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RHB BANKING GROUP

☑ RHB Indochina Bank Ltd ☐ RHB Bank Bhd

# CREDIT APPLICATION (CA2)

*(Form for joint approval)*

| Application No. : **RHBIBL-0002-2013-0025-1** | **Branch: City Mall Olympic Branch** |
|---|---|

**Request Type**

☐ New ☑ Additional ☐ Renewal ☐ R&R

**Approving Authority**

☑ Joint Approval: DLA Level __III___ Reason for escalation:

☐ Group CCO & Head of Business:

## Part 1.0 CUSTOMER PROFILE

### 1.1 CUSTOMER INFORMATION

| | | | |
|---|---|---|---|
| Borrower | Mdm. Kim Vuthidavatey (Age: 29)<br>Mr. Sar Chetra (Age: 43)<br>Mdm. Ros Sothearin (Age: 50)<br>Mr. Kim Vuthy (Age: 54) | CIS No. | 200002156 |
| Group/ Ultimate Parent | N/A | Registration No. | 19437/2015ᴇ/ᴋᴄᴍᴅ |
| Ultimate Borrower's Beneficial Owner | N/A | | |
| Business Address | No. 155, St. 155, Phum 3, Sangkat Toul Tompung 1, Khan Chamkarmon, Phnom Penh. | | |
| NBC Sector | Retail Trade | Sub Sector | N/A |
| Core Business | Jewelry Shop (Mohanokor) and property rental | | |
| Date of Incorporation | 2003 | Relationship Since | Oct 2013 |
| Review Due Date | 06-Nov-2016 | Next Review Date | N/A |
| BNM Reporting | ☐ Broad Property Sector (Non Exempt) | ☐ Bridging Loan | ☐ Bullet/ Balloon Repayment |

### 1.2 CUSTOMER RISK STATUS

**Model Used:**

☐ LC ☐ MM ☐ GPF ☐ IPRE ☐ NBFI ☐ SCRM ☐ CBRR

| Borrower/ Guarantor | Standalone | | Final Rating (For credit decision only) | Watchlist Status | | Exceptional Credit |
|---|---|---|---|---|---|---|
| | Current CRR Rating | New CRR Rating | | EAM | AST | |
| Borrowers:<br>Mdm. Kim Vuthidavatey<br>Mr. Sar Chetra<br>Mdm. Ros Sothearin<br>Mr. Kim Vuthy | 3 | 3 | 3 | ~~Yes~~/ No | ~~Yes~~/ No | ~~Yes~~/ No |
| Guarantors:<br>N/A | N/A | N/A | N/A | | | |
| 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 |
|---|---|---|---|---|---|---|
| Mdm. Kim Vuthidavatey | 29 | Daughter | 50% | 2003 | N/A | >USD300K |
| Mdm. Ros Sothearin | 50 | Mothner | 50% | 2003 | N/A | |
| | | | | | | |
| No. of Employee: 3 | | | | | | |
| Succession Plan for key Personnel: N/A | | | | | | |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

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|---|---|

| CBC / World Check Findings (if any): No | |
|---|---|
| Connected party: ~~Yes~~ / No | *(If yes, please comment)* |

| Part 2.0 | DETAILS OF REQUEST |
|---|---|

| | |
|---|---|
| 2.1 | **Brief details of new, additional or renewal request.**<br>• To approve additional 10-Year TL2 of USD200K for working capital in Jewelry Shop. |
| 2.2 | **Please state brief details of waivers, deviation of guidelines & notations.**<br>• To annual review the existing facility.<br>• To reduce interest rate from 9.75% p.a. to 9% p.a. for existing TL1. |

| Part 3.0 | FACILITY DETIALS |
|---|---|

| 3.1 | FACILITY (USD'000) | | | | | |
|---|---|---|---|---|---|---|
| Facility Type | O/S 11-08-2016 | Existing Limit | Increase/ Decrease (+/-) | New Limit | Pricing (ECOF: 5.5%) | Purpose |
| 10-Year TL1 USD180 (Existing) | 149.3 | 149.3 | - | 149.3 | ECOF + 4.25% p.a. subject to min 9.75%p.a | To refinance from ANZ Royal Bank & ACLEDA Bank Plc. and to be partial working capital |
| 10-Year TL2 USD200 (New) | - | - | +200 | 200 | ECOF + 3.5% p.a. subject to min 9%p.a | To use as working capital |
| **Total** | **149.3** | **149.3** | **200** | **349.3** | | |

| 3.2 | Term and Conditions | | |
|---|---|---|---|
| Facility Type | | | Tenor/ Terms of Repayment |
| TL1 USD180K (Existing) | Tenure | : | 10 years |
| | Processing Fee | : | 1% on approved limit |
| | Repayment | : | 120 monthly installments of USD2,345.16 |
| | Prepayment | : | 1st -5th Year: 3% and<br>6th-10th Year: 1% on prepayment amount if the facility is fully/partially settled before expiry date |
| TL2 USD200K (New) | Tenure | : | 10 years |
| | Processing Fee | : | 1% on approved limit |
| | Repayment | : | 120 monthly installments of USD2,533.52 |
| | Prepayment | : | 1st -5th Year: 1% and<br>6th-10th Year: 1% on prepayment amount if the facility is fully/partially settled before expiry date |

| 3.3 | GROUP EXPOSURE PROFILE (USD'000) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Borrower | | | Related Borrowers** | | | Borrower + Related Borrowers (SCEL**) | | |
| **Exposure With** | Secured* | Clean | Total | Secured* | Clean | Total | Secured* | Clean | Total |
| RHB Indochina | 349.3 | | 349.3 | 349.3 | | 349.3 | 349.3 | | 349.3 |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

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| Application No. : **RHBIBL-0002-2013-0025-1** | Branch: City Mall Olympic Branch |
|---|---|

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Bank | | | | | | | | | |
| RHB Bank Limit: Standalone: | | | | | | | | | |
| RHB Labuan/ Islamic/ Investment/ Leasing | | | | | | | | | |
| SCEL** | | | | | | | | | |
| Beyond SCEL*** | | | | | | | | | |
| Total RHB Group | 349.3 | | 349.3 | 349.3 | | 349.3 | 349.3 | | 349.3 |
| **Total Credit** (RHB Group Exp+Other Banks) | 349.3 | | 349.3 | 349.3 | | 349.3 | 349.3 | | 349.3 |

** 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 | Approved Amount (USD'000) | Outstanding as at 31/07/2016 | Security | Security Coverage |
| 1 | Campu | TL | 10%p.a. | 130 | 112.7 | Sangkat Toul Tompung 1, Khan chamkarmon, Phnom Penh | N/A |
| 2 | BIDC | TL | 10%p.a. | 83 | 72.7 | Villa in Borey Peng Hourt (The Star Natural) | N/A |
| | Total | | | 213 | 185.4 | | |

Comments: N/A

Credit Bureau Findings: The repayment has been promptly paid
World check: There are no entries matching.



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|---|---|

| Part 5.0 | SECURITY DETAILS |
|---|---|

| 5.1 | SECURITY DESCRIPTION | |
|---|---|---|
| **Security Description** | **OMV (USD'000)** | **Security Value (as per CP)** |
| **Existing:**<br>1. Facility Agreement stamped for TL1 of USD180K<br>2. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument<br><br>***Property***<br>Title No.: PP06941<br>Registered owner: Mr. Kim Vuthy and Mdm. Ros Sothearin (Husband and Wife)<br>Description: A parcel of land with a single storey villa. It is currently leased with monthly rental fee of USD1,000<br>Land: 700 sqm<br>Built-up: 300.89 sqm<br>Address/Location: Phum 2, Sangkat Chroy Changvar, Khan Russey Keo, Phnom Penh.<br><br>Previous OMV: USD294,249.20<br>Formal Valuation by CARE dated 09-Oct-2013<br>Tenure: freehold<br>Lease expiry: N/A<br><br>Insurance policy by:<br>RHBIBL's panel: Campu Longpac<br>Expiry date of insurance policy: 16-Oct-2016<br><br>Verbal Check | **746.2** | **522.3** |

| Valuer | Date | OMV/FSV (USD) |
|---|---|---|
| 1) CARE | 03-Aug-16 | Land cost: USD665,000 (USD950/sqm)<br>Building cost: USD81,240.30 (USD270/sqm)<br>**Total: USD746,240.30** |
| 2) BRG | 03-Aug-16 | Land cost: USD672,000 (USD960/sqm)<br>Building cost: USD81,240.30 (USD270/sqm)<br>**Total: USD753,240.30** |
| 3) ARC | 03-Aug-16 | Land cost: USD665,000 (USD950/sqm)<br>Building cost:USD84,249.20 (USD280/sqm)<br>**Total: USD749,249.20** |

