

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1	Branch: City Mall Olympic Branch
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Request Type

 New

 Additional

 Renewal

 R&R

Approving Authority

Joint Approval: DLA Level IV Reason for escalation:

Group CCO & Head of Business:

Part 1.0	CUSTOMER PROFILE		
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1.1	CUSTOMER INFORMATION		
Borrower	Mr. Hoeung Kongkea Sambath	CIS No.	170002174
Group/ Ultimate Parent	N/A	Registration No.	5975 នានាំសាមុខ
Ultimate Borrower's Beneficial Owner	N/A		
Business Address	No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh.		
NBC Sector	Information Media & Telcom.	Sub Sector	N/A
Core Business	Orient Media & Technology Co., Ltd.		
Date of Incorporation	2014	Relationship Since	August 2015
Review Due Date	26-08-2016	Next Review Date	26-08-2017
BNM Reporting	<input type="checkbox"/> Broad Property Sector (Non Exempt)	<input type="checkbox"/> Bridging Loan	<input type="checkbox"/> Bullet/ Balloon Repayment

1.2	CUSTOMER RISK STATUS					
Model Used:						
	<input type="checkbox"/> LC	<input type="checkbox"/> MM	<input type="checkbox"/> GPF	<input type="checkbox"/> IPRE	<input type="checkbox"/> NBFI	<input type="checkbox"/> SCRM
Borrower/ Guarantor		Standalone		Final Rating (For credit decision only)	Watchlist Status	Exceptional Credit
		Current CRR Rating	New CRR Rating	EAM	AST	
Mr. Hoeung Kongkea Sambath		4	3	3	Yes/ No	Yes/ No
Guarantor/ N/A		N/A	N/A	N/A		Yes/ No
Comments: N/A						

1.3	SHAREHOLDERS (S) / DIRECTORS (D)/ GUARANTOR (G) DETAILS					
Name/ IC / Passport No./ BRN	Age	Relationship	% of shareholding	Years with Co	Experience/ Qualification	Estimated Networth
Mr. Hoeung Kongkea Sambath	31	Single	100%	2014	2	USD100K-USD300K
No. of Employee: 200						
Succession Plan for key Personnel: N/A						
CBC / World Check Findings (if any): There are no entries matching						
Connected party: Yes / No	(If yes, please comment)					

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Part 2.0	DETAILS OF REQUEST
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2.1	Brief details of new, additional or renewal request. <ul style="list-style-type: none"> To approve a new 8-year TL facility of USD35K to settle private borrowing in purpose of purchase land.
2.2	Please state brief details of waivers, deviation of guidelines & notations. <ul style="list-style-type: none"> To request for waiver of cross-charging the new collateral with the existing one

Part 3.0	FACILITY DETIALS
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3.1	FACILITY (USD'000)					
Facility Type	O/S as at 28-06- 2016	Existing Limit	Increase/ Decrease (+/-)	New Limit	Pricing (ECOF@5.50%)	Purpose
TL1 (Existing)	50.07	50.07	-	50.07	ECOF + 3.75% p.a. on monthly rest subject to min 9.25% p.a.	For settlement the private borrowing in purpose of purchase land
TL2 (New)	-	-	-	35	ECOF + 3.75% p.a. on monthly rest subject to min 9.25% p.a.	For settlement the private borrowing in purpose of purchase land
Total	50.07	50.07	-	85.07		

3.2	Repayment Terms						
Facility Type	Tenor/ Terms of Repayment						
TL1 USD60K (Existing)	Interest Rate:	:	ECOF + 3.75% p.a. on monthly rest subject to min 9.25% p.a.				
	Tenure:	:	5 Years				
	Repayment:	:	60 monthly installment of USD1,251.96				
	Processing Fee:	:	1% on approved amount				
	Prepayment:	:	1 st -3 rd Year: 3% and 4 th -5 th Year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.				
TL2 USD35K (New)	Interest Rate:	:	ECOF + 3.75% p.a. on monthly rest subject to min 9.25% p.a.				
	Tenure:	:	8 Years				
	Repayment:	:	96 monthly installment of USD517.31				
	Processing Fee:	:	1% on approved amount				
	Prepayment:	:	1 st -5 th Year: 3% and 6 th -8 th Year: 1% on prepayment amount if the facility is fully/partially settled before expiry date.				

3.3	GROUP EXPOSURE PROFILE (USD'000)								
Exposure With	Borrower			Related Borrowers**			Borrower + Related Borrowers (SCEL**)		
	Secured*	Clean	Total	Secured*	Clean	Total	Secured*	Clean	Total
RHB Indochina Bank	85.07		85.07	85.07		85.07	85.07		85.07
RHB Bank Limit:									

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Standalone:								
RHB Labuan/ Islamic/ Investment/ Leasing								
SCEL**								
Beyond SCEL***								
Total RHB Group	85.07		85.07	85.07		85.07	85.07	85.07
Total Credit (RHB Group Exp+Other Banks)	85.07		85.07	85.07		85.07	85.07	85.07

* Based on value as per Credit Policy

** Aggregated based on Power of Control (PoC) and Economic Dependency (ED)

*** All other exposure derived based on Power of Control (before disaggregation)

Part 4.0		DETAILS OF OTHER BANKERS/ FINANCIAL INSTITUTIONS						
No.	Name of Banker/ FI	Facility Type	Pricing (p.a.)	Approved Amount	Outstanding as at 31/07/2016	Security	Security Coverage	
1	Phillip Bank	HL	8.5%	50,000	15,390.26	Land & Building	N/A	
2	Phillip Bank	TL	8.5%	34,000	22,709.09	Vacant Land	N/A	
3	Phillip Bank	HL	8.5%	52,000	48,794.68	Land & Building	N/A	
4	Phillip Bank	TL	8.5%	35,000	27,642.66	Vacant Land	N/A	
5	ACLEDA Bank	TL	12.6%	80,000	72,222.23	Vacant Land	N/A	
Total				251,000	186,758.92			
Credit Bureau Findings: The repayment has been promptly paid. Noticeably, the borrower inquired with Phillip Bank of USD184,600 in 09-08-2016. As the borrower confirmed, it is to settle loan from ACLEDA and supersede and cancel of the existing TLs with Phillip Bank.								
Worldcheck: No name matched.								

