

CREDIT APPLICATION (CA2)

(Form for joint approval)

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

Branch: City Mall Olympic Branch

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.	N/A	
Group/ Ultimate Parent	N/A	Registration No.	5975 PHNOM PENH	
Ultimate Borrower's Beneficial Owner	N/A			
Business Address	No. 152A3, Street 516, Sangkat Boeung Kak I, Khan Toul Kork, Phnom Penh.			
NBC Sector	(Service)	Sub Sector	N/A	
Core Business	Orient Media & Technology Co., Ltd.			
Date of Incorporation	2014	Relationship Since		
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"/> NBF1 <input type="checkbox"/> SCRM <input type="checkbox"/> CBRR						
Borrower/ Guarantor	Standalone		Final Rating	Watchlist Status		Exceptional Credit
	Current CRR Rating	New CRR Rating	(For credit decision only)	EAM	AST	
Mr. Hoeung Kongkea Sambath	4	3	3	Yes/ No	Yes/ No	Yes/ No
Guarantor/ N/A	N/A	N/A	N/A			
Comments: Score is improved to 4 because security coverage (Additional property charge)						

1.3	SHAREHOLDERS (S) / DIRECTORS (D)/ GUARANTOR (G) DETAILS					
Name/ IC / Passport No./ BRN	Age	Relationship	% of shareholding	Years with Co	Experience/ Qualification	Estimated Network
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 10 years 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 DETAILS
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3.1	FACILITY (USD'000)					
Facility Type	O/S as at 28-09-2016	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 USD1,251.83
	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.

Note: The TL1's original interest rate is 9%p.a. and to be increased to 9.25%p.a. with effective date from 01-07-2016.

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									



RHB BANKING GROUP

☐ RHB Bank Limited☐ RHB Bank (P) Ltd

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Limit: 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)	271.77		271.77	271.77		271.77	271.77		271.77

* 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
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5.1	SECURITY DESCRIPTION													
Security Description	OMV (USD'000)	Security Value (as per CP)												
<p>Existing</p> <p>1. Facility Agreement stamped for USD60K as the principal instrument.</p> <p>2. Open All Monies 1st party 1st legal charge over the following property as subsidiary instrument</p> <p>Existing Property:</p> <p>Title No.: 08101305-0905 and 08101305-1757</p> <p>Registered owner: Mr. Hoeung Kongkea Sambath</p> <p>Description: Two parcel of a joint vacant land.</p> <p>Land: 3,789 sqm</p> <p>Address/Location: 5 Village, Svay Rolum Commune, Sa Ang District, Kandal Province</p> <p>Tenure: freehold</p> <p>Lease expiry: N/A</p> <p>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 considers 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.</p> <p>Formal valuation report by CARE dated 17 August 2015</p> <p>OMV: USD155,349 (3,789sqm x USD41/sqm)</p> <p>Insurance: N/A</p> <p>Verbal Check by:</p> <table><thead><tr><th>Valuer</th><th>Date</th><th>OMV/FSV (USD)</th></tr></thead><tbody><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></tbody></table> <p>Comment: We are agreeable to indicative value of CARE as it is reasonable value and lower than ARC and BRG.</p> <p>New Property (To be purchased):</p> <p>Title No.: 02030404-0498</p> <p>Registered owner: Mr. Hoeung Kongkea Sambath</p> <p>Description: A parcel of vacant land.</p> <p>Land: 1,224 sqm</p> <p>Address/Location: St. 507, Wat Rom Doui, Chamkar Somrourng Commuen, Battambang Municipality, Battambang Province.</p> <p>Tenure: freehold</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	155.35	77.67
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												
	85.7	42.9												

→ move to 5.2
Security analysis

Place separate
as you register to
not cross-check

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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 Verbal Check by			→ mmo do 3.2" Security and yes.	
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			241.05 ✓	120.57
Security Coverage (Times) - Existing & New/ additional of USD85.07K			2.83x ✓	1.42x (✓)

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 property1 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 The property2 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. 	

Part 6.0	CONDITIONS PRECEDENT & COVENANTS
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6.1	CONDITIONS PRECEDENT		
No.	Details	Complied	To
		Yes	No
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 	✓	comply



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☐ RHB International Bank Ltd☐ RHB Bank Plc

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Disbursement Method:-		
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 subject to evidence of differential sum to be paid by borrower.		✓
2	New	
	• Acceptance of Letter of Offer	✓
	• Payment of Processing fees of USD350.00	✓
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, 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 USD85,680.00	✓
Disbursement Method:-		
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.		✓
Comments:		

6.2	COVENANTS / OTHER TERMS & CONDITIONS			
No.	Details	Complied		To
		Yes	No	comply
1	Existing N/A			
2	New N/A			
Comments:				

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 USD1,500. The company was registered at Ministry of Commerce of Cambodia under business license No. 5975 ២០១៤០៧០២០២ 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>	



RHB BANKING GROUP

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

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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 enquires, 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 Melfone Viettel (Cambodia) Pte., Ltd. which well-known as popular telecommunication companies in Cambodia.

