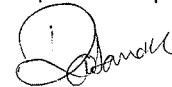


**Contact/Call Report**

Date / Time	:	22-02-2018	10:00 am																																			
Borrower (s)	:	Mr. Chhay Sambath and Mdm. Sam Ryna																																				
Guarantor (s)	:	Mr. Chhay Poch and Mdm. Sok Savat																																				
Business Name	:	Thmor Sar 1 & 3																																				
Type of Business	:	Restaurant and Guesthouse																																				
Business Address	:	<ul style="list-style-type: none"> <li>(Thmor Sar 1) National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.</li> <li>(Thmor Sar 3) National Road No. 3, Odum Soriya Commune, Tram Kak District, Takeo Province.</li> </ul>																																				
Tel No	:	Mr. Chhay Sambath (Tel: 077 870606) and Mdm. Sam Ryna (Tel: 070 478247) Mr. Chhay Poch (Tel: 070 806020) and Mdm. Sok Savat (Tel: 080 555000)																																				
New / Existing Facilities	:	New 10-Year TL: USD650K	O/S: USD587.8K																																			
Visiting Officer	:	Mr. Sok Ratanak, Mr. Moeung Chheleang, and Mr. Chiv Hak																																				
Branch Observation/ Notes	:	<p><b><u>Borrowers:</u></b></p> <ul style="list-style-type: none"> <li>Applicants, Mr. Chhay Sambath (Age:33) and Mdm. Sam Ryna (Age: 31) are related as husband and wife with a son and a daughter. They are residing along National Road No. 3, Ang Tasom Village, Ang Tasom Commune, Tram Kak District, Takeo Province.</li> <li>A couple has engaged in restaurant and guesthouse business since 2010. With a business growth from year to year, they have expanded their business by opening a new guesthouse under named "Thmor Sar 3".</li> </ul> <p><b><u>Business</u></b></p> <p>Presently, there are 3 Branches of Thmor Sar with the following address:</p> <table border="1"> <thead> <tr> <th>No</th><th>Branch</th><th>Location</th><th>Ownership</th></tr> </thead> <tbody> <tr> <td>1</td><td>Thmor Sar 1</td><td>National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.</td><td>Applicants</td></tr> <tr> <td>2</td><td>Thmor Sar 2</td><td>National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.</td><td>Applicant's sister</td></tr> <tr> <td>3</td><td>Thmor Sar 3</td><td>National Road No. 3, Odum Soriya Commune, Tram Kak District, Takeo Province.</td><td>Applicants</td></tr> </tbody> </table> <p><b><u>Note:</u></b> Information and income from Thmor Sar II is not described as she is not related in this loan applicant.</p> <p>All branches are offered the same service such as restaurant and guesthouse. The detail facilities and fee are briefed as follow:</p> <table border="1"> <thead> <tr> <th>Branch</th><th>Facilities</th><th>Fees/night</th></tr> </thead> <tbody> <tr> <td rowspan="4">Thmor Sar 1</td><td>Restaurant</td><td>Breakfast, Lunch, and Dinner (6am to 11pm)</td></tr> <tr> <td rowspan="3">Guesthouse</td><td>5 Rooms      Single room with fan</td></tr> <tr> <td>5 Rooms      Double room with fan</td></tr> <tr> <td>13 Rooms      Double room with air-con</td></tr> <tr> <td rowspan="3">Thmor Sar 3</td><td>Restaurant</td><td>Breakfast, Lunch, and Dinner (6am to 11pm)</td></tr> <tr> <td rowspan="3">Guesthouse</td><td>10 Rooms      Double room with fan</td></tr> <tr> <td>14 Rooms      Double room with air-con</td></tr> <tr> <td colspan="2"><b>Total</b></td><td><b>47 Rooms      USD468</b></td></tr> </tbody> </table> <p>Based on the conduct site visit on the premise business, we noted that the business is still well-operating.</p>		No	Branch	Location	Ownership	1	Thmor Sar 1	National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.	Applicants	2	Thmor Sar 2	National Road No. 3, Ang Tasom Commune, Ang Tasom District, Takeo Province.	Applicant's sister	3	Thmor Sar 3	National Road No. 3, Odum Soriya Commune, Tram Kak District, Takeo Province.	Applicants	Branch	Facilities	Fees/night	Thmor Sar 1	Restaurant	Breakfast, Lunch, and Dinner (6am to 11pm)	Guesthouse	5 Rooms      Single room with fan	5 Rooms      Double room with fan	13 Rooms      Double room with air-con	Thmor Sar 3	Restaurant	Breakfast, Lunch, and Dinner (6am to 11pm)	Guesthouse	10 Rooms      Double room with fan	14 Rooms      Double room with air-con	<b>Total</b>		<b>47 Rooms      USD468</b>
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Conclusion	:	- The borrowers have stable and comfortable income to secure the loan.																																				