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Part 5.0	SECURITY DETAILS														
5.1	SECURITY DESCRIPTION														
	Security Description	OMV (USD'000)	Security Value (as per CP)												
Existing	<p>1. Facility Agreement stamped for USD60K as the principal instrument. 2. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument</p> <p>Existing Property: Title No.: 08101305-0905 and 08101305-1757 Registered owner: Mr. Hoeung Kongkea Sambath Description: Two parcel of a joint vacant land. Land: 3,789 sqm Address/Location: 5 Village, Svay Rolum Commune, Sa Ang District, Kandal Province Tenure: freehold Lease expiry: N/A Formal valuation report by CARE dated 17 August 2015 OMV: USD151,560 (3,789sqm x USD40/sqm) Insurance: N/A</p> <p>Verbal Check by:</p> <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <tr> <th>Valuer</th><th>Date</th><th>OMV/FSV (USD)</th></tr> <tr> <td>1) ARC</td><td>26-08-2016</td><td>Land cost: USD170,505 (3,789sqm x USD45) Total: USD170,505</td></tr> <tr> <td>2) CARE</td><td>26-08-2016</td><td>Land cost: USD155,349 (3,789sqm x USD41) Total: USD155,349</td></tr> <tr> <td>3) BRG</td><td>26-08-2016</td><td>Land cost: USD170,505 (3,789sqm x USD45) Total: USD170,505</td></tr> </table> <p>Comment: We are agreeable to the Formal Valuation dated 17-08-2015 by CARE as it is reasonable value and lower than verbal check in Aug 2016</p>	Valuer	Date	OMV/FSV (USD)	1) ARC	26-08-2016	Land cost: USD170,505 (3,789sqm x USD45) Total: USD170,505	2) CARE	26-08-2016	Land cost: USD155,349 (3,789sqm x USD41) Total: USD155,349	3) BRG	26-08-2016	Land cost: USD170,505 (3,789sqm x USD45) Total: USD170,505	151.56	75.78
Valuer	Date	OMV/FSV (USD)													
1) ARC	26-08-2016	Land cost: USD170,505 (3,789sqm x USD45) Total: USD170,505													
2) CARE	26-08-2016	Land cost: USD155,349 (3,789sqm x USD41) Total: USD155,349													
3) BRG	26-08-2016	Land cost: USD170,505 (3,789sqm x USD45) Total: USD170,505													
Total		155.35	77.67												
Security Coverage (Times) - Existing TL1 of USD50.07K		3.03x	1.51x												
New Property (To be obtained):															
	<p>Title No.: 02030404-0498 Registered owner: Mr. Hoeung Kongkea Sambath Description: A parcel of vacant land. Land: 1,224 sqm Address/Location: St. 507, Wat Rom Doul, Chamkar Somroung Commuen, Battambang Municipality, Battambang Province. Tenure: freehold Lease expiry: N/A The property is located at St. 507 one road be hide the Battambang Provincial Hospital or University of the Nation. It is a moderate area in Battambang Town. Formal valuation report: To be valued by CARE OMV: USD85,680 Insurance: N/A</p>	85.7	42.9												

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Verbal Check by:

Valuer	Date	OMV/FSV (USD)
1) ARC	26-08-2016	Land cost: USD97,920 (1,224sqm x USD80) Total: USD97,920
2) CARE	26-08-2016	Land cost: USD85,680 (1,224sqm x USD70) Total: USD85,680
3) BRG	26-08-2016	Land cost: USD97,920 (1,224sqm x USD80) Total: USD97,920

Comment: We are agreeable to indicative value of CARE as it is reasonable value and lower than BRG & ARC.

New/ Additional (To Be Obtained)

- 3. Facility Agreement stamped for USD35K as the principal instrument.
- 4. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument

Total	85.7	42.8
Security Coverage (Times) - New/ additional of USD35K	2.44x	X1.22x

5.2	SECURITY ANALYSIS
	<ul style="list-style-type: none"> • Overall MOA of the property would be 35.29% with secure coverage of 2.83x. (In overall MoA) • 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. • The property2 is located at St. 507 one road behind the Battambang Provincial Hospital or University of the Nation. It is a moderate area in Battambang Town.

Part 6.0	CONDITIONS PRECEDENT & COVENANTS
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6.1	CONDITIONS PRECEDENT	Complied Yes	To comply
No.	Details		
1	<u>Existing</u> <ul style="list-style-type: none"> • Acceptance of Letter of Offer • Payment of Processing fees of USD600.00 <u>Release of facilities subject to:-</u> <ul style="list-style-type: none"> • Compliance of Terms under Condition Precedent. • 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, duly stamped and registered at such registries as the Bank may deem necessary. • Receipt of formal valuation report from our panel on the subject property not less than USD151,560.00 <u>Disbursement Method:-</u> <p>Upon completion of signing and thumb print on legal documents and charging</p>	✓ ✓	
		✓ ✓	

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	<p>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.</p>	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2	<p>New</p> <ul style="list-style-type: none"> • Acceptance of Letter of Offer • Payment of Processing fees of USD350.00 <p>Release of facilities subject to:-</p> <ul style="list-style-type: none"> • Compliance of Terms under Condition Precedent. • 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, duly stamped and registered at such registries as the Bank may deem necessary. • Receipt of formal valuation report from our panel on the subject property 2 not less than USD85,680.00 <p>Disbursement Method:-</p> <p>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.</p> <p>Post Disbursement Condition</p> <p>To submit letter of full settlement from the private money lender within one week after the drawdown</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Comments:</p> 		

6.2	COVENANTS / OTHER TERMS & CONDITIONS		
No.	Details	Complied	To comply
1	Existing N/A	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2	New N/A	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>Comments:</p> 			

Part 7.0	CREDIT ASSESSMENT
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7.1	BORROWER BACKGROUND
<p>Mr. Hoeung Kongkea Sambath (31 years) is owner of ORIENT Media & Technology Co., Ltd was officially founded by Mr. Sambath in 2014. The premise is operated in No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, which is rent with monthly office rental fee of USD3,000. The company was registered at Ministry of Commerce of Cambodia under business license No. 5975 នាមកុម dated 24 July 2014. Presently, there are almost 200 employees to operate daily business 24h/24h operation. The official business patent for 2015 and 2016 have not issued yet even. (Pls refer to the enclosed payment receipt in 2015 & 2016)</p> <p>He is an experienced businessman who has engaged in business since 2010 as a family business. The business is</p>	

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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.

