ធនាគារ អ អេច ប៊ី ឥណ្ឌូចិនណា
RHB Indochina Bank

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)?	: N/A
* 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
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)*	: USD50K
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 & Designation	Chan Kimlong Deputy Manager/Business Relationship	Signature & Date 18/08/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & 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)* [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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RHB Indochina Bank

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	: 016 968596
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)?	: N/A
* 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
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)*	: USD50K
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 & Designation	Chan Kimlong Deputy Manager/Business Relationship	Signature & Date 16/08/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & 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)* [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	Ratanak 18/08/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & Date	18/08/16

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RHB◆Indochina Bank

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)?	: N/A
* 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
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)*	: USD50K
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 & Designation	Chan Kimlong Deputy Manager/Business Relationship	Signature & Date 15/06/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & Date 15/06/16

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)* [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	Ratanak 18/08/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & Date	18/08/16

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RHB Indochina Bank

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)?	: N/A
* 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
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)*	: USD50K
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 & Designation	Chan Kimlong Deputy Manager/Business Relationship	Signature & Date 18/08/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & 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)* [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	Ratanak 18/08/16
Concurred by (Name) & Designation	Chiv Hak Senior Manager	Signature & Date	19/08/16

Consolidated Black list and Internal List_20160721 - Microsoft Excel

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5				Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha	0104				Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett	WA4				Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yath Sophaaktra	10406021	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

Find | Replace

Find what: Kim Vuthidavatey — No Format Set — Format...

Within: Workbook — Match case

Search: By Rows — Match entire cell contents

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Microsoft Excel

Microsoft Excel cannot find the data you're searching for.

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Consolidated Black list and Internal List_20160721 - Microsoft Excel

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20-Nov-67	Preah Sihanouk	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha	0104972				Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett	WA4308				Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yath Sophaaktra	10406021	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

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Consolidated Black list and Internal List_20160721 - Microsoft Excel

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20 Nov 67	Branch Chamroun	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha	010497253				Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett	WA430813				Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yeth Sopheaktra	10406921	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

Find | Replace

Find what: Sar Chetra — No Format Set — Format...

Within: Workbook — Match case

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Microsoft Excel

Microsoft Excel cannot find the data you're searching for.

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Consolidated Black list and Internal List_20160721 - Microsoft Excel

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20 Nov 67	Branch Chamroun	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha	0104				Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett	WA4				Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yeth Sopheaktra	10406921	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

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Consolidated Black list and Internal List_20160721 - Microsoft Excel

File | Home | Insert | Page Layout | Formulas | Data | Review | View

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20-Nov-67	Preah Sihanouk	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha				M	Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett				M	Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yeth Sopheaktra	10406921	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

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sdnlist | globalist | aqlist | 1988list | Internal Blacklist

Ready

9:41 AM 8/17/2016

Consolidated Black list and Internal List_20160721 - Microsoft Excel

File | Home | Insert | Page Layout | Formulas | Data | Review | View

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20-Nov-67	Preah Sihanouk	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha				M	Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett				M	Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yeth Sopheaktra	10406921	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

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Consolidated Black list and Internal List_20160721 - Microsoft Excel

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10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20-Nov-67	Preah Sihanouk	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha	01049725				Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett	WA43081				Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yeth Sopheaktra	10406921	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Kang Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

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Find what: 010378602 — No Format Set — Format...

Within: Workbook — Match case

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Look in: Formulas — Options <<

