

Credit Evaluation – Loans and Credit Administration				
Date	31/07/2015	Branch		CMO
From	Credit Evaluation – Loans and Credit Administration			
To	Head, Credit Management & Branch Manager			

Borrower Information										1:0
Borrower:		1	Mr.Hoeng Kongkea Sambath			Nature of business/ Employment		1	Information media service provider	
Guarantor:		2					Employment	2		
		3								
		4								
		New								
CRR		1		Borrowing			R's ship since:			
		2								
		3								
		4								
Grade										

Term Sheet				
2.0				
New/ Additional	Facility	Existing Limit (USD)	Proposed Limit (USD)	O/S balance
New	TL		75,000	5 years
		ECOF + 3.75%p.a. on monthly rest subject to min 9%p.a.		
Total			75,000	
Fees				
Processing fee	: 1% on approved limit			
Prepayment fee	: 1 st - 3 rd year: 3% 4 th - 5 th year: 1%			
Renewal fee	: NA			
Commitment fee	: NA			
Loan Purpose:	- To pay off private money lender			
Request/ Deviation:	- NA			


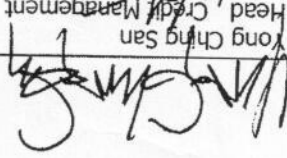
3.0	Comment by Credit Evaluation:			
1.	Borrower are currently operating his own information media service provider to major telecommunication company in Cambodia where the company also provide outsource call center hotline from the telco companies besides than managing some of the information media works for them. The company was established since 2010 which is personally managed by him with their current major client being Viettel (Cambodia) which is one of the 4 telcos in Cambodia.			
2.	The purpose of the loan is to pay off a private money lender who has finance his purchase of the			

subject land to be charge to us. The MOA will be at 50% secured against the vacant land located 5KM from Takhmao Town and 500M from National Road No.21A.

3. Based on latest 5 months financials provided by borrower, the company generated revenue of USD68K p.m, which is an increase of 11% as compared to previous year. The revenue is not fully reflected via bank transactions where borrower's average deposit is only USD29K p.m. or 43% of the reported revenue only. Borrower explained that the shortfall is due to expenses paid in cash i.e. staff salary, utilities, other expenses before the balance is deposited back to the account. Nonetheless, borrower furnished us with the service agreement signed with their clients and branch has verified some of the check payment in April & May with average payment of USD54.8K. Some of the check is not kept after deposited as informed by customer.

4. ✓ DSR based on latest reported financials up to May 2015 stands at 3.06x which is on a comfortable level while borrower's borrowing track record with other FI has been prompt as reflected in the CBC report since 2013.

4.0	Recommendation by Credit Evaluation
	<p>I would concur on branch's recommendation for Management's approval subject to reduced loan amount of USD60K or MOA of 40% of vacant land value as the loan is not for productive purpose.</p>

<p>Concurred by: </p> <p>Tang Siew Hon Senior Manager Date: 31/07/2015</p> <p>Jointly approved by:</p>	<p>Subject to:</p> <p>As recommended by CEB</p> <p>  Yong Ching San Head, Credit Management Date: 4/8/15 </p>
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RHB INDOCHINA BANK LIMITED CONSUMER LOAN APPLICATION

From: City Mall Olympic
To: Head Office

Date : 30 July 2015

CA No: RHBIBL/0002/2015/00033

PART 1

BORROWER :		Mr. Hoeng Kongkea Sambath	
CREDIT	Grade	Security	Borrowing Relationship
	4	200%	New
Self-Employed /		Orient Media & Technology Co., Ltd.	
Employed		Industry: 2.10 Information Media and Telecommunication	
Borrower's KYC Level		Low	
Related/Connected Party : Yes/No			

GROUP NAME:

