

# RHB Indochina Bank

## CONSUMER LOAN APPLICATION

<b>Branch</b>	<b>TKK</b>	<b>Date</b>	<b>20-Dec-2017</b>	
To	<b>HOC and ADCH</b>	CA No.	<b>RHBIBL-BDM-0010-2017-00188</b>	

<b>Borrower(B) / Guarantor(G) Profile</b>					
No.	Name	B/G	ID /Passport No.	Age	
1	Mr. Khoeurn Kheang	B	011031391	35	Borrowing Relationship Since (Year)
2	Mdm. Kim Kanika	B	030467316	25	Related / Connected Party
					Borrow KYC Level
					Credit Grade
					<b>5</b>

### Applicant's Background

#### Borrower's Background

Applicants, Mr. Khoeurn Kheang and Mdm. Kim Kanika, are husband and wife. They are residing along National Road No. 4, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh, where is the parents' house.

A couple has involved in grocery shop under named "Mey Mey" operated in their current resident as address above. They have been in the business line since 2012 and managed by applicants. Presently, it is not only offered grocery items but it is also served the money exchange and money transfer operated as a family business. The business has been well operated and satisfactory growth while there are not many competitors located the surrounded premise business.

Since the business has been operated as a family business, income statement and sale invoices are not properly recorded but they provided purchased invoices for last 3 months. Reportedly, the average monthly purchase of USD3,933.02 (COGS) from grocery items such as daily consumer plastic product, electric home and kitchen appliance, rice, etc. and average monthly money exchange of USD8,233.33 evidence of invoice with private money exchange near Olympic Market. Totally, the applicant generate average monthly net income of **USD1,198.27**.

### Request

To request 15-Year HL of USD56,000 at interest rate 7.5% for 1st year and 8.25% p.a. from 2nd year onwards. (Under Home Loan: Realizing Your Dream Home Package)	Request for	Y	N
	Age deviation		N
	DSR deviation		N
	MOA deviation		N

### Loan Details (USD'000)

Type	Existing Limit	Proposed Limit (USD)	Total Limit (USD)	Outstanding Balance	Pricing (Current ECOF @ 5.5%)	Repayment Period (Years)	Repayment Amount (USD)
HL	-	56	56	-	ECOF + 2% p.a. on monthly rest subject to minimum 7.5% p.a. (1st year) and; 8.25% p.a. (from 2nd to 15th year)	15	<b>-1<sup>st</sup> Year: 520 -2<sup>nd</sup>-15<sup>th</sup> year: 542</b>
<b>Total</b>	<b>-</b>	<b>56</b>	<b>56</b>	<b>-</b>			

# RHB Indochina Bank

## Loan Purpose

To part finance on purchase a parcel land erected upon with one storey house located in No. C65, St. 07, Phum Aung, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh. (Borey New Town)

Under Construction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Completed from developer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Name of Developer			: Borey New Town			- Applicants want to purchase house located in above address where is near their current premise business.
Panel			: N/A			- The purchased price worth of <b>USD82.8K</b> .
Unit Capping			: N/A			- Based on the furnished SPA, a partial of USD26.8K will be paid by applicant (MOF:32.37%) and the balance of USD56K shall be financed from RHBIBL (MOF:67.63%)
Approved unit @ to date			: N/A			
%, of completion			: 100% completed			
SPA Price			: USD82.8K			

% MOA financed by RHBIBL

House	Description	Area	SPA	Verbal Check	
				9-Base	ARC
The purchased house (Borey New Town)	Land	66sqm (Based on Hard TD)	-	66,000	<b>64,680</b>
	Building	66sqm (approximately)	-	15,000	<b>15,840</b>
	Total	-	82,800	81,000	<b>80,520</b>
	Requested Loan	-	56,000	56,000	<b>56,000</b>
	% MOF	-	67.63%	69.14%	<b>69.55%</b>

### Note:

- LU adapts the conservative verbal value of ARC as it is lower than 9-Base's and SPA's.
- %MOA is at 69.55% and 67.63% against with ARC's and SPA's respectively.

## I. 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

Address	<b>Property</b> No. C65, St. 07, Phum Aung, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh. (Borey New Town)
Land Area	66sqm
Built Up Area	66sqm (Approximately)
Title Details	i. <b>Title No</b> /Expiry Date of LH ii. <b>Tenure</b> – FH/LH (Balance of Years) iii. Registered Owner iv. Encumbrances v. Restriction in Interest/Conditions 12090224-0658 None To be registered under the borrower's name. None None
Remark (s)	N/A
Registered Owner's Relationship With borrower	N/A
Fire Insurance by	To be insured by RHBIBL's panel insurance
Cross Charge (Y/N) (Please furnish details if "Y")	No

# RHB Indochina Bank

## Valuation

<b>i. Valuation Report</b>	To be issued by the bank's panel with total price of not less than USD80,520 prior to loan disbursement.	
- Land value - Building Value - Total OMV - Value Name - Date	<b>By 9-Base</b>	<b>By ARC</b>
<b>ii. Verbal/Cross Check</b>		
- Land value - Building Value - Total OMV - Valuer Name - Date	USD66,000 USD15,000 USD81,000 Mr. Pech 23-Nov-2017	USD64,680 USD15,840 USD80,520 Mr. Sithron 23-Nov-2017
<b>Adopt market value</b>	<b>USD80,520 (To be issued by RHBIBL's panel valuer)</b>	
Margin of Financing (%)	69.55%	
Security Coverage (Times)	1.44x	

<b>Conduct of Account I) With (Own/Related Account)</b>					
Name	Facility	Approved/ Operating Limit	Outstanding Balance	Pricing	Conduct
N/A	N/A	N/A	N/A	N/A	N/A
<b>Conduct of Account II) With other financial institution as per CBC checking</b>					
Bank	Facility	Approved/ Operating Limit	Outstanding Balance at	Pricing	Conduct
N/A					

## CBC, AML and World Checking

Based on the CBC report in Dec 2017, the applicant has no maintained loan with other MFIs/Banks. Further, there is no entry matching to World Check and AML as well.