Comment:
The property value is increased by 153.61% against to USD294,249.20 in 2013 due to the developing areas, surrounded by Sokha Hotel, Apartments, Schools, Guesthouses, and shop houses, etc. Branch is adopted the indicative value of CARE since it is reasonable and lower than BRG's and ARC's value.

| | | |
|---|---|---|
| **New/ Additional (To Be Obtained)**<br><br>3. Facility Agreement stamped for TL2 of USD200K as the principal instrument.<br>4. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument | | |
| Total | **746.2** | **522.3** |
| New Limit of facility | **349.3** | **349.3** |
| Security Coverage (Times) - Existing & New/ additional | **2.13x** | **1.50** |



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|---|---|

| 5.2 | SECURITY ANALYSIS |
|---|---|

- The property is about 350 meters and 540 meters from Bellevue Serviced Apartments and Sokha Hotel (Chroy Changva). It is currently leased to Korean for office operating with monthly rental fee of USD1,000.
- The property is suitable for resident and some type of business such as company, warehouse, and other business purpose. Presently, it is surrounded by private company, school, hotel, serviced apartment, and other business activities.
- The property may increase price in the future due to its strength as mentioned above.

| Part 6.0 | CONDITIONS PRECEDENT & COVENANTS |
|---|---|

| 6.1 | CONDITIONS PRECEDENT | | | |
|---|---|---|---|---|
| No. | Details | Complied Yes | Complied No | To comply |
| 1 | **Existing** | | | |
| | TL1 of USD180K | | | |
| | 1.1 Acceptance of Letter of Offer | √ | | |
| | 1.2 Payment of processing fee of 1% on approved limit | √ | | |
| | 1.3 Release of facilities subject to:- | | | |
| | • 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, registration fee duly paid and registered at such registries as the Bank may deem necessary | √ | | |
| | **Disbursement Method** | | | |
| | Upon the completion of signing and thumb print on legal documents and charging the TD to RHBIBL, the TL1 of USD180K will be released as follows:- | | | |
| | • USD81,250.11 shall be disbursed to redeem existing collateral with TD No. 12011106-0272 currently charged to ACLEDA Bank Plc. and to settle the outstanding loan at ACLEDA Bank. | √ | | |
| | • USD53,633.76 shall be disbursed to redeem existing collateral with TD No. ᾶᾶg06941(ᾶx0275) currently charged to ANZ Royal Bank and to settle the outstanding loan at ANZ Royal Bank. | √ | | |
| | • The balance shall be disbursed to the borrower's account with RHBIBL upon TD No. 12011106-0272 and ᾶᾶg06941(ᾶx0275) to be blocked and upon compliance with conditions precedent to the Bank's satisfaction. | √ | | |
| | **Post Drawdown** | | | |
| | Submission evidence of purchased invoices with amount of not less than USD124K within 3 weeks from full drawdown. | √ | | |
| 2 | **New** | | | |
| | TL2 of USD200K | | | |
| | 1.1 Acceptance of Letter of Offer | | | √ |
| | 1.2 Payment of processing fee of 1% on approved limit | | | √ |
| | 1.3 Release of facilities subject to:- | | | |
| | • 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, registration fee duly paid and registered at such registries as the Bank may deem necessary. | | | √ |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

| | | | | |
|---|---|---|---|---|
| | • Submission of Update Valuation Report form RHBIBL's panel valuer with total value of not less than USD746.2K<br><br>**Disbursement Method**<br>Upon the completion of signing and thumb print on legal documents and charging the TD to RHBIBL, the TL2 of USD200K will be released to the borrower's account maintained with RHBIBL. | | | √ |

***Comments:***
N/A

| 6.2 | COVENANTS / OTHER TERMS & CONDITIONS | | | |
|---|---|---|---|---|
| No. | Details | Complied | | To comply |
| | | Yes | No | |
| 1 | Existing<br>N/A | | | |
| 2 | New<br>N/A | | | |

***Comments:***
*(Please comment if any breaches/ non-compliance with approved covenants/ other terms & conditions).*

*(Note: Please refer to Bank Circular on other terms & conditions for plantation, bridging loan & contract financing).*

| Part 7.0 | CREDIT ASSESSMENT |
|---|---|

| 7.1 | BORROWER BACKGROUND |
|---|---|

- Mdm. Kim Vuthidavatey and Mr. Sar Chetra are related husband and wife. And Mr. Kim Vuthy and Mdm. Ros Sothearin are parents of Mdm. Kim Vuthidavatey.
- They have been our loan customer since October 2013 with initial approved limit of USD180K in purpose of refinance loan from ACLEDA and ANZ Royal Bank. The outstating balance is at USD149.3K as at 11 August 2016.
- Presently, Mdm. Vuthidavatey and Mdm. Sothearin have engaged in Jewelry business and property rental while Mr. Chetra and Mr. Vuthy are employed in Government Officer. The brief business information is summarized as follows:

**Property Rental 1 (Charged to RHBIBL)**
Address: Phum 2, Sangkat Chroy Changvar, Khan Russey Keo, Phnom Penh.

| | |
|---|---|
| Lessor | : Mdm. Ros Sothearin |
| Lessee | : Mr. Park Moon Ho and Mr. Park Han Sik |
| Tenure | : 1 Year (20-Nov-2015 to 20-Nov-2016) |
| Monthly Rental Fee | : USD1,000/month |
| First Deposit | : USD2,000 (Will be returned on the maturity date of contract) |

**Note:** Lease Agreement is enclosed.

**Property Rental 2**
Address: No. B07, St. 456, S/K. Boeung Trabek, Khan Chamkarmon, Phnom Penh.

| | |
|---|---|
| Lessor | : Mdm. Ros Sothearin |
| Lessee | : Mr. Khaim Sophear and Mdm. Khaim Sophornn |
| Tenure | : 1 Year (15-Sep-2015 to 17-Sep-2016) |
| Monthly Rental Fee | : USD800/month |
| First Deposit | : USD2,400 (Will be returned on the maturity date of contract) |

**Note:** Lease Agreement is enclosed.

**Property Rental 3**
Address: No. 36, St. 478, S/K. Toul Tompung 2, Khan Chamkarmon, Phnom Penh.

| | |
|---|---|
| Lessor | : Mdm. Ros Sothearin |
| Lessee | : Mr. Chheng Sophearith |
| Tenure | : 1 Year (01-Aug-2015 to 01-Aug-2016) |
| Monthly Rental Fee | : USD400/month |
| First Deposit | : N/A |

**Note:** Lease Agreement is enclosed.

**Property Rental 4**

Address: No. 36 (B), St. 478, S/K Toul Tompung 1, Khan Chamkarmon, Phnom Penh.

| | |
|---|---|
| Lessor | : Mdm. Ros Sothearin |
| Lessee | : Mrs. Amy Van Nice |
| Tenure | : 1 Year (17-Aug-2015 to 17-Aug-2016) |
| Monthly Rental Fee | : USD400/month |
| First Deposit | : USD800 (Will be returned on the maturity date of contract) |

**Note:** Lease Agreement is enclosed.

Normally, all lease agreement has valid only 1 year and it always renew the agreement after maturity date. In this view, the borrower is easy to well-manage on rental business when they want them back.

**Mohanokor Jewelry Shop**

Mohanokor Jewelry Shop was registered under Patent License No. 19437/2015ᴴ/ᴴᴳᴷ issued on 10 September 2015 subject to yearly renewal. Patent in 2016 is yet received. The business location is situated at No.155, St. 155, Sangkat Toul Tampoung 1, Khan Chamkamorn, Phnom Penh. During our site visitation, the business stands at the bustling neighborhood nearby Toul Tampong market.