N/A

Date : 30 July 2015

Branch :	City Mall Olympic
To:	BM & Head of Credit management
Request	<p>(i) New Term Loan of USD75,000 for settlement the private borrowing in purpose of purchase land</p> <p>(ii) To charge 3% on prepayment amount if the facility is fully/partially settled before maturity date for the first 2 years and to waive fee for subsequent years</p>
Facility Type	Current limit (USD)
Term Loan	Proposed Limit (USD)
Term Loan ("TL")	75,000.00
Total	75,000.00
Next Review Date: One year from disbursement date.	
1.0 Purpose	Term Loan : To settle private borrowing in purpose of purchase land
2.0 New Conditions Precedent and Other Terms & Conditions.	Complied
2.1 Acceptance of Letter of Offer	New
2.2 Payment of processing fee USD750	New
2.3 Release of facilities subject to:-	New
<p>1. Compliance of Terms under Condition Precedent.</p> <p>2. 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 Borrower and/or the relevant security parties, registration fee duly paid and registered at such registries as the Bank may deem necessary.</p> <p>3. To submit a formal VR which value is not less than USD151,560 from our panel valuer</p>	

3.0 Security

Ascribed Value (USD)

3.1 Facility Agreement for USD75,000 as principal instrument.

3.2 Hypothec Agreement as subsidiary instrument.

3.3 1st Ranking Hypothecator (1st Party Legal Charge) in favour of RHB Indochina Bank Limited over the following property:

Title Details																			
Two partial of adjoint land held under title deed No. 08101305-0905 and No. 08101305-1757 issued on 17 December 2009 and 12 November 2014 respectively by Kandal Province Department of Land Management Urban Planning and Construction.																			
Tenure	Freehold																		
Land Use	Vacant																		
Land Condition	N/A																		
Registered Owner / Relationship	Mr. Hoeung Kongkea Sambath																		
Occupant	Owner occupied																		
Restriction in Interest/	No																		
Encumbrances	No																		
Formal Valuation By	To be issued by CARE																		
OMV	<table border="1"> <tr> <td>Cross Check with "CARE" on 23 July 2015</td> <td>FSV</td> <td>: N/A</td> </tr> <tr> <td>Land: 3,789sqm x USD40/sqm: USD151,560</td> <td></td> <td></td> </tr> <tr> <td>Total: USD151,560</td> <td></td> <td></td> </tr> <tr> <td>Formal Valuation report with "KEY" on 17 July 2015</td> <td></td> <td></td> </tr> <tr> <td>Land: 3,789sqm x USD50/sqm: USD189,000</td> <td></td> <td></td> </tr> <tr> <td>Total: USD189,000</td> <td></td> <td></td> </tr> </table>	Cross Check with "CARE" on 23 July 2015	FSV	: N/A	Land: 3,789sqm x USD40/sqm: USD151,560			Total: USD151,560			Formal Valuation report with "KEY" on 17 July 2015			Land: 3,789sqm x USD50/sqm: USD189,000			Total: USD189,000		
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Total: USD189,000																			
Comment on the valuation	We still adopt the formal VR of CARE since it is lower and reasonable.																		
Marketability Factor of the property and "as is basis"	<p>The property is about 5 Kilometers from Takhmao Bridge, and 500 meters from National Road No. 21A. It is located in residential zone fronted onto unnamed laterite road, surrounded by residential area, factories, warehouses, and vacant lands. Also, it could consider as the development zone due to Phnom Penh expands further south along the Tonle Bassac river, a \$100 million residential and commercial hub has been announced for Takhmao city in 2018 called River Center City Project which is a joint venture between local company RCC and a yet-to-be-announced Malaysian company.</p>																		
Insurance By:	N/A																		
Mortgagee Clause	Yes																		
Address of Property	5 Village, Svay Rolum Commune, Sa Ang District, Kandal Province																		
Cross Charge (if applicable)	No.																		
OR																			
4.0 Other Security	Ascribed Value (USD)																		
4.1 1 st Party / 3 rd Party Memorandum of Deposit of Fixed Deposit and Letter of Set-Off	(N/A)																		
4.2 Depositors:	Amount:																		
Personal Guarantee for	by Mr. (ID Card No. (N/A))																		
Corporate Guarantee (where applicable) for \$xxxxx by (Guarantor's name / Business Registration No.)	(N/A)																		
5.0 Terms and Conditions																			
5.1 Term Loan ("TL") USD75,000	<table border="1"> <tr> <td>Purpose</td> <td>: To settle private borrowing in purpose of purchase land</td> </tr> <tr> <td>Tenor</td> <td>: 5 years</td> </tr> <tr> <td>Interest Rate</td> <td>: ECOF (currently at 5.25%) + 3.75 % p.a. on monthly rest subject to min 9%p.a.</td> </tr> <tr> <td>Repayment</td> <td>: 60 monthly installments of USD1,556.88 each commencing one month after full Release of loan.</td> </tr> </table>	Purpose	: To settle private borrowing in purpose of purchase land	Tenor	: 5 years	Interest Rate	: ECOF (currently at 5.25%) + 3.75 % p.a. on monthly rest subject to min 9%p.a.	Repayment	: 60 monthly installments of USD1,556.88 each commencing one month after full Release of loan.										
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Processing fee : 1% on the total approved limit (USD750) Prepayment : 1 st to 2 nd year: 3% on prepayment amount if the facility is fully/partially settled before expire date. 3 rd to 5 th year: waive on prepayment amount if the facility is fully/partially settled before expire date.	
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5.2 Valuation Report (To be submitted upon loan approval)	5.3 Additional terms and conditions (N/A)
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(Note : For review/enhancement, insert new/additional proposed terms and conditions, if any)

