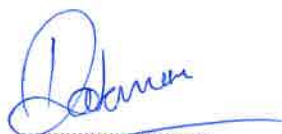


Contact/Call Report

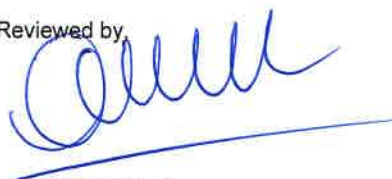
Date / Time	: 16-June-2017	10:00 am
Borrower (s)	Phsar Big A Co., Ltd.	
Business Name	Paragon Market	
Type of Business	Daily consumer Thai products and wholesale of sugar and SMG	
Business Address	No. 12 (Paragon Market), Street 214, Chey Chamas Commune, Daun Penh District, Phnom Penh City	
Tel No	(855) 95 898 789 (Mdm. Chan Sarun)	
New / Existing Facilities	New OD: USD6.4M	O/S: N/A
Visiting Officer	Mr. Sok Ratanak and Mr. Chiv Hak	
Branch Observation/ Notes	<p>Established in 2007, Phsar Big A Co., Ltd was founded by Mr. Chan Vay. The company is a single member private limited company under registration No. Co.10633 KH/2007 issued by Ministry of Commerce. Patent in 2017 also applied. Presently, the company has involved business operating in Paragon Market and Sugar & MSG wholesale</p> <p>Mr. Chan Vay (Age: 78) and Mdm. Chan Sarun (Age: 55) are related as father and daughter. They are residing in No. 8 Village, Chaktumuk Commune, Daun Penh District, Phnom Penh City, Cambodia, where is to be charged to RHBIBL (P1). They are active businessmen who are involved in trading business for more than 30 years. Note that, Mdm. Chan Sarun has a good profile and well-known with good relationship from the active potential businessmen in Cambodia. Moreover, she has owned company in Thailand for trading in Cambodia as well.</p> <p>Verbally disclosed by the applicant, they are also running a café shop "Black canyon" and restaurant "O'Cha" where are located along National Road No. 1, Niroat Commune, Meanchey District, PhnomPenh City, attached in PTT Gasoline Station. Mdm. Sarun said that she has a strong relationship with PTT's owner in Thailand and has opportunity to jointly business venture so far. For instance, she also generates income (commission fee) on Petroleum transportation from Thailand to Cambodia when the local dealers purchase order through the applicant. Those are just a more information of the applicant's businesses; however, the income statement are not provided or detailed from the applicant as it is not the main business and not the purpose of this loan application; however, the site visit of the premises was conducted.</p> <p>Applicant requests OD of USD6.4M to refinance loan of USD2.5M from Kookmin Bank and the balance is to use as working capital in trading sugar and SMG.</p> <p>Based on the income statement translates DSR 3.59x with security coverage at 1.01x (Ascribe value)</p>	
Conclusion	- The borrowers have stable and comfortable income to secure the loan.	

