

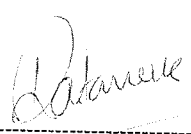
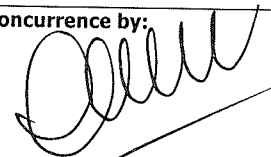
# RHB INDOCHINA BANK LIMITED

Branch: KTL

## Property Site Visit Report

<b>Borrower (s)</b>	Phsar Big A Co., Lt.		
<b>Property Type</b>	P1: A parcel of land accommodating a double storey detached house. P2: Vacant Land P3: 2 parcel of land accommodating with a single storey office, 2 unit of a single storey warehouse, and other ancillary building.		
<b>Land Area</b>	P1: 557sqm P2: 9,246sqm P3: 28,757sqm	<b>Built-up Area</b>	P1: 721.53sqm P2: N/A P3: 616sqm (Office) : 684sqm (Warehouse A) : 1,500sqm (Warehouse B)
<b>Property Address</b>	P1: No. 143, Corner of Street 63 and 240, 8 Village, Chaktumuk Commune, Daun Penh District, Phnom Penh City, Cambodia. P2: Along National Road No. 1, Kbal kos Commune, Meanchey District, Phnom Penh City, Cambodia. P3: Along Street 114, Prek Eng Commune, Meahchey District, Phnom Penh City, Cambodia.		
<b>Site Inspected by</b>	Sok Ratanak and Chiv Hak	<b>Visiting Date</b>	: 16-06-2017

<b>1</b>	<b>Recent photograph(s) of the property enclosed</b>		
<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>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
	If No, please state: N/A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>4</b>	<b>Method of valuation</b>	<input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:	
<b>5</b>	<b>Cross check</b>	<input checked="" type="checkbox"/> Verbal Indication: 1) CARE, 2) BRG, & 3) ARC. <input type="checkbox"/> Valuation Report: <input type="checkbox"/> Other Reference:	
<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 for P1 and P2</b>		
		<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
	Bank Name : Kookimin Bank	Loan Amount : USD2.5M	
	Facility : TL	Security Coverage : 3.85x	
<b>8</b>	<b>Existing Insurance</b>	<input type="checkbox"/> Yes	<input checked="" 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>Property 1 is located in favorable location of Phnom Penh City. Within 1 km radius from the subject property, there are markets, schools, shops, banks, restaurants, hotels, apartments, condos, guesthouses, petrol stations, and residences. The disposability of the subject property in this location is considered to be easy to liquidate with high demand.</li> <li>Property 2 is located along National Road No. 1 which is a main road among the other road for economic connection between Cambodia and Vietnam. It is currently a vacant land. According to the site inspection, the property is considered as a favorable zone, potentially situated in developing area, surrounded by Borey Peng hout, Borey Sambath Mean Heng, Borey Hi-teach, and so on.</li> <li>Property 3 is located along Street No 114, connecting from National Road No. to National Road No. 2, surrounded by industrial area, TV station, Tiger Beer factory, etc.</li> </ul>		
<b>10</b>	<b>Indicative value on property</b>	OMV : USD9,623K FSV : USD7,698.4K (Approximately)	
<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>  Sok Ratanak Assistant Manager Date: 16-06-2017	<b>Concurrence by:</b>  Chiv Hak Senior Manager Date: 16-06-2017
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