(i) 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 enquiries, 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 Service Charge:

The company has agreement to provide call center service and Imuzik 2G & 3G for Metfone-Viettel (Cambodia) Pte., Ltd. which well-known as popular telecommunication 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	C1=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: The both agreements was expired but it is automatically extended for another one year if no official ideas in writing.

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 subscrivers Imuzik2G & Imuzik3G per month.
(Contract agreements are enclosed)

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(ii) Competitor

Below is the list of competitors:

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

(iii) Major Customers:

Company Name	Facilities
- Viettel (Cambodia) Pte. Ltd.	Call center, Call Tune, ...etc.
- Smart Axiata Co., Ltd.	Call center, Call tune,...etc.

Beside the above business, borrower has additional income from leasing space for ATM Booth for Phillip Bank with tenure 2 years (06-April-2015 to 05-April-2017) with monthly fee of USD330. (Please refer to the attached lease agreement.

7.2	JUSTIFICATION OF REQUEST
<ul style="list-style-type: none"> With success in the existing business, the borrower are going to invest in the purchase of the property for future investment i.e guesthouse or hotel in Battambang Province as he has foreseen the growth in the tourism and business activities in the province. Therefore, the borrower is planning a head by purchasing the property first as the property is in good location with a reasonable price. Noticeably, the borrower bought from the first buyers (Mdm. Thong Muoy Lin and Mr. Thorm Sopha) who also bought from the land owner with price of USD104,000. However, the first buyers are to responsible for ownership transfer to Mr. Hoeung Kongkea Sambath and the property is to be charged to bank before loan release. As per the furnished SPA dated on 01-05-2016, the selling price is USD104,000 and USD69,000 was paid already and the balance (USD35,000) is to pay upon completion of ownership transfer. As a result, the final deposit has been done on 05-07-2016. (SPA, 1st deposit, and final payment are attached) The borrower has loaned with a private lending to fully settlement payment (USD35K) at interest rate 1.5% per month. (Loan agreement is enclosed) Therefore, the borrower requests additional loan of USD35,000 to settle private lending. 	

7.3	INDUSTRY LENDING DIRECTION
Sector: Information Media & Telecommunication Within Industry Lending Limit? Yes / No (as at 29-Aug-2016)	
<input type="checkbox"/> Most attractive <input type="checkbox"/> Highly attractive <input type="checkbox"/> Attractive <input checked="" type="checkbox"/> Selective <input type="checkbox"/> Unattractive <input type="checkbox"/> Most unattractive	
If Sector falls under unattractive or most unattractive, justification for maintain or increase exposure: N/A	

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7.4	SOURCE OF REPAYMENT		
	Historical 2015	Projected 2016	Remarks
A) EBITDA	USD22,050.26	USD22,193.62	
B) Other recurring Income:	N/A	N/A	<ul style="list-style-type: none"> DSR based on latest reported financial in 2015 stands at 3.63x. Revenue is project to increase by 4% based on the past year recorded. So, DSR to be further improved to 3.66x.
C) Total cash flow available for debt service (A + B)	USD22,050.26	USD22,193.62	
D) Existing debt repayment - RHBIBL@TL1: USD60K - Phillip@HL & TL: USD171K - ACLEDA@TL: USD80K Total	USD1,251.96 USD2,712.48 USD1,589.09 USD5,553.53	USD1,251.96 USD2,712.48 USD1,589.09 USD5,553.53	
E) Proposed additional Debt Repayment RHBIBL, TL2: USD35K	USD517.31	USD517.31	
F) Total debt repayment (D + E)	USD6,070.84	USD6,070.84	
DSR [(A+B)/(D+E)]	3.63x	3.66x	
G) Other source of income (scheduled/dividend repayment)	N/A	N/A	
Adjusted DSR [(C + G)/F]	N/A	N/A	

7.5	EXTERNAL RATING (Applicable to PLCs only)			
Moody's EDF9 Score (%) as at dd/mm/yyyy				
Borrower:	Guarantor:			
Share Price Movement over past 12 months:				
DD/MM/YY (Current price)	High	Low		
Implied Rating	S&P	Moody's		
Comments:				
RAM	MARC	S&P	Fitch	Moody's
Comments:				



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7.6 CUSTOMER PROFITABILITY									
Facility	Average Utilization	Last 12 mths Gross Income	Current RAROC	Current RRWA	Current ROA	Projected 12 mths Gross Income	Projected RAROC	Projected RRWA	Projected ROA
N/A									
Reasons/ account strategy if less than model recommended target return.									