Inspected/ Prepared by,



Sok Ratanak
Assistant Manager

Reviewed by,



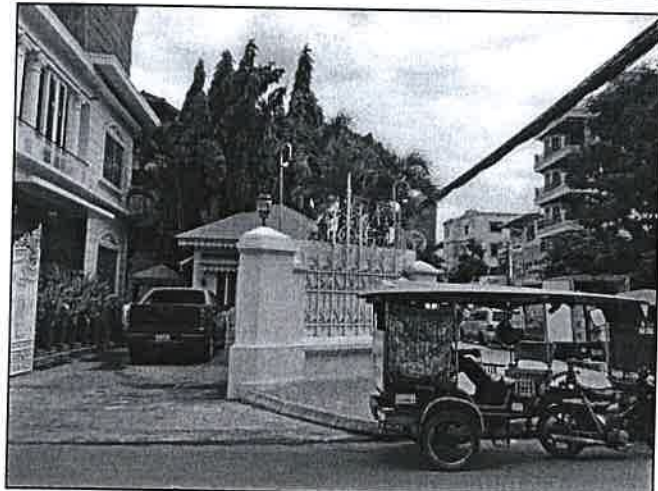
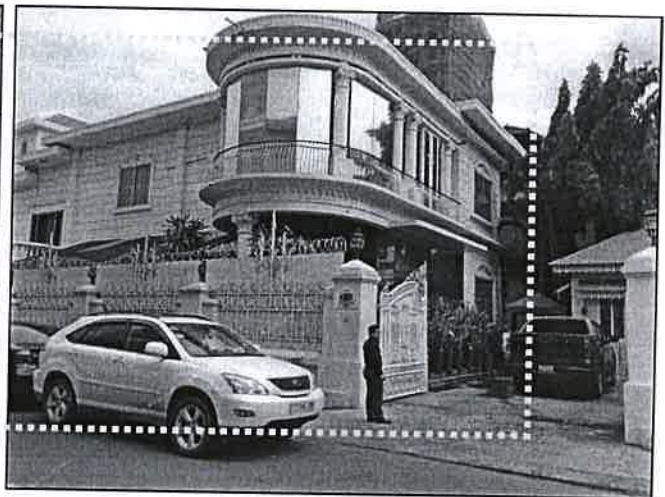
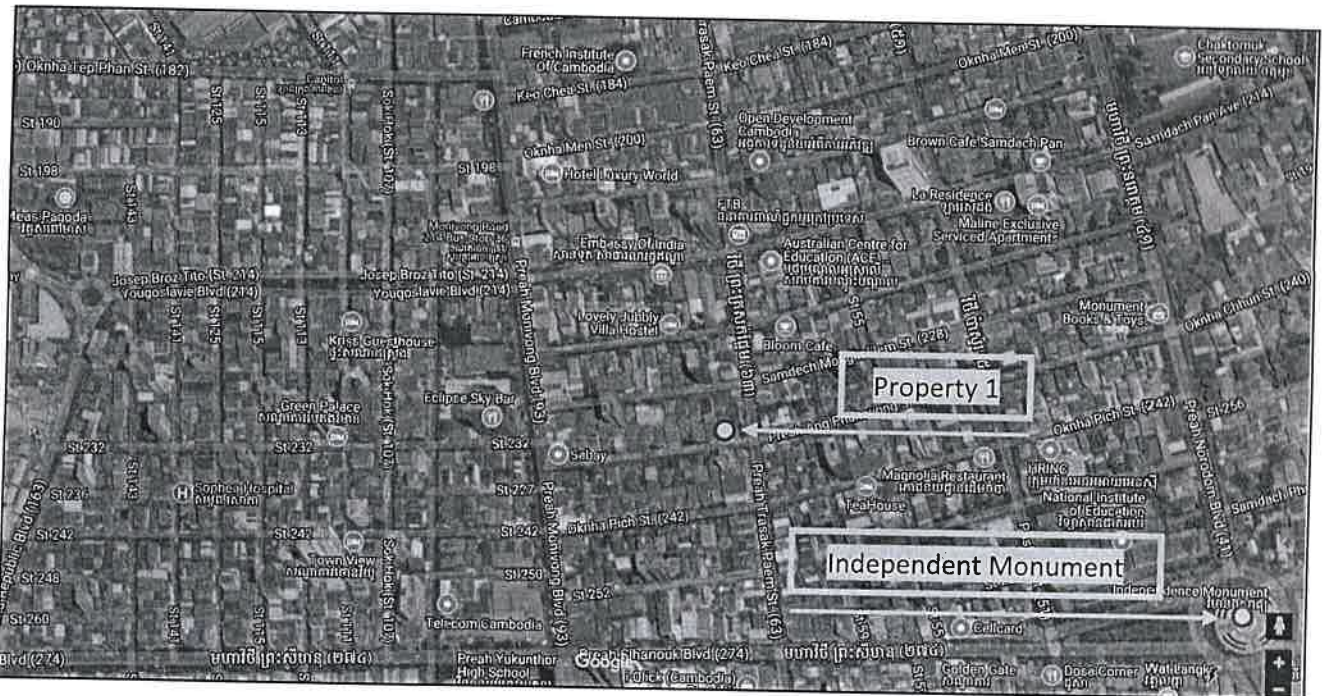
Chiv Hak
Senior Manager

RHB Indochina Bank Limited

Site Visit was conducted by Mr. Sok Ratanak, and Mr. Chiv Hak
Dated on 16-Jun-2017

Map: Property 1

Address: No. 143, Corner of Street 63 and 240, 8 Village, Chaktumuk Commune, Daun Penh District, Phnom Penh City, Cambodia