Account with ACLEDA Bank

Bank: ACLEDA	A/C name: Mr. Khoeurn Kheang	A/C number: 3500-02-522638-2-7 (KHR)
Month	Debit (USD)	Credit (USD)
		Balance Forward
Oct-17	8,000,000	9,000,900
Nov-17	7,000,100	27,001,700
Dec-17	20,000,000	-
Total	35,000,100	36,002,600
Average	11,666,700	12,000,867
<b>Convert to USD</b>	<b>2,916.67</b>	<b>3,000.21</b>

Bank: ACLEDA	A/C name: Mr. Khoeurn Kheang	A/C number: 3500-02-522638-1-7 (USD)
Month	Debit (USD)	Credit (USD)
		Balance Forward
Oct-17	10,500.00	10,500.14
Nov-17	6,700.00	6,700.00
Total	17,200.00	17,200.14
Average	<b>8,600.00</b>	<b>8,600.07</b>

Borrowers: Mr. Khoeurn Kheang and Mdm. Kim Kanika

# RHB Indochina Bank

Repayment Risk Analysis		
Total monthly Income*		<b>USD1,318.91</b>
Less Total Commitment**	Net income from businesses: USD1,318.91	<b>USD542.00</b>
DSR	RHBIBL-15-Year-HL: USD56K	<b>2.43x</b>
Balance Uncommitted		<b>USD776.91</b>
Estimated / Disclosed Net worth***		<b>USD24,520</b>
Within Bank Lending Criteria	1/3 Income 45% Income	N N
Risks	Mitigating Factors	
<ul style="list-style-type: none"> <li>- Premise business is operated on the property owned by parents.</li> <li>- No Patent.</li> <li>- Financial report is not proper record.</li> </ul>	<ul style="list-style-type: none"> <li>- The property owner is the applicant' parents who are living together. So, risk shall be not highly concerned for business moving. Moreover, there are many opportunities of house rental in the surrounded area if the current shop house is to be sold.</li> <li>- As it is operated as a family and small business, the Patent has not been complied but the business is well operated for more than 5 years.</li> <li>- However, the income is not well justified by sale invoice, but it can be verified by the premise business conducting and the bank's account as well as the purchase invoice (COGS). Further, they revealed that they generates profit margin of about 30% for grocery shop and 5% for money exchange where is considered as a reasonable rate comparing to our existing customer who run the same industry.</li> <li>- Noted that, their working capital shall be at around USD10,000 per month to manage their business operation based on the furnished invoice of about USD24,700 on money exchange for latest 3 months. Though, the monthly installment with us of USD542 should be concerned by the applicant.</li> </ul>	

## Financial Analysis

Description	Income Statement		
	2015	2016	2017
	12-Month	12-Month	11-Month
Revenues			
Grocery items	66,142.16	60,680.88	61,804.60
Money exchange	102,023.96	93,599.96	95,333.29
Total incomes	168,166.12	154,280.84	157,137.89
Expenses			
COGS-Grocery	46,299.51	42,476.62	43,263.22
COGS-Money exchange	96,922.76	88,919.96	90,566.63
Living exp.	5,956.50	6,270.00	6,600.00
Other exp.	1,985.50	2,090.00	2,200.00
Total expenses	151,164.27	139,756.58	142,629.85
<b>Net income</b>	<b>17,001.85</b>	<b>14,524.26</b>	<b>14,508.04</b>
<b>Average</b>	<b>1,416.82</b>	<b>1,210.36</b>	<b>1,318.91</b>

Comment:

# RHB Indochina Bank

- For Y2017, total incomes reported of USD157.1K for last 11 months (Jan to Nov) derived monthly sale of USD14.3K from grocery shop and money exchange. A profit margin of 30% for grocery shop and 5% for money exchange were justified and verified by the furnished purchase invoice (COGS) for last 3 months and the average monthly deposit with ACLEDA of about USD9K or 62.94% of total sale.
- Profit margin of 30% for grocery shop and 5% for money exchange are reasonable, compared with the existing loan customers who have run the same industry, i.e. Mr. Ea Leanghorn (29.57%)
- All sales are not channeled with the bank's account. It is habitually used cash in hand for daily business operating.
- After deduction of all expenses, the applicant get net income of USD1.3K per month where translates DSR is at 2.43 times against with their commitment.

Description	Income Projection		
	2018	2019	2020
	12-Month	12-Month	12-Month
Revenues			
Grocery items	74,165.52	81,582.07	89,740.28
Money exchange	109,199.96	114,659.95	120,392.95
Total incomes	183,365.48	196,242.03	210,133.23
Expenses			
COGS-Grocery	51,915.86	57,107.45	62,818.20
COGS-Money exchange	103,739.96	108,926.96	114,373.30
Living exp.	7,560.00	7,938.00	8,334.90
Other exp.	2,520.00	2,646.00	2,778.30
Total expenses	165,735.82	176,618.41	188,304.70
<b>Net income</b>	<b>17,629.65</b>	<b>19,623.62</b>	<b>21,828.53</b>
<b>Average</b>	<b>1,469.14</b>	<b>1,635.30</b>	<b>1,819.04</b>

Comment:

- Sales are projected to increase 10% based on the past sale record.
- COGSs are estimated to remain unchanged.
- All expenses are assumed to increase 5%.

Computed DSR

Year	2017 Monthly	2018 Monthly	2019 Monthly	2020 Monthly
Net income	1,318.91	1,469.14	1,635.30	1,819.04
Commitment				
RHBIB: 15-Year HL: USD56K	542.00	542.00	542.00	542.00
DSR (Times)	2.43x	2.71x	3.02x	3.36x

Sensitized scenario (20% drop of income)

Year	2017 Monthly	2018 Monthly	2019 Monthly	2020 Monthly
Net income	1,055.13	1,175.31	1,308.24	1,455.24
Commitment				
RHBIB: 15-Year HL: USD56K	542.00	542.00	542.00	542.00
DSR (Times)	1.95x	2.17x	2.41x	2.68x