Customer	Service	Fee	Tenure of agreement
Viettel (Cambodia) Pte., Ltd.	Contact 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	$C1 = C \times K$	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 Melfone 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 subscribers Imuzik2G & Imuzik3G per month.
(Contract agreements are enclosed)

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(ii) Competitor

Below is the list of competitors:

- Advanced Content Provider (www.acp.com.kh)
- Cluster Media Co., Ltd (www.cluster.com.kh)
- Asia Master Co., Ltd. (www.asiamaster.net)
- Media Culture Service VN
- Mekong Mobitech

produced services related

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)*

and covered

7.2

JUSTIFICATION OF REQUEST

- 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: Service

Within Industry Lending Limit? Yes / No (as at 29-Aug-2016)

☐ Most attractive

☐ Highly attractive

☐ Attractive

☒ Selective

☐ Unattractive

☐ 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	<ul style="list-style-type: none"> DSR based on latest reported financial in 2015 stands at 3.43x. Revenue is project to increase by 4% based on the past year recorded. So, DSR to be further improved to 3.45x.
B) Other recurring Income:	N/A	N/A	
C) Total cash flow available for debt service (A + B)	USD22,050.26	USD22,193.62	
D) Existing debt repayment			
- RHBIBL@TL1: USD60K	USD1,245.50	USD1,245.50	<i>David</i>
- Phillip@HL & TL: USD171K	USD2,712.48	USD2,712.48	
- ACLEDA@TL: USD80K	USD1,951.11	USD1,951.11	
Total	USD5,909.09	USD5,909.09	
E) Proposed additional Debt Repayment RHBIBL, TL2: USD35K	USD517.31	USD517.31	
F) Total debt repayment (D + E)	USD6,426.40	USD6,426.40	
DSR [(A+B)/(D+E)]	3.43x	3.45x	
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)

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	-

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

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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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			
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	2,712.05	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.

Name: Mr. Hoeung Kongkea Sambath
Account Number: 3855-00-526225-1-8
Bank: ACLEDA Bank Plc.

2016			
Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			3,183.49
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

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.

CREDIT APPLICATION (CA2)

(Form for joint approval)

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

Branch: City Mall Olympic Branch

Name: Mr. Hoeung Kongkea Sambath

Account Number: 1002031

Bank: ANZ Royal Bank

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 012 months, the borrower had average monthly credit turnover of USD35,643.30 and debit of USD35,659.81 and the common transaction was for monthly installment

Name: Orient Media & Technology Co., Ltd

Account Number: 3134442

Bank: ANZ Royal Bank

2015-2016			
Month	Debit (USD)	Credit (USD)	Balance (USD)
Balance Forward			1,381.80
Aug-15	34,912.74	60,000.67	26,469.73
Sep-15	25,499.50	330.00	1,300.23
Oct-15	74,213.42	106,282.54	33,369.35
Nov-15	59,999.42	36,352.52	9,722.45
Dec-15	52,064.92	81,001.58	38,659.11
Jan-16	37,555.15	53,643.45	54,747.41
Feb-16	65,309.50	47,096.20	36,534.11
Mar-16	48,434.71	46,187.93	34,287.33
Apr-16	46,777.80	38,165.13	25,674.66
May-16	57,683.96	94,465.85	62,456.55
Jun-16	49,838.49	1,305.76	13,923.82
Jul-16	83,257.41	92,596.82	23,263.23
Total	635,547.02	657,428.45	
Average	52,962.25	54,785.70	30,034.00

Comment: For last 12 months, the borrower had average monthly credit turnover of USD54,785.70, and debit of USD52,962.25 and the common transactions are from the 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
<ul style="list-style-type: none"> The business is well managed with a control system and strong management. The borrower is a young businessman but he has experienced in business and well managed. 					