7.7 ANCILLARY BUSINESS/ CROSS SELLING									
N/A									

7.8 CONDUCT OF ACCOUNT ANALYSIS																																																								
Below is the conduct of accounts for RHBIBL, Phillip Bank and ACLEDA Bank																																																								
Borrower: Mr. Hoeung Kongkea Sambath Account No.: 40001001371200000 Bank Name: RHBIBL TL Limit: USD60,000.00 (O/S: USD50,065.15@29-08-2016)																																																								
<table border="1"> <thead> <tr> <th>Due date</th> <th>Amount Billed (USD)</th> <th>Payment Date</th> <th>Overdue (days)</th> </tr> </thead> <tbody> <tr><td>28-09-2015</td><td>1,245.50</td><td>28-09-2015</td><td>1</td></tr> <tr><td>26-10-2015</td><td>1,245.50</td><td>26-10-2015</td><td>-</td></tr> <tr><td>27-11-2015</td><td>1,245.50</td><td>27-11-2015</td><td>-</td></tr> <tr><td>26-12-2015</td><td>1,245.50</td><td>26-12-2015</td><td>-</td></tr> <tr><td>26-01-2016</td><td>1,245.50</td><td>26-01-2016</td><td>-</td></tr> <tr><td>26-02-2016</td><td>1,245.50</td><td>26-02-2016</td><td>-</td></tr> <tr><td>26-03-2016</td><td>1,245.50</td><td>26-03-2016</td><td>-</td></tr> <tr><td>26-04-2016</td><td>1,245.50</td><td>26-04-2016</td><td>-</td></tr> <tr><td>26-05-2016</td><td>1,245.50</td><td>26-05-2016</td><td>-</td></tr> <tr><td>27-06-2016</td><td>1,245.50</td><td>27-06-2016</td><td>-</td></tr> <tr><td>26-07-2016</td><td>1,245.50</td><td>26-07-2016</td><td>-</td></tr> <tr><td>26-08-2016</td><td>1,251.96</td><td>26-08-2016</td><td>-</td></tr> </tbody> </table>					Due date	Amount Billed (USD)	Payment Date	Overdue (days)	28-09-2015	1,245.50	28-09-2015	1	26-10-2015	1,245.50	26-10-2015	-	27-11-2015	1,245.50	27-11-2015	-	26-12-2015	1,245.50	26-12-2015	-	26-01-2016	1,245.50	26-01-2016	-	26-02-2016	1,245.50	26-02-2016	-	26-03-2016	1,245.50	26-03-2016	-	26-04-2016	1,245.50	26-04-2016	-	26-05-2016	1,245.50	26-05-2016	-	27-06-2016	1,245.50	27-06-2016	-	26-07-2016	1,245.50	26-07-2016	-	26-08-2016	1,251.96	26-08-2016	-
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26-07-2016	1,245.50	26-07-2016	-																																																					
26-08-2016	1,251.96	26-08-2016	-																																																					
Comment: The borrower had prompt repayments for last 12 months where the one day overdue in Sept -2015 was due to branch did not set AFT setting.																																																								
Name: Mr. Houeng Kongkea Sambath Account Number: 1010002000007172 Bank: RHBIBL																																																								
<table border="1"> <thead> <tr> <th colspan="4">2015-2016</th> </tr><tr> <th>Month</th> <th>Debit (USD)</th> <th>Credit (USD)</th> <th>Balance (USD)</th> </tr> </thead> <tbody> <tr> <td>Balance Forward</td> <td></td> <td></td> <td>8,890.00</td> </tr> <tr><td>Sep-15</td><td>9,780.50</td><td>3,600.00</td><td>2,709.50</td></tr> <tr><td>Oct-15</td><td>2,983.50</td><td>400.00</td><td>126.00</td></tr> <tr><td>Nov-15</td><td>1,245.50</td><td>1,246.00</td><td>126.50</td></tr> <tr><td>Dec-15</td><td>1,248.50</td><td>1,300.00</td><td>178.00</td></tr> <tr><td>Jan-16</td><td>41,245.50</td><td>41,250.00</td><td>182.50</td></tr> <tr><td>Feb-16</td><td>1,245.50</td><td>1,300.00</td><td>237.00</td></tr> <tr><td>Mar-16</td><td>1,245.50</td><td>1,250.00</td><td>241.50</td></tr> </tbody> </table>					2015-2016				Month	Debit (USD)	Credit (USD)	Balance (USD)	Balance Forward			8,890.00	Sep-15	9,780.50	3,600.00	2,709.50	Oct-15	2,983.50	400.00	126.00	Nov-15	1,245.50	1,246.00	126.50	Dec-15	1,248.50	1,300.00	178.00	Jan-16	41,245.50	41,250.00	182.50	Feb-16	1,245.50	1,300.00	237.00	Mar-16	1,245.50	1,250.00	241.50												
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RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1

Branch: City Mall Olympic Branch

Apr-16	1,245.50	1,250.00	246.00
May-16	1,245.50	1,100.00	100.50
Jun-16	1,252.00	1,245.00	93.50
Jul-16	1,245.50	1,250.00	98.00
Aug-16	1,255.46	1,200.00	42.54
Total	65,238.46	56,391.00	1,104.00
Average	5,436.54	4,699.25	365.13

Comment: For last 12 months, the borrower had average monthly credit turnover of USD4,699.25 and debit of USD5,436.54 and the common transaction was for monthly installment.

Name: Mr. Hoeung Kongkea Sambath

Account Number: 02031003

Bank: Phillip Bank

2015-2016			
Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			3,002.40
Apr-15	1,546.22	5,554.55	7,010.73
May-15	2,712.63	3.72	4,301.82
Jun-15	3,712.62	3,903.55	4,492.75
Jul-15	2,912.57	2,302.17	3,882.35
Aug-15	2,712.55	3,001.65	4,171.45
Sep-15	3,492.53	2,501.20	3,180.12
Oct-15	3,712.55	3,501.82	2,969.39
Nov-15	2,812.49	2,712.85	2,869.75
Dec-15	2,862.49	2,700.16	2,707.42
Jan-16	2,712.50	2,760.56	2,755.48
Feb-16	2,912.56	3,001.52	2,844.44
Mar-16	3,212.50	3,220.51	2,852.45
Apr-16	5,841.39	6,701.12	3,712.18
May-16	2,712.57	4,722.27	5,721.88
Total	43,868.17	46,587.65	
Average	3,133.44	3,327.69	3,819.44

Comment: For last 12 months, the borrower had average monthly credit turnover of USD3,327.69 and debit of USD3,133.44 and the common transaction was for monthly installment.

Phillip Bank

12-Year TL : USD52K

Period: Sep/15 to Aug/16

Account No. : 00001/01/000203/07

Account Name: Hoeung Kongkea Sambath

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	577.23	1-Sep-15	1-Sep-15	-
2	577.23	1-Oct-15	1-Oct-15	-
3	577.23	1-Nov-15	1-Nov-15	-
4	577.23	1-Dec-15	1-Dec-15	-
5	577.23	1-Jan-16	1-Jan-16	-
6	577.23	1-Feb-16	1-Feb-16	-
7	577.23	1-Mar-16	1-Mar-16	-



RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd**CREDIT APPLICATION (CA2)***(Form for joint approval)*

Application No. : RHBIBL-0002-2015-0033-1

Branch: City Mall Olympic Branch

8	577.23	1-Apr-16	1-Apr-16	-
9	577.23	1-May-16	1-May-16	-
10	577.23	1-Jun-16	1-Jun-16	-
11	577.23	1-Jul-16	1-Jul-16	-
12	577.23	1-Aug-16	1-Aug-16	-