For existing loans, are previous conditions been complied with? (N/A)

Yes ☐ No ☐

6.0 Background Profile

6.1 Applicant and Joint Applicant's Information

Applicant : Mr. Hoeng Kongkea Sambath **Date of Birth**: 16-02-1985 **ID/Passport No.:** 170387280
Business Type : Orient Media & Technology Co., Ltd.
Biz. Address : No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh.
Address : Decastle TK-83 Unit, Building No. 83, Street 315, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh.
Relationship : Single
Telephone No. : 011 400700 / 016 707090
Since : Nil

6.2 Business Background

6.2.1 Business Industry

Companies eager to benefit from a high level of IT expertise without the high costs of employing a full-time technology professional in-house are turning more and more to the IT outsourcing industry. Companies often avail business in the global IT outsourcing market involves US and EU companies outsourcing to the Philippines, and India and Japanese companies outsourcing to China. In a newly digitalized business world, less companies are using call center solutions, preferring to communicate with their fans and users through social media. However, the industry itself is still quite an important segment of the IT outsourcing processes. Due to the high rate of non-IT sectors to avail of the expertise of IT professionals for short-term and long-term projects. The global software industry is becoming increasingly competitive, which in turn fuels the IT industry. A move within US companies to cut overhead costs is also driving growth in the IT outsourcing sector. The level of innovation in the global IT outsourcing industry continues to grow due to cloud computing, which will make the market more accessible for smaller sized outsourcing outfits.

As global smartphone manufacturers saturate Cambodia's market in an effort to meet the demand for new streams of revenue through value-added services. The number of smartphones is increasing much faster than the number of value-added services provided by traditional mobile network operators.

6.2.2 Business & Borrowers Information

(i) Borrower Background

Mr. Hoeng Kongkea Sambath, 30 years old, has experienced in business since 2010. The business is involved in

call center service to facilitate companies or institutions which do not want to employ or manage many staffs to support call service.

Firstly, it was a family business and managed by him and assisted by 10 staffs. Mr. Sambath added that in process of work after signing service agreement, his staffs will be trained about knowledge of product and services of the company to support and accountable for contact center service.

Seeing the business growth for 4 years, Mr. Sambath has started to open a company under named ORIENT Media & Technology Co., Ltd. in 2014 which is provided technology and operational expertise in place to help companies expand globally and exceed their customer sale with customer contact center services. Presently, Mr. Sambath is a Managing Director of ORIENT Media & Technology Co., Ltd. The brief information of borrower's business and employment are summarized as follows:

ORIENT Media & Technology Co., Ltd.

Established in 2014, ORIENT Media & Technology Co., Ltd was founded by Mr. Sambath. The premise is operated in No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Tonl Kork, Phnom Penh, which is rent with monthly office rental fee of USD1,500. The company was registered at Ministry of Commerce of Cambodia under business license No. 5975 MINIST dated 24 July 2014. Presently, there are almost 200 employees to operate daily business 24h/24h operation.