## Recommendation

# RHB Indochina Bank

Prepared by

**Mr. Sok Ratanak**  
Assistant Manager,  
Retail & Consumer, BDM  
Date:

Recommended by

**Mr. Chiv Hak**  
Senior Manager,  
Retail & Consumer, BDM  
Date:

Recommended by

**Mr. Huot Sovathanak**  
Branch Manager  
Date:

Credit Policy : Non-Compliance/ In Compliance

D/P Check: HOC and 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	USD56,000.00	N/A
Less standalone facilities	N/A	N/A
Total exposure excluding standalone facilities	USD56,000.00	N/A
Of which	N/A	
Secured facilities	USD56,000.00	N/A
Unsecured facilities	N/A	N/A
This application is within DP of	HOC and ADCH	N/A

# RHB Indochina Bank

## Head office use only

Comment by Loan and Credit Administration

### Term Sheet

<b>Home Loan (New)</b>	<b>USD56,000.00</b>	<b>Tenure</b> <b>Installment amount</b> <b>Processing fee</b> <b>Prepayment</b>	: 15 Years : 1 <sup>st</sup> year: USD520 and 2 <sup>nd</sup> year onward: USD542 : 1% of approved limit : 1 <sup>st</sup> to 3 <sup>rd</sup> year: 3% on prepayment amount if the facility is fully/partially settled before expiry date. 4 <sup>th</sup> to 15 <sup>th</sup> year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.
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#### 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.
  - c) To submit valuation report from the bank' panel on the subject property with total value of not less than USD80.5K prior to loan release. Otherwise, to reduce limit to maintain the MOA at 69.55% only.

#### Disbursement method:

After completion of LOO acceptance and TD blocking, HL of USD56,000 shall be issued by banker' check to the seller/vendor subject to:-

- Submission of SPA and satisfactory differential sum on the purchase house.
- Or reimbursement is allowed subject to evident of full settlement by the applicant.

#### Post drawdown condition: N/A

Other terms and conditions (if any):N/A

### Appendix I

Repayment Analysis				
Item	Yes	No	NA	Remark (mandatory if "NO" is (x))
Employment Confirmation Letter	x			
Salary slip for the last 3 months		x		
Rental agreements	x			
Income statement (P&L)			x	
Sale/Purchase invoices (for the last 3 months)			x	
Balance Sheet			x	
Income Projection			x	
Sale-Purchase Agreement	x			

#### Security Document

<b>Facility agreement of USD56,000 as principal instrument</b>	<b>New / Complied</b>
	<b>New</b>
<b>Hypothec Agreement as subsidiary instrument on Property __1__</b>	<b>New</b>

KYC FORM – CREDIT FACILITIES

**PART A**

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

(Please indicate N/A to questions that are not applicable. However, those marked with \* are mandatory.)

**CUSTOMER PROFILE:**

* 1. Name	:	Mr. Khoeurn Kheang
* 2. Contact Number	:	N/A 096 545 8678
▪ Fixed Line		
▪ Mobile		
3. Correspondence / Business Address	:	Along National Road No. 4, Chom Chao, Por Senchey, PP
Post Code	:	N/A
* 4. Country of Origin	:	Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only)	:	No
* 6. Occupation Description / Nature of Business	:	Grocery shop and money exchange
7. Business Type :	:	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input checked="" type="checkbox"/> Others (please specify) <input type="checkbox"/> Family Business
8. Business Registration No & Registration Date	:	N/A
9. Employer's Name	:	N/A
10. Employer's Address	:	N/A
11. Monthly Income / Combined Income (USD) (For Individual Only)	:	1,318.91
12. If low margin of advance, is the differential sum identified to be from legal source? (Please tick the appropriate column)	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (please specify)
<b>Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.</b>		
* 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)	:	<input checked="" type="checkbox"/> 01 to 10 <input type="checkbox"/> 11 to 50 <input type="checkbox"/> 51 to 100 <input type="checkbox"/> Over 100
* 14. Expected total Debit and Credit in a month	:	\$10,000 Total Debit      \$11,000 Total Credit
15. Is customer activity relatively low cash Intensive. (For Business Entity Only)	:	<input checked="" type="checkbox"/> LOW (No. of cash Trnx < 50 or Total aggregate <USD100K) <input type="checkbox"/> MEDIUM (No. of cash Trnx < 50 and Total aggregate >USD100K) <input type="checkbox"/> HIGH (No. of cash Trnx > 50 and total aggregate >USD100K)
16. Expected total Turnover in a month (For Business entity only)	:	N/A
17. Existing or New Account (Please tick the appropriate column)	:	<input type="checkbox"/> Existing A/C No: _____ <input checked="" type="checkbox"/> New
18. Account Type	:	<input checked="" type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Others (please specify)
* 19. Was there verification that the collateral is Not ill gotten?	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

**PREPARED BY:**

Officer Name &  
Designation

Mr. Moeurn Chheleang  
Senior Executive

Signature &  
Date

20-12-2017

Concurred by (Name) &  
Designation

Mr. Huot Sovathanak  
Branch Manager

Signature &  
Date

20-12-2017

## KYC FORM – CREDIT FACILITIES

### **PART B**

This part is to be completed by the Back Office Procuring Team  
 (Please indicate N/A to questions that are not applicable)

### **RISK SCORING:**

On assigning the score, kindly use       1 Yes       2 No      or       N/A Not Applicable  
*Note: if score is 2 please specify the reason in remark column*

### **RISK SCORING:**

No.	Question	Score	Remark
<b>For All Categories</b>			
1.	Is customer (Individual/ Business) a resident?	1	
2.	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)  <input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 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	
<b>For Corporation/ Commercial Only</b>			
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	
11.	Is the customer's activity relatively low cash intensive?	N/A	
<b>Total Score</b>			

### **CONCLUSION:**

Risk category:

(Please provide the scoring and tick the appropriate column)

7 Scoring

**LOW**

• Risk Score (For Consumer): **LOW HIGH**

6 to 8 LOW

9 and above HIGH

• Risk Score (For Corporate & Commercial):

9 to 14 LOW

15 and above HIGH

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?  
 (Please tick the appropriate column)