Phillip Bank

5-Year TL : USD35K

Period: Sep/15 to Aug/16

Account No. : 00001/01/000203/07

Account Name: Hoeung Kongkea Sambath

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	718.08	1-Sep-15	1-Sep-15	-
2	718.08	1-Oct-15	1-Oct-15	-
3	718.08	1-Nov-15	1-Nov-15	-
4	718.08	1-Dec-15	1-Dec-15	-
5	718.08	1-Jan-16	1-Jan-16	-
6	718.08	1-Feb-16	1-Feb-16	-
7	718.08	1-Mar-16	1-Mar-16	-
8	718.08	1-Apr-16	1-Apr-16	-
9	718.08	1-May-16	1-May-16	-
10	718.08	1-Jun-16	1-Jun-16	-
11	718.08	1-Jul-16	1-Jul-16	-
12	718.08	1-Aug-16	1-Aug-16	-

Phillip Bank

5-Year TL : USD34K

Period: Sep/15 to Aug/16

Account No. : 00001/01/000203/07

Account Name: Hoeung Kongkea Sambath

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	697.56	1-Sep-15	1-Sep-15	-
2	697.56	1-Oct-15	1-Oct-15	-
3	697.56	1-Nov-15	1-Nov-15	-
4	697.56	1-Dec-15	1-Dec-15	-
5	697.56	1-Jan-16	1-Jan-16	-
6	697.56	1-Feb-16	1-Feb-16	-
7	697.56	1-Mar-16	1-Mar-16	-
8	697.56	1-Apr-16	1-Apr-16	-
9	697.56	1-May-16	1-May-16	-



RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1

Branch: City Mall Olympic Branch

10	697.56	1-Jun-16	1-Jun-16	-
11	697.56	1-Jul-16	1-Jul-16	-
12	697.56	1-Aug-16	1-Aug-16	-

Phillip Bank

8- Year TL : USD50K

Period: Sep/15 to Aug/16

Account No. : 00001/01/000203/07

Account Name: Hoeung Kongkea Sambath

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	719.61	1-Sep-15	1-Sep-15	-
2	719.61	1-Oct-15	1-Oct-15	-
3	719.61	1-Nov-15	1-Nov-15	-
4	719.61	1-Dec-15	1-Dec-15	-
5	719.61	1-Jan-16	15-Jan-16	14
6	719.61	1-Feb-16	1-Feb-16	-
7	719.61	1-Mar-16	1-Mar-16	-
8	719.61	1-Apr-16	1-Apr-16	-
9	719.61	1-May-16	1-May-16	-
10	719.61	1-Jun-16	1-Jun-16	-
11	719.61	1-Jul-16	1-Jul-16	-
12	719.61	1-Aug-16	1-Aug-16	-

Comment:

For the last 12 months, monthly installment of TL1, TL2, TL3, & TL4 have been promptly paid; however, there was only overdue in Jan 2016 up to 14 days.

Cause of overdue 14 days:

Due to all monthly installment of TLs with Phillip Bank are paid in every 1st of each month and the borrower was at a broad in Jan 2016 for New Year Eve. Noticeably, the amount of overdue was USD6.06 only based on the Phillip's bank statement.

Name: Mr. Hoeung Kongkea Sambath

Account Number: 3855-00-526225-1-8

Bank: ACLEDA Bank Plc.

Month	2016		
	Debit (USD) Balance Forward	Credit (USD)	Balance (USD)
Jan-16	1,615.15	501.07	2,069.41
Feb-16	1,967.07	0.42	102.76
Mar-16	1,900.55	1,900.07	102.28
Apr-16	2,023.44	2,024.04	102.88
May-16	1,878.00	1,878.18	103.06
Jun-16	1,866.72	1,867.04	103.38
Jul-16	1,881.11	1,882.09	104.36
Total	13,132.04	10,052.91	
Average	1,876.01	1,436.13	384.02



RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1 Branch: City Mall Olympic Branch

Comment: For last 07 months, the borrower had average monthly credit turnover of USD1,436.13 and debit of USD1,876.01 and the common transaction was for monthly installment.

ACLEDA Bank

TL : USD80K

Period: Jan/16 to Aug/16

Account No. : 3885-00-526225-18

Account Name: Hoeung Kongkea Sambath

No.	Installment Amount	Due Date	Payment Date	Days Past Due
1	1,615.11	15-Jan-16	15-Jan-16	-
2	1,967.05	15-Feb-16	15-Feb-16	-
3	1,900.55	15-Mar-16	15-Mar-16	-
4	2,023.44	18-Apr-16	18-Apr-16	-
5	1,878.00	17-May-16	17-May-16	-
6	1,866.72	15-Jun-16	15-Jun-16	-
7	1,881.11	15-Jul-16	15-Jul-16	-
8	1,894.72	15-Aug-16	15-Aug-16	-

Comment: For the last 8 months, Monthly installments have been promptly paid.

Name: Mr. Hoeung Kongkea Sambath

Account Number: 1002031

Bank: ANZ Royal Bank

2015-2016			
Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			700.61
Aug-15	21,698.00	22,308.53	1,311.14
Sep-15	36,920.00	37,190.00	1,581.14
Oct-15	50,308.00	55,757.93	7,031.07
Nov-15	64,009.03	57,528.82	550.86
Dec-15	55,193.43	55,703.48	1,060.91
Jan-16	5,438.00	4,880.30	503.21
Feb-16	18,572.00	18,841.50	772.71
Mar-16	24,150.00	24,134.21	756.92
Apr-16	16,660.30	35,600.00	19,696.62
May-16	61,130.00	42,217.00	783.62
Jun-16	44,201.00	43,970.85	553.47
Jul-16	29,638.00	29,587.00	502.47
Total	427,917.76	427,719.62	
Average	35,659.81	35,643.30	2,925.35

Comment: For last 12 months, the borrower had average monthly credit turnover of USD35,643.30 and debit of USD35,659.81 and the cash deposit and withdrawal.

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1	Branch: City Mall Olympic Branch
-------------------------------------------	----------------------------------

8.3	Product Risks	Low	✓	Medium	High
<ul style="list-style-type: none"> • The offered service is still in need of their customer and it will be effected in the long term i.e more advance technology which can replace it. 					

