### **CONSUMER LOAN APPLICATION**

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

Borr	rower(B) / Guarantor(G) P	Profile					
No.	Name	B/G	ID /Passport No.	Age		Tarler Tarl	
1	Mr. Hak Kimhor	В	051079790	37	Borrowing Relationship Since (Year)	N	ew
2 Mc	Mdm. San Sreymom	В	050853977	33	Related / Connected Party	Y	N
					Borrow KYC Level	Н	MI
					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.

		Request for	Y	N
200	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.	Age deviation DSR deviation MOA deviation	Y	N N

oan Det	ails						1 72776
Туре	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. (1 <sup>st</sup> and 2 <sup>nd</sup> year) and; 8% p.a. (from 3 <sup>rd</sup> to 20 <sup>th</sup> 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	I N	Completed from developer	Y	N	-	Since Mr. Hak Kimhor works in Phnom Penh, the applicant want to have owned
Name of Developer Panel Unit Capping Approved unit @ to date %, of completion SPA Price		: Boi : N// : N// : N// : 100	rey Peng Hourt A A A			•	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.

#### 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)					

Margin of Financing (%) Security Coverage (Times)	79.28 % based on SPA 1.26time			
Adopt market value	Based on SPA USD111,000			
<ul> <li>Land value</li> <li>Building Value</li> <li>Total OMV</li> <li>Valuer Name</li> <li>Date</li> </ul>	USD77,000 (USD750 psqm) USD43,000 (USD224 psqm) USD120,000 ARC 13 March 2018	USD90,950 (USD850 per sqm) USD38,400 (USD200 per sqm) <b>USD129,000</b> 9 Base 12 March 2018		
ii. Verbal/Cross Check	Verbal 1	Verbal 2		
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 lest than <b>USD120,000</b> prior to loan disbursement.			
Cross Charge (Y/N) (Please furnish details if "Y	No No	initial article company		
Fire Insurance by	To be insured by RHBIBL's pane	l insurance company		
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  Remark (s)	A parcel of land accommodating three-storey Villa. Freehold To be registered under Mr. Hak Kimhor and Mdm. San Sreymom None None N/A			

Conduct of Acco	unt I) With RH	BIBL (Own/Related Ad	count)		3000 AUG 000	
Name	Facility	Approved/ Operating Limit	Outstanding Balance	Pricing	Conduct	
N/A N/A		N/A	N/A	N/A	N/A	
Conduct of Acco	unt II) With o	ther financial institutio	n as per CBC check	cing 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	
То	tal	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.

### **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 Kimho	or's salary	USD1,800.00
	Net monthly in	come (Petroleum Station)	
	Vehicle rental		USD2,500.00
Less Total Commitment	Total commitm	nent	USD2,845.54
	RHBIBL: USD7	37	
	CNB- TL1: equ	aling to USD555.58	
		aling 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
	4	5% Income	Y
Risks		Mit	igating Factors
<ul> <li>Rental agreement of vehicle has not mentioned on maturity date of leasing.</li> <li>Premise business is located in Prey Veng Province.</li> </ul>		rental income, DSR current DSR is at 3.0  However, the pre province, it is opera position comparing business and patent  Their monthly instal based on the fur	emise business is located in the ated in a longer term with a strong to surrounded area. Moreover,

### **Financial Analysis**

### **Income Statement**

	2016	2017	2018 3-Month (Jan to Mar)	
Petroleum Station	12-Month	12-Month		
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)			Berein Theorem	
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	
recioleum Station	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

### 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

### 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 : 1 <sup>st</sup> to 3 <sup>th</sup> year: 3% on prepayment amount if the facility is fully/partially settled before expiry date 4 <sup>th</sup> to 20 <sup>th</sup> 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

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	Je lie		х	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 Property1_	New

## ឆខាគារ អ អេច ទ៊ី ឥណ្ឌូម៉ែលលា RHB♦Indochina Bank

KYC FO	RM -	CREDIT	FACIL	ITIES

#### PART A

art is to be completed by the Front Office (e.g. Sales Personnel)