(ii) Customer and Product

Products and services as summarized as follows:

No-	Services	Feature
1	Contact Center	To handle and support call center services to customers
2	Value Added Services	It is popular as a telecommunications industry term for non-core services or, in short, all services beyond standard voice calls and fax transmissions but, it can be used in any service industry for the services providers provide for no cost to promote their main service.
3	Mobile Banking	It is a flexible and extensible mobile banking platform, allowing financial institutions to offer banking services on the customer's mobile phone. The solution is mobile operator and device independent and it conveys a wide range of mobile banking services, including account enquires, fund transfers, bill payment, and many others.
4	Debt Collection	Collections ensures reducing of Aging loss by maximizing the collection efficiency across various B2B and B2C entities. ORIENT MEDIA & TECHNOLOGY Co., Ltd, JSC has experience of a wide variety of collection processes ranging from small ticket credit card receivables to large mortgage loan installments.
5	Telemarketing	Telephone marketing can be effective for a variety of different businesses. For example, that you have just opened up a new restaurant. In addition to mass mailings and/or newspaper advertisements, utilizing the services of a telephone marketing company can put the name of your restaurant in the ears of potential customers long before you serve your first dish!
6	Research Surveys	Customer Service Survey can provide the information you need to make your company the number one choice for consumers. Whether you want information about your specific customers, or consumer preferences in general, a good Customer Service Survey can give your company the edge it needs to pull ahead of the competition.

Note: Please refer to www.orient.com.kh for further information.

Customer and fee of charge:

The company has agreement to provide call center service and Imuzik 2G & 3G for Mettone-Vietel (Cambodia) Pte., Ltd. which well-known as popular telecommunications companies in Cambodia.

Customer	Service	Fee	Tenure of agreement
Viettel (Cambodia) Pte., Ltd.	Contac Center	Line 1777: USD0.124/call Other line: USD0.15/call	01/09/2014 to 31/08/2015 (It will be automatically extended for the next one years if don't have official ideas in writing).
	Imuzik 2 & Imuzik 3G	CI=C x K	01/12/2014 to 30/11/2015 (It will be automatically extended for next six months if there is no official notification in writing to extend/terminate the contract within fifteen days prior to the contract expiry date)

Note:

C: Total charged that Metfone collects from subscribers' download/copy/present songs or sounds every month.
K: Revenue Distribution Ratio which is calculated basing on the number of successful songs and/or other sound files by download/copy/present of the subscribers Imuzik2G & Imuzik3G per month.
(Contract agreements are enclosed)

(iii) Competitor

Branch also observed that there is some competitor entering to the marketplace with offering the same service recently. However, they still have a strong commitment to compete the market since the company has good reputation and relationship with other business partner. The competitors are listed as follows:

- Advanced Content Provider (www.acp.com.kh)
- Cluster Media Co., Ltd (www.cluster.com.kh)
- Asia Master Co., Ltd. (www.asiamaster.net)
- Media Culture Service VN
- Mekong Mobiletech

Also, borrower has additional income from leased space for ATM housing of Phillip Bank with tenure 2 years (06-April-2015 to 05-April-2017) with monthly fee of USD330.

Besides, applicant is a Managing Director of Diamond Music Production which is established since 2011 (www.diamondmusic.com.kh). And he is also involved in real estate dealer, verbally disclosed by applicant; however, he do not want to declare incomes or further information since he thinks that the income which generated from company is trouble free to secure monthly installment with RHBBL.

7.0 Banking Information

As per the CBC report on 27 July 2015, the borrower has maintained loan facilities at other banks as follows:

8.0 Loan Purpose									
Bank	Facility Type	Approved limit	Interest Rate	O/S @ June 2015	Monthly Installment	Purpose	Conduct of account for the last one year	PHILIP	PHILIP
PHILIP	HL	50,000	8.5% p.a	22,920.96	719.61	Partial purchase of a house of USD130,000	Prompt	PHILIP	PHILIP
PHILIP	TL	34,000	8.5% p.a	29,316.02	697.56	Partial purchase of land with price of USD60,000	Prompt	PHILIP	PHILIP
PHILIP	HL	52,000	8.5% p.a	51,592.95	577.23	Partial purchase of a house of USD70,000	Prompt	PHILIP	PHILIP
PHILIP	TL	35,000	8.5% p.a	34,064.50	718.08	Purchase land (collateral) TD. No. 08101305-1757	Prompt	PHILIP	PHILIP
ACLEDA	TL	35,000	13.2% p.a	23,333.32	3,195.79	Working Capital	Prompt	ACLEDA	ACLEDA
ANZ	CREDIT CARD	500	14.4% p.a	500	50.00	Personal Use	Prompt	ANZ	ANZ
TOTAL		206,500		161,727.75	5,958.27				