8.4	Supplier / Buyer Risks	Low	✓	Medium	High						
<ul style="list-style-type: none"> • The company offers to only one or two customers which promoted a high customer concentration risk. However, the borrower has a long year relationship with his customer which can mitigate the risk. 											
Adverse findings from Trade Quality Assurance Department (if any)											
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Supplier/ Buyer</td> <td style="width: 35%;">Due Diligence Findings</td> <td style="width: 40%;">Action Taken</td> </tr> <tr> <td>N/A</td> <td></td> <td></td> </tr> </table>						Supplier/ Buyer	Due Diligence Findings	Action Taken	N/A		
Supplier/ Buyer	Due Diligence Findings	Action Taken									
N/A											

8.5	Production Risks (applicable to manufacturing company only)	Low	Medium	High
<ul style="list-style-type: none"> • N/A 				

8.6	Other Risks (e.g. Specialised Lending, Project / Contract Financing)
<ul style="list-style-type: none"> • Based on the lease agreement statement, lessor has rights to extend priority with negotiation on the rental fee. Moreover, the contract has been smoothly process in every 3 years renewal since the company is operated since 2014. 	

8.7	FINANCIAL HIGHLIGHTS & ANALYSIS
-----	---------------------------------

Income Statement

DESCRIPTION	USD			
	2013	2014	2015	Jan-June 2016
Revenue				
Services	662,044.91	735,605.45	779,741.78	405,465.73
Space rental for ATM (Phillip Bank)	-	-	2,970.00	1,980.00
Total revenues	662,044.91	735,605.45	782,711.78	407,445.73
Cost of goods sold	26,625.37	29,583.75	31,358.77	16,306.56
Total Gross Profit	635,419.53	706,021.70	751,353.01	391,139.17
Operating Expenses	413,278.25	459,198.05	486,749.93	257,977.46
Total net income	222,141.29	246,823.65	264,603.07	133,161.71
Monthly Average	18,511.77	20,568.64	22,050.26	22,193.62

Comment:

- Based on the furnished income statement for 2015, total revenues reached of USD779.74K which generated net income of USD264.60K, i.e. USD22.05K per month as mainly the business is to provide the service with lower operating expense and higher net profit margin of 33.93%.
- The revenues are justified by the furnished bank statement at ANZ Royal where for last 12 months, the borrowers made a total credit turnover of USD657.43K , i.e. USD54.79K or 81.07% of the average monthly revenues (USD67.57K) while the balance was kept on hand for daily business operation as mentioned by applicants.
- Based on the summarized check payment, the borrowers had average collection of USD47,271.19 or 69.95% of average sale of USD67,577.62.
- As the nature of business is the serviced offering (Call Center), the more they serve, the more profit they get. Because it is calculated fee based on time turnover of each staff, so NPM is a bit high is not concerned
- Noticeably, he has maintained account with RHBIBL for monthly loan installment only.

CREDIT APPLICATION (CA2)
(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1 | Branch: City Mall Olympic Branch

Income Projection

DESCRIPTION	USD			
	2016	2017	2018	2019
Revenue				
Services	810,931.45	843,368.71	877,103.46	912,187.60
Space rental for ATM (Phillip Bank)	3,960.00	3,960.00	3,960.00	3,960.00
Total Revenues	814,891.45	847,328.71	881,063.46	916,147.60
Cost of goods sold	32,613.12	33,917.65	35,274.36	36,685.33
Total Gross Profit	782,278.33	813,411.06	845,789.10	879,462.27
Operating Expenses	515,954.93	536,593.13	558,056.85	580,379.13
Total net income	266,323.40	276,817.93	287,732.25	299,083.14
Monthly Average	22,193.62	23,068.16	23,977.69	24,923.60

Comment:

- The revenue is projected to increase by 4% from 2016 to 2019 based on the last few years performance and the stability of the telecom industry which is in the growing trend.
- Viettel (Cambodia) Pte., Ltd. is one of the top three telecom companies in Cambodia after Mobitel and Smart.
- As confirmed by borrower, the business is stable and profitable from year to year. The company is projected to recruit new staffs to smooth the business supporting the customer with Call Center Service.

Current DSR Scenario

Average Monthly EBIT (USD)	2015	2016	2017	2018
Monthly EBIT	22,050.26	22,193.62	23,068.16	23,977.69
RHBIBL's TL1 installment= USD60K	1,251.96	1,251.96	1,251.96	1,251.96
Phillip Bank's Total Installments = USD171K	2,712.48	2,712.48	2,712.48	2,712.48
ACLEDA Bank's TL installment = USD80K	1,589.09	1,589.09	1,589.09	1,589.09
RHBIBL's new TL2 installment= USD35K	517.31	517.31	517.31	517.31
Total commitment	6,070.84	6,070.84	6,070.84	6,070.84
DSR (X)	3.63x	3.66x	3.80x	3.95x

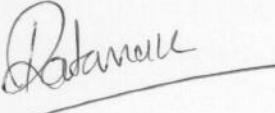
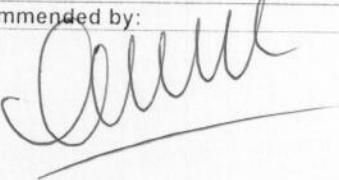
Sensitized DSR Scenario: (50% drop of EBIT)

Average Monthly EBIT (USD)	2015	2016	2017	2018
Monthly EBIT	11,025.13	11,096.81	11,534.08	11,988.84
RHBIBL's TL1 installment= USD60K	1,251.96	1,251.96	1,251.96	1,251.96
Phillip Bank's Total Installments = USD171K	2,712.48	2,712.48	2,712.48	2,712.48
ACLEDA Bank's TL installment = USD80K	1,589.09	1,589.09	1,589.09	1,589.09
RHBIBL's new TL2 installment= USD35K	517.31	517.31	517.31	517.31
Total commitment	6,070.84	6,070.84	6,070.84	6,070.84
DSR (X)	1.82x	1.83x	1.90x	1.97x

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1 Branch: City Mall Olympic Branch