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Microsoft Excel

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Internal Blacklist

9:41 AM 8/17/2016

Consolidated Black list and Internal List_20160721 - Microsoft Excel

File | Home | Insert | Page Layout | Formulas | Data | Review | View

10/21/1988

Internal Blacklist Customers

No.	Customer Name	ID/PASSPORT	DOB	Branch	Sex	Nationality	Ground for Suspicious	Source	Date of Inform	Remark
1	Kowe Fezeu Thierry Staphane					meroonian	Unusual/Suspicious Behavior	RHBIBL		
2	Sok Davy					mbodian	Activity Inconsisten with Customer profile	RHBIBL		
3	Ferdinand Reinhard Riess					oneene	Fraudulent Related Case	RHBIBL		
4	Oshanugor James Anyasi					erian	1) Large/Unusual Remittance 2) Unusual/Suspicious Behavior	RHBIBL		
5	Ly Sok Samnang or Lee Jung Baek					rean/ mbodian	1) Large/Unusual Transaction 2) Doubtful identity or other documents	RHBIBL		
6	Ruos Rom					mbodian	1) Unusual/Large Transaction 2) Activity inconsistent with customer profile	RHBIBL		
7	Mikhail Berezkin	51N5547660	20-Nov-67	Preah Sihanouk	M	Russian	Beneficiary not identified	RHBIBL		
8	Ben Sokha	010				Cambodian	Doubtful identity or other document	RHBIBL		
9	Drayton Bennett	WA				Canadian	1) Unusual/Suspicious Behavior 2) Large/Unusual Transaction	RHBIBL		
10	Yeth Sopheaktra	10406921	1983		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun Penh, Phnom Penh
11	Chak Kimheng	010154499	1954		F	Cambodian				#22R, St. 252, Sangkat Chaktokmuk, Khan Doun
12	Som Savnin	N/A	1980		M	Cambodian				#15, St. 360, Sangkat Beong Keng Korng III,
13	Leng Sokry				M	Cambodian	Canadian's case of credit card fraudulent			

Find and Replace

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Within: Workbook — Match case

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Internal Blacklist

9:42 AM 8/17/2016

CBC
CREDIT BUREAU (CAMBODIA)
PROMOTING GROWTH

Consumer Credit Report

Report Date	**12/08/2016**	**Enquiry Type**	**New Application**
Enquiry Number	**163996544**	**Product Type**	**Working Capital Loan**
Number of Applicants	**4**	**Account Type**	**Joint**
Member Reference	**RHBIBL-0002-2013-0025-1**	**Amount**	**USD 200,000.00**

Applicant 1 of 4

K-Score

884

Scorecard: Bank
Score: 884
Score Index: BB
Good/Bad Odds: 115: 1
Bad Rate: 0.86%

-200 -100 0 100 200 300 400 500 600 700 800 900 1000 1100 1200

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010552550	(National ID 010552550)
ID Expiry Date	27/12/2025	(04/09/2016)
Khmer Name		
Family Name		(គឹម)
First Name		(វុទ្ធដីការុត្ថ)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Kim	(KIM)
First Name	Vuthidavatey	(VUTHIDAVATEY)
Second Name		
Third Name		
Unformatted Name		(KIM VUTHIDAVATEY)
Date of Birth	03/01/1987	(03/01/1987)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Chamkar Mon)
Place of Birth Commune		(Tuol Tumpung Ti Pir)
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	9
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	27/10/2011
Total Accounts	4
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 523,000.00
Total Liabilities	USD 333,513.45
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Additional Names

Date Loaded	Name
02/04/2013	KIM, VUTHIDAVATEY
20/03/2012	KIM VUTHIDAVATEY

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
14/12/2015	PIPHUP THMEY	New Application	Joint	010412066	Car Loan	USD 100,000.00	Primary	KIM,

	MICROFINANCE PLC							VUTHIDAVATEY គឹម, ១ធ្ជីតាវ៉ាត្ដី
13/11/2015	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL/0002/2013-0025	Working Capital Loan	USD 180,000.00	Primary	Kim, Vuthidavatey
05/08/2015	Shinhan-Khmer Bank Ltd	New Application	Single	SKB0001046	Working Capital Loan	USD 120,000.00	Primary	Kim, Vuthidavatey គឹម, ១ធ្ជីតាវ៉ាត្ដី
12/03/2015	BANK FOR INVESTMENT AND DEVELOPMENT OF CAMBODIA PLC	New Application	Joint	BIDCHO-SARCHETRA	Public Housing Loan	USD 83,000.00	Primary	KIM, VUTHIDAVATEY គឹម, ១ធ្ជីតាវ៉ាត្ដី
12/09/2014	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002/2013/0025	Working Capital Loan	USD 180,000.00	Primary	Kim, Vuthidavatey
04/04/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	CBA/000012/14	MTG	USD 39,000.00	Primary	KIM, VUTHIDAVATEY
03/09/2013	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2013/0025	MIS	USD 200,000.00	Primary	Kim, Vuthidavatey
19/06/2013	Foreign Trade Bank of Cambodia	New Application	Joint	000162	MIS	USD 150,000.00	Primary	KIM, VUTHIDAVATEY
02/04/2013	CIMB Bank	New Application	Joint	CIM0002502/04/2013 5:18	MTG	USD 150,000.00	Primary	KIM, VUTHIDAVATEY