Having a positive prospect with good foreseeable future, it is expected that the property development industry is highly viewed to get a satisfactory incomes. Therefore, real estate broker is an additional business of applicant for generates more incomes beside his business. Recently, applicant has a private lending loan of USD100,000 from his friend to working capital in real estate business at interest rate 24% p.a. Therefore, the applicant has approached us for USD75,000 in addition to his fund to settle private loan from his friend.

Disbursement Method

Upon completion of signing and thumb print on legal documents and charging the title deed to RHBIBL, the loan will be released by issuing banker check to the lender subject to evidence of differential sum to be paid by borrower.

9.0 Collateral Information

The Subject property is 2 parcels of vacant land located in 5 Village, Sway Ro Lum Commune, Sa Ang District, Kandal Province. It stands in front onto an unnamed laterite road and is about 720 meters and 730 meters due north-west of Great Honour Textile Factory Limited and Hun Sen Deom Angkol Primary School respectively. It is surrounded by factories, private school, shop houses, Gov't institutions, vacant lands, warehouses, pagodas, and residences.

Referred to formal report and verbal check with the following panel valuers:-

Formal and Verbal Report		Formal Report	Verbal Check
A parcel of land with a double-storey flat cum a four-storey flat	17 July 2015	"KEY"	24 July 2015
		(USD)	(USD)
		189,000	151,560
		189,000	151,560
Total		189,000	151,560
MOF (%)		39,68%	49,49%

10.0 Financial Analysis

1. Income Statement

DESCRIPTION	2013	2014	2015 (JAN-MAY)
Revenue	662,044.91	735,605.45	340,558.08
Space rental for ATM (Phillip Bank)	-	-	660.00
Cost of goods sold	26,625.37	29,583.75	13,696.18
Total Gross Profit	636,702.57	707,447.30	327,521.90
Operating Expenses			
Bank Service Charged	337.09	374.54	173.40
Payroll Taxes	2,768.80	3,076.44	1,424.28
Insurance	2,563.63	2,848.48	1,318.74
Office rental	14,580.00	16,200.00	7,500.00
Kitchen Supplies	965.97	1,073.30	496.90
Stationeries	768.31	853.68	395.22
Electronic and water supplies	245.39	272.66	126.23
Refill toner	320.76	356.40	165.00
Entertainment	1,356.68	1,507.42	697.88
Electricity consumption	33,392.57	37,102.86	17,177.25
Water consumption	1,816.71	2,018.56	934.52
Maximum Tax Expense (PTT 1%)	6,214.95	6,905.50	3,196.99
Internet	762.55	847.28	392.26
Communication Expense	427.58	475.09	219.95
Refreshment Expense	2,424.46	2,693.84	1,247.15
Payroll expense	329,659.63	366,288.48	169,578.00
Fuel expense (Gasoline)	322.94	358.82	166.12

Security expense	6,220.80	6,912.00	3,200.00
Fuel expense (Generator)	173.02	192.24	89.00
Depreciation expense	7,956.40	8,840.45	4,092.80
Total Expense	413,278.25	459,198.05	212,591.69
Total net income	223,424.33	248,249.25	114,930.21
Average monthly net income	18,618.69	20,687.44	22,986.04

Based on table above, the total revenue was USD327,521.90 in 2015 (JAN to MAY) derived from sale and space rental while operating expense was USD212,591.69. After deducting of expenses, the total net income was USD114,930.21, i.e. USD22,986.04 per month. Comparing to the past years, the rational revenue was increased about 10% from 2013 to 2015.

As borrower disclosed, cash flow of company is used under bank account of Orient Media & Technology Co., Ltd. at ANZ Royal Bank. He added that the monthly cash deposit at ANZ is derived from average monthly income of company. Based on bank statement for the last 6 months provided, credit turnover was USD349,167.05, i.e. USD29,097.25 per month. Regarding to this, monthly net income of USD22,986.04 is reasonable and justified from bank statement; however, the summary of sale invoices reported of USD29,343 per month as the proper documents are not kept.