Part 9.0	RECOMMENDATION BY LENDING UNIT
SUMMARY & RECOMMENDATION <ul style="list-style-type: none"> Borrower is an experienced businessman which has been engaged in the business since 2010 and has a good relationship with the customers. Even, the agreements are expired but it is automatically renewed if no any change in writing. Moreover, the borrower claimed that now he is in negotiation for higher fee as now the labor cost is increasing. He has proved a good repayment records for over 12 months with RHBIBL and other banks i.e Phillip Bank and ALCEDA Bank. The sale performance is also strong as shown in the account statement in ANZ Royal Bank. The repayment capacity is strong i.e DSR is 3.63x against total loan exposure. The secured collateral is in the moderate location of Kandal Province and Battambang Province and has comfortable security coverage of 2.83x and Margin of Advance is 35.29%. 	
<u>Reminder:</u> <i>All credit submission must have financial statements (audited or management accounts) which are not older than 6 months from the date of submission. Also, in any case, audited account must not be more than 12 months old from the date of submission. In the event that the above could not be complied, LU is to make notification detailing (i) the reason for audited financials; (ii) justifying the reasons why it is in order to accept the outdated financials; (iii) committing the date when the updated financials can be obtained & (iv) indicating in details other sources of information i.e. updated sales report, current account summary, cash balances, CCRIS, etc.</i>	
Prepared by:	Recommended by:
 <hr/> Sok Ratanak Assistant Manager-Credit Relationship Date: 29-08-2016	 <hr/> Chiv Hak Senior Manager, Retail and Consumer Date: 29-08-2016

CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1

Branch: City Mall Olympic Branch

Part 10.0	INDEPENDENT EVALUATION/ RECOMMENDATION/ APPROVAL
--------------	--------------------------------------------------

10.1	CREDIT EVALUATION MEMORANDUM/ RECOMMENDATION	
------	----------------------------------------------	--

Within Lending Limits: Yes NoIssues / Findings / Breaches (if any)

No.	Issues / Findings	Comments / Mitigations
1		
2		
3		

No.	Policy Breaches	Comments / Mitigations
1		
2		
3		

Recommendation

Evaluated by:

Name:

Position:

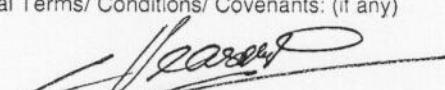
Date:



RHB BANKING GROUP

 RHB Indochina Bank Ltd RHB Bank Bhd**CREDIT APPLICATION (CA2)***(Form for joint approval)*

Application No. : RHBIBL-0002-2015-0033-1 | Branch: City Mall Olympic Branch

10.2	APPROVAL	
Approver 1	Decision:	<input checked="" type="checkbox"/> Approved <input type="checkbox"/> Declined
	Comments: (if any)	
Additional Terms/ Conditions/ Covenants: (if any)		
 Name: Keang Chanveasna Date: 29.08.2016		
Approver 2	Decision:	<input type="checkbox"/> Approved <input type="checkbox"/> Declined
	Comments: (if any)	
Additional Terms/ Conditions/ Covenants: (if any)		
Name: Yong Ching San Date:		
Approver 3	Decision:	<input type="checkbox"/> Approved <input type="checkbox"/> Declined
	Comments: (if any)	
Additional Terms/ Conditions/ Covenants: (if any)		
<u>(signature)</u> Name: Date:		

No.	Decline Code (Please tick the relevant code for declined proposals)
D001	First Level Screening Not Carried Out by LU (e.g.: CCRIS, CTOS, NP69 findings)
D002	High risk of impairment (1 or more AST/MST)
D003	Inappropriate/ unsuitable credit structure
D004	Repayment capacity inadequate/ unmitigated
D005	No justification/ rationale for request in CA
D006	Unacceptable level of risk
D007	Unsatisfactory financial performance/ key financial indicators
D008	Unsatisfactory conduct of account
D009	WC requirement not adequately justified/ mitigated
D010	Project viability not adequately justified/ mitigated
D011	High clean exposure not justified & mitigated
D012	Others (provide description)

Contact/Call Report

Date / Time	:	26-08-2016	2:30 pm
Borrower (s)	:	Mr. Hoeung Kongkea Sambath	
Business Name	:	Orient Media & Technology Co., Ltd.	
Type of Business	:	Call Centre Sevice	
Business Address	:	No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh.	
Tel No	:	011 400 700/016 70 70 90	
New / Existing Facilities	:	Existing TL1: USD60K (O/S: USD50.07@28-06-2016) New 8-Year TL2: USD35K	
Visiting Officer	:	Chiv Hak and Sok Ratanak	
Branch Observation/ Notes	:	<ul style="list-style-type: none"> • Borrower, Mr. Hoeung Kongkea Sambath, has been our loan customer since Aug 2015 with initial TL1 of USD60K for part finance on purchase land which is currently charged to RHBIBL. • Mr. Hoeung Kongkea Sambath (31 years) is owner of ORIENT Media & Technology Co., Ltd was officially founded by Mr. Sambath in 2014. The premise is operated in No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh, which is rent with monthly office rental fee of USD3,000. The company was registered at Ministry of Commerce of Cambodia under business license No. 5975 BNcBB dated 24 July 2014. Presently, there are almost 200 employees to operate daily business 24h/24h operation. • He is an experienced businessman who has engaged in business since 2010 as a family business. The business is involved in call tune, sms alert, call center service to facilitate companies or institutions which do not want to employ or manage many staffs to support call service. • Presently, the major customers are Viettel (Cambodia) Pte, Ltd. and Smart Axiata Co., Ltd. • The existing collateral is located in 5 Village, Svay Rolum Commune, Sa Ang District, Kandal Province, to secure the TL1 of USD60 in purpose of settlement the private borrowing in purpose of purchase land. • Presently, he approached us for TL2 of USD35K to settle private lending in view of part finance on purchsae land with total price of USD104,000 in Battambang Province. The property is to be charged to RHBIBL (Not cross charged) to secure TL2. 	
Conclusion	:	The borrowers have stable and comfortable income to secure the loan. Given the good business of the borrower, and acceptable secured property, we would recommend the loan application for approval.	

Inspected/ Prepared by,



Sok Ratanak
Assistant Manager-Credit Relationship

Reviewed by,



Chiv Hak
Senior Manager

RHB INDOCHINA BANK LIMITED

Date	29 Aug 2016
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Credit Risk Rating Sheet for Individuals

Borrower(s)	Mr. Hoeung Kongkea Sambath			Branch	CMO
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) = 3.63 times	<u>Below USD50K</u>	<u>More than USD50K</u>		<u>Below USD50K</u>
	5 and above	4	5	50	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					250 (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				160 (Z)

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(Y + Z) \times 100}{570} = \%$
Annual Income above USD50,000	$\frac{(250 + 160) \times 100}{620} = 66.12\%$

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.