CREDIT APPLICATION (CA2)

(Form for joint approval)

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

8.2	Industry Risks	<input checked="" type="checkbox"/>	Low	<input type="checkbox"/>	Medium	<input type="checkbox"/>	High
<ul style="list-style-type: none"> Companies eager to benefit from a high level of <u>IT expertise</u> without the high costs of employing a full-time technology professional in-house are turning more and more to the IT outsourcing industry. Companies often avail of these services during a new product or campaign launch, or during mergers and acquisitions. The main bulk of business in the global IT outsourcing market involves US and EU companies outsourcing to the Philippines, and India and Japanese companies outsourcing to China. In a newly digitalized business world, less companies are using <u>call center solutions</u>, preferring to communicate with their fans and users through social media. However, the industry itself is still quite an important segment of the IT outsourcing processes. Due to the high rate of technological innovation, the IT industry is vital for all business sectors reliant on IT resources. IT outsourcing allows non-IT sectors to avail of the expertise of IT professionals for short-term and long-term projects. The global software industry is becoming increasingly competitive, which in turn fuels the IT industry. A move within US companies to cut overhead costs is also driving growth in the IT outsourcing sector. The level of innovation in the global IT outsourcing industry continues to grow due to cloud computing, which will make the market more accessible for smaller sized outsourcing outfits. As global smartphone manufacturers saturate Cambodia's market in an effort to meet the demand for new technology, local telecom firms are being forced to provide increasingly competitive data rates and calculate new streams of revenue through value-added services. The number of smartphones is increasing much faster than the number of value-added services provided by traditional mobile network operators. 							

8.3	Product Risks	<input type="checkbox"/>	Low	<input checked="" type="checkbox"/>	Medium	<input type="checkbox"/>	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	<input type="checkbox"/>	Low	<input checked="" type="checkbox"/>	Medium	<input type="checkbox"/>	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)							
Supplier/ Buyer		Due Diligence Findings			Action Taken		
N/A							

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

8.6	Other Risks (e.g. Specialised Lending, Project / Contract Financing)
N/A	

8.7	FINANCIAL HIGHLIGHTS & ANALYSIS
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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

CREDIT APPLICATION (CA2)

(For internal bank approval)

Application No. : RHBIBL-0002-2015-0033-1	Branch: City Mall Olympic Branch
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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 USD624,977.76 or 80.15% of the total revenues 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.
- Noticeably, he has maintained account with RHBIBL for monthly loan installment only.

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.

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	1,245.50	1,245.50	1,245.50	1,245.50
Phillip Bank's Total Installments = USD171K	2,712.48	2,712.48	2,712.48	2,712.48
ACLEDA Bank's TL installment = USD80K	1,951.11	1,951.11	1,951.11	1,951.11
RHBIBL's new TL2 installment= USD35K	517.31	517.31	517.31	517.31
Total commitment	6,426.40	6,426.40	6,426.40	6,426.40
DSR (X)	3.43x	3.45x	3.59x	3.73x



RHB BANKING GROUP

☐ RHB Indochina Bank Ltd

☐ RHB Bank Ltd

CREDIT APPLICATION (CA2)

(Form for joint approval)

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

Sensitized DSR Scenario: (30% drop of EBIT)

Average Monthly EBIT (USD)	2015	2016	2017	2018
Monthly EBIT	15,435.18	15,535.53	16,147.71	16,704.30
RHBIBL's TL1 installment= USD60K	1,245.50	1,245.50	1,245.50	1,245.50
Phillip Bank's Total Installments = USD171K	2,712.48	2,712.48	2,712.48	2,712.48
ACLEDA Bank's TL installment = USD80K	1,951.11	1,951.11	1,951.11	1,951.11
RHBIBL's new TL2 installment= USD35K	517.31	517.31	517.31	517.31
Total commitment	6,426.40	6,426.40	6,426.40	6,426.40
DSR (X)	2.40x	2.42x	2.51x	2.61x

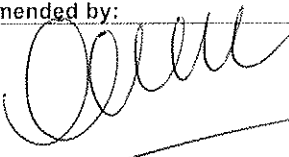
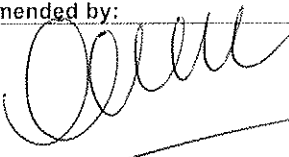
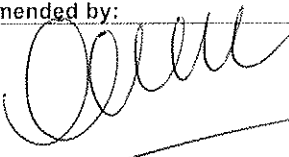
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CREDIT APPLICATION (CA2)

(Form for joint approval)

Application No. : RHBIBL-0002-2015-0033-1	Branch: City Mall Olympic Branch
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Part 9.0	RECOMMENDATION BY LENDING UNIT		
<p>SUMMARY & RECOMMENDATION</p> <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 3.43 x 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 finance is 35.29%. <p><i>cd rana</i></p> <p><u>Reminder:</u> 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.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Prepared by:</p> <div style="text-align: center;">  <hr/> <p>Sok Ratanak Assistant Manager-Credit Relationship Date: 29-08-2016</p> </div> </td> <td style="width: 50%; vertical-align: top;"> <p>Recommended by:</p> <div style="text-align: center;">  <hr/> <p>Chiv Hak Senior Manager, Retail and Consumer Date: 29-08-2016</p> </div> </td> </tr> </table>		<p>Prepared by:</p> <div style="text-align: center;">  <hr/> <p>Sok Ratanak Assistant Manager-Credit Relationship Date: 29-08-2016</p> </div>	<p>Recommended by:</p> <div style="text-align: center;">  <hr/> <p>Chiv Hak Senior Manager, Retail and Consumer Date: 29-08-2016</p> </div>
<p>Prepared by:</p> <div style="text-align: center;">  <hr/> <p>Sok Ratanak Assistant Manager-Credit Relationship Date: 29-08-2016</p> </div>	<p>Recommended by:</p> <div style="text-align: center;">  <hr/> <p>Chiv Hak Senior Manager, Retail and Consumer Date: 29-08-2016</p> </div>		



