Dear Ratanak,

**1. Deviation**

-  NA

**2. Additional document to be obtained (with reason)**

-  Please furnish verbal cross check sheet with panel valuer for P1 & P2.

Kindly find the attached file

- Please furnish latest A/R, A/P listing for reference

List is not proper recorded as those are based on sale and purchase invoice.

**3. Additional information**

1. Existing OD1 is charged with 1% processing fee, why are we lowering the rate for the new OD? Existing OD also not utilized why we are structuring more OD

The processing and renewal fee of OD2 are requested at 0.5% since the existing renewal fee of OD1 has been approved to reduce at 0.5%. Based on the conduct account, it doesn’t mean OD has not been utilized. It is because the borrower almost always come to deposit back in months where reflect OD utilization rate is not satisfactory.

1. Please structure some limit in KHR in TL.

We already convinced in KHR with our 10th anniversary promotion, they still not consider in KHR. And they want OD only not TL.

1. Please insert their top 10 debtor and creditor in the CA with amount and comment on any concentration or collection issue.

Kindly refer to CA on page 8

1. What is the average room rate charged by the lessee on the 10 room apartment? From USD300 to USD450
2. Overall, not agreeable to structure all in OD in USD, please negotiate for 50% in TL KHR or OD in KHR.

Borrowers still insist to request OD (100%) in USD to facilitate their cash flow in business where most transactions are paid in USD. (All furnished invoices are in USD). The approval is to be encouraged borrower who has been good customer with us (A sole banker) and their repayment has been promptly paid since the first payment month after loan drawdown.

**4. Others**

-  The sector should be wholesale not retail as majority of sales with credit term . Please amend

Yes