		ndicate N/A to questions that are not applicable. However, those			
(	UST	OMER PROFILE:	The state of the s		
*	1.	Name Contact Number Fixed Line	: Mdm. San Sreymom : N/A		
	3.	Mobile Correspondence / Business Address Post Code	: 012 666 513 : Phnom Penh and Prey Veng Province : N/A		
*	4. 5.	Country of Origin Is Customer a Politically Exposed Person	: Cambodia : No		
*	6.	(PEP)? (For Non-Resident Only) Occupation Description / Nature of Business	: Employement and Petroleum Station		
	7.	Business Type :	: Corporation Partnership  Sole Proprietorship v Others (please specify) Family business		
		Business Registration No & Registration Date Employer's Name Employer's Address Monthly Income / Combined Income (USD)	: 416កាណាវអង្គសាវ2017 : Depo Tela, Hor Vouch Cheng : Phnom Penh and Prey Veng Province : 8,714.73		
	12.	( For Individual Only)  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 so the source is NO.	: v Yes No (please specify)		
*		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		
*		Expected total Debit and Credit in a month Is customer activity relatively low cash Intensive. (For Business Entity Only)	: Total Debit Total Credit  LOW MEDIUM HIGH  (No. of cash (No. of cash Trnx < 50 or Trnx < 50 and Trnx > 50  Total aggregate Total aggregate and total <usd100k)>USD100K) aggregate  &gt;USD100K)</usd100k)>		
		Expected total Turnover in a month (For Business entity only)	; N/A		
		Existing or New Account (Please tick the appropriate column) Account Type	Existing A/C No:  v New  Savings Current Others (please specify)		
*	19.	Was there verification that the collateral is Not ill gotten?	; v Yes No		
高音音樂	PREI	PARED BY:	The second secon		
		r Name & Mr. Ros Channara nation Deputy Manager	Signature & 02-Apr-2018		
		nred by (Name) & Mr. Nhim Borey Branch Manager	Signature & 02-Apr-2018		

### **KYC FORM - CREDIT FACILITIES**

PART B
This part is to be completed by the Back Office Procuring Team

	indicate N/A to questions that are not applicable)		
RISK	SCORING:		
	signing the score, kindly use 1 Yes 2 No score is 2 please specify the reason in remark column	or N/A	Not Applicable
RISK	SCORING:		
No.	Question	Score	Remark
THE RESIDENCE AND ADDRESS OF THE PARTY OF TH	Il Categories	1	
2.	Is customer (Individual/ Business) a resident?  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/ 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 C	orporation/ Commercial Only		
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <b>not</b> to be involved in any illegal/ immora activities?	14/6	
11.	Is the customer's activity relatively low cash intensive?  Total Score	N/A	
CON	CLUSION:		
	ategory:  provide the scoring and tick the appropriate column)  7 Scoring	LOW	
· Ris	k Score (For Consumer): LOW HIGH 6 to 8 LOW	9 and above	HIGH
• Ris	k Score (For Corporate & Commercial): 9 to 14 LOW	15 and above	HIGH
	customer's expected transaction profile in line with customer profile/source of etick the appropriate column)	fund/source of wea	alth details obtained?
	X Yes No		
PRE	PARED BY:	<b>阿拉斯斯</b> 特里	
	r Name & Mr. Sok Ratanak Signature & nation Assistant Manager Date	Caternalk	<del>02-</del> Apr-2018
	arred by (Name) & Mr. Chiv Hak Signature & T	MM	02-Apr-2018

# ឆខាគារ អ អេច ថ៊ី ឥំពន្លូម៉ែនលា RHB◆Indochina Bank

KYC FORM -	- CREDIT	<b>FACILITIES</b>
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PART A
This part is to be completed by the Front Office (e.g. Sales Personnel)

		ndicate N/A to questions that are not applicable. However, those			
0	UST	OMER PROFILE:			
*	1.	Name Contact Number Fixed Line	: Mr. Hak Kimhor : N/A : 012 666 513		
	3.	Mobile Correspondence / Business Address Post Code	: Phnom Penh and Prey Veng : N/A	Province	
*	4. 5.	Country of Origin Is Customer a Politically Exposed Person	: Cambodia : No		
*	6.	(PEP)? (For Non-Resident Only) Occupation Description / Nature of Business	: Employement and Petroleum	n Station	
	7.	Business Type :	: Corporation Sole Proprietorship	Partnership  v Others (please specify)  Family business	
	8. 9.	Business Registration No & Registration Date Employer's Name	: 416ពលាពអែងស2017 : Depo Tela, Hor Vouch Cheng : Phnom Penh and Prey Veng		
		Employer's Address Monthly Income / Combined Income (USD) ( For Individual Only)	: 8,714.73	Flovince	
	12.	If low margin of advance, is the differential sum identified to be from legal source?  (Please tick the appropriate column)	: v Yes	No (please specify)	
*	13.	Note: Low MOA is MOA below 80%. If answer is NO, do note Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)	not proceed. : v 01 to 10 11 to 50	51 to 100 Over 100	
*		Expected total Debit and Credit in a month Is customer activity relatively low cash Intensive. (For Business Entity Only)	(No. of cash ( Trnx < 50 or T Total aggregate T	Total Credit  MEDIUM HIGH  No. of cash  Trnx < 50 and Trnx > 50  Total aggregate  >USD100K) aggregate  >USD100K)	
		Expected total Turnover in a month (For Business entity only) Existing or New Account	: N/A : Existing A/C No:	v New	
	18.	(Please tick the appropriate column) Account Type		Current Others (please specify)	
*	19.	Was there verification that the collateral is Not ill gotten?	: v Yes	No	
	PREF	PARED BY:			
		Name & Mr. Ros Channara Deputy Manager	Signature & Date	02-Apr-2018	
		rred by (Name) & Mr. Nhim Borey nation Branch Manager	Signature & Date	02-Apr-2018	

