

Credit Evaluation – Loans and Credit Administration							
<b>Date</b>	:	08/06/2016			<b>Branch</b>	:	CMO
<b>From</b>	:	Credit Evaluation – Loans and Credit Administration					
<b>To</b>	:	Head, Credit Management & Deputy Country Head					
<b>1.0 Borrower Information</b>							
<b>Borrower:</b>	1	Mr.Chea Pisey			<b>Nature of business/ Employment</b>	1	Senior Account Manager
	2	Mdm Chen Sopheary				2	
	3						
	4						
<b>Guarantor:</b>	1				<b>Borrowing R's ship since:</b>	New	
	2						
	3						
	4						
<b>CRR Grade</b>		5					
<b>2.0 Term Sheet</b>							
<b>New/ Additional</b>	<b>Facility</b>	<b>Existing Limit (USD)</b>	<b>Proposed Limit (USD)</b>	<b>O/S balance</b>	<b>Tenure</b>	<b>Interest rate</b> ECOF = 5.25% p.a.	
New	HL		36,700		15 years	ECOF + 4.75%p.a. on monthly rest subject to min 10%p.a.	
<b>Total</b>			36,700				
<b>Fees</b>	<b>Processing fee</b>	:	1% on processing fee				
	<b>Prepayment fee</b>	:	1 <sup>st</sup> – 5 <sup>th</sup> year: 3% 6 <sup>th</sup> – 15 <sup>th</sup> year: 1%				
	<b>Renewal fee</b>	:	NA				
	<b>Commitment fee</b>	:	NA				
<b>Loan Purpose:</b>	- To part finance purchase of a single storey flat house						
<b>Request/ Deviation:</b>	- To allow deviation of CRR grade 5.						

<b>3.0 Comment by Credit Evaluation:</b>	
1. Borrowers are husband & wife where Mr.Chea is currently working as a Senior Account Manager with River Orchid a Thai owned advertising company with monthly salary of USD1,380 per month credited to payroll account with ANZ Royal while Mdm Chen is a housewife. 2. DSR at 3.49x based on net salary of USD1,380 per month with uncommitted balance of USD985. Noted also that the borrower used to have loan with Campu Bank of USD30K which was recently settled in Dec 2015. The repayment is noted to be have late payment until 2014 before they change the repayment	

date to be in line with their salary day. The loan is reportedly applied with their sibling for a house purchase in Chbar Ampov for their parents.


3. MOA at 70% remains within the end financing package for the housing project. However, in the event that Mr.Chea has any misfortune, repayment would be affected since Mdm Chen is not working.

**4.0**

**Recommendation by Credit Evaluation**


- i. I would concur on branch's recommendation for Management's approval subject to Mr.Chea Pisey to purchase personal accident insurance up to outstanding loan amount with us during the entire loan tenor.

**Concurred by:**

  
Tang Siew Hon  
Senior Manager  
Date: 08/06/2016

**Jointly approved by :**

**Subject to:** Agreeable with CED's condition as the H&A is depending on a stable income is obvious.  
② Not inclined to approve if the insurance coverage is not agreeable

  
Yong Ching San  
Head , Credit Management  
Date: 8/6/16

**Jointly approved by :**

**Subject to:**

As recommended

  
Thoo Kim Seng  
Deputy Country Head  
Date: 8/6/16

# RHB Indochina Bank

## CONSUMER LOAN APPLICATION

Branch	City Mall Olympic Branch	Date	07 June 2016
To	DCH & HCM	CA No.	RHBIBL/0002/2016/0021

Borrower(B) / Guarantor(G) Profile						
No.	Name	B/G	ID /Passport No.	Age	Borrowing Relationship Since (Year)	
1	Mr. Chea Pisey	B	010601163	28	New	
					Related / Connected Party	Y N
2	Mdm. Chen Sopheary	B	010036269 (01)	36	Borrow KYC Level	
					Credit Grade	H M L

- Mr. Chea Pisey and Mdm. Chen Sopheary are related as husband and wife. Currently they are residing at their parent's house at #32, St. 590, Sangkat. Boeung Kak II, Khan. Toul Kouk, Phnom Penh.
- Mr. Chea Pisey has been working for Havas Riverorchid (Cambodia) Pte., Ltd., as Senior Account Manager since December 2012 with the monthly net salary USD1,380.00 per month (Employment Contract, Confirmation Letter, and Bank Statement are furnished) while Mdm. Chen Sopheary is a housewife.
- Havas Riverorchid (Cambodia) Pte., L td., is an Agency providing services as Activation, Advertising, Design, Digital, Media, Production, Research and Studio, while RHBIBL also using its services. They are operating in Bangkok, Hanoi, Ho Chi Minh, Phnom Penh, Vientiane, and Yangon. The company currently has approximately 80 employees in Cambodia. <http://riverorchid.com>
- Mr. Pisey also operated a restaurant before, however now he is an employee only while the restaurant is the family business and closed since 2012.

