Dear Kim Long,

Please attend the following

**1. Deviation**

-  NA

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

-  NA

**3. Additional information**

1. Noted that the loan with Campu Bank was overdue for one month before it was settled? Please briefly provide information on the loan purpose and property charged since he is an employee

As CBC checking the loan amount USD30,000 is for working capital, however Mr. Pisey informed that the purpose of loan is to part finance purchased a residence house at Chbar Ompov, the property also charged to the bank, while Mr. Pisey also joined borrower with 2other siblings, currently the property is for his parents’ residence.

Mr. Pisey informed that the loan overdue due to the repayment date is different from salary day, so he asked the bank to delay the repayment date, but still record as late in CBC, which the borrower was not aware. We can see the improvement of the repayment after the schedule change from early month to end of month.

1. Do borrowers have any other business venture as noted from CV he used to operate a restaurant?

Mr. Pisey informed that, now he is an employee only while the restaurant is the family business and closed since 2012.

**4. Others**

-  Please amend CRR item 1.4 as age should score 3 as Mdm Chen is more than 35 years old.

The CRR amended

- To insert the above findings into the CA for question 1 & 2 above.

The CA amended