Borrowers advised that they sell various sets of jewelry including a ring, bracelet, necklace and earrings. There are many kinds of jewelries, which are made from gold, platinum and diamond. They further mentioned that the process of customers' buying and sale follow through issuing receipt, which allows clients to trade in jewelry back to their shop while the original price of gold, diamond or platinum will be 5% to 15% lost or upon renewal fee of kind of jewelry.

Mdm. Kim Vuthidavatey revealed that she purchases Diamond from R.A. Gems International Co., Ltd. It is located in Thailand which is an imported quality product from Belgaum, India, and Hong Kong. For all payment to suppliers, the borrower has made OTT service to Thailand through Campu Bank. (OTT slips are attached).

The sets of jewelry, which were stored as inventory in Mohanokor Jewelry Shop as at 31 Jul 2016 are described as follow:-

| No. | Items | Price Estimate (USD) | Remark |
|---|---|---|---|
| 1 | Diamond Jewelry | 80,000.00 | Due to the increase in sale over the last seven months, Borrowers need cash to working capital and to respond to the advanced booking from their regular dealers. |
| 2 | Gold Jewelry | 30,000.00 | |
| 3 | Platinum Jewelry | 20,000.00 | |
| 4 | 18K Fine Jewelry + Chain | 20,000.00 | |
| 5 | Gem Stone (Ruby, Blue Sapphire, Yellow Sapphire, Garnet, Natural amethyst and Pearl) | 50,000.00 | |
| | **Total** | **200,000.00** | |

**Customer**

The business is mainly targeted on many customers, who reside in Phnom Penh City, especially neighbor residences, and walk-in customers based on Mdm. Vatery's disclosure. Below is the list of top 8 regular dealers:

| No. | Customers' Name | Contact No. | Remark |
|---|---|---|---|
| 1 | Chun Bona | 012 391499 | Borrowers revealed that their regular dealers' credit cap is offered at 30 days due to a long term relationship while there are top ten regular dealers out of 40 clients. As at July 2016, the |
| 2 | H.E Sok Chantha | 012 914222 | |
| 3 | H.E Serey Chanthou | 012 736666 | |
| 4 | H.E Cheng Neng | 012 679333 | |
| 5 | H.E Em Socheat | 012 255553 | |



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| | | | |
|---|---|---|---|
| 6 | Sovann Nida | 092 555590 | account receivables and account payable outstanding are accrued USD12,000 and USD9,000 respectively. |
| 7 | Sovann Chanrengsei | 081 1999998 | |
| 8 | H.E Chan Reth | 012 407340 | |

Customer list is attached for reference

**Supplier**

Due to the price competition, Borrowers always have several choices to select good suppliers in order to set a reasonable price to sell out to their clients. Borrowers advised that there are around 20 suppliers in local and foreign market. However, only five suppliers, are selected as the best partners:-

| No. | Name | Product/Service | Contact |
|---|---|---|---|
| 1 | Ly Hour | 24K Gold | 012 388180 |
| 2 | R.A Gem International Co., Ltd (Thailand) | Diamond | N/A |
| 3 | Vimean Ekreach | Jewelry | 012 639 288 |
| 4 | Tang Ty Kea | Natural Stone Supplier | 016 369 606 |
| 5 | Y Heng | Platinum Hand Maker | 012 602282 |

**Competitor & Strategy**

To outclass competitors the borrowers advised that they base their business on their reputation and they will not risk selling anything less than pure gold to damage that reputation. Branch also observed that there are 4 competitors entering to the marketplace with offering the same service within a 1 kilometer-distance from their shop.

1- Sreyroth Jewelry Shop
2- Poch Siv Chheng Jewelry Shop
3- Angkor Navy Jewelry Shop
4- Sok Sreypich Jewelry Shop

## 7.2 JUSTIFICATION OF REQUEST

- To approve additional 10-Year TL2 of USD200K for working capital in Jewelry Shop.
- To annual review the existing TL1 of USD180K from the TL2 disbursement date.
- To reduce interest rate from 9.75% p.a. to 9% p.a. for existing TL1 since the borrowers have been our loan customer since 2013.

**Justification**

| Items | Historical Jan to Jun/2016 (Monthly) | Projected 2017 (Monthly) | Remarks |
|---|---|---|---|
| Z) Monthly sales (USD)* | 94,861.05 | 102,449.93 | Up to date, Stock is about USD200K |
| A) Debtor turnover (days) | 30 | 30 | A/R is about 12K |
| B) Stockholding turnover (days) | 40 | 40 | A/P is about 9K |
| C) Creditor turnover (days) | 7 | 7 | |
| D) Asset Conversion Cycle = (A + B) – C/30 | 2.10 | 2.10 | |
| E) Monthly WC need = (D x Z) | 199,208.20 | 215,144.85 | |
| Existing + proposed WC lines | 200,000.00 | 200,000.00 | |
| (Shortfall)/Excess in WC lines | 791.80 | (15,144.85) | |

**Note:** *Sale is excluded service fee.

- Borrowers have engaged in Jewelry since 2003. The business is continued growth and profitable from year to years, illustrated by the furnished income statement from 2014 to 2016.

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|---|---|

- Average monthly sale track record reported of USD94,861.05 for the first 6 months (Y2016). It shall need WC of USD199.2K for daily operation in business as well as to well-manage on the borrower's collection (Debt).
- More importantly, the borrower has purchased diamonds from Thailand with limit of USD81,111 for the last 6 months. Mdm. Vuthidavatey said that all payments to Thailand are always made by OTT through Campu Bank. (OTT slip copies are attached).
- Assume that the additional loan is approved as per request; the average monthly sale and WC need in Y2017 shall be increase to USD102.4K and USD215.1K respectively. (Sale is projected to increase by 8%). As a result, total existing and proposed WC lines indicate amount of USD200K is still consider good condition and reasonable and stand in the limited WC requirement.
- All in all, the borrowers have requested additional TL2 of USD200K for working capital in business.

## 7.3 INDUSTRY LENDING DIRECTION

**Sector: Retail Trade**

**Within Industry Lending Limit? Yes / No** (as at 18/08/2016)

☐ Most attractive ☐ Highly attractive ☐ Attractive

☑ Selective ☐ Unattractive ☐ Most unattractive

If Sector falls under unattractive or most unattractive, justification for maintain or increase exposure:

## 7.4 SOURCE OF REPAYMENT

| | **Historical** Jan to Jun 2016 (Monthly) | **Projected** 2017 (Monthly) | **Remarks** |
|---|---|---|---|
| A) EBITDA | USD14,922.46 | USD15,057.53 | • DSR is at 2.32x based on the furnished income statement as at June 2016.<br>• DSR to be improved to 2.37x in 2017. |
| B) Other recurring income (rental income, FD interest, etc.)<br>Property Rental | USD2,600.00 | USD2,860.00 | |
| C) Total cash flow available for debt service (A + B) | USD17,522.46 | USD17,917.53 | |
| D) Existing debt<br>RHB 10-Year TL1: USD180K<br>CAMPU 10-Year TL: USD130K<br>BIDC 13-Year HL: USD83K | <br>USD2,345.16<br>USD1,728.00<br>USD952.71 | <br>USD2,345.16<br>USD1,728.00<br>USD952.71 | |
| E) Proposed additional Debt Repayment<br>RHB 10-Year TL2: USD200K | USD2,533.52 | USD2,533.52 | |
| F) Total debt repayment (D + E) | USD7,559.39 | USD7,559.39 | |
| **DSR** [(A+B)/(D+E)] | 2.32x | 2.37x | |
| G) Other source of income (scheduled/dividend repayment) | N/A | N/A | |
| **Adjusted DSR** [(C + G)/F] | N/A | N/A | |



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|---|---|

| 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:

*(Share price movement over past 12 months (high/low/current price), its equivalent to S & P and Moody's Ratings & reasons for high score if 4% and above and whether EDF score is reflective of credit rating).*

| RAM | MARC | S&P | Fitch | Moody's |
|---|---|---|---|---|
| | | | | |

Comments:

| 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 |
|---|---|

Branch convinces the borrower to channel a fair sale with RHBIBL

| 7.8 | CONDUCT OF ACCOUNT ANALYSIS |
|---|---|

**Bank Statement**

**RHBIBL**

**Kim Vuthidavatey**

**Period: Jul/15 to Jun/16**

| Month | Trans | Debit (USD) | Trans | Credit (USD) | Balance (USD) |
|---|---|---|---|---|---|
| **Balance Forward** | | | | | **39.58** |
| Jul-15 | 1 | 2,317.61 | 1 | 2,320.00 | 41.97 |
| Aug-15 | 1 | 2,317.61 | 1 | 2,300.00 | 24.36 |
| Sep-15 | 2 | 3,037.61 | 2 | 3,040.00 | 26.75 |
| Oct-15 | 1 | 2,317.61 | 1 | 2,300.00 | 9.14 |
| Nov-15 | 2 | 2,331.61 | 1 | 2,400.00 | 77.53 |
| Dec-15 | 3 | 2,320.63 | 2 | 2,400.68 | 157.58 |
| Jan-16 | 1 | 2,317.61 | 1 | 2,300.00 | 139.97 |
| Feb-16 | 1 | 2,317.61 | 2 | 2,200.00 | 22.36 |
| Mar-16 | 3 | 57,319.61 | 2 | 57,400.00 | 102.75 |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

| | | | | | |
|---|---|---|---|---|---|
| Apr-16 | 1 | 2,317.61 | 1 | 2,400.00 | 185.14 |
| May-16 | 1 | 2,317.61 | 1 | 2,300.00 | 167.53 |
| Jun-16 | 2 | 2,317.84 | 3 | 2,405.92 | 255.61 |
| **Total** | **19** | **83,550.57** | **18** | **83,766.60** | |
| **Average** | **2** | **6,962.55** | **2** | **6,980.55** | **100.89** |

**Comment:**

- Conduct of account for the last 12 months, total turnover credit and debit reported USD83.8K and USD83.6K respectively.
- Most transactions are cash deposit for monthly installment only. Mdm. Vuthidavatey mentioned that she cannot channel their fair sale with RHBIBL since they are mostly need cash on hand to support their business.

**CAMPU**

**Kim Vuthidavatey**

**Period: Jan/16 to Jun/16**

| Month | Trans | Debit (USD) | Trans | Credit (USD) | Balance (USD) |
|---|---|---|---|---|---|
| | | **Balance Forward** | | | **112.52** |
| Jan-16 | 1 | 9,084.00 | 3 | 9,676.00 | 704.52 |
| Feb-16 | 6 | 25,784.00 | 7 | 32,494.00 | 7,414.52 |
| Mar-16 | 10 | 40,724.00 | 5 | 33,350.00 | 40.52 |
| Apr-16 | 4 | 8,780.00 | 7 | 8,769.00 | 29.52 |
| May-16 | 4 | 16,450.00 | 5 | 16,460.00 | 39.52 |
| Jun-16 | 2 | 5,803.00 | 3 | 5,835.04 | 71.56 |
| **Total** | **27** | **106,625.00** | **30** | **106,584.04** | |
| **Average** | **5** | **17,770.83** | **5** | **17,764.01** | **1,383.36** |

**Comment:**

- Conduct of account for the last 6 months, total turnover credit and debit reported USD106.6K and USD106.6K respectively.
- Most transactions are cash deposit and OTT to Thailand for good payments. Noticeably, limit of OTT amount reported of USD81,111 for the last 6 months (Jan to Jun 2016).

**BIDC**

**Kim Vuthidavatey**

**Period: Aug/15 to Jul/16**

| Month | Trans | Debit (USD) | Trans | Credit (USD) | Balance (USD) |
|---|---|---|---|---|---|
| | | **Balance Forward** | | | 50.88 |
| Aug-15 | 2 | 1198.51 | 1 | 1180 | 32.37 |
| Sep-15 | 2 | 1194.04 | 1 | 1200.02 | 38.35 |
| Oct-15 | 3 | 1168.15 | 1 | 1190 | 60.20 |
| Nov-15 | 2 | 1185.10 | 1 | 1170.02 | 45.12 |
| Dec-15 | 2 | 1159.29 | 1 | 1185.05 | 70.88 |

| | | | | | |
|---|---|---|---|---|---|
| Jan-16 | 2 | 1176.17 | 1 | 1200.04 | 94.75 |
| Feb-16 | 2 | 1,171.70 | 1 | 1,177.08 | 100.13 |
| Mar-16 | 2 | 1,125.41 | 1 | 1,200.11 | 174.83 |
| Apr-16 | 2 | 1,162.76 | 1 | 1,200.09 | 212.16 |
| May-16 | 2 | 1,137.67 | 1 | 1,140.09 | 214.58 |
| Jun-16 | 3 | 1,154.03 | 1 | 1,200.10 | 260.65 |
| Jul-16 | 3 | 1,129 | 1 | 1,150.00 | 281.20 |
| **Total** | **14** | **6,881.02** | **6** | **7,067.47** | |
| **Average** | **2** | **1,146.84** | **1** | **1,177.91** | **207.26** |

**Comment:**

- Conduct of account for the last 12 months, total turnover credit and debit reported USD7.06K and USD6.88K respectively.
- Most transactions are cash deposit for monthly installment only.

**Conduct Account with RHBIBL**

| Name: Kim Vuthidavatey | | | | |
|---|---|---|---|---|
| Conduct of TL1: USD180K (Past 12 Months) | | | | |
| Account No. : 40001000628700000 | | | | |
| No. | Installment Amount | Due Date | Payment Date | Days Past Due |
| 1 | 2,317.61 | 10-Aug-15 | 11-Aug-15 | 1 |
| 2 | 2,317.61 | 10-Sep-15 | 11-Sep-15 | 1 |
| 3 | 2,317.61 | 10-Oct-15 | 11-Oct-15 | 1 |
| 4 | 2,317.61 | 10-Nov-15 | 11-Nov-15 | 1 |
| 5 | 2,317.61 | 11-Dec-15 | 11-Dec-15 | 0 |
| 6 | 2,317.61 | 11-Jan-16 | 12-Jan-16 | 1 |
| 7 | 2,317.61 | 10-Feb-16 | 15-Feb-16 | 5 |
| 8 | 2,317.61 | 10-Mar-16 | 15-Mar-16 | 5 |
| 9 | 2,317.61 | 11-Apr-16 | 12-Apr-16 | 1 |
| 10 | 2,317.61 | 10-May-16 | 12-May-16 | 2 |
| 11 | 2,317.61 | 10-Jun-16 | 16-Jun-16 | 6 |
| 12 | 2,317.61 | 11-Jul-16 | 12-Jul-16 | 1 |

**Comment:**

- During the last 12 months, the repayment history of TL has been overdue within 1 day due to the manual debit monthly installment.
- Noticeably, there was overdue up to 2 to 6 days since the borrower was so busy in business. As confirmed by Mdm. Vatey, all monthly installment of each banks, RHBIBL, CAMPU, and BIDC, are serviced by herself while her parents and husband were busy with their career. Therefore, there was overdue recorded up to 6 days for sometimes; however, she has committed to deposit on time.

**Conduct Account with CAMPU**

| Name: Kim Vuthidavatey | | | | |
|---|---|---|---|---|
| Conduct of TL1: USD130K (Past 12 Months) | | | | |
| Account No. : 0800230034460 | | | | |
| No. | Installment Amount | Due Date | Payment Date | Days Past Due |

| | | | | |
|---|---|---|---|---|
| 1 | 1,728.00 | 04-Aug-15 | 05-Aug-15 | 1 |
| 2 | 1,728.00 | 04-Sep-15 | 07-Sep-15 | 3 |
| 3 | 1,728.00 | 04-Oct-15 | 06-Oct-15 | 2 |
| 4 | 1,728.00 | 04-Nov-15 | 06-Nov-15 | 2 |
| 5 | 1,728.00 | 04-Dec-15 | 08-Dec-15 | 4 |
| 6 | 1,728.00 | 04-Jan-16 | 06-Jan-16 | 2 |
| 7 | 1,728.00 | 04-Feb-16 | 09-Feb-16 | 5 |
| 8 | 1,728.00 | 04-Mar-16 | 05-Mar-16 | 1 |
| 9 | 1,728.00 | 04-Apr-16 | 04-Apr-16 | 0 |
| 10 | 1,728.00 | 04-May-16 | 04-May-16 | 0 |
| 11 | 1,728.00 | 04-Jun-16 | 08-Jun-16 | 4 |
| 12 | 1,728.00 | 04-Jul-16 | 06-Jul-16 | 2 |

**Comment:**

- During the last 12 months, the repayment history of TL has been overdue within 5 days since the borrowers were busy in business.