2. Income Projection

DESCRIPTION	USD		
	2016	2017	2018
Revenue			
Services	882,726.54	953,344.67	1,029,612.24
Space rental for ATM (Phillip Bank)	3,960.00	3,960.00	4,158.00
Cost of goods sold	35,500.50	38,340.54	41,407.78
Total Gross Profit	922,187.04	995,645.21	1,075,178.02
Operating Expenses			
Bank Service Charged	449.45	485.41	524.24
Payroll Taxes	3,691.73	3,987.07	4,306.04
Insurance	3,418.17	3,691.63	3,986.96
Office rental	19,440.00	20,995.20	22,674.82
Kitchen Supplies	1,287.96	1,391.00	1,502.28
Stationeries	1,024.41	1,106.36	1,194.87
Electronic and water supplies	327.19	353.36	381.63
Refill toner	427.68	461.89	498.85
Entertainment	1,808.90	1,953.62	2,109.91
Electricity consumption	44,523.43	48,085.31	51,932.13
Water consumption	2,422.28	2,616.06	2,825.34
Maximum Tax Expense (PTT 1%)	8,286.60	8,949.53	9,665.49
Internet	1,016.74	1,098.08	1,185.92
Communication Expense	570.11	615.72	664.98
Refreshment Expense	3,232.61	3,491.22	3,770.52
Payroll expense	439,546.18	474,709.87	512,686.66
Fuel expense (Gasoline)	430.58	465.03	502.23
Security expense	8,294.40	8,957.95	9,674.59
Fuel expense (Generator)	230.69	249.14	269.07
Depreciation expense	10,608.54	11,457.22	12,373.80
Total Expense	551,037.66	595,120.67	642,730.33
Total net income	371,149.38	400,524.53	432,447.69
Average monthly net income	30,929.12	33,377.04	36,037.31

Borrowers advised that revenue is expected to increase by 10% from 2016 to 2018 based on the reason that Cambodia's economic growth and the previously sale recorded for the past years.

3. Repayment Analysis

Description (USD)	Jan-May 2015	2016	2017	2018
Average monthly income	22,986.04	24,824.93	33,201.01	35,857.09

4. Sensitized Scenario

We assumed that borrowers will have a 20% drop in all their average monthly income so the repayment will be as below:

Description (USD)	Jan-Jun 2015	2016	2017	2018
ACLEDA's monthly installment	3,173.34	3,173.34	3,173.34	3,173.34
RHBIBL's monthly installment	1,556.88	1,556.88	1,556.88	1,556.88
ANZ's monthly installment	50	50	50	50
Total monthly installment	7,492.70	7,492.70	7,492.70	7,492.70
DSR	3.07x	3.31x	4.43x	4.79x

11.0 Repayment Risk Analysis

11.1 Income Assessment / Employment

a) Average Monthly Income (Average EBIT Jan-Jun 2015)	USD22,986.04
b) Less: Total Commitment (include other FIs)	
PHILIP-TL: USD104,000 @ USD2,712.48	
ACLEDA-TL: USD35,000 @ USD3,173.34	
RHBIBL-TL: USD75,000 @ USD1,556.88	
ANZ Royal-Credit Card: USD500@USD50	
c) Balance Uncommitted	USD15,493.34
d) Estimated / disclosed net worth	USD151,560.00
Whether within Bank's Lending Criteria	Y/N
1/3 income	Y
45% income	Y
Age	30 Years
Tenor	5 years
Pricing	ECOF (currently at 5.25%)+3.75%p.a. on monthly rest subject to minimum 9%p.a.
Margin Of Finance	49.49%
Length of Employment / Business	1 Years
Income Justification	Yes
Repayment Record (for refinancing cases)	Yes
Unexpired leasehold term	N/A

12.0 Conduct of Account

Account Name: Hoeung Kongkea Sambath
Account Number: 1010010000002220
Bank : RHBIBL

Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			0
Jan-15	5,010.00	5,100.00	90.00
Feb-15	30,000.00	30,000.00	90.00
Mar-15	63,394.00	117,800.00	54,496.00
Apr-15	60,589.00	17,895.12	11,802.12
May-15	42,271.20	30,550.00	80.92

