

Minh Thy Construction Shop	Construction Material
Mouv Hun	Construction Material

Group Exposure with RHB Bank Bhd

Name	Total Facilities (USD'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 (USD'000)	Outstanding as at 01-Dec-2016 (USD)	Security	Terms
Canadia Bank	OD	70	30	N/A	1 Year
Canadia Bank	TL	30	37.9	N/A	1 Year
ACLEDA Bank	TL	220	183.3	N/A	6 Years
tal		320	251.2		

RHB INDOCHINA BANK LIMITED

Date	02-Dec-2016
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Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Heng Khemara and Mdm. Heng Sok Leang	Branch	CMO
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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) = <u>3.29</u> times	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">Below USD50K</div> <div style="text-align: center;">More than USD50K</div> </div>		<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">Below USD50K</div> <div style="text-align: center;">More than USD50K</div> </div>
5 and above	4	50	200
4 to less than 5	3		150
3 to less than 4	2		100
Below 3	1		50
No document	1		50
		Score (C)	Weight (D)
1.2 Years of good conduct of borrowing with RHBIBL			Total Score (C X D)
Above 2 years		3	10
1 year to less than 2 years		2	
6 months to less than 1 year		1	
No borrowing		0	
Unsatisfactory conduct		-3	
1.3 Net worth (Total Assets – Total Liabilities)			
Above USD300K		4	10
Above USD100K to USD300K		3	
Above USD50K to USD100K		2	
USD50K and below		1	
Unsubstantiated net worth		0	
1.4 Age – Years			
Above 35 to 55		4	10
Above 30 to 35		3	
Above 25 to 30 / above 55 to 65*		2	
Above 18 to 25		1	
Below 18 / above 65		0	
* Note : Government servants retire at the age of 65			
1.5 Financial Statements			
Audited by qualified professional		4	10
Unaudited		2	
Unsubstantiated / No documents		0	
Total Borrower Credit Rating Score			250 (Y)

Handwritten signature

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				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	$\frac{(250 + 110) \times 100}{620} = 58.06 \%$

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.

Consolidated Black list and Internal List, 20160721 - Microsoft Excel

Find and Replace dialog box is open, searching for "Heng Sok Leang" in the "Formulas" range. The dialog box shows "Find what: Heng Sok Leang", "Match case" checked, and "Match entire cell contents" checked. The "Find All" button is highlighted.

Microsoft Excel cannot find the data you're searching for. (Error message box)

Row	Name	ID	Date	Category	Notes	Status	Date	Location
44	Koung Sabo (T.Lemex Co., Ltd)			Money changer		ACLEDA	20-Jan-09	
45	Le Quang Long	B2866357	14-Sep-05	Vietnamese		ACLEDA	11-Feb-09	
46	Hak Seng (Hak Seng Trade Pte)					ACLEDA	11-Feb-09	#2038EO, St 257, PP
47	Long Keang	010143848				ACLEDA	13-Mar-09	No. 726, St. 298, Sangkat Toul Svay Prey I, Khan
48	Long Seang Pheng	010148560				ACLEDA	13-Mar-09	No. 726, St. 298, Sangkat Toul Svay Prey I, Khan
49	Kabauababo Mpiana Tou Tou	C0527740				ACLEDA	9-Apr-09	Kampong Chhnang village, Kampong Chhnang
50	Ann Kor Development Ltd					ACLEDA	9-Apr-09	# V8 6A, V83, Group 2, Toulkork village, Sangkat
51	Lang Bunkham	0800138332				ACLEDA	23-Apr-09	Lieu Village, Preah Romkel, Thabornhath District
52	Tan Tan Lon	PP: 17579795/ID: 801004045216				ACLEDA	29-Apr-09	
53	Victor Brown		20-Nov-75	M	Libertarian	ACLEDA	29-Apr-09	
54	Chidi Benjamin Ioanusi		7-Aug-72	M	Nigerian	ACLEDA	29-Apr-09	
55	Frank A Anderson		1-Aug-82	M	Nigerian	ACLEDA	29-Apr-09	
56	Shigen Hashimoto		10-Dec-58	M	Japanese	ACLEDA	29-Apr-09	
57	An Tan Lon					ACLEDA	29-Apr-09	
58	Bright Moon Group Co., Ltd	Co.11165/07P			Big project without money	ACLEDA	4-May-09	
59	Seng Sosanya	020720574	7-Jul-84	M	Cambodian	ACLEDA	20-May-09	
60	Hoang Thai Nguyen	B2863922	19-Nov-73	M	Vietnamese	ACLEDA	3-Jun-09	
66	Sou International Trading Co., Ltd, Asia Pacific Fertilizer (Cambodia) Limited					ACLEDA		

Ready | PP: 17579795/ID: 801004045216 | Internal Blacklist | 1:47 PM 12/5/2016

Consolidated Black list and Internal List, 20160721 - Microsoft Excel

Find and Replace dialog box is open, searching for "010080771" in the "Formulas" range. The dialog box shows "Find what: 010080771", "Match case" checked, and "Match entire cell contents" checked. The "Find All" button is highlighted.

