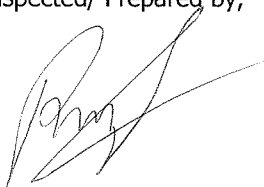


**Contact/Call Report**

Date / Time	:	05/02/2018	15.30a.m
Borrower (s)	:	Mr. Eung Leang Seng, Mdm. Mao Kimsean, and Miss. Eung Maugkim	
Business Name	:	Mao Kimsean	
Type of Business	:	Importer and wholesaler of Construction Material	
Business Address	:	No. 662Eo, Street/NR#2, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh	
Tel No	:	Mao Kimsean	
New / Existing Facilities	:	Term Loan : USD3.0mil (10 Years), and Overdraft: USD500K	
		Interest Rate 8.0%p.a /all other fee: 0.5%	
Visiting Officer	:	Keang Chanveasna, Srean Raksmeay	
Branch Observation/ Notes	:	<p><b><u>Borrower's Information</u></b></p> <ul style="list-style-type: none"> <li>Mr. Eung Leang Seng and Mdm. Mao Kimsean are related as husband and wife and Miss. Eung Maugkim is their daughter, who is fully engage in the business operation. Currently, they are residing at House#662, Street/NR#2, Sangkat Chak Angre Krom, Khan Meanchey, Phnom Penh. They have two other children studying abroad.</li> <li>Mr. Eung Leang Seng and Mdm. Mao Kimsean has started business from a small shop in 1992, and the business has been growing significantly during the first booming of construction activity in Cambodia during 2006-2008. She has set up a company for the import of product from Thailand, Malaysia, China and Vietnam under Mao Kimsean Trading Co., Ltd</li> <li>Ms. Eung Maugkim just completed her bachelor degree from Singapore and start to help her parent since 2016.</li> <li>The borrower's business mainly involved in the import and wholesales of construction materials such as roofing tiles, floor tiles, wall tiles, stone, natural stone for wall decoration, Bathroom Fixtures &amp; Accessories, terracotta, pebble and so on.</li> <li>The borrower has big warehouse cum showroom of around 5,000sqm and two other warehouse in Takmao of around 5,000sqm, and in Chrey Thom near Vietnamese border of around 1.5ha.</li> <li>Majority of the purchase is from Vietnamese suppliers, which account about 40% of total annual purchase, while the rest is from Thailand (20%), China (10%), and Malaysia (&lt;10%).</li> <li>To get special discount, all of the purchase is paid in advance, i.e, 30% during the order, and the remaining 70% to pay before the delivery of products.</li> <li>Most of their customers are resellers in Phnom Penh and Provinces, but there are also many housing developer such as Peng Hout, Orkide Villa, Phnom Penh Thmey, Maha Sen Sok and several other construction companies purchase from the borrower for their construction projects.</li> </ul> <p><b><u>Security Property/ Guarantor</u></b></p> <ul style="list-style-type: none"> <li>The property is located in a newly developing area, which is potentially can be developed as the hotel, or Condominium unit. The property is easily accessible from a paved road.</li> <li>Surrounding is the nice beach, hotel, bungalow, restaurants, and especially the China town project, which is currently 50% completed.</li> </ul>	
Conclusion	:	With viable income of the borrower and good location of the security, branch is in view that the borrower is bankable and would request for management approval	

Inspected/ Prepared by,



.....  
Srean Raksmeay  
Senior Manager, Mobile Credit

Reviewed by,



.....  
Keang Chanveasna  
Branch Manager, City Mall

**RHB INDOCHINA BANK LIMITED****Branch: City Mall Branch****Property Site Visit Report**

**Borrower (s)** : Mr. Eung Leang Seng, Mdm. Mao Kimsean, and Miss. Eung Maugkim  
**Property Type** : A parcel of vacant land  
**Land Area** : 5,032 sqm **Built-up Area** : N/A  
**Property Address** : Lot No. 550, Village No.4, Sangkat #4, Khan Mittapheap, Sihanouk Ville.  
**Site Inspected by** : Srean Raksmeay, Keang Chanveasna **Visiting Date** : 13 /10/ 2017

- 1 Recent photograph(s) of the property enclosed** ☒ Yes ☐ No
- 2 An internal inspection of the property has been done** ☒ Yes ☐ No
- 3 The property is found to be in good state of repair** ☒ Yes ☐ No  
If No, please state: N/A
- 4 Method of valuation** ☐ Direct Comparison:  
☒ Others: Cross check with Panel's valuer
- 5 Cross check** ☐ Verbal Indication:  
☒ Valuation Report: 1) USD7,019.64K [Khmer] & 2) USD7,201.0K [9 Base]  
☐ Other Reference:
- 6 Factors that may affect demand/market value**
- |   |   |  |  |
|---|---|--|--|
| 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, viccs, etc) | <input type="checkbox"/> Yes            | <input checked="" type="checkbox"/> No |  |
| Other (please state)                            | <input type="checkbox"/> Yes            | <input checked="" type="checkbox"/> No |  |
- .....
- 7 Encumbrances** ☐ Yes ☒ No
- Bank Name : Loan Amount :  
Facility : Security Coverage :
- 8 Existing Insurance** ☐ Yes ☒ No
- 9 Brief description of surrounding neighboring and highlight any adverse observation:**  
*The property is located in a newly developing area, which is potentially can be developed as the hotel, or Condominium unit. The property is easily accessible from a paved road.*  
*Surrounding is the nice beach, hotel, bungalow, restaurants, and especially the China town project, which is currently 50% completed.*
- 10 Property Valuation** OMV : USD7,019.64K  
FSV : USD5,615.71K
- 11 Reasons for valuation by Branch/Bank**  
☐ Value can be determined  
☐ Request by customer  
☒ Other (please elaborate): Applying New Loan with our bank

**Inspected / Prepared by:**

Srean Raksmeay,  
Senior Manager, Mobile Credit  
Date: 12-02-18

**Concurrence by:**

Keang Chanveasna,  
Branch Manager  
Date: 12-02-18