Month	Debit (USD)	Credit (USD)	Balance (USD)
Apr-15	60,589.00	17,895.12	11,802.12
May-15	42,271.20	30,550.00	80.92
Total	201,264.20	201,345.12	66,559.04
Average	16,772.02	16,778.76	11,093.17

Comments: Applicant has maintained current account with RHBIBL since January 2015. Conduct of account for the last 5 months has been satisfactory active with total turnover was USD201,345.12 derived from monthly deposit of USD16,778.76. Common transactions are cash deposit and check withdrawal.

Account Name: Orient Media & Technology Co., Ltd
Account Number: 3134442
Bank : ANZ Royal

Month	Debit (USD)	Credit (USD)	Balance (USD)
Jan-15	76,590.81	108,097.60	151,030.22
Feb-15	153,763.88	49,213.29	46,479.63
Mar-15	69,762.75	70,124.06	46,840.94
Apr-15	59,720.29	60,102.92	47,223.57
May-15	48,213.59	1,698.70	708.68
Jun-15	60,161.99	59,930.48	477.17
Total	468,213.31	349,167.05	292,760.21
Average	39,017.78	29,097.25	58,897.66

Comment: Conduct of account for the last 6 months has been satisfactory active with total turnover was USD349,167.05 derived from monthly deposit of USD29,097.25 while the monthly net income of the company of USD22,986.04 based on income statement for the last 5 months provided.

Account Name: Mr. Hoeng Kongkea Sambath
Account Number: 1002031
Bank : ANZ Royal

Month	Debit (USD)	Credit (USD)	Balance (USD)
Jan-14	255,430.00	253,224.16	952.10
Feb-14	169,428.50	170,470.64	1,994.24
Mar-14	72,184.55	70,238.47	48.16
Apr-14	113,722.00	114,549.96	876.12
May-14	446,650.00	445,792.65	18.77
Jun-14	78,150.70	78,735.02	603.09
Jul-14	101,381.64	103,915.89	3,137.34
Aug-14	116,089.29	115,012.51	2,060.56
Sep-14	175,255.97	173,869.53	674.12
Oct-14	73,665.12	73,699.48	708.48
Nov-14	132,926.00	132,777.63	560.11
Dec-14	48,543.00	48,500.00	517.11
Total	1,135,565.75	1,133,010.90	4,492.48
Average	94,630.48	94,417.58	1,177.55

Comment: For personal current account, total turnover of USD1,133,010.90 derived monthly deposit of USD94,417.58. Based on applicant's disclosure, cash flow in this account is used to working capital for his business in real estate industry.

Besides the current account as mentioned above, applicant also has maintained saving and current account at ACLEDA and Phillip Bank. However, the conduct of accounts has not been active since it is used in purpose of

loan installments only. Further, the monthly installments have been promptly paid and there is no return check recorded for any reasons.

12.1 Track record/Utilization/Repayment record.

The applicant has a good repayment record based on CBC report on 24 July 2015. (Shown in 7.0)

12.2 Credit/Debit Turnover (with the Bank &/or other FIS):

The applicant have maintained accounts at Phillip, ACLEDA, and ANZ Royal Bank.

12.3 No adverse credit findings/reports (including the company – if self employed)

No adverse record finding

12.4 Trade Credit Checks (If applicable)

According to cross check, the applicants are a good and honest person with good reputation.

12.5 Credit Scoring (If applicable)

Grade 3.

13.0 Recommendation

Prepared by:

Sok Ratanak
Assistant Manager - Credit Relationship

Chiv Hak
Senior Branch Manager

Recommended by:

Credit Policy : In Compliance

D/P Check: BM + HOC

AML/CFT Check: No name matched

DP Check (Amount in USD)	
Description	
Borrower + related borrowers (RHBBL only)	USD75,000
Borrower + related borrowers (RHB Banking Group)	N/A
Total Exposure	USD75,000
Less standalone facilities	N/A
Total exposure excluding standalone facilities	USD75,000
Of which	N/A
Secured facilities	USD75,000
Unsecured facilities	N/A
This application is within DP of	BM + HOC