Request			
<ul style="list-style-type: none"> <li>A new Housing Loan (HL) of USD 36,700.00</li> <li>To accept CRR of 5 as uncommitted balance is high at USD985.00 per month</li> </ul>		Request for	Y N
		Age deviation	N
		DSR deviation	N
		MOA deviation	N

Loan Details							
Type	Existing Limit	Proposed Limit (USD)	Total Limit (USD)	Outstanding Balance	Pricing (Current ECOF @ 5.25%)	Repayment Period (Years)	Repayment Amount (USD)
Housing Loan (HL)	0.00	36,700.00	36,700.00	0.00	ECOF + 4.75%p.a. on monthly rest subject to minimum 10.00%p.a.	15	395.00 (Round Up)

Loan Purpose						
To partial finance the purchase of a single story flat at Borey Maha Sen Sok Phnom Penh.						
Under Construction	Y	N	Completed from developer	Y	N	<ul style="list-style-type: none"><li>- Applicant has yet to sign the SPA pending our approval. As per letter of Booking Form and confirmation from developer, the applicant has booked the house #A-132, St. Maha A, Phum Vimean Trung, S/k. Krang Thnug, Khan Sen Sok, Phnom Penh with the selling price USD52,430.00 (SPA will furnish after the loan approval)</li><li>- Based on letter of Booking Form dated May 28, 2016 the applicants have deposited USD1,000.00 already. (Booking form is furnished).</li></ul>
Name of Developer	: Maha Family Properties Co., Ltd.					
Panel	: Y/N					
Unit Capping	: 66					
Approved unit @ to date	: 6					
% of completion	: 0%					
SPA Price	: USD 52,430.00					
I. Refinancing						

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N/A	N/A	N/A	N/A	N/A	N/A
II. Others	N/A				
<b>Details of Property to be Charged</b>					
			<b>Property 1</b>		
Address			#A-132, St. Maha A, Phum Vimean Trung, S/k. Krang Thnug, Khan Sen Sok, Phnom Penh.		
Land Area			102.50 sqm (25m x 4.1m) as per Master Plan Layout from Developer		
Built Up Area			57.4 sqm (14m x 4.1m) based on Master Plan Layout from Developer		
<u>Title Details</u>					
i. <b>Title No</b> /Expiry Date of LH			<b>Under Master Title (To be Sub-divided)</b>		
ii. <b>Tenure</b> – FH/LH (Balance of Years)			Freehold		
iii. Registered Owner			To be registered under Mr. Chea Pisey and Mdm. Chen Sopheary		
iv. Encumbrances			None		
v. Restriction in Interest/Conditions			None		
Remark (s)			1. Before Ownership Transfer <ul style="list-style-type: none"> <li>- Buy back guarantee from Developer</li> <li>- Deed of Assignment on SPA from buyer</li> <li>- Undertaking not to charge or encumber the master title without bank's express consent</li> <li>- Undertaking to sub-divide the master title</li> </ul> 2. Post Ownership Transfer (Hard Title Deed) Hypothetic registration of the Title Deed under buyer name are to be dully made within 6 month from completion and handing over of financed property		
Registered Owner's Relationship With borrower			N/A		
Fire Insurance by			To be insured by RHBIBL's panel upon completing of the property.		
Cross Charge (Y/N) (Please furnish details if "Y")			No		
<u>Valuation</u>					
i. <b>Verbal/Cross Check by CARE</b>			<b>To be issued by RHBIBL's panel</b>		
<ul style="list-style-type: none"> <li>- Land value</li> <li>- Building Value</li> <li>- Total OMV</li> <li>- Value Name</li> <li>- Date</li> </ul>					
ii. <b>Verbal/Cross Check</b>			Verbal 1		Verbal 2
<ul style="list-style-type: none"> <li>- Land value</li> <li>- Building Value</li> <li>- Total OMV</li> <li>- Valuer Name</li> <li>- Date</li> </ul>			USD102.50sqm x USD390.00 = USD39,975.00 USD57.40sqm x USD230.00 = USD13,202.00 USD53,177.00 CARE April 18, 2016		USD102.50sqm x USD400.00 = USD41,000.00 USD57.40sqm x USD250.00 = USD14,350.00 USD55,350.00 BONNA April 18, 2016
<b>Adopt market value</b>			Base on the letter of Booking Form with Borey, the property price is USD52,430.00 to calculate the MOA.		
Margin of Financing (%)			<b>70.00%</b>		
Security Coverage (Times)			<b>1.42 time</b>		