Yes

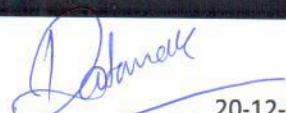
No

### **PREPARED BY:**

Officer Name &  
Designation

Mr. Sok Ratanak  
Assistant Manager

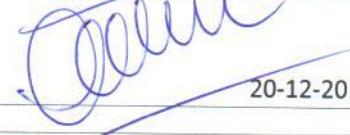
Signature &  
Date

  
20-12-2017

Concurred by (Name) &  
Designation

Mr. Chiv Hak  
Senoir Manager

Signature &  
Date

  
20-12-2017

KYC FORM – CREDIT FACILITIES

**PART A**

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* 1. Name	:	Mdm. Kim Kanika
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▪ Mobile		
3. Correspondence / Business Address	:	Along National Road No. 4, Chom Chao, Por Senchey, PP
Post Code	:	N/A
* 4. Country of Origin	:	Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only)	:	No
* 6. Occupation Description / Nature of Business	:	Grocery shop and money exchange
7. Business Type :		<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input checked="" type="checkbox"/> Others (please specify) <input type="checkbox"/> Family Business
8. Business Registration No & Registration Date	:	N/A
9. Employer's Name	:	N/A
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* 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)	:	<input checked="" type="checkbox"/> 01 to 10 <input type="checkbox"/> 11 to 50 <input type="checkbox"/> 51 to 100 <input type="checkbox"/> Over 100
* 14. Expected total Debit and Credit in a month	:	\$10,000      Total Debit      \$11,000      Total Credit
15. Is customer activity relatively low cash Intensive. (For Business Entity Only)		<input checked="" type="checkbox"/> LOW <input type="checkbox"/> MEDIUM <input type="checkbox"/> HIGH (No. of cash Trnx < 50 or Total aggregate <USD100K)      (No. of cash Trnx < 50 and Total aggregate >USD100K)      (No. of cash Trnx > 50 and total aggregate >USD100K)
16. Expected total Turnover in a month (For Business entity only)	:	N/A
17. Existing or New Account (Please tick the appropriate column)	:	<input type="checkbox"/> Existing A/C No: _____ <input checked="" type="checkbox"/> New
18. Account Type	:	<input checked="" type="checkbox"/> Savings <input type="checkbox"/> Current <input checked="" type="checkbox"/> Fixed Deposit <input type="checkbox"/> Others (please specify)
* 19. Was there verification that the collateral is Not ill gotten?	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

**PREPARED BY:**

Officer Name & Designation	Mr. Moeurn Chheleang Senior Executive	Signature & Date	 20-12-2017
Concurred by (Name) & Designation	Mr. Huot Sovathanak Branch Manager	Signature & Date	 20-12-2017

## KYC FORM – CREDIT FACILITIES

### **PART B**

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 (Please indicate N/A to questions that are not applicable)

### **RISK SCORING:**

On assigning the score, kindly use       Yes       No      or       N/A Not Applicable  
*Note: If score is 2 please specify the reason in remark column*

### **RISK SCORING:**

No.	Question	Score	Remark
<b>For All Categories</b>			
1.	Is customer (Individual/ Business) a resident?	1	
2.	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)  <input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 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	
<b>For Corporation/ Commercial Only</b>			
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	
11.	Is the customer's activity relatively low cash intensive?	N/A	
<b>Total Score</b>			

### **CONCLUSION:**

Risk category:

(Please provide the scoring and tick the appropriate column)

7 Scoring

**LOW**

• Risk Score (For Consumer): **LOW HIGH**

6 to 8 LOW

9 and above HIGH

• Risk Score (For Corporate & Commercial):

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15 and above HIGH

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?  
 (Please tick the appropriate column)

Yes

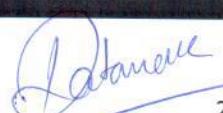
No

### **PREPARED BY:**

Officer Name &  
Designation

Mr. Sok Ratanak  
Assistant Manager

Signature &  
Date

  
20-12-2017

Concurred by (Name) &  
Designation

Mr. Chiv Hak  
Senoir Manager

Signature &  
Date

  
20-12-2017

# RHB INDOCHINA BANK LIMITED

Date	18-12-17
------	----------

## Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Khoeurn Kheang and Mdm. Kim Kanika			Branch	TKK
Borrower Credit Rating		Score (A) (total annual income)		Weight (B)	Total Score (A X B)
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = <u>2.43</u> times	<u>Below USD50K</u>	<u>More than USD50K</u>		<u>Below USD50K</u> <u>More than USD50K</u>
	5 and above	4	5	50	200      250
	4 to less than 5	3	4		150      200
	3 to less than 4	2	3		100      150
	Below 3	1	2		50      100
	No document	1	1		50      50
1.2	Years of good conduct of borrowing with RHBIBL			Score (C)	Weight (D)
	Above 2 years		3	10	30
	1 year to less than 2 years		2		20
	6 months to less than 1 year		1		10
	No borrowing		0		0
	Unsatisfactory conduct		-3		-30
1.3	Net worth (Total Assets – Total Liabilities)				
	Above USD300K		4	10	40
	Above USD100K to USD300K		3		30
	Above USD50K to USD100K		2		20
	USD50K and below		1		10
	Unsubstantiated net worth		0		0
1.4	Age – Years				
	Above 35 to 55		4	10	40
	Above 30 to 35		3		30
	Above 25 to 30 / above 55 to 65*		2		20
	Above 18 to 25		1		10
	Below 18 / above 65		0		0
	* Note : Government servants retire at the age of 65				
1.5	Financial Statements				
	Audited by qualified professional		4	10	40
	Unaudited		2		20
	Unsubstantiated / No documents		0		0
Total Borrower Credit Rating Score					160 (Y)

Security Rating		Score (E)	Weight (F)	Total Score (E X F)
2.1	Security Coverage (Margin of Advance)			
	Less than 40%	4	30	120
	40% to less than 50%	3		90
	50% to less than 60%	2		60
	60% to less than 70%	1		30
	Above 70%	0		0
2.2	Type of Security			
	Fixed Deposit / Bank Guarantee	5	20	100
	Shophouses / Factories / Industrial Buildings / Residential Houses	4		80
	All Types of Vacant Development Land	2		40
	All Types of Cultivated / Vacant Agricultural Land	1		20
	Debenture / Guarantor / Clean	0		0
2.3	Penalty Factors			
	In the case of property:-			
	Within flooding vicinity			-40
	Mortgage/ownership of property could be subject to legal dispute (eg : owner of the property is the beneficiary of the deceased is stated in the title deed)			-40
Total Security Rating Score				110 (Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(+)}{570} \times 100 = \%$
Annual Income above USD50,000	$\frac{(160+110)}{620} \times 100 = 43.55 \%$

### CREDIT SCORING CLASSIFICATION CRITERIA

No.	Credit Scoring	Credit Risk Grade
1	80% and above	1 = Excellent
2	70% to 79%	2 = Strong
3	60% to 69%	3 = Adequate
4	50% to 59%	4 = Minimum / Pass with condition
5	40% to 49%	5 = Watch list
6	Below 40%	6 = Unacceptable
7	Special Mention	7 = Special Mention*
8	Sub-standard	8 = Sub-standard*
9	Doubtful	9 = Doubtful*
10	Bad / Loss	10 = Bad / Loss*

\* Classifications of Special Mention, Sub-standard, Doubtful and Bad/Loss is subject to the criteria as per NBC's Prakas on loan classification.