KYC F	ORM -	CREDIT	FACI	LITIES
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PART B
This part is to be completed by the Back Office Procuring Team
(Please indicate N/A to questions that are not applicable)

KISK	SCORING:		
	gning the score, kindly use 1 Yes 2 No score is 2 please specify the reason in remark column	or N/A	Not Applicable
RISK	SCORING:		
No.	Question	Score	Remark
	Categories		
2.	Is customer (Individual/ Business) a resident?  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/ 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 Co	rporation/ 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 N/A	
11.	Is the customer's activity relatively low cash intensive?  Total Score	I IV/A	
Risk ca	tegory:  tegory:  rovide the scoring and tick the appropriate column)	LOW	
· Risk	Score (For Consumer): LOW HIGH 6 to 8 LOW	9 and above	HIGH
		15 and above	нісн
	ustomer's expected transaction profile in line with customer profile/source of fun tick the appropriate column)	d/source of we	alth details obtained
	X Yes No		
PREP	ARED BY:		
Officer Design	Name & Mr. Sok Ratanak Signature & Assistant Manager Date	abover	02-Apr-2018
	rred by (Name) & Mr. Chiv Hak Signature & Sandium Senoir Manager Date	M	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	
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,			

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  3-storey house			
Property Type				
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			
Site Inspected by	Sok Ratanak	Visiting Date	: 13-03-2018	

Site Inspected by		Sok Ratanak		Visiting Date	: 13-03-2018	13-03-2018		
						7.11		
1		aph(s) of the proper			[ √] Yes	[ ] No		
2	ACCOUNT OF THE STATE OF THE STA	ection of the proper			[ √] Yes	[ ] No		
3	The property is  If No, please state	found to be in good e: N/A			[ √] Yes	[ ] No		
4	Method of valua	ation	[ √ ] Direct Com [ ] Others:	parison:				
5	Cross check		[ √ ] Verbal Indi [ ] Valuation R [ ] Other Refe		nna			
6	Factors that ma	y affect demand/m	arket value					
	State of Repair			[ ] Poor	[ ] Fair	[√] Good		
	Occupancy rate o	f neighboring property		[ ] Poor	[ ] Fair	[ √ ] Good		
	Demand for sale/	rent		[ ] Poor	[ ] Fair	[ √ ] Good		
	Incidence of crim	e on vicinity		[ √ ] Low	[ ] Average	[ ] High		
	Proper access roa	d to the property		[ √ ] Yes	[ ] No			
	Is location of the	property flood prone		[ ] Yes	[ √ ] No			
	Are there any fire	hazard nearby		[ ] Yes	[√]No			
	Undesirable facto	rs (e.g. cemetery, vice	s, etc)	[ ] Yes	[√]No			
	Other (please sta			[ ] Yes	[√]No			
7	Encumbrances			[ ] Yes	[ √ ] No			
	Bank Name Facility	: N/A :		Loan Amour Security Cov				
8	<b>Existing Insura</b>	nce [ ] Ye	S		[ ] No			
9	The subject prop surrounded by re Indicative valu property	e on OMV FSV	a high marketability a anks, market, schools : USD120K : N/A	and easy to access	e observation: where located in Borey Pen	g Hourt (Chroy Changva)		
11	[ √ ] Value can b [ ] Request by		ank					
Sok	Ratanak stant Manager e: 13-03-18			Chiv Hak Senior Mana Date: 13-03	nger			

### RHB INDOCHINA BANK LIMITED

22-03-2018 Date **Credit Risk Rating Sheet for Individuals** TKK Branch Mr. Hak Kimhor and Mdm. San Sreymom Borrower(s) **Total Score** Weight Score (A) **Borrower Credit Rating** (AXB) (total annual income) (B) More than More than Below Below Debt Service Ratio 1.1 USD50K USD50K (Total Monthly Gross Income / Total USD50K USD50K Debt Servicing) = 3.06 times 250 50 200 5 4 5 and above 200 150 3 4 4 to less than 5 100 150 2 3 3 to less than 4 50 100 2 Below 3 1 50 50 1 No document 1 **Total Score** Weight Score (C X D) (C) (D) Years of good conduct of borrowing with RHBIBL 1.2 3 10 30 Above 2 years 2 20 1 year to less than 2 years 10 1 6 months to less than 1 year 0 0 No borrowing -30 -3 Unsatisfactory conduct 1.3 Net worth (Total Assets - Total Liabilities) 4 10 40 Above USD300K Above USD100K to USD300K 3 30 2 20 Above USD50K to USD100K 1 10 USD50K and below 0 0 Unsubstantiated net worth 1.4 Age - Years 10 40 4 Above 35 to 55 30 3 Above 30 to 35 2 20 Above 25 to 30 / above 55 to 65\* 10 Above 18 to 25 1 0 0 Below 18 / above 65 \* Note: Government servants retire at the age of 65 1.5 **Financial Statements** 10 40 Audited by qualified professional 4

Unaudited

Unsubstantiated / No documents

20

0

(Y)

210

2

**Total Borrower Credit Rating Score**