**Conduct Account with BIDC Bank**

| **Name: Kim Vuthidavatey** | | | | |
|---|---|---|---|---|
| **Conduct of TL: USD83K (Past 12 Months)** | | | | |
| **Account No. :** | | | | |
| **No.** | **Installment Amount** | **Due Date** | **Payment Date** | **Days Past Due** |
| 1 | 1,198.51 | 05-Aug-15 | 05-Aug-15 | 0 |
| 2 | 1,194.04 | 05-Sep-15 | 05-Sep-15 | 0 |
| 3 | 1,167.94 | 05-Oct-15 | 06-Oct-15 | 1 |
| 4 | 1,185.10 | 05-Nov-15 | 05-Nov-15 | 0 |
| 5 | 1,159.29 | 05-Dec-15 | 05-Dec-15 | 0 |
| 6 | 1,176.17 | 05-Jan-16 | 05-Jan-16 | 0 |
| 7 | 1,171.70 | 05-Feb-16 | 05-Feb-16 | 0 |
| 8 | 1,125.41 | 05-Mar-16 | 05-Mar-16 | 0 |
| 9 | 1,162.76 | 05-Apr-16 | 05-Apr-16 | 0 |
| 10 | 1,137.67 | 05-May-16 | 05-May-16 | 0 |
| 11 | 1,153.82 | 05-Jun-16 | 06-Jun-16 | 1 |
| 12 | 1,129.02 | 05-Jul-16 | 07-Jul-16 | 2 |

**Comment:**

- During the last 12 months, the repayment history of TL has been overdue within 2 days since the borrowers were busy in business.

| Part 8.0 | GUIDED RISK ANALYSIS TEMPLATE |
|---|---|

**We have reviewed the facility as required and confirmed the following:**

| 8.1 | Management Risks | ✓ | Low | | Medium | | High |
|---|---|---|---|---|---|---|---|

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# CREDIT APPLICATION (CA2)

*(Form for joint approval)*

| Application No. : **RHBIBL-0002-2013-0025-1** | Branch: City Mall Olympic Branch |
|---|---|

- Borrowers are experienced in Jewelry business for over 15 years.
- There is no segregation of the finance and operation functions.
- No diversification from core business (Jewelry Shop).
- Has adequate borrowing to meet expansion business.

| 8.2 | **Industry Risks** | | Low | | Medium | ✓ | High |
|---|---|---|---|---|---|---|---|

- There are some competitors entering to the marketplace with offering the same service recently. However, they still have a strong commitment to compete the market since the company has good reputation and relationship with other business partner for over 15 years.
- Gold business is considered as high risk business; however, the demand on jewelry is still popular for Cambodian.
- Besides, the borrower also generates additional income from property rental. Those properties are located in Phnom Penh.

| 8.3 | **Product Risks** | ✓ | Low | | Medium | | High |
|---|---|---|---|---|---|---|---|

- Product / services have been in the market for over 20 years.
- Volume of sale is highly increased in high season of tourism.

| 8.4 | **Supplier / Buyer Risks** | ✓ | Low | | Medium | | High |
|---|---|---|---|---|---|---|---|

- Suppliers are local dealers and international company which is operated in business for many years.
- The borrower has a strong relationship with suppliers more than 15 years as well as they have experienced in long term in business. So there is no concern on the borrower's business.

Adverse findings from Trade Quality Assurance Department (if any)

| Supplier/ Buyer | Due Diligence Findings | Action Taken |
|---|---|---|
| *N/A* | | |
| | | |

| 8.5 | **Production Risks** (applicable to manufacturing company only) | | Low | | Medium | | High |
|---|---|---|---|---|---|---|---|

*N/A*

| 8.6 | **Other Risks** (e.g. Specialised Lending, Project / Contract Financing) |
|---|---|

N/A

| 8.7 | **FINANCIAL HIGHLIGHTS & ANALYSIS** |
|---|---|

**Income Statement**

| Mohanokor Jewelry Shop | 2014 | 2015 | 2016 |
|---|---|---|---|
| | 12-months | 12-months | 6-months |
| Jewelry Sale | 984,543.83 | 1,058,649.28 | 569,166.28 |
| Service | 54,070.80 | 56,916.63 | 29,956.12 |
| Total Revenue | 1,038,614.63 | 1,115,565.91 | 599,122.40 |
| COGS | | | |
| Gold, Gem, and Diamond | 877,110.05 | 941,537.63 | 503,262.82 |
| Gross Profit | 161,504.57 | 174,028.28 | 95,859.58 |
| Operating Expense | | | |
| Salary | 5,503.68 | 5,723.83 | 2,976.39 |
| Utilities | 3,439.80 | 3,577.39 | 1,860.24 |
| Other | 2,751.84 | 2,861.91 | 1,488.20 |
| Total Operating Expenses | 11,695.32 | 12,163.13 | 6,324.83 |
| EBIT | 149,809.25 | 161,865.15 | 89,534.75 |
| Average EBIT | 12,484.10 | 13,488.76 | 14,922.46 |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

| | | | |
|---|---|---|---|
| Monthly Property Rental Income | 2,600.00 | 2,600.00 | 2,600.00 |
| **Monthly Average Income** | **15,084.10** | **16,088.76** | **17,522.46** |

**Comments:**

- During the last 3 years, the business is profitable from year to year.
- In the first 6 months of 2016, the average monthly revenue reported of USD99.9K, increased by 7% against to USD92.9K (Monthly) in 2015 while the profit before tax was USD14.9K, increased by 10% against to USD13.5K (Monthly) in 2015.
- Besides, the borrower also generate monthly income of USD2.6K form properties rental (Lease agreements are attached)
- Normally, all lease agreement has valid only 1 year and it always renew the agreement after maturity date. In this view, the borrower is easy to well-manage on rental business when they want them back.
- Total sale is justified from the furnished purchase invoice for the last 6 months reported of USD92.5K per month. (Some invoices are enclosed). The borrower stated that sale invoices are not properly kept as it is a family business. It was destroyed when the customer make a full payment.
- Net Profit Margin was about 15% is acceptable, compared to the same business industry of our existing loan customer, Mr. I Heng and Eng Kheang Impex with profit margin between 9% and 11% respectively.
- Sales are not channeled with the banks, RHBIBL, CAMPU, and BIDC since the borrower uses cash for daily business operating.

**Income Projection**

| **Revenue (USD)** | **2017** | **2018** | **2019** |
|---|---|---|---|
| | **12-months** | **12-months** | **12-months** |
| Jewelry Sale | 1,229,399.16 | 1,327,751.10 | 1,433,971.19 |
| Service | 62,907.85 | 66,053.24 | 69,355.91 |
| Total Revenue | 1,292,307.02 | 1,393,804.34 | 1,503,327.09 |
| COGS | | | |
| Gold, Gem, and Diamond | 1,098,460.96 | 1,184,733.69 | 1,277,828.03 |
| Gross Profit | 193,846.05 | 209,070.65 | 225,499.06 |
| Operating Expense | | | |
| Salary | 6,190.89 | 6,438.53 | 6,696.07 |
| Utilities | 3,869.31 | 4,024.08 | 4,185.04 |
| Other | 3,095.45 | 3,219.26 | 3,348.03 |
| Total Operating Expenses | 13,155.64 | 13,681.87 | 14,229.15 |
| EBIT | 180,690.41 | 195,388.78 | 211,269.92 |
| Average EBIT | 15,057.53 | 16,282.40 | 17,605.83 |
| Monthly Property Rental Income | 2,860.00 | 2,860.00 | 2,860.00 |
| **Monthly Average Income** | **17,917.53** | **19,142.40** | **20,465.83** |

Comment:

- Revenue is projected to growth by 8% on sale in the next 3 year based on the past track recorded and after financing from RHBIBL.
- Properties rental are project to increase 10%.