RHB BANKING GROUP

☐ Independent Part 10.1

☐ Joint Approval

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

☐ No

Issues / 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:
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) (signature) 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)

RHB INDOCHINA BANK LIMITED

Date 29 Aug 2016

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)	
		<u>Below USD50K</u>	<u>More than USD50K</u>		<u>Below USD50K</u>	<u>More than USD50K</u>
1.1	Debt Service Ratio (Total Monthly Gross Income / Total Debt Servicing) = 3.43 times <i>Amend</i>					
	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						240 (Y)

240

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

3.0 Overall Credit Risk Rating Score	
Annual Income below USD50,000	$\frac{(Y + Z) \times 100}{570} = \%$
Annual Income above USD50,000	$\frac{(240 + 160) \times 100}{620} = 64.52\%$

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 : 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 MANGLIN

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				

Borrower : Mr. Hoeung Kongkea Sambath

Page 1 of 2

BIR

CBBC/Corp. Unit Head

ARM / SARM

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				
Name	Total Facilities (USD'000)			Relationship
	Security Value	Unsecured Exposure	Total	
Hoeung Kongkea Sambath	51.80	10.00	51.80	August 2015
Total (to tally with Part A)	51.80		51.80	

Details of Other Banker/ Financial Institutions (including lease, hire purchase, factoring)					
Name	Type of Facility	Limit	Outstanding as at Jul 2016	Security loan o/s	Terms
Phillip Bank	HL	8.5%p.a	50,000	15,390.26	8 years
Phillip Bank	TL	8.5%p.a	34,000	22,709.09	5 Years
Phillip Bank	HL	8.5%p.a	52,000	48,794.68	12 Years
Phillip Bank	TL	8.5%p.a	35,000	27,642.66	5 Years
ACLEDA Bank	TL	12.6%p.a	80,000	72,222.23	6 Years
Total			251,000	186,758.92	

Borrower : Mr. Hoeung Kongkea Sambath
Page 2 of 2
BIR

CBBC/Corp. Unit Head	ARM / SARM
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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 : Service
 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: USD51.80@28-06-2016)
 New 5-Year TL2: USD80K

Visiting Officer : Chiv Hak and Sok Ratanak

Branch Observation/ Notes : 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 USD1,500. 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 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.

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 enquires, 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.
	<p>The borrower has been granted TL1 of USD60K since August 2015 without any distress.</p> <p>Currently, 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.</p>		
Conclusion	:	<p>The borrowers have stable and comfortable income to secure the loan.</p> <p>Given the good business of the borrower, and acceptable secured property, we would recommend the loan application for approval.</p>	

Inspected/ Prepared by,



 Sok Ratanak
 Assistant Manager-Credit Relationship

Reviewed by,



 Chiv Hak
 Senior Manager

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 : 011 400 700/016 70 70 90
3. Correspondence / Business Address : No. 152A3, Street 516, Sangkat Boeung KakI Khan Toul Kork, Phnom Penh..
- Post Code : No
- * 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? : N/A 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 : 8975 000000
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 : USD46,935.82 Total Debit, USD52,081.48 Total Credit
15. Is customer activity relatively low cash Intensive (For Business Entity Only) : ☒ 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)
16. Expected total Turnover in a month (For Business entity only) : USD45K
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
Designation Assistance Manager

Signature &

Date

Concurred by (Name) & Chiv Hak

Signature &

Designation Senior Manager, Retail & Consumer Date

[Signature]
29/08/16
[Signature]
29/08/16

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)	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) <div style="display: flex; justify-content: space-around;"> <div><input type="checkbox"/> 1 Land/ Building</div> <div><input type="checkbox"/> 2 Others (Please specify: _____)</div> <div><input type="checkbox"/> 3 Fixed Deposit/ Cash Margin</div> </div>	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: ☐ 7 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 &

Sok Ratanak

Signature &

Designation

Assistant Manager-Credit Relation Date

Concurred by (Name) & Chiv Hak

Signature &

Designation

Senior Manager, Retail & Consumer Date

[Signature] 29/08/16
[Signature] 29/08/16