Microsoft Excel cannot find the data you're searching for. (Error message box)

Row	Name	ID	Date	Category	Notes	Status	Date	Location
44	Koung Sabo (T.Lemex Co., Ltd)			Money changer		ACLEDA	20-Jan-09	
45	Le Quang Long	B2866357	14-Sep-05	Vietnamese		ACLEDA	11-Feb-09	
46	Hak Seng (Hak Seng Trade Pte)					ACLEDA	11-Feb-09	#2038EO, St 257, PP
47	Long Keang	010143848				ACLEDA	13-Mar-09	No. 726, St. 298, Sangkat Toul Svay Prey I, Khan
48	Long Seang Pheng	010148560				ACLEDA	13-Mar-09	No. 726, St. 298, Sangkat Toul Svay Prey I, Khan
49	Kabauababo Mpiana Tou Tou	C0527740				ACLEDA	9-Apr-09	Kampong Chhnang village, Kampong Chhnang
50	Ann Kor Development Ltd					ACLEDA	9-Apr-09	# V8 6A, V83, Group 2, Toulkork village, Sangkat
51	Lang Bunkham	0800138332				ACLEDA	23-Apr-09	Lieu Village, Preah Romkel, Thabornhath District
52	Tan Tan Lon	PP: 17579795/ID: 801004045216				ACLEDA	29-Apr-09	
53	Victor Brown		20-Nov-75	M	Libertarian	ACLEDA	29-Apr-09	
54	Chidi Benjamin Ioanusi		7-Aug-72	M	Nigerian	ACLEDA	29-Apr-09	
55	Frank A Anderson		1-Aug-82	M	Nigerian	ACLEDA	29-Apr-09	
56	Shigen Hashimoto		10-Dec-58	M	Japanese	ACLEDA	29-Apr-09	
57	An Tan Lon					ACLEDA	29-Apr-09	
58	Bright Moon Group Co., Ltd	Co.11165/07P			without money	ACLEDA	4-May-09	
59	Seng Sosanya	020720574	7-Jul-84	M	Cambodian	ACLEDA	20-May-09	
60	Hoang Thai Nguyen	B2863922	19-Nov-73	M	Vietnamese	ACLEDA	3-Jun-09	
66	Sou International Trading Co., Ltd, Asia Pacific Fertilizer (Cambodia) Limited					ACLEDA		

Ready | PP: 17579795/ID: 801004045216 | Internal Blacklist | 1:48 PM 12/5/2016

Consolidated Black list and Internal List_20160721 - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

Clipboard Font Alignment Number Styles Cells Editing

PP: 17579795/ID: 801004045216

	A	B	C	D	E	F	G	H	I	J	K	L	M
44	Koung Sabo (T.Lemex Co., Ltd)							Money changer		ACLEDA	20-Jan-09		
45	Le Quang Long	82866357		14-Sep-05			Vietnamese	WU		ACLEDA	11-Feb-09		
46	Hak Seng (Hak Seng Trade Pte)									ACLEDA	11-Feb-09	#2038E0, St 357, PP	
47	Long Keang	010143848								ACLEDA	13-Mar-09	No.72E0, St. 298, Sangkat Toul Svay Prey I, Khan	
48	Long Seang Pheng	010148560								ACLEDA	13-Mar-09	No. 72E0, St.298, Sangkat Toul Svay Prey I, Khan	
49	Kabakuhabo Mpiana Tou Tou	C0527740								ACLEDA	9-Apr-09	Kampong Chhnang village, Kampong Chhnang	
50	Ann Kor Development Ltd									ACLEDA	9-Apr-09	# VVB 64, VVB3, Group 2, Toukok village, Sangkat	
51	Lang Bunkham	0800138337								ACLEDA	23-Apr-09	Leu Village, Preah Romkel, Thabornhivath District,	
52	Tan Tan Lon	PP: 17579795/ID: 801004045216								ACLEDA	29-Apr-09		
53	Victor Brown			20-Nov-75		M	Liberian	VISA Fraud		ACLEDA	29-Apr-09		
54	Chidi Benjamin Inanusi			7-Aug-72		M	Nigerian	VISA Fraud		ACLEDA	29-Apr-09		
55	Frank A Anderson			1-Aug				VISA Fraud		ACLEDA	29-Apr-09		
56	Shigeru Hashimoto			10-Dec				VISA Fraud		ACLEDA	29-Apr-09		
57	An Tan Lon							VISA Fraud		ACLEDA	29-Apr-09		
58	Bright Moon Group Co., Ltd	Co-11165/07P						Big project without money		ACLEDA	4-May-09		
59	Seng Sopha	020720574		7-Jul-84		M	Cambodian	Issue check without money in the acc		ACLEDA	20-May-09		
60	Hoang Thai Nguyen	82863922		19-Nov-73		M	Vietnamese	Without proper supporting documents		ACLEDA	3-Jun-09		
66	Sou International Trading Co., Ltd, Asia Pacific Fertilizer (Cambodia)									ACLEDA			