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					
Bank	Facility	Approved/	Outstanding	Pricing	Conduct

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		Operating Limit	Balance		
N/A	N/A	N/A	N/A	N/A	N/A

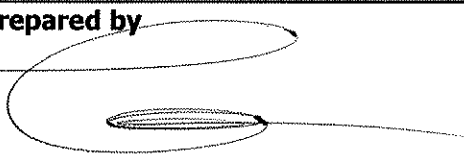

## CBC Checking

Based on latest CBC and World checking on June 06, 2016 the borrower used to have loan with Campu Bank but already settled since December 2015.

## AML and World Checking

There is no entry matching to World Check and AML as well.

Repayment Risk Analysis			
Total monthly Income	USD 1,380.00		
Less Total Commitment	RHBIBL: USD 395.00		
	Other: Nil		USD 395.00
Balance Uncommitted			USD 985.00
Estimated / Disclosed Net worth			USD 25,000.00
Within Bank Lending Criteria	1/3 Income		Y
	45% Income		Y
Risks		Mitigating Factors	
N/A		N/A	

Recommendation	
<b>Prepared by</b>  <hr/> <b>Chan Kimlong</b> Deputy Manager, Business Relationship 07 June 2016	<b>Recommended by</b>  <hr/> <b>Srean Raksme</b> Senior Manager, Mobile Credit 07 June 2016

Credit Policy : In Compliance

D/P Check: DCH & HCM

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	USD 36,700.00	USD 36,700.00
Less standalone facilities	N/A	N/A
Total exposure excluding standalone facilities	USD 36,700.00	USD 36,700.00
Of which		
Secured facilities	USD 36,700.00	USD 36,700.00
Unsecured facilities		N/A
This application is within DP of	DCH & HCM	N/A

# RHB Indochina Bank

## Head office use only

Comment by Loan and Credit Administration

### Term Sheet

<b>Home Loan (New)</b>	<b>USD36,700.00</b>	<b>Tenure</b> : 15 Years <b>Installment amount</b> : USD 395.00 <b>Processing fee</b> : 1% (USD 367.00) <b>Prepayment</b> : 1 <sup>st</sup> to 5 <sup>th</sup> year: 3% on prepayment amount if the facility is fully/partially settled before expiry date. 6 <sup>th</sup> to 10 <sup>th</sup> year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.
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1. Acceptance of Letter of Offer
2. Payment of processing fee of 1% on approval limit (USD367.00)
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.
4. Submission of formal SPA not less than USD52,430.00 to RHBIBL, failing which loan amount will be reduced accordingly to the approved MoF.

### Disbursement method:

Up on satisfactory submission of evidence of initial sum of deposits (30.00% of SPA, i.e USD15,730.00) paid to developer together with the site visit report from branch assuring the on-going of the project, the loan will be progressively released as per SPA terms and conditions with Final 10% of SPA will be release upon:-

- i. Full completion of the financed property;
- ii. Completion of Ownership Transfer and Hard Title is duly hypothetic to RHB;
- iii. Purchase of Fire Insurance over the financed property;
- iv. Obtain valuation report from bank's panel valuer indicate property is value at least USD52,430.00

In case the borrower has paid more than USD15,730.00 for whatever reasonable justification, the loan can be partially or fully disbursed to borrower account.

### Post drawdown condition:

N/A

### Other terms and conditions (if any):

N/A

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## Appendix I

Repayment Analysis				
Item	Yes	No	NA	Remark (mandatory if "NO" is (x))
Employment Confirmation Letter	Y			
Salary slip for the last 3 months		X		Income verified by Bank Statement ✓
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		To submit after loan approval
Current DSR	Total EBIT 2016 (1,380.00) ----- = 3.49times Total commitment(USD395.00)			

Security Document	New / Complied
Facility agreement of USD36,700 as principal instrument	New
Hypothec Agreement as subsidiary instrument on Property __1__	New