Account Details

Creditor	CAMBODIAN PUBLIC BANK	**Issue Date**	27/10/2011
Product Type	Working Capital Loan	**Expiry Date**	
Applicant Type	Primary		
Account Number	0800270002142	**Closed Date**	04/06/2014
Group Reference		**Status**	Closed
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	130,000.00	**Last Amount Paid**	0.00
Restructured Loan	No	**Last Payment Date**	04/06/2014
Tenure	84	**Past Due**	0.00
Installment Amount	2,158.15	**Next Payment Date**	
Security Type	Mortgage	**As of Date**	30/06/2014
Outstanding Balance	0.00	**Last 24 Cycles**	C111111111000011110101 11
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	**Issue Date**	18/10/2013
Product Type	Working Capital Loan	**Expiry Date**	10/12/2023
Applicant Type	Primary		
Account Number	40001000628700000	**Closed Date**	
Group Reference		**Status**	Normal
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	180,000.00	**Last Amount Paid**	2,317.61
Restructured Loan	No	**Last Payment Date**	12/07/2016
Tenure	0	**Past Due**	0.00
Installment Amount	2,345.16	**Next Payment Date**	10/08/2016
Security Type	Land Title	**As of Date**	31/07/2016
Outstanding Balance	148,163.30	**Last 24 Cycles**	000000000000000000000000
Advisory Message			

Creditor	CAMBODIAN PUBLIC BANK	**Issue Date**	04/06/2014
Product Type	Working Capital Loan	**Expiry Date**	04/06/2024
Applicant Type	Primary		
Account Number	0800270500169	**Closed Date**	
Group Reference		**Status**	Normal
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	130,000.00	**Last Amount Paid**	1,728.00
Restructured Loan	No	**Last Payment Date**	06/07/2016
Tenure	120	**Past Due**	0.00
Installment Amount	1,728.00	**Next Payment Date**	04/09/2016
Security Type	Mortgage	**As of Date**	31/07/2016
Outstanding Balance	112,667.15	**Last 24 Cycles**	11001111MMMM110M01110111
Advisory Message			

Creditor	BANK FOR INVESTMENT AND DEVELOPMENT OF CAMBODIA PLC	**Issue Date**	23/03/2015
Product Type	Personal Loan	**Expiry Date**	23/03/2028
Applicant Type	Primary		
Account Number	LD1508200010	**Closed Date**	
Group Reference		**Status**	Normal
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	83,000.00	**Last Amount Paid**	1,129.00
Restructured Loan	No	**Last Payment Date**	05/07/2016
Tenure	0	**Past Due**	0.00
Installment Amount	519.00	**Next Payment Date**	05/08/2016
Security Type	Mortgage	**As of Date**	31/07/2016
Outstanding Balance	72,683.00	**Last 24 Cycles**	000000000000MM000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	**Address Line 1**	NO. 63 STREET 468 PHUM 1
Province		**Address Line 2**	TUOL TUMPUNG TI PIR CHAMKAR MON PHNOM PENH CAMBODIA
District		**City**	PHNOM PENH
Commune		**Country**	Cambodia
Village		**Date Loaded**	05/05/2016

Address Type	Residential	**Address Line 1**	63 468 PHUM 1
Province		**Address Line 2**	TUOL TUMPUNG TI PIR CHAMKAR MON PHNOM PENH CAMBODIA
District		**City**	PHNOM PENH
Commune		**Country**	Cambodia
Village		**Date Loaded**	03/02/2016

Address Type	Residential	**Address Line 1**	NO.155,STREET. 155, SANGKAT TOUL TOMPOUNG 1, KHAN CHAKAMORN, PHNOM PENH, CAMBODIA
Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PHNOM PENH
Commune	Tuol Tumpung Ti Pir	**Country**	Cambodia
Village		**Date Loaded**	05/08/2015

Occupation and Employment Detail

Type	Current	**Employer**	N/A
Occupation	JEWELRY SELLER AND PROEPRTY RENTAL	**Self Employed**	Yes
Length of Service(M)	156	**Total Monthly Salary/Income**	16,000.00
Date Loaded	12/08/2016	**Currency**	US Dollar

Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	N/A
District	Chamkar Mon	**Address Line 2**	
Commune	Tuol Tumpung Ti Muoy	**City**	N/A
Village		**Country**	Cambodia

Type	Current	**Employer**	KIM VUTHIDAVATEY
Occupation	OWNER BUSINESS	**Self Employed**	Yes
Length of Service(M)	60	**Total Monthly Salary/Income**	5,000.00
Date Loaded	14/12/2015	**Currency**	US Dollar

Employer Address

Address Type	Correspondence		
Province		**Address Line 1**	#155, ST 155
District		**Address Line 2**	
Commune		**City**	PHNOM PENH
Village		**Country**	Cambodia

Type	Current	**Employer**	NIL
Occupation	JEWELRY SELLER	**Self Employed**	Yes
Length of Service(M)	120	**Total Monthly Salary/Income**	9,236.12
Date Loaded	13/11/2015	**Currency**	US Dollar

Employer Address

Address Type	Correspondence		
Province		**Address Line 1**	NIL
District		**Address Line 2**	
Commune		**City**	NIL
Village		**Country**	Cambodia

Applicant 2 of 4
K-Score

Scorecard: Bank
Score: 941
Score Index: BB
Good/Bad Odds: 170: 1
Bad Rate: 0.58%

941

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010378602	(Resident Book 966)
ID Expiry Date	01/09/2025	
Khmer Name		
Family Name		(រស់)
First Name		(សុធារ៉ាន្ត)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Ros	(ROS)
First Name	Sothearin	(SOTHEARIN)
Second Name		
Third Name		
Unformatted Name		(SOTHEARIN ROS)
Date of Birth	03/05/1966	(03/05/1966)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Chamkar Mon)
Place of Birth Commune		(Tuol Tumpung Ti Muoy)

Summary

All Previous Enquiries	7
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	10/04/2008
Total Accounts	5
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	3
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 657,000.00
Total Liabilities	USD 260,830.45
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00

Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
04/04/2014	Resident Book	966	

Additional Names

Date Loaded	Name
20/09/2012	SOTHEARIN ROS
05/09/2012	ROS SOTHEARIN
08/03/2012	ROS, SOTHEARIN, SOTHEARIN ROS

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
13/11/2015	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-000-/2013/0025	Working Capital Loan	USD 180,000.00	Primary	Ros, Sothearin
05/08/2015	Shinhan-Khmer Bank Ltd	New Application	Single	SKB0001046	Working Capital Loan	USD 120,000.00	Guarantor	Ros, Sothearin ស, សុធារ៉ិន
12/09/2014	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002/2013-0025	Working Capital Loan	USD 180,000.00	Primary	Ros, Sothearin
04/04/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	CBA/000012/14	MTG	USD 39,000.00	Primary	ROS, SOTHEARIN
03/09/2013	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2013/0025	MIS	USD 200,000.00	Primary	Ros, Sothearin
19/06/2013	Foreign Trade Bank of Cambodia	New Application	Joint	000162	MIS	USD 150,000.00	Primary	ROS, SOTHEARIN
02/04/2013	CIMB Bank	New Application	Joint	CIM0002502/04/2013 5:18	MTG	USD 150,000.00	Primary	ROS, SOTHEARIN

Account Details

Creditor	ACLEDA BANK PLC	**Issue Date**	02/12/2010
Product Type	Working Capital Loan	**Expiry Date**	05/12/2016
Applicant Type	Primary		
Account Number	3437LD1033600342	**Closed Date**	04/09/2013
Group Reference		**Status**	Closed
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	150,000.00	**Last Amount Paid**	3,000.00
Restructured Loan	No	**Last Payment Date**	04/09/2013
Tenure	73	**Past Due**	0.00
Installment Amount	3,000.00	**Next Payment Date**	
Security Type	Land Title	**As of Date**	26/10/2013
Outstanding Balance	0.00	**Last 24 Cycles**	C00000000000000M00000000
Advisory Message			

Creditor	ANZ Royal Bank (Cambodia) Ltd	**Issue Date**	10/04/2008
Product Type	Home Improvement Loan	**Expiry Date**	28/02/2023
Applicant Type	Primary		
Account Number	870133	**Closed Date**	22/10/2013
Group Reference		**Status**	Closed
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	67,000.00	**Last Amount Paid**	54,124.14
Restructured Loan	No	**Last Payment Date**	22/10/2013
Tenure	180	**Past Due**	0.00
Installment Amount	756.69	**Next Payment Date**	
Security Type	Mortgage	**As of Date**	31/10/2013
Outstanding Balance	0.00	**Last 24 Cycles**	C0000000000000000M0000MM
Advisory Message			