RHB Indochina Bank Limited

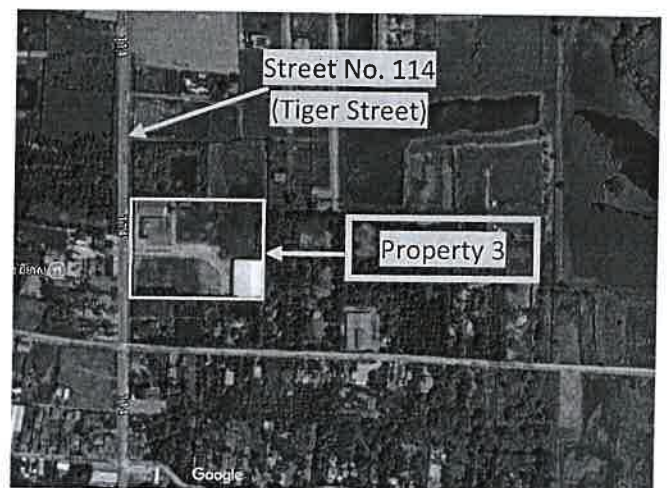
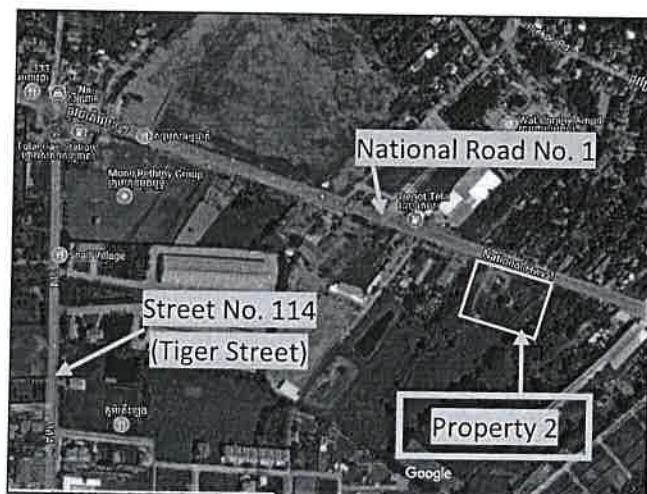
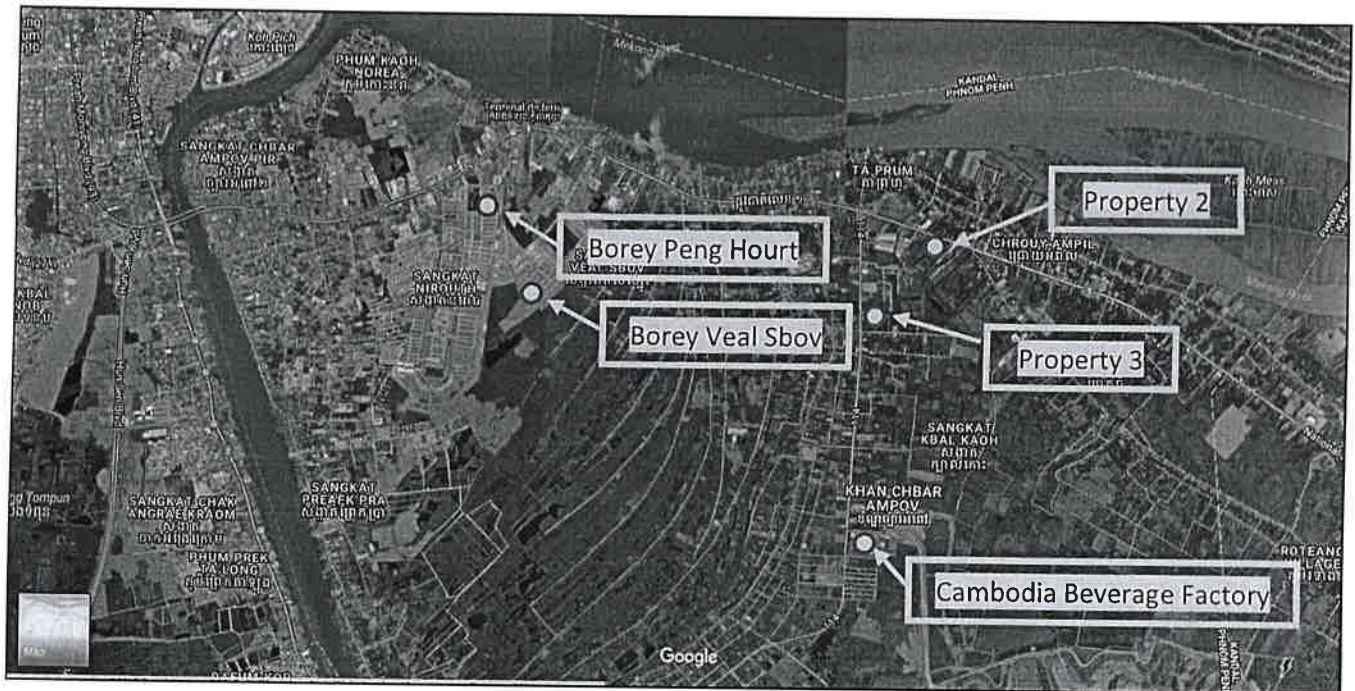
Map:

Property 2

Address: Along National Road No. 1, Kbal kos Commune, Meanchey District, Phnom Penh City, Cambodia

Property 3

Address: Street 114 (Tiger Street), Prek Eng Commune, Meahchey District, Phnom Penh City, Cambodia.



RHB Indochina Bank Limited

Photo of Property 2:

Address: Along National Road No. 1, Kbal Kos Commune, Meanchey District, Phnom Penh City, Cambodia



RHB Indochina Bank Limited

Photo of Property 3

Address: Street 114 (Tiger Street), Prek Eng Commune, Meahchey District, Phnom Penh City, Cambodia.

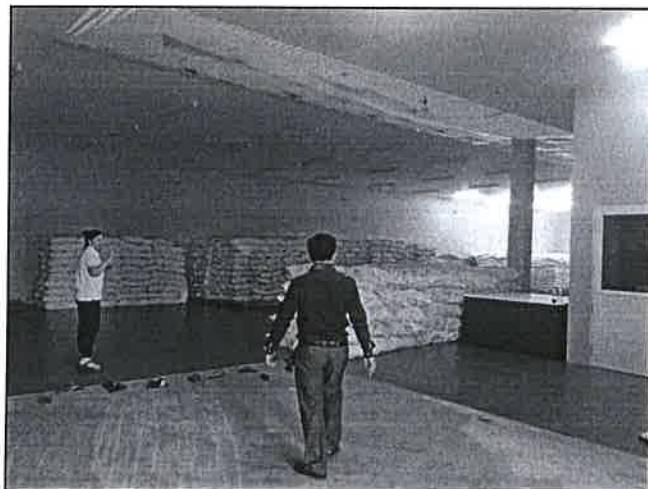
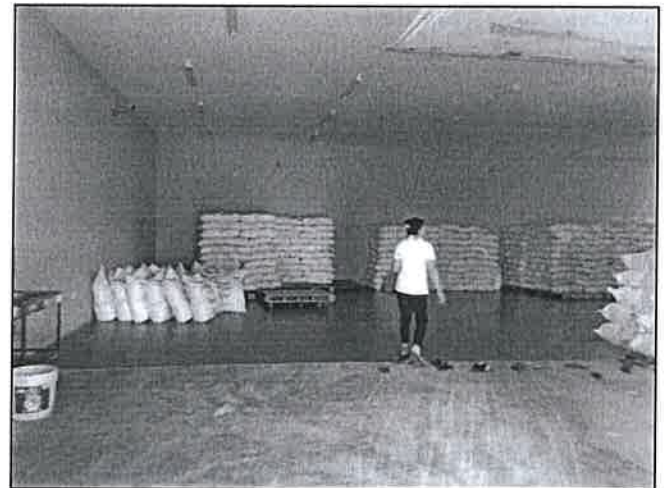