NBC

**Contact/Call Report**

Date / Time	:	18-12-2017	10:00 am
Borrower (s)	:	Mr. Khoeurn Kheang and Mdm. Kim Kanika	
Guarantor (s)	:	N/A	
Biz Name	:	Mey Mey Shop	
Biz Type	:	Grocery Items and money exchange	
Business Address	:	Along National Road No. 4, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh.	
Tel No	:	096 545 8678 (Mr. Khoeurn Kheang)	
New / Existing Facilities	:	New HL: USD56K	O/S: N/A
Visiting Officer	:	Mr. Moeurn Chheleang	
Branch Observation/ Notes	:	<p><b>Applicants</b>            Applicants, Mr. Khoeurn Kheang and Mdm. Kim Kanika, are husband and wife. They are residing along National Road No. 4, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh, where is the parents' house.</p> <p>A couple has involved in grocery shop under named "Mey Mey" operated in their current resident as address above. They have been in the business line since 2012 and managed by applicants.</p> <p><b>Purpose of loan</b>            To part finance on purchase house located in No. C65, St. 07, Phum Aung, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh. (Borey New Town)</p> <p><b>Collateral</b>            The purchased price worth of USD82.8K. A formal SPA and differential sum on purchase house will be submitted prior to loan disbursement.</p>	
Conclusion	:	<ul style="list-style-type: none"> <li>- The borrowers have stable and comfortable salary to secure the loan installment.</li> </ul>	

Prepared by,

Sok Ratanak  
Assistant Manager

Moeurn Chheleang  
Senior Executive

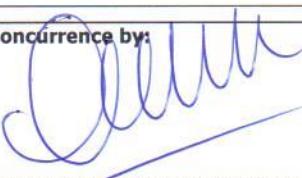
Reviewed by,

Chiv Hak  
Senior Manager

**RHB INDOCHINA BANK LIMITED**  
**Branch: TKK**  
**Property Site Visit Report**

<b>Borrower (s)</b>	Mr. Khoeurn Kheang and Mdm. Kim Kanika		
<b>Property Type</b>	Flat		
<b>Land Area</b>	66sqm	<b>Built-up Area</b>	66sqm (Approximate)
<b>Property Address</b>	No. C65, St. 05, Phum Aung, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh. (Borey New Town)		
<b>Site Inspected by</b>	Moeurn Chheleang	<b>Visiting Date</b>	23-11-2017

<b>1 Recent photograph(s) of the property enclosed</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>2 An internal inspection of the property has been done</b>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>3 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 Method of valuation</b>	<input checked="" type="checkbox"/> Direct Comparison: <input type="checkbox"/> Others:	
<b>5 Cross check</b>	<input checked="" type="checkbox"/> Verbal Indication: 1) 9-Base & 2) ARC. <input type="checkbox"/> Valuation Report: <input type="checkbox"/> Other Reference:	
<b>6 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 Encumbrances</b>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Bank Name : N/A	Loan Amount : N/A	
Facility :	Security Coverage :	
<b>8 Existing Insurance</b>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>9 Brief description of surrounding neighboring and highlight any adverse observation:</b> The subject property is considered as a high marketability and easy to access where located in Borey New Town, near International Phnom Penh Air Port.		
<b>10 Indicative value on property</b>	OMV : USD80.5K	FSV : N/A
<b>11 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>	<b>Inspected / Prepared by:</b>	<b>Concurrence by:</b>
		
Sok Ratanak Assistant Manager	Moeurn Chheleang Senior Executive	Chiv Hak Senior Manager

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## Interactive Watchlist Lookup

[Show Debug Info](#)


### Watchperson Search

Field Name	Value
branch_id	
channel	
customer_acquisition_date	12/20/2017
customer_address	
customer_country_code	
customer_country_name	Cambodia
customer_dob	05/04/1982
customer_id	
customer_name	Khoeurn Kheang
customer_pep_status	
customer_primary_id	011031391
customer_secondary_id	
organization	RHB Indochina

Perform

### Watchperson Search Result

Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name
	pass		304 Customer Name or ID against AML- EY			
	pass		401 Customer Name and ID against NPL list			
	pass		305 Customer Name and ID against AML-EY list			
	pass		303 Customer Name and ID against AML-IL list			
	pass		100 Name/ID and Nationality as PEP MY			
	pass		101 Name/ID and Nationality as PEP Non-MY			
	pass		102 Name/ID and DOB and Nationality as PEP MY			
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY			
	pass		200 Customer Name or ID against Sanction Lists			
	pass		201 Customer Name and ID against Sanction Lists			
	pass		000 Customer classified as PEP			
	pass		301 Customer Name and ID against AML-ST list			
	pass		300 Customer Name or ID against AML-ST			
	pass		410 Customer Name and ID against NL-BKY list			
	pass		413 Customer Name and ID against NL-COR list			
	pass		416 Customer Name and ID against NL-DRG list			
	pass		415 Customer Name and ID against NL-FRD list			
	pass		412 Customer Name and ID against NL-GAR list			
	pass		411 Customer Name and ID against NL-MAR list			
	pass		414 Customer Name and ID against NL-WUP list			
	pass		302 Customer Name or ID against AML-IL			

[Home Page](#) (F9) [Watchlist Manager](#) [Help](#)

## Interactive Watchlist Lookup

[Show Debug Info](#)


