

**CREDIT APPLICATION (CA2)**
*(Form for joint approval)*

Application No. : RHBIBL-0002-2015-0033-1	Branch: City Mall Olympic Branch
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10.2	APPROVAL
<b>Approver 1</b>	Decision: <input type="checkbox"/> Approved <input type="checkbox"/> Declined Comments: (if any)  Additional Terms/ Conditions/ Covenants: (if any)  Name: Kheang Chanveasna Date:
<b>Approver 2</b>	Decision: <input type="checkbox"/> Approved <input type="checkbox"/> Declined Comments: (if any)  Additional Terms/ Conditions/ Covenants: (if any)  Name: Yong Ching San Date:
<b>Approver 3</b>	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)