RHB Indochina Bank Limited

Office Building and Home-Stay

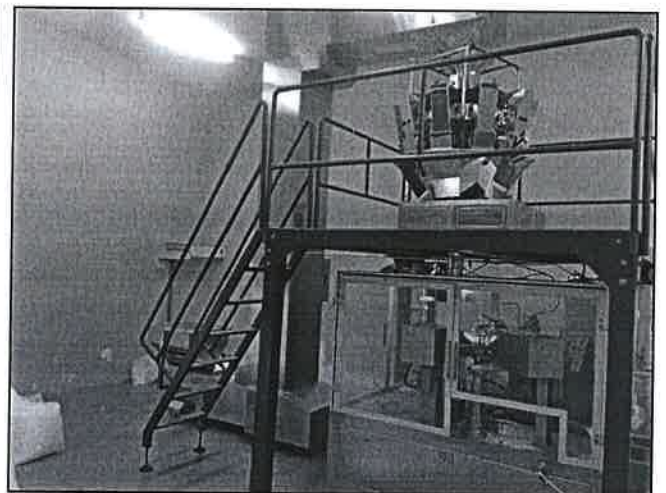
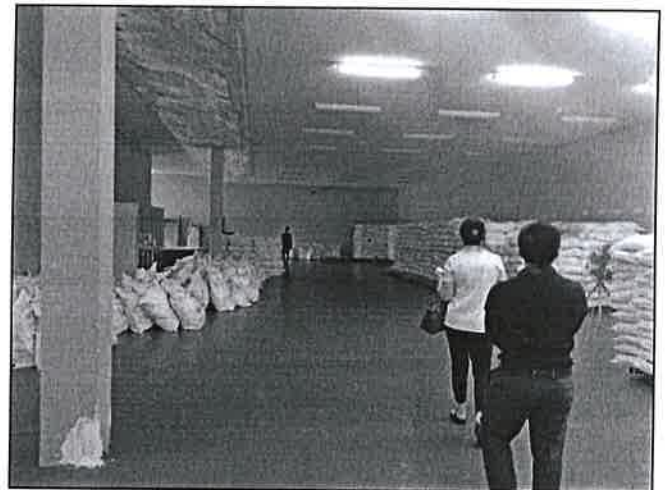