# CREDIT APPLICATION (CA2)

*(Form for joint approval)*

| Application No. : **RHBIBL-0002-2013-0025-1** | Branch: City Mall Olympic Branch |
|---|---|

**DSR Scenario**

| **Average Monthly EBIT (USD)** | **2016** | **2017** | **2018** | **2019** |
|---|---|---|---|---|
| Net Income | 17,522.46 | 17,917.53 | 19,142.40 | 20,465.83 |
| RHB 10-Year TL1: USD180K | 2,345.16 | 2,345.16 | 2,345.16 | 2,345.16 |
| CAMPU TL: USD130K | 1,728.00 | 1,728.00 | 1,728.00 | 1,728.00 |
| BIDC TL: USD83K | 952.71 | 952.71 | 952.71 | 952.71 |
| RHBIBL TL2: USD200K | 2,533.52 | 2,533.52 | 2,533.52 | 2,533.52 |
| Total Commitment | 7,559.39 | 7,559.39 | 7,559.39 | 7,559.39 |
| DSR (Time) | 2.32x | 2.37x | 2.53x | 2.71x |

In case of 50% drop of net income

| **Average Monthly EBIT (USD)** | **2016** | **2017** | **2018** | **2019** |
|---|---|---|---|---|
| Net Income | 8,761.23 | 8,958.76 | 9,571.20 | 10,232.91 |
| RHB 10-Year TL1: USD180K | 2,345.16 | 2,345.16 | 2,345.16 | 2,345.16 |
| CAMPU TL: USD130K | 1,728.00 | 1,728.00 | 1,728.00 | 1,728.00 |
| BIDC TL: USD83K | 952.71 | 952.71 | 952.71 | 952.71 |
| RHBIBL TL2: USD200K | 2,533.52 | 2,533.52 | 2,533.52 | 2,533.52 |
| Total Commitment | 7,559.39 | 7,559.39 | 7,559.39 | 7,559.39 |
| DSR (Time) | 1.16x | 1.18x | 1.27x | 1.35x |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

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# CREDIT APPLICATION (CA2)

*(Form for joint approval)*

| Application No. : RHBIBL-0002-2013-0025-1 | Branch: City Mall Olympic Branch |
|---|---|

## Part 9.0 RECOMMENDATION BY LENDING UNIT

**SUMMARY & RECOMMENDATION**

i) Borrowers have long experienced in various businesses with more 13 years. They have been banking with us since 2013.

ii) The business is stable and profitable from year to year. And the average monthly income derived from Jewelry business and property rental are secured on monthly installment.

iii) The purpose of loan is clarified.

iv) The collateral is located in the favorable zone in Takeo Province with high marketability. The security coverage is at 2.13x.

Reminder:
*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.*

| Prepared by: | Recommended by: |
|---|---|
| *Sok Batanak*<br>Assistant Manager-Credit Relationship<br>*Date: 18-08-2016* | *Keang Chanveasna*<br>*Branch Manager*<br>*Date: 18-08-2016* |
| | Recommended by: |
| | *Chiv Hak*<br>*Senior Manager*<br>*Date: 18-08-2016* |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

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# CREDIT APPLICATION (CA2)

*(Form for joint approval)*

| Application No. : RHBIBL-0002-2013-0025-1 | Branch: City Mall Olympic Branch |
|---|---|

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

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

**Within Lending Limits:** ☐ Yes ☐ No

Issues / Findings / Breaches (if any)

| No. | Issues / Findings | Comments / Mitigations |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |

| No. | Policy Breaches | Comments / Mitigations |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |

**Recommendation**
*(Justification/Rationale to support or decline)*

Evaluated by:
Name:
Position:
Date:



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

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# CREDIT APPLICATION (CA2)

*(Form for joint approval)*

| Application No. : **RHBIBL-0002-2013-0025-1** | Branch: City Mall Olympic Branch |
|---|---|

| 10.2 | APPROVAL |
|---|---|
| **Approver 1** | Decision: [ ] Approved [ ] Declined<br><br>Comments: (if any)<br><br>Additional Terms/ Conditions/ Covenants: (if any)<br><br>Yong Ching San<br>Head, Credit Management<br>Date: |
| **Approver 2** | Decision: [ ] Approved [ ] Declined<br><br>Comments: (if any)<br><br>Additional Terms/ Conditions/ Covenants: (if any)<br><br>Thoo Kim Seng<br>Deputy Country Head<br>**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) |



**Additional TL2:** Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, and Mr. Kim Vuthy

# RHB INDOCHINA BANK LIMITED
## Branch: City Mall Olympic

## Property Site Visit Report

| | | | |
|---|---|---|---|
| **Borrower (s)** | Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin and Mr. Kim Vuthy | | |
| **Property Type** | A parcel of land with a single storey Villa | | |
| **Land Area** | 700sqm | **Built-up Area** | 300.89sqm |
| **Property Address** | Phum 2, Sangkat Chroy Changvar, Khan Russey Keo, Phnom Penh | | |
| **Site Inspected by** | Mr. Sok Ratanak | **Visiting Date** | : 03-08-2016 |

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:

5 **Cross check**
[√ ] Verbal Indication: 1) CARE ,2) BRG, & 3) ARC on 03-08-2016
[√ ] Valuation Report: CARE on 09-10-2013
[ ] Other Reference:

6 **Factors that may affect demand/market value**

| | | | |
|---|---|---|---|
| State of Repair | [ ] Poor | [ ] Fair | [ √ ] Good |
| Occupancy rate of neighboring property | [ ] Poor | [ ] Fair | [ √ ] Good |
| Demand for sale/rent | [ ] Poor | [ ] Fair | [ √ ] Good |
| Incidence of crime on vicinity | [ √ ] Low | [ ] Average | [ ] High |
| Proper access road to the property | [ √ ] Yes | [ ] No | |
| Is location of the property flood prone | [ ] Yes | [ √ ] No | |
| Are there any fire hazard nearby | [ ] Yes | [ √ ] No | |
| Undesirable factors (e.g. cemetery, vices, etc) | [ ] Yes | [ √ ] No | |
| Other (please state) | [ ] Yes | [ ] No | |

7 **Encumbrances** [√ ] Yes [ ] No

Bank Name : RHBIBL
Facility : TL

Loan Amount : USD149.3K
Security Coverage : 4.99x

8 **Existing Insurance** [ √ ] Yes (Campu Longpac)

Expiry date: 16-10-2016

9 **Brief description of surrounding neighboring and highlight any adverse observation:**

- The property is about 350 meters and 540 meters from Bellevue Serviced Apartments and Sokha Hotel (Chroy Changva). It is currently leased to Korean for office operating with monthly rental fee of USD1,000.
- The property is suitable for resident and some type of business such as company, warehouse, and other business purpose. Presently, it is surrounded by private company, school, hotel, serviced apartment, and other business activities.
- The property may increase price in the future due to its strength as mentioned above.

10 **Indicative value on property**
OMV : USD746.2K
FSV : N/A

11 **Reasons for valuation by Branch/Bank**
[ √ ] Value can be determined
[ ] Request by customer
[ ] Other (please elaborate):

| **Prepared by:** | **Concurrence by:** |
|---|---|
| Sok Ratanak<br>Assistant Manager<br>Date: 03-08-2016 | Chiv Hak<br>Senior Manager<br>Date: 03-08-2016 |

# Enhanced Due Diligence (EDD) Form – Business Entities

| Enhanced Due Diligence (EDD) Template for High Risk Customer | | |
|---|---|---|
| CUSTOMER NAME | : | Mdm. Kim Vuthida Vatey, Mdm. Ros Sothearin, Mr. Sar Chetra and Mr. Kim Vuthy |
| REGISTRATION NUMBER | : | 19437/2015ᴇ/ʜᴍᴇ |
| NATURE OF BUSINESS | : | Goldsmith and selling jewelry |
| COUNTRY OF PARENT COMPANY/INCORPORATION/OPERATION | : | Cambodia |
| BRANCH ACCOUNT ESTABLISHED | : | CMO |
| ACCOUNT NUMBER/TYPE/BALANCE | : | 2010002000033960 |
| RELATIONSHIP MANAGER | : | Chiv Hak |
| DIVISION/DEPARTMENT | : | CMO |
| DATE OF KYC FORM COMPLETED | : | 18-Aug-16 |