Inspected/ Prepared by,

Reviewed by,


Sok Ratanak  
Assistant ManagerChiv Hak  
Senior Manager

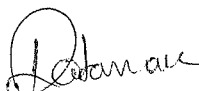
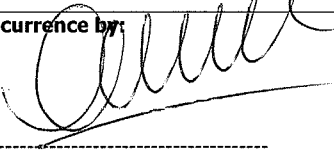
# RHB INDOCHINA BANK LIMITED

Branch: KTL

## Property Site Visit Report

<b>Borrower (s)</b>	Mr. Chhay Sambath and Mdm. Sam Ryna		
<b>Property Type</b>	P1: A parcel of land erected upon with a 3-storey terraced house P2: A parcel of land erected upon with a 3-storey detached house		
<b>Land Area</b>	P1: 798sqm P2: 7,353sqm	<b>Built-up Area</b>	P1: 1,386sqm P2: 2,395.1sqm
<b>Property Address</b>	P1: Along National Road No. 3, Ang Tasom Village, Ang Tasom Commune, Tram Kak District, Ta Keo Province. P2: Along National Road No. 3, Oudum Sorya Commune, Tram Kak District, Takeo Province.		
<b>Site Inspected by</b>	Sok Ratanak	<b>Visiting Date</b>	: 22-Feb-2018

<b>1</b>	<b>Recent photograph(s) of the property enclosed</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>2</b>	<b>An internal inspection of the property has been done</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>3</b>	<b>The property is found to be in good state of repair</b> If No, please state: N/A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>4</b>	<b>Method of valuation</b> <div style="margin-left: 20px;"> <input checked="" type="checkbox"/> Direct Comparison:  <input type="checkbox"/> Others: </div>		
<b>5</b>	<b>Cross check</b> <div style="margin-left: 20px;"> <input checked="" type="checkbox"/> Verbal Indication: ARC and 9-Base.  <input checked="" type="checkbox"/> Valuation Report: ARC (2016)  <input type="checkbox"/> Other Reference: </div>		
<b>6</b>	<b>Factors that may affect demand/market value</b>		
	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
<b>7</b>	<b>Encumbrances</b>		
	Bank Name : RHBIBL	Loan Amount : USD587.7K	
	Facility : Existing TL1 and TL2	Security Coverage : 2.29x	
<b>8</b>	<b>Existing Insurance</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>9</b>	<b>Brief description of surrounding neighboring and highlight any adverse observation:</b>		
	<ul style="list-style-type: none"> <li>- Against with existing P1 and P2, MOA is at 43.56% and security coverage is 1.61x (ascribe value).</li> <li>- Noted, P1 and P2 value are slightly increased by 0.5% and 1% as the previous OMV issued by ARC in early 2017.</li> <li>- Property 1 and 2 are in Takeo Province where is far distance of about 5 Km for each other, located along National Road No. 3 which is connected from Phnom Penh City and Kampot/Kep/Sihanouk Ville Province. Property 1 is located in front of the Ang Tasom Market which is favorable zone with many activities business such as shop houses, schools, markets, hospital, Banks/MFIs, etc.</li> <li>- All properties are being a guesthouse and restaurants where located in a marketable area near the Ang Tasom Market.</li> <li>- Noted, the National Road No. 3 from Phnom Penh City to Kep Province is projected to widen as it is the main road for tourism sector.</li> </ul>		
<b>10</b>	<b>Indicative value on property</b>	OMV : USD1,349K FSV : N/A	
<b>11</b>	<b>Reasons for valuation by Branch/Bank</b>		
	<input checked="" type="checkbox"/> Value can be determined <input type="checkbox"/> Request by customer <input type="checkbox"/> Other (please elaborate):		

<b>Inspected / Prepared by:</b>   <hr/> Sok Ratanak Assistant Manager Date: 22-02-2018	<b>Concurrence by:</b>   <hr/> Chiv Hak Senior Manager Date: 22-02-2018
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