Dear Ratanak,

Pls further attend the following

1. Please cross check with at least 2 panel valuer for verbal , not just one

Yes

1. One page updated valuation report is required for additional facility. If waiver, pls escalate one level up

New valuation report from 9-Base will be submitted prior loan disbursement.

1. The RAC form is not properly done, those unrelated question pls leave it blank.

Yes, kindly find the revised form

1. The security coverage is minimal, only incline to support additional USD100K (KHR400M in TL only) while the working capital is not correct as the 3 new project is short term contract, why we give a hard limit of OD ? if genuine, then structure all in TL and repay in 12 months only as all 3 project will complete next year? The request amount shall be facilitated their cash flow of construction business. If we structure in TL with 12 months, the borrower shall be requested loan again and again when they get new projects from year to year. Meanwhile, the borrower has just purchased land with total value of USD1.06M which is partly finance of USD650K from FCB (Loan Agreement and SPA are attached). Hence, OD facility is strongly facilitated the borrower’s cash flow. **Now they agree OD of USD150K.**
2. Please amend the NBC sector in page 1 & Page 13 as both have inconsistent industry.

Already revised.

1. What is the new loan of USD650K with FCB?

Verbally disclosed by borrower, it is used for purchased land. (SPA and loan Agreement are attached)

1. Please furnish the sales record as stated In the CA

At this time, sales record is not provided beside income statement. It will be deleted in CA.

1. Where is the latest business patent for 2018?

There is receipt of tax payment 2018 as per attachment.

1. One of the rental agreement is also expired in April 2018, any renewal?

The renewal agreement will be submitted prior loan disbursement.

1. What is the cash flow indicated in CA page 11?

Kindly find the attachment