| Item | Task/ Requirements | Answers: PLEASE TICK (√) WHERE APPLICABLE | | | If answer is 'No', please provide justification |
|---|---|---|---|---|---|
| Section 1 | Customer Background | YES | NO | N/A | |
| | Is this entity from a Low Risk country?<br>*Please refer to Table 1 of Appendix A for list of high risk country.* | ☑ | ☐ | ☐ | |
| | Is this entity from a Low Risk business?<br>*Please refer to Table 2 of Appendix A for list of high risk businesses.* | ☑ | ☐ | ☐ | |
| | Are you satisfied with the purpose/reason given by the customer in applying the facility(ies)? | ☑ | ☐ | ☐ | |
| | Have you established that the customer's source of capital is from legitimate means? | ☑ | ☐ | ☐ | |
| | Have you established whether the customer's source of fund for the business operation is from legitimate means? | ☑ | ☐ | ☐ | |
| | Have you performed the checks for the following and determined that there is no AML/CFT risk including watchlist and PEP screening?<br>- Entity<br>- Shareholder<br>- Director<br>- Guarantor | <br>☑<br>☑<br>☑<br>☑ | <br>☐<br>☐<br>☐<br>☐ | <br>☐<br>☐<br>☐<br>☐ | |
| | Have you obtained the clearance from AML/CFT Compliance on the positive matched against the Watchlist?<br>*Please indicate the date of confirmation received:* 17/08/16<br>☑ Proceed.<br>☐ Do not Proceed. | ☑ | ☐ | ☐ | |
| Section 2 | Business & Beneficial Ownership | YES | NO | N/A | |
| | Do you fully understand the customer's business, its ownership and control structure? | ☑ | ☐ | ☐ | |
| | Have you identified the person(s) (natural person) who have the ultimate control or ownership of the business? | ☑ | ☐ | ☐ | |
| | Have you verified that the management, shareholder and directors are not from any of the sanctioned country?<br>*Please refer Table 1 of Appendix A for list of high risk country.* | ☑ | ☐ | ☐ | |
| | Has the entity been operating under the same registered name? | ☑ | ☐ | ☐ | |
| Section 3 | Transaction and Operation of the Business | YES | NO | N/A | |
| | Do you pay particular attention to, and exercise extra care in respect of transactions and business connected with jurisdiction assessed as higher risk? | ☑ | ☐ | ☐ | |
| | Is this a low cash activity business? | ☑ | ☐ | ☐ | OTT service to supplier, Thailand, through Campu Bank |
| | Will the entity be receiving and making domestic payments only?<br>If 'No', please provide justification on the countries involved. | ☐ | ☑ | ☐ | |

**Other Information**

Other details obtained from telephone conversation/face-to-face meetings/media (please add annexure if necessary)

N/A

**Conclusion**

| | |
|---|---|
| Source of funds/capital/transactions<br>(Please (√) the following)<br>☐ Suspicious<br>☑ Not Suspicious<br>Note: If you have answered 'NO' to any of the above questions, you need to identify if the business is suspicious. If not suspicious, please provide adequate justification. | If Suspicious, submit SAR.<br>If not suspicious, you may proceed to seek approval for account opening / continue relationship |
| Conclusion on application:<br>☑ Proceed<br>☐ Do not proceed<br>(please attach annexure, if necessary) | |
| Date of review: 18-08-2016 | Date of next review: N/A |
| Attending Personnel<br>Initials :<br>Name : Sok Ratanak<br>Date : 18-08-2016 | Approved by:<br>Initials :<br>Supervisor/BM/Center/Dept/Div Head Name : Chiv Hak<br>Date : 18-08-2016 |

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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. Kim Vuthy |
| ▪ Fixed Line | : |
| ▪ Mobile | : 012 968 596 |
| 3. Correspondence / Business Address | : No. 155, St. 155, Toul Tumpung 1, Chamkarmon, Phnom Phnom. |
| Post Code | : No |
| * 4. Country of Origin | : Cambodia |
| 5. Is Customer a Politically Exposed Person (PEP)? | : No |
| * 6. Occupation Description / Nature of Business | : Mohanokor Jewelry Shop & Property Rental |
| 7. Business Type | : ☐ Corporation ☐ Partnership ☑ Sole Proprietorship ☐ Others:*(Please specify__)* |
| 8. Business Registration No & Registration Date | : 19437/2015ម/អកស |
| 9. Employer's Name | : N/A |
| 10. Employer's Address | : N/A |
| 11. Monthly Income / Combined Income (USD) *( For Individual Only)* | : USD17,522.46 |
| 12. If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do note proceed.** | : ☑ Yes ☐ No *(Please specify:_____)* |
| * 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 | : USD50K Total Debit, USD50K Total Credit |
| 15. Is customer activity relatively low cash Intensive *(For Business Entity Only)* | ☐ LOW (No. of Cash Trnx < 50 or Total aggregate <USD100K) ☐ MEDIUM (No. of cash Trnx < 50 and total aggregate >USD100K) ☐ HIGH (No. of cash Trnx > 50 and total aggregate >USD100K) |
| 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: 2010002000033966 ☐ 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 & | Chan Kimlong | Signature & | |
| Designation | Deputy Manager/Business Relationship | Date | 18/08/16 |
| Concurred by (Name) & | Chiv Hak | Signature & | |
| Designation | Senior Manager | Date | 18/08/16 |

## 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 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)* | 2 | |
| 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)*<br>[1] Land/ Building [2] Others *(Please specify:_____)* [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 **not** 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: [8] Scoring [✓] Low [ ] High
*(Please provide the scoring and tick the appropriate column)*

- **Risk Score *(For Consumer)*:** [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 | Sok Ratanak<br>Assistant Manager | Signature & Date | Ratanak 18/08/16 |
| Concurred by (Name) & Designation | Chiv Hak<br>Senior Manager | Signature & Date | 18/08/16 |

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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. Sar Chetra |
| ▪ Fixed Line | : |
| ▪ Mobile | : 012 977 131 |
| 3. Correspondence / Business Address | : No. 155, St. 155, Toul Tumpung 1, Chamkarmon, Phnom Phnom. |
| Post Code | : No |
| * 4. Country of Origin | : Cambodia |
| 5. Is Customer a Politically Exposed Person (PEP)? | : No |
| * 6. Occupation Description / Nature of Business | : Mohanokor Jewelry Shop & Property Rental |
| 7. Business Type | : ☐ Corporation ☐ Partnership ☑ Sole Proprietorship ☐ Others:*(Please specify__)* |
| 8. Business Registration No & Registration Date | : 19437/2015ធ/អតប |
| 9. Employer's Name | : N/A |
| 10. Employer's Address | : N/A |
| 11. Monthly Income / Combined Income (USD) *( For Individual Only)* | : USD17,522.46 |
| 12. If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do note proceed.** | : ☑ Yes ☐ No *(Please specify:_____)* |
| * 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 | : USD50K Total Debit, USD50K Total Credit |
| 15. Is customer activity relatively low cash Intensive *(For Business Entity Only)* | ☐ LOW (No. of Cash Trnx < 50 or Total aggregate <USD100K) ☐ MEDIUM (No. of cash Trnx < 50 and total aggregate >USD100K) ☐ HIGH (No. of cash Trnx > 50 and total aggregate >USD100K) |
| 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: 2010002000033966 ☐ 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 & | Chan Kimlong | Signature & | |
| Designation | Deputy Manager/Business Relationship | Date | 18/08/16 |
| Concurred by (Name) & | Chiv Hak | Signature & | |
| Designation | Senior Manager | Date | 18/08/16 |

## 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 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)* | 2 | |
| 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)*<br>[1] Land/ Building [2] Others *(Please specify:_____)* [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 **not** 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: [8] Scoring [✓] Low [ ] High

*(Please provide the scoring and tick the appropriate column)*

- **Risk Score *(For Consumer)*:** [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: Sok Ratanak, Assistant Manager — Signature & Date: 18/08/16

Concurred by (Name) & Designation: Chiv Hak, Senior Manager — Signature & Date: 18/08/16