Creditor	CAMBODIAN PUBLIC BANK	**Issue Date**	27/10/2011
Product Type	Working Capital Loan	**Expiry Date**	

Applicant Type	Primary		
Account Number	0800270002142	**Closed Date**	04/06/2014
Group Reference		**Status**	Closed
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	130,000.00	**Last Amount Paid**	0.00
Restructured Loan	No	**Last Payment Date**	04/06/2014
Tenure	84	**Past Due**	0.00
Installment Amount	2,158.15	**Next Payment Date**	
Security Type	Mortgage	**As of Date**	30/06/2014
Outstanding Balance	0.00	**Last 24 Cycles**	C111111111000011110101 11
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	**Issue Date**	18/10/2013
Product Type	Working Capital Loan	**Expiry Date**	10/12/2023
Applicant Type	Primary		
Account Number	40001000628700000	**Closed Date**	
Group Reference		**Status**	Normal
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	180,000.00	**Last Amount Paid**	2,317.61
Restructured Loan	No	**Last Payment Date**	12/07/2016
Tenure	0	**Past Due**	0.00
Installment Amount	2,345.16	**Next Payment Date**	10/08/2016
Security Type	Land Title	**As of Date**	31/07/2016
Outstanding Balance	148,163.30	**Last 24 Cycles**	000000000000000000000000
Advisory Message			

Creditor	CAMBODIAN PUBLIC BANK	**Issue Date**	04/06/2014
Product Type	Working Capital Loan	**Expiry Date**	04/06/2024
Applicant Type	Primary		
Account Number	0800270500169	**Closed Date**	
Group Reference		**Status**	Normal
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	130,000.00	**Last Amount Paid**	1,728.00
Restructured Loan	No	**Last Payment Date**	06/07/2016
Tenure	120	**Past Due**	0.00
Installment Amount	1,728.00	**Next Payment Date**	04/09/2016
Security Type	Mortgage	**As of Date**	31/07/2016
Outstanding Balance	112,667.15	**Last 24 Cycles**	11001111MMMM110M01110111
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	**Address Line 1**	NO. 63 STREET 468
Province		**Address Line 2**	TUOL TUMPUNG TI PIR CHAMKAR MON PHNOM PENH CAMBODIA
District		**City**	PHNOM PENH
Commune		**Country**	Cambodia
Village		**Date Loaded**	05/05/2016

Address Type	Residential	**Address Line 1**	NO.155,STREET. 155, SANGKAT TOUL TOMPOUNG 1, KHAN CHAKAMORN, PHNOM PENH, CAMBODIA
Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PHNOM PENH
Commune	Tuol Tumpung Ti Pir	**Country**	Cambodia
Village		**Date Loaded**	05/08/2015

Address Type	Residential	**Address Line 1**	NO. 63, ST. 468, PHNOM PENH

Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PHNOM PENH
Commune	Tuol Tumpung Ti Pir	**Country**	Cambodia
Village		**Date Loaded**	04/04/2014

Occupation and Employment Detail

Type	Current	**Employer**	N/A
Occupation	JEWELRY SELLER AND PROEPRTY RENTAL	**Self Employed**	Yes
Length of Service(M)	156	**Total Monthly Salary/Income**	16,000.00
Date Loaded	12/08/2016	**Currency**	US Dollar

Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	N/A
District	Chamkar Mon	**Address Line 2**	
Commune	Tuol Tumpung Ti Muoy	**City**	N/A
Village		**Country**	Cambodia

Type	Current	**Employer**	NIL
Occupation	JEWELRY SELLER	**Self Employed**	Yes
Length of Service(M)	120	**Total Monthly Salary/Income**	9,236.12
Date Loaded	13/11/2015	**Currency**	US Dollar

Employer Address

Address Type	Correspondence		
Province		**Address Line 1**	NIL
District		**Address Line 2**	
Commune		**City**	NIL
Village		**Country**	Cambodia

Type	Current	**Employer**	NONE
Occupation	JEWERLY SELLER	**Self Employed**	Yes
Length of Service(M)	168	**Total Monthly Salary/Income**	70,000.00
Date Loaded	05/08/2015	**Currency**	US Dollar