### Watchperson Search

Field Name	Value
branch_id	
channel	
customer_acquisition_date	12/20/2017
customer_address	
customer_country_code	
customer_country_name	Cambodia
customer_dob	05/05/1992
customer_id	
customer_name	Kim Kanika
customer_pep_status	
customer_primary_id	030467316
customer_secondary_id	
organization	RHB Indochina

Perform

### Watchperson Search Result

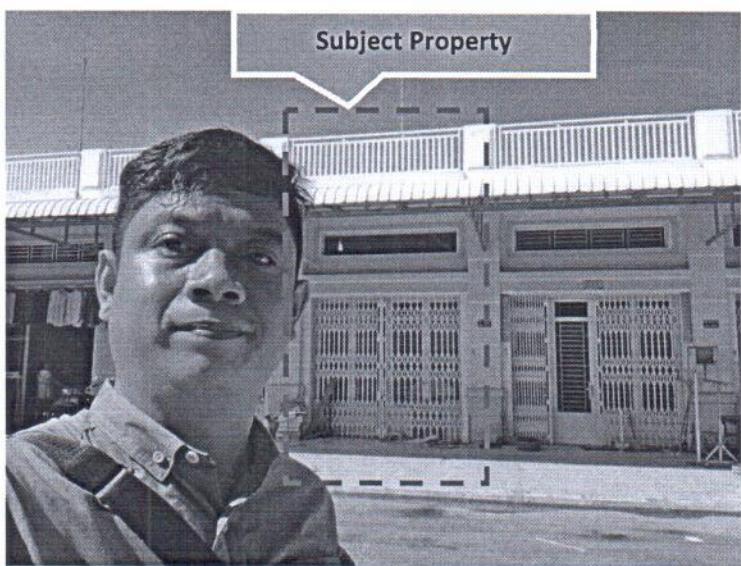
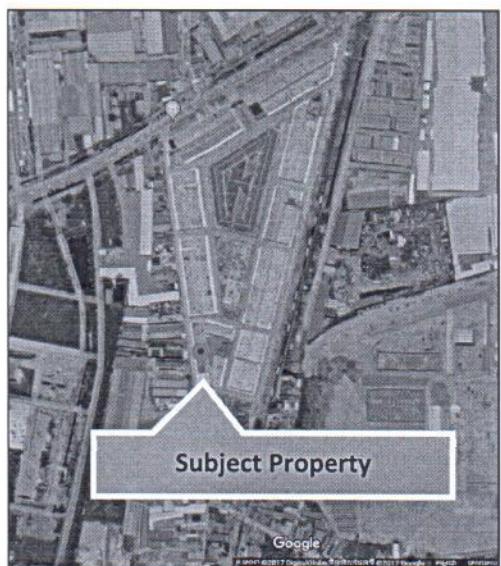
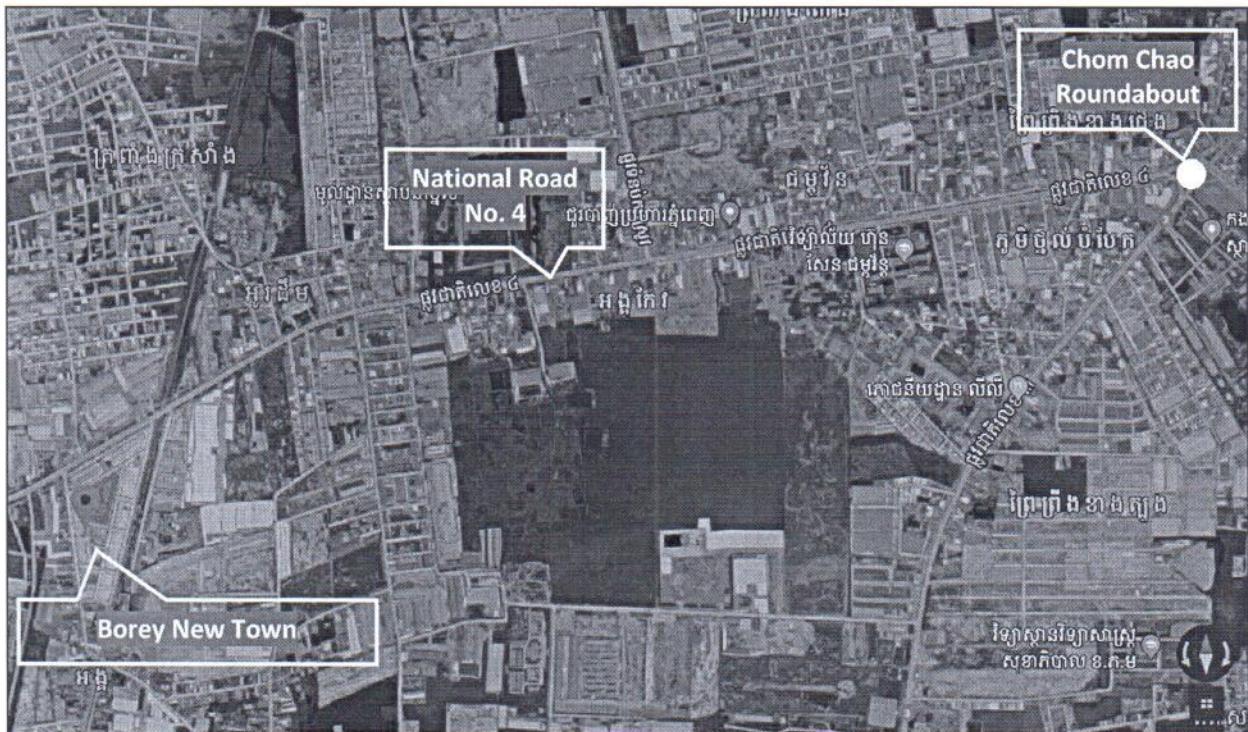
Alert ID	Result	Alert score	Check	Content	Best matches	Lookup user name
	pass		304 Customer Name or ID against AML- EY			
	pass		401 Customer Name and ID against NPL list			
	pass		305 Customer Name and ID against AML-EY list			
	pass		303 Customer Name and ID against AML-IL list			
	pass		100 Name/ID and Nationality as PEP MY			
	pass		101 Name/ID and Nationality as PEP Non-MY			
	pass		102 Name/ID and DOB and Nationality as PEP MY			
	pass		103 Name/ID and DOB and Nationality as PEP Non-MY			
	pass		200 Customer Name or ID against Sanction Lists			
	pass		201 Customer Name and ID against Sanction Lists			
	pass		000 Customer classified as PEP			
	pass		301 Customer Name and ID against AML-ST list			
	pass		300 Customer Name or ID against AML-ST			
	pass		410 Customer Name and ID against NL-BKY list			
	pass		413 Customer Name and ID against NL-COR list			
	pass		416 Customer Name and ID against NL-DRG list			
	pass		415 Customer Name and ID against NL-FRD list			
	pass		412 Customer Name and ID against NL-GAR list			
	pass		411 Customer Name and ID against NL-MAR list			
	pass		414 Customer Name and ID against NL-WUP list			
	pass		302 Customer Name or ID against AML-IL			