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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 | : Mdm. Ros Sothearin |
| ▪ Fixed Line | : |
| ▪ Mobile | : 012 968 596 |
| 3. Correspondence / Business Address | : No. 155, St. 155, Toul Tumpung 1, Chamkarmon, Phnom Phnom. |
| Post Code | : No |
| * 4. Country of Origin | : Cambodia |
| 5. Is Customer a Politically Exposed Person (PEP)? | : No |
| * 6. Occupation Description / Nature of Business | : Mohanokor Jewelry Shop & Property Rental |
| 7. Business Type | : ☐ Corporation ☐ Partnership ☑ Sole Proprietorship ☐ Others:*(Please specify__)* |
| 8. Business Registration No & Registration Date | : 19437/2015 ២/ HMS |
| 9. Employer's Name | : N/A |
| 10. Employer's Address | : N/A |
| 11. Monthly Income / Combined Income (USD) *( For Individual Only)* | : USD17,522.46 |
| 12. If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do note proceed.** | : ☑ Yes ☐ No *(Please specify:_____)* |
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| 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 & | Chan Kimlong | Signature & | |
| Designation | Deputy Manager/Business Relationship | Date | 18/08/16 |
| Concurred by (Name) & | Chiv Hak | Signature & | |
| Designation | Senior Manager | Date | 18/08/16 |

## 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 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)* | 2 | |
| 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)*<br>[1] Land/ Building [2] Others *(Please specify:.....)* [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 **not** 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: [8] Scoring [✓] Low [ ] High

*(Please provide the scoring and tick the appropriate column)*

- **Risk Score *(For Consumer)*:** [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 | Sok Ratanak<br>Assistant Manager | Signature & Date | Ratanak<br>18/08/16 |
| Concurred by (Name) & Designation | Chiv Hak<br>Senior Manager | Signature & Date | 08/08/16 |

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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 | : Mdm. Kim Vuthidavatey |
| ▪ Fixed Line | : |
| ▪ Mobile | : 012 977 131 |
| 3. Correspondence / Business Address | : No. 155, St. 155, Toul Tumpung 1, Chamkarmon, Phnom Phnom. |
| Post Code | : No |
| * 4. Country of Origin | : Cambodia |
| 5. Is Customer a Politically Exposed Person (PEP)? | : No |
| * 6. Occupation Description / Nature of Business | : Mohanokor Jewelry Shop & Property Rental |
| 7. Business Type | : ☐ Corporation ☐ Partnership ☑ Sole Proprietorship ☐ Others:*(Please specify__)* |
| 8. Business Registration No & Registration Date | : 19437/2015ម/អាជ |
| 9. Employer's Name | : N/A |
| 10. Employer's Address | : N/A |
| 11. Monthly Income / Combined Income (USD) *( For Individual Only)* | : USD17,522.46 |
| 12. If low margin of advance, is the differential sum identified to be from legal source? *(Please tick the appropriate column)* **Note: Low MOA is MOA below 80%. If answer is NO, do note proceed.** | : ☑ Yes ☐ No *(Please specify:_____)* |
| * 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 |
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| 17. Existing or New Account *(Please tick the Appropriate column)* | : ☑ Existing A/C No: 2010002000033966 ☐ 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 & | Chan Kimlong | Signature & | |
| Designation | Deputy Manager/Business Relationship | Date | 18/08/16 |
| Concurred by (Name) & | Chiv Hak | Signature & | |
| Designation | Senior Manager | Date | 18/08/16 |

## 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 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)* | 2 | |
| 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)*<br>[1] Land/ Building [2] Others *(Please specify:_____)* [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 **not** 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)* [8] Scoring [✓] Low [ ] High

- **Risk Score *(For Consumer)*:** [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 | Sok Ratanak<br>Assistant Manager | Signature & Date | 18/08/16 |
| Concurred by (Name) & Designation | Chiv Hak<br>Senior Manager | Signature & Date | 18/08/16 |

# RHB INDOCHINA BANK LIMITED

| | | | |
|---|---|---|---|
| | | Date | 16-08-2016 |

## Credit Risk Rating Sheet for Individuals

| | | | |
|---|---|---|---|
| **Borrower(s)** | Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin And Mr. Kim Vuthy | **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) = 2.32 times | Below USD50K | More than USD50K | | Below USD50K | More than USD50K |
| | 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 |

| | | **Score (C)** | **Weight (D)** | **Total Score (C X D)** |
|---|---|---|---|---|
| 1.2 | Years of good conduct of borrowing with RHBIBL | | | |
| | 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** | **220 (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** | **170 (Z)** |

| **3.0 Overall Credit Risk Rating Score** | |
|---|---|
| Annual Income below USD50,000 | $\frac{(Y + Z) \times 100}{570} =$ % |
| Annual Income above USD50,000 | $\frac{(220 + 170) \times 100}{620} =$ 62.90% |

# 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.

# RHB BANK BHD
## BASIC INFORMATION REPORT (BIR)

**FACT SHEET**

| | | | |
|---|---|---|---|
| Name of Borrower | : Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, Mr. Kim Vuthy | | |
| Address of Main Operating Premises (MOP) | : No. 155, St. 155, Ph. 3, S/K Toul Tompung 1, Kh. Chamkarmon, Phnom Penh. | | |
| Contact Person(s) | : Mdm. Kim Vuthidavatey | Contact No. | : 012 968 596 |
| MOP : ***Owned** / ~~Rented~~<br>If Owned, Registered Owner = *Borrower / ~~Director~~ / ~~Related Co~~ | | Registration No. : 19437/2015ᠪ/ᠬᠣᠨᠳ | |

**Standard Report Codes**

| | | | | | |
|---|---|---|---|---|---|
| Exempt/Non-exempt | : | SIC/BNM Code | : | Schedule | : |
| Sector | : Other Non-financial service | Staff | : 3 | Priority Sector | : |
| Race | : | State | : | | |

**Account Numbers**

| | | | |
|---|---|---|---|
| CIS | : 200002156 | 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 |
|---|---|---|---|---|
| Mdm. Kim Vuthidavatey | 29 | 50% | 2003 | N/A |
| Mdm. Ros Sothearin | 50 | 50% | 2003 | N/A |
| Total | | 100% | | |

| | | | |
|---|---|---|---|
| **Authorised Capital (KHR'000)*** | | **Paid-up Capital (KHR'000)*** | |

**as at* _____

**Key Management**

| Area of Responsibility | Name | Age | Qualification | Years with Company | Years of Experience |
|---|---|---|---|---|---|
| Production | Mdm. Kim Vuthidavatey | 29 | N/A | 2003 | 2003 |
| Finance | | | | | |
| Marketing / Sales | | | | | |
| No. of Staff - (Full Time ) | 3 | | | | |

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

**Delete where appropriate*

**Details of Key Suppliers / Buyers**

| **Buyers** ( Name / location / telephone )<br>*(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)* |
|---|---|---|---|---|
| Mdm. Chun Bona | N/A | N/A | 30days | Cash |
| Mr. Sok Chantha | N/A | N/A | 30days | Cash |
| Mr. Serey Chanthou | N/A | N/A | 30days | Cash |
| **Sellers** (Name / location / telephone )<br>*(top 3 in term of volume)*<br>Types of Product Traded | % of Total Purchases | Years of Relationship | Terms of credit | Mode of Payment *(DA, DP, LC, open account)* |

*Borrower :* Mdm. Kim Vuthidavatey, Mr. Sar Chetra, Mdm. Ros Sothearin, Mr. Kim Vuthy

| | |
|---|---|
| | |
| *CBBC/Corp. Unit Head* | *ARM / SARM* |

# RHB BANK BHD
## BASIC INFORMATION REPORT (BIR)

| | | | | |
|---|---|---|---|---|
| R.A. Gem International (Diamond) | 50% | N/A | 7days | OTT |
| Vimean Ek Reach | 20% | N/A | 7days | Cash |
| Ly Hour | 10% | N/A | 7days | Cash |

| Main Competitors | Type of Products or Services |
|---|---|
| Sreyroth Jewelry Shop | Jewelry |
| Poch Siv Chheng Jewelry Shop | Jewelry |
| Angkor Navy Jewelry Shop | Jewelry |

**Group Exposure with RHB Bank Bhd**

| Name | Total Facilities (USD'000) | | | Relationship |
|---|---|---|---|---|
| | Security Value | Unsecured Exposure | Total | |
| N/A | | | | |
| Total (*to tally with Part A*) | | | | |

**Details of Other Banker/ Financial Institutions (including lease, hire purchase, factoring)**

| Name | Type of Facility | Limit (USD) | Outstanding as at July 2016 | Security | Terms |
|---|---|---|---|---|---|
| CAMPU | TL | 130K | 112.7K | Land and building | 10 Years |
| BIDC | HL | 83K | 72.7K | Land and building | 13 Years |
| Total | | 213K | 185.4K | | |