Warehouse A



RHB Indochina Bank Limited

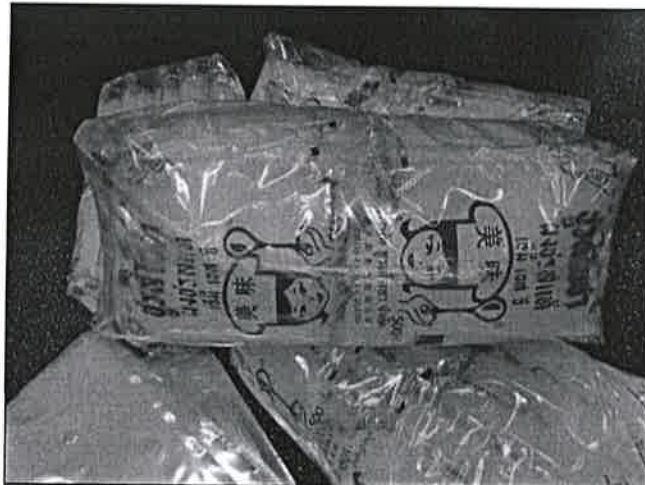
Warehouse A



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RHB Indochina Bank Limited

Warehouse A



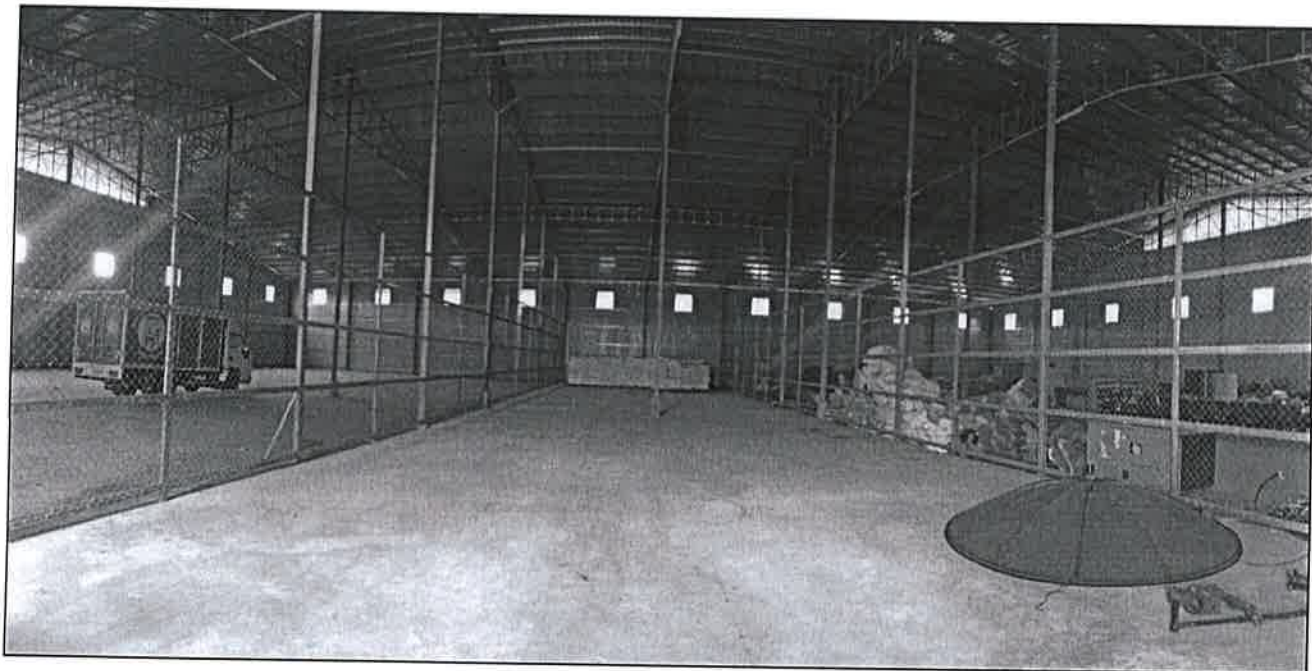
Warehouse B



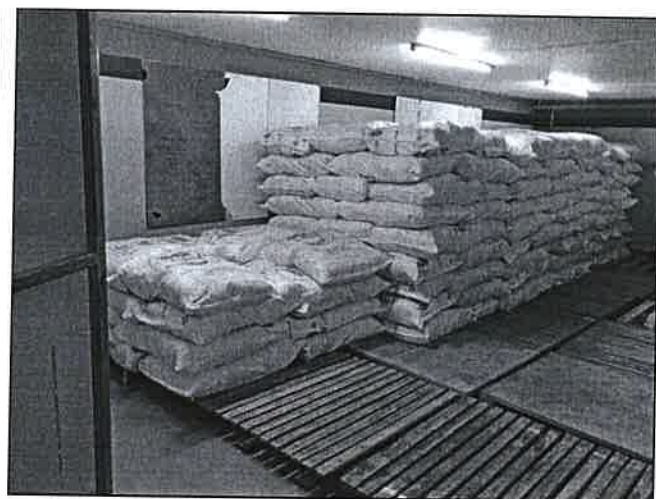
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RHB Indochina Bank Limited

Warehouse B

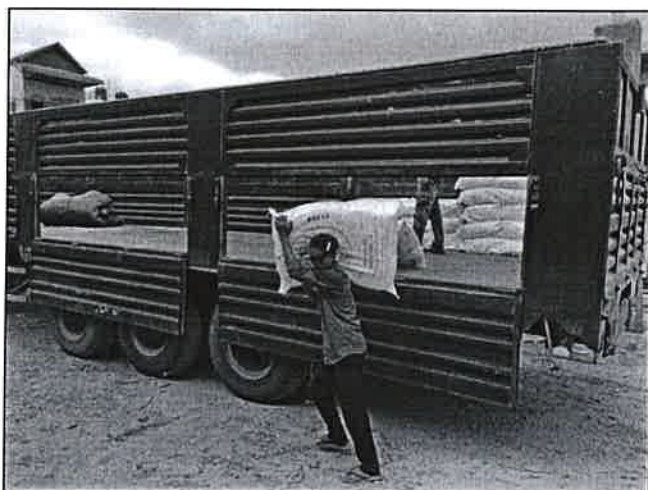


Warehouse C: (Near Street No. 271)



RHB Indochina Bank Limited

Warehouse C: (Near Street No. 271)