# RHB Indochina Bank Limited

Site Visit was conducted by Mr. Moeurn Chheleang  
Dated on 23-Nov-2017

Map: Collateral (The purchased house)

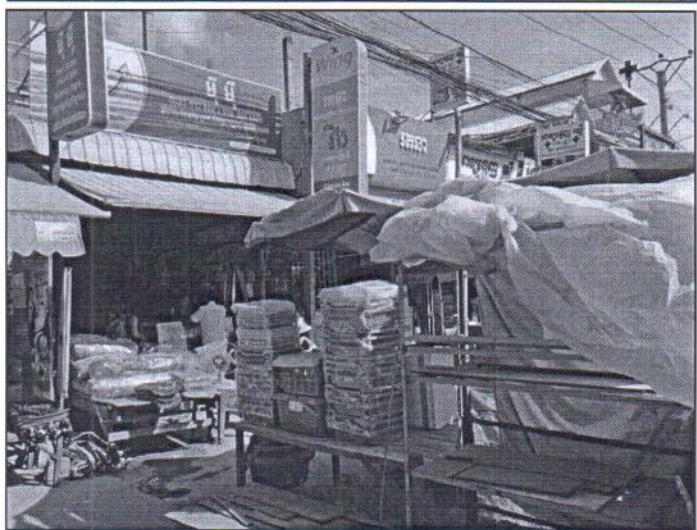
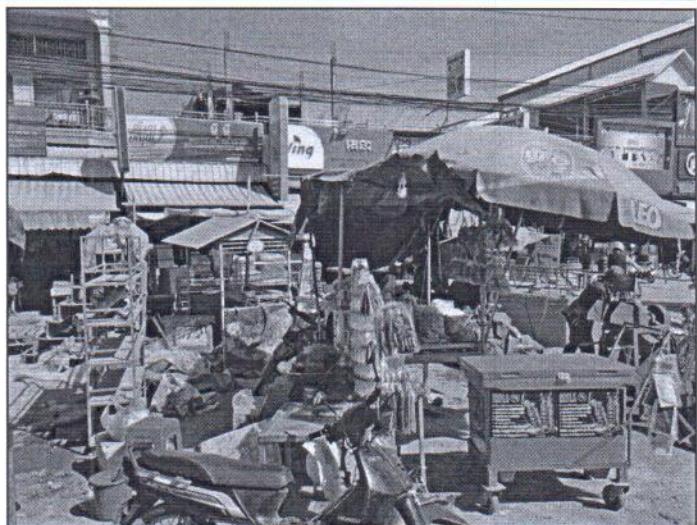
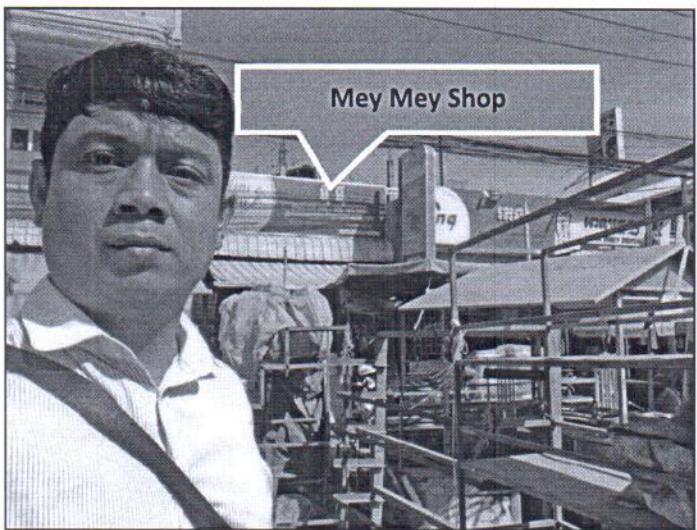
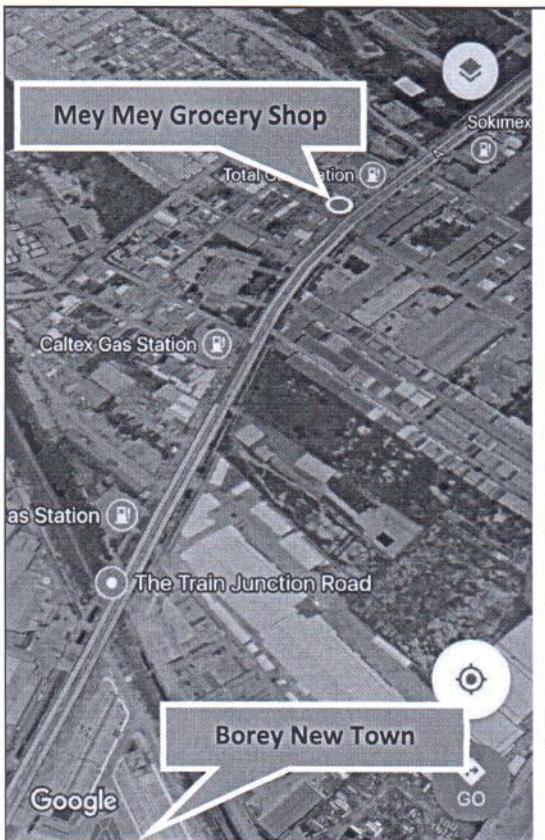
Address: No. C65, St. 07, Phum Aung, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh. (Borey New Town)