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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)

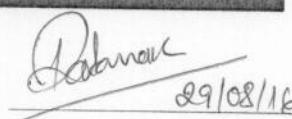
CUSTOMER PROFILE:

- * 1. Name : Mr. Hoeung Kongkea Sambath
 Fixed Line
 Mobile
3. Correspondence / Business Address :
Post Code :
* 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? : No
- * 6. Occupation Description / Nature of Business : Owner of Orient Media & Technology Co., Ltd
7. Business Type :
 Corporation Partnership
 Sole Proprietorship Others: (Please specify _____)
8. Business Registration No & Registration Date : (975 លោកសម្រាក)
9. Employer's Name : N/A
10. Employer's Address :
11. Monthly Income / Combined Income (USD) : USD22,193.62
(For Individual Only)
12. If low margin of advance, is the differential sum identified to be from legal source? : Yes No (Please specify: _____)
(Please tick the appropriate column)
- Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column) : 01 to 10 11 to 50 51 to 100 Over 100
- * 14. Expected total Debit and Credit in a month : USD2,900 Total Debit, USD3,500 Total Credit
 LOW MEDIUM 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)
15. Is customer activity relatively low cash Intensive (For Business Entity Only) : USD6,700
16. Expected total Turnover in a month (For Business entity only) :
17. Existing or New Account (Please tick the Appropriate column) : Existing A/C No: 1010002000007172 New
18. Account Type : Savings Current
 Fixed Deposit Others: (Please specify _____)
- * 19. Was there verification that the collateral is Not ill gotten? : Yes No

PREPARED BY:

Officer Name & : Sok Ratanak

Signature &



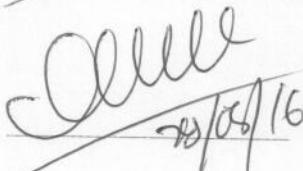
29/08/16

Designation : Assistance Manager

Date

Concurred by (Name) & Chiv Hak

Signature &



28/08/16

Designation : Senior Manager, Retail & Consumer

Date

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 Yes , No or N/A Not Applicable
Note: if score is 2 please specify the reason in remark column

RISK CATEGORY AND QUESTIONS:

No.	Question	Score	Remark
For All Categories			
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 Others (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	
For Corporation/ Commercial Only			
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	
Total Score			

CONCLUSION:

Risk category:
(Please provide the scoring and tick the appropriate column)

▪ Risk Score (For Consumer): 7 Scoring Low High

6 to 8 LOW 9 and above HIGH

▪ Risk Score (For Corporate & Commercial): 9 to 14 LOW 15 and above HIGH

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)

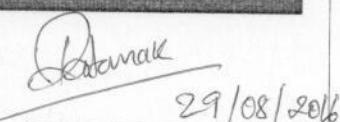
Yes No

PREPARED BY:

Officer Name &

Sok Ratanak

Signature &



29/08/2016

Designation

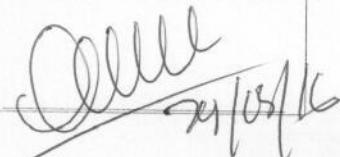
Assistant Manager-Credit Relation Date

Concurred by (Name) & Chiv Hak

Signature &

Designation

Senior Manager, Retail & Consumer Date



29/08/2016

RHB BANK BHD
BASIC INFORMATION REPORT (BIR)

FACT SHEET

Name of Borrower	Mr. Hoeung Kongkea Sambath		
Address of Main Operating Premises (MOP)	No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh.		
Contact Person(s)	Mr. Hoeung Kongkea Sambath	Contact No.	011 400700/016 707 90
MOP : *Owned / Rented If Owned, Registered Owner = *Borrower / Director / Related Co	Registration No. : 5975 នាមកុង		
Standard Report Codes			
Exempt/Non-exempt	SIC/BNM Code	Schedule	
Sector : Service	Staff	200	Priority Sector
Race :	State		
Account Numbers			
CIS : 170002174	IMPACS		
ALS :	Bank Trade		

*Delete where appropriate

Details of Shareholders (S)/ Directors (D)/ Guarantors (G) – Please also indicate relationship – S, D or G

Name	Age	% of shareholding	Years with Co	Experience/ Qualification
1). Mr. Hoeung Kongkea Sambath	31	100%	2	
Total		100%		
Authorised Capital (KHR'000)*		Paid-up Capital (KHR'000)*		
*as at [Date]				

Key Management

Area of Responsibility	Name	Age	Qualification	Years with Company	Years of Experience
Production	Mr. Hoeung Kongkea Sambath	31		2	5
Finance					
Marketing / Sales					
No. of Staff - (Full Time)	200				

Succession Plan for Key Personnel : *Yes / No / not Applicable

*Delete where appropriate

Details of Key Suppliers / Buyers

Buyers (Name / location / telephone) (top 3 in terms of volume)	% of Total Sales	Years of Relationship	Terms of credit (in months)	Mode of Payment (DA, DP, LC, open account)
Viettel (Cambodia) Pte., Ltd.	80%	2010	4 weeks	Check
Smart Cambodia	20%	2010	4 weeks	Check
Sellers (Name / location / telephone) (top 3 in term of volume) Types of Product Traded	% of Total Purchases	Years of Relationship	Terms of credit	Mode of Payment (DA, DP, LC, open account)
N/A				

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RHB BANK BHD
BASIC INFORMATION REPORT (BIR)

Main Competitors	Type of Products or Services
Advanced Content Provider (www.acp.com.kh)	Call Center
Cluster Media Co., Ltd (www.cluster.com.kh)	Call Center
Media Culture Service VN	Call Center
Mekong Mobiletech	Call Center

Group Exposure with RHB Bank Bhd		Total Facilities (USD'000)			Relationship
Name		Security Value	Unsecured Exposure	Total	
Hoeung Kongkea Sambath		50.07		50.07	August 2015
Total (to tally with Part A)		50.07		50.07	

Details of Other Banker/ Financial Institutions (including lease, hire purchase, factoring)					
Name	Type of Facility	Limit	Outstanding as at Jul 2016	Security	Terms
Phillip Bank	HLL	50,000	15,390.26	Land & Building	8 years
Phillip Bank	TL	34,000	22,709.09	Vacant Land	5 Years
Phillip Bank	HL	52,000	48,794.68	Land & Building	12 Years
Phillip Bank	TL	35,000	27,642.66	Vacant Land	5 Years
ACLEDA Bank	TL	80,000	72,222.23	Vacant Land	6 Years
Total		251,000	186,758.92		