Find and Replace

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Consolidated Black list and Internal List_20160721 - Microsoft Excel

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Clipboard Font Alignment Number Styles Cells Editing

PP: 17579795/ID: 801004045216

	A	B	C	D	E	F	G	H	I	J	K	L	M
44	Koung Sabo (T.Lemex Co., Ltd)							Money changer		ACLEDA	20-Jan-09		
45	Le Quang Long	82866357		14-Sep-05			Vietnamese	WU		ACLEDA	11-Feb-09		
46	Hak Seng (Hak Seng Trade Pte)									ACLEDA	11-Feb-09	#2038E0, St 357, PP	
47	Long Keang	010143848								ACLEDA	13-Mar-09	No.72E0, St. 298, Sangkat Toul Svay Prey I, Khan	
48	Long Seang Pheng	010148560								ACLEDA	13-Mar-09	No. 72E0, St.298, Sangkat Toul Svay Prey I, Khan	
49	Kabakuhabo Mpiana Tou Tou	C0527740								ACLEDA	9-Apr-09	Kampong Chhnang village, Kampong Chhnang	
50	Ann Kor Development Ltd									ACLEDA	9-Apr-09	# VVB 64, VVB3, Group 2, Toukok village, Sangkat	
51	Lang Bunkham	0800138337								ACLEDA	23-Apr-09	Leu Village, Preah Romkel, Thabornhivath District,	
52	Tan Tan Lon	PP: 17579795/ID: 801004045216								ACLEDA	29-Apr-09		
53	Victor Brown			20-Nov-75		M	Liberian	VISA Fraud		ACLEDA	29-Apr-09		
54	Chidi Benjamin Inanusi			7-Aug-72		M	Nigerian	VISA Fraud		ACLEDA	29-Apr-09		
55	Frank A Anderson			1-Aug				VISA Fraud		ACLEDA	29-Apr-09		
56	Shigeru Hashimoto			10-Dec				VISA Fraud		ACLEDA	29-Apr-09		
57	An Tan Lon							VISA Fraud		ACLEDA	29-Apr-09		
58	Bright Moon Group Co., Ltd	Co-11165/07P						Big project without money		ACLEDA	4-May-09		
59	Seng Sopha	020720574		7-Jul-84		M	Cambodian	Issue check without money in the acc		ACLEDA	20-May-09		
60	Hoang Thai Nguyen	82863922		19-Nov-73		M	Vietnamese	Without proper supporting documents		ACLEDA	3-Jun-09		
66	Sou International Trading Co., Ltd, Asia Pacific Fertilizer (Cambodia)									ACLEDA			

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RHB INDOCHINA BANK LTD

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mr. Heng Khemara
Name of Joint Applicant: Mdm. Heng Sok Leang

Type and Amount of Facility Requested

Type: TL & OD

USD380,000

Purpose: To fully settle loan with ACLEDA and Canadia Bank and use as working captial

Particular of Applicant

Applicant and Joint Applicant's Information

Applicant : Mr. Heng Khemara Date of Birth: 12-12-1972 **ID/Passport No.:** 010205790

Joint Applicant : Mdm. Heng Sok Leang Date of Birth: 15-04-1979 **ID/Passport No.:** 010080771

Business Type : Mao Leang Construction Material Supply

Buz. Address : No. 26A, Street Ang Taminh, S/K Kakab, Khan Dangkor, Phnom Penh.

Relationship : Husband and wife Since: N/A

Tel. : 069 894 800

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.

Khawara —



Right Thumb Print

Name Khawara

ID Card No. 010205790

Date: 05.12.2016

Song



Right Thumb Print

Name Song

ID Card No. 010080721

Date: 05.12.2016