RHB Indochina Bank Limited

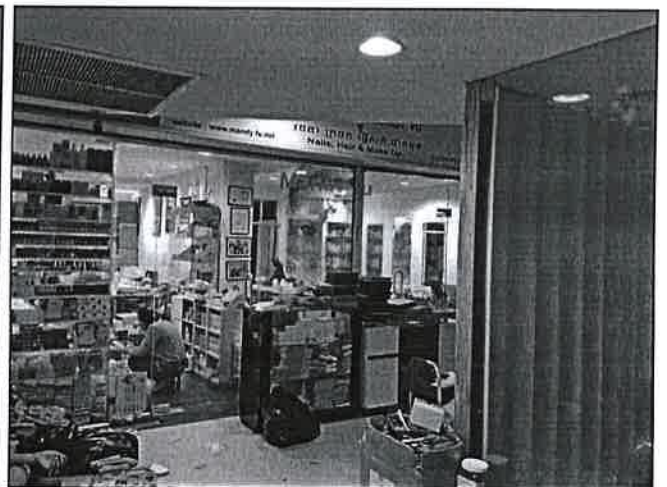
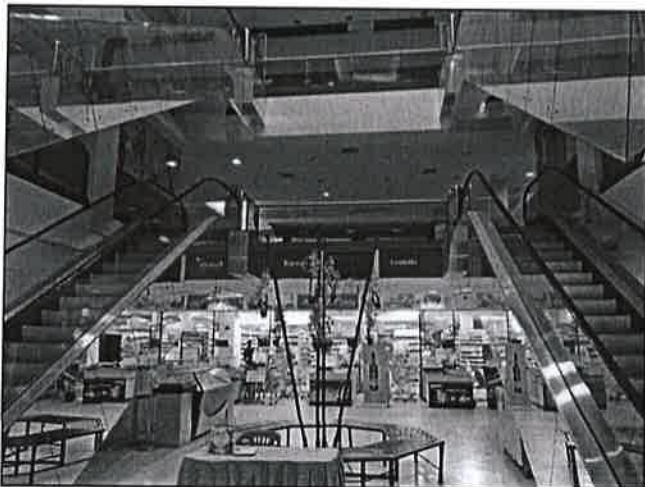


Paragon Market

Address: No. 12 (Paragon Market), Street 214, Chey Chamas Commune, Daun Penh District, Phnom Penh City



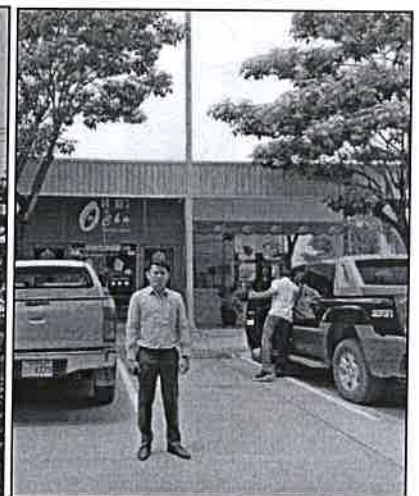
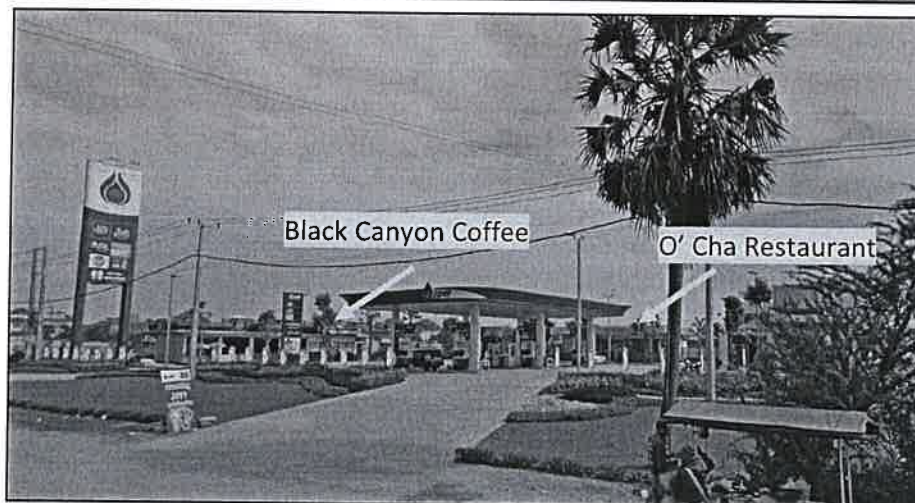
RHB Indochina Bank Limited



RHB Indochina Bank Limited



Other Businesses: Along National Road No. 1, in PPT Petroleum Station, Prek Eng, Phnom Penh.



Handwritten signature/initials.