# RHB Indochina Bank Limited

Map: Premise Business (Car Garage)

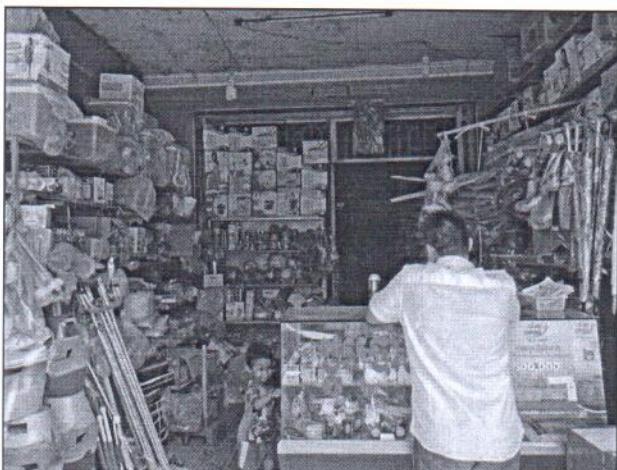
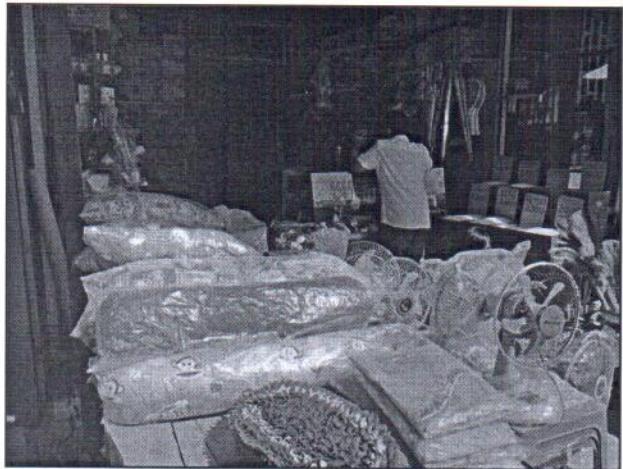
Address: Along National Road No. 4, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh



## RHB Indochina Bank Limited

Map: Premise Business (Car Garage)

Address: Along National Road No. 4, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh



# RHB INDOCHINA BANK LTD

## LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mr. Khoeurn Kheang  
Name of Joint Applicant: Mdm. Kim Kanika

### Type and Amount of Facility Requested

Type: HL USD56,000

Purpose: To part finance on purchase house (Borey New Town)

### Particular of Applicant

#### Applicant and Joint Applicant's Information

Applicant : Mr. Khoeurn Kheang Date of Birth: 04-05-1982 ID/Passport No.: 011031391  
Joint Applicant : Mdm. Kim Kanika Date of Birth: 05-05-1992 ID/Passport No.: 030467316  
Joint Applicant : N/A Date of Birth: ID/Passport No.:  
Joint Applicant : Date of Birth: ID/Passport No.:  
Business Type : Grocery Shop and Money Exchange  
Business Address: Along National Road No. 4, Sangkat Chom Chao, Khan Por Senchey, Phnom Penh  
Resident Address: As above  
Relationship : Husband and wife Since: N/A  
Tel. : 096 545 8678 (Mr. Khoeurn Kheang)

Please provide the following with your completed application form:

- |  |  |
|--|--|
| <p>1. Personal Information</p> <ul style="list-style-type: none"><li><input checked="" type="checkbox"/> Copy of Identity card/ Passport / Passport of borrower and/or Guarantor</li><li><input type="checkbox"/> Family Book / Residential Certification</li><li><input type="checkbox"/> Employment contract</li><li><input type="checkbox"/> Confirmation of income e.g. salary slip, letter from employer, rental income, etc</li></ul> <p>2. Company Information</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Business Patent, Business License, or Certificate</li><li><input type="checkbox"/> Memorandum or Article of Association</li><li><input type="checkbox"/> Board Resolution of Company for Loan Application (RHB Indochina bank's standard format is attached.)</li></ul> | <p>3. Financial Information</p> <ul style="list-style-type: none"><li><input checked="" type="checkbox"/> Unaudited Financial Statement for last 3 months</li><li><input checked="" type="checkbox"/> Bank Statement for the latest 1 year (if any)</li><li><input type="checkbox"/> Loan Account Statement and Loan agreement with other banks (if any)</li><li><input checked="" type="checkbox"/> Projected Financial Statement for 1 to 3 years</li><li><input type="checkbox"/> Cash flow projection report</li><li><input type="checkbox"/> List of local or foreign suppliers</li><li><input type="checkbox"/> List of local or foreign purchasers or clients</li><li><input type="checkbox"/> List of stock value</li><li><input type="checkbox"/> Other Supporting documents</li></ul> <p>4. Security Documents</p> <ul style="list-style-type: none"><li><input checked="" type="checkbox"/> Photostat of title deeds of property (ies) to be mortgaged</li><li><input checked="" type="checkbox"/> Sale and Purchase Agreement of the property</li><li><input type="checkbox"/> Valuation Report of the property (ies)</li></ul> <p>5. Others</p> <ul style="list-style-type: none"><li><input type="checkbox"/> List of property (ies) rental together with lease agreement copy</li><li><input type="checkbox"/> List of property (ies) owned together with title deed or letter of ownerships (if any)</li></ul> |
|--|--|

I/We understand and authorize that the above information provided to RHB Indochina Bank Ltd ('Bank') may be used to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the Bank may disclose information about me/us to its related companies, agents or contractors and the information is to be used to provide me/us with information about other facilities, products or services. The Bank may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. If I/we default in any obligations to the Bank, then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who may use their credit reporting services. The Bank may obtain information and make such enquiries about me/us as the Bank considers warranted from any source including its related companies and credit reference agencies for the above purposes.

I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.

I/We have read the terms and the information I/we provided on this application is true, correct and complete.

Mr. Phoeurn Kheam  
Date : 18.12.2013



Right Thumb Print

Mdm. Kim Kanika  
Date : 18.12.2013



Right Thumb Print

Mr.  
Date : .....



Right Thumb Print

Mdm.  
Date : .....



Right Thumb Print