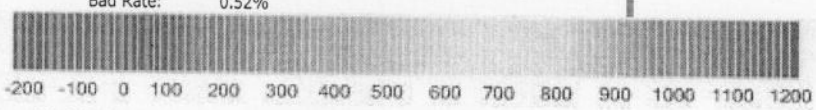
Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	.155,STREET. 155, SANGKAT TOUL TOMPOUNG 1, KHAN CHAKAMORN, PHNOM PENH, CAMBODIA
District	Chamkar Mon	**Address Line 2**	
Commune	Tuol Tumpung Ti Pir	**City**	PHNOM PENH
Village		**Country**	Cambodia

Applicant 3 of 4
K-Score

Scorecard: Bank
Score: 957
Score Index: BB
Good/Bad Odds: 190: 1
Bad Rate: 0.52%

957



Data Provided vs (Primary Data Available)

Applicant Type	Primary

Summary

All Previous Enquiries	5

ID Type and Number	National ID 010378601	(National ID 010378601)
ID Expiry Date	27/05/2025	(16/04/2012)
Khmer Name		
Family Name		(គឹម)
First Name		(វុទ្ធី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Kim	(KIM)
First Name	Vuthy	(VUTHY)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	05/02/1962	(05/02/1962)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Chamkar Mon)
Place of Birth Commune		(Tuol Tumpung Ti Muoy)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	18/10/2013
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 180,000.00
Total Liabilities	USD 148,163.30
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Additional Names

Date Loaded	Name
02/04/2013	KIM, VUTHY

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
13/11/2015	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2013/*0025	Working Capital Loan	USD 180,000.00	Primary	Kim, Vuthy
05/08/2015	Shinhan-Khmer Bank Ltd	New Application	Single	SKB0001046	Working Capital Loan	USD 120,000.00	Guarantor	Kim, Vuthy គឹម, វុទ្ធី
12/09/2014	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2013-0025	Working Capital Loan	USD 180,000.00	Primary	Kim, Vuthy
03/09/2013	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2013/0025	MIS	USD 200,000.00	Primary	Kim, Vuthy
02/04/2013	CIMB Bank	New Application	Joint	CIM0002502/04/2013 5:18	MTG	USD 150,000.00	Primary	KIM, VUTHY

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	**Issue Date**	18/10/2013
Product Type	Working Capital Loan	**Expiry Date**	10/12/2023
Applicant Type	Primary		
Account Number	40001000628700000	**Closed Date**	
Group Reference		**Status**	Normal
Currency	US Dollar	**Payment Frequency**	Monthly
Limit	180,000.00	**Last Amount Paid**	2,317.61
Restructured Loan	No	**Last Payment Date**	12/07/2016
Tenure	0	**Past Due**	0.00
Installment Amount	2,345.16	**Next Payment Date**	10/08/2016
Security Type	Land Title	**As of Date**	31/07/2016
Outstanding Balance	148,163.30	**Last 24 Cycles**	000000000000000000000000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	**Address Line 1**	NO.155,STREET. 155, SANGKAT TOUL TOMPOUNG 1, KHAN CHAKAMORN, PHNOM PENH, CAMBODIA
Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PHNOM PENH
Commune	Tuol Tumpung Ti Pir	**Country**	Cambodia
Village		**Date Loaded**	05/08/2015

Address Type	Residential	**Address Line 1**	N0.155, STREET.155, SANGKAT.TOUL TAMPOUNG I, KHAN.CHAMKAMORN, PHNOM PENH.
Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PHNOM PENH
Commune	Tuol Tumpung Ti Pir	**Country**	Cambodia
Village		**Date Loaded**	04/11/2013

Address Type	Residential	**Address Line 1**	NO.155, ST.155, SANGKAT TOUL TAMPOUNG 1, KH CHAMKAMORN,
Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PP
Commune	Tuol Tumpung Ti Muoy	**Country**	Cambodia
Village		**Date Loaded**	03/09/2013

Occupation and Employment Detail

Type	Current	**Employer**	N/A
Occupation	JEWELRY SELLER AND PROEPRTY RENTAL	**Self Employed**	Yes
Length of Service(M)	156	**Total Monthly Salary/Income**	16,000.00
Date Loaded	12/08/2016	**Currency**	US Dollar

Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	N/A
District	Chamkar Mon	**Address Line 2**	
Commune	Tuol Tumpung Ti Muoy	**City**	N/A
Village		**Country**	Cambodia

Type	Current	**Employer**	NIL
Occupation	JEWELRY SELLER	**Self Employed**	Yes
Length of Service(M)	120	**Total Monthly Salary/Income**	9,236.12
Date Loaded	13/11/2015	**Currency**	US Dollar

Employer Address

Address Type	Correspondence		
Province		**Address Line 1**	NIL
District		**Address Line 2**	
Commune		**City**	NIL
Village		**Country**	Cambodia

Type	Current	**Employer**	NONE
Occupation	PROPERTY RENTAL	**Self Employed**	Yes
Length of Service(M)	60	**Total Monthly Salary/Income**	2,500.00
Date Loaded	05/08/2015	**Currency**	US Dollar

Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	PHUM 2, SANGKAT CHROY CHANGVA, KHAN RUSSEY KEO, PHNOM PENH, CAMBODIA

District	Ruessei Kaev	**Address Line 2**	
Commune	Chrouy Changvar	**City**	PHNOM PENH
Village	Phum 2	**Country**	Cambodia

Applicant 4 of 4

K-Score

The score could not be calculated for the following reason:
Applicant has no Primary accounts or no valid repayment status information

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010412066	(National ID 010412066)
ID Expiry Date	27/05/2025	
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Sar	(SAR)
First Name	Chetra	(CHETRA)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	29/12/1973	(29/12/1973)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		
Place of Birth Commune		
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	1
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	
Total Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	0.00
Total Liabilities	0.00
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off Balance	0.00

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
03/09/2013	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2013/0025	MIS	USD 200,000.00	Primary	Sar, Chetra

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	**Address Line 1**	NO.155, ST.155, SANGKAT TOUL TAMPOUNG 1, KH CHAMKAMORN,
Province	Phnom Penh	**Address Line 2**	
District	Chamkar Mon	**City**	PP
Commune	Tuol Tumpung Ti Muoy	**Country**	Cambodia
Village		**Date Loaded**	03/09/2013

Occupation and Employment Detail

Type	Current	**Employer**	N/A
Occupation	JEWELRY SELLER AND PROEPRTY RENTAL	**Self Employed**	Yes

Length of Service(M)	156	**Total Monthly Salary/Income**	16,000.00
Date Loaded	12/08/2016	**Currency**	US Dollar

Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	N/A
District	Chamkar Mon	**Address Line 2**	
Commune	Tuol Tumpung Ti Muoy	**City**	N/A
Village		**Country**	Cambodia

Type	Current	**Employer**	MOHANOKOR JEWELRY SHOP
Occupation	BUSINESS OWNER	**Self Employed**	Yes
Length of Service(M)	144	**Total Monthly Salary/Income**	9,236.00
Date Loaded	03/09/2013	**Currency**	US Dollar

Employer Address

Address Type	Residential		
Province	Phnom Penh	**Address Line 1**	NO.155, ST.155, SANGKAT TOUL TAMPOUNG 1, KH CHAMKAMORN,
District	Chamkar Mon	**Address Line 2**	
Commune	Tuol Tumpung Ti Muoy	**City**	PP
Village		**Country**	Cambodia

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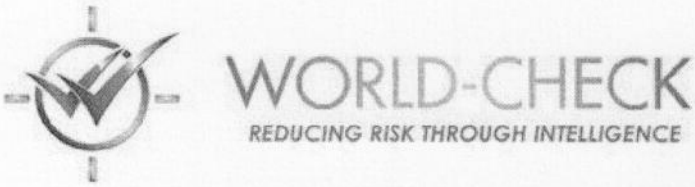

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Please note

(1) General Legal Notice
(2) Category Legal Notice
(3) Reported Link Legal Notice

Comment:

Username: rhbb19 **Printed:** 12-08-2016 01:54 UTC

NAME: Kim Vuthidavatey
MODE: exact
COUNTRY: CAMBODIA

There are no entries matching the above search criteria.

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Please note

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Comment:

Username: rhbb19 **Printed:** 12-08-2016 02:00 UTC

NAME: Kim Vuthy
MODE: exact
COUNTRY: CAMBODIA

There are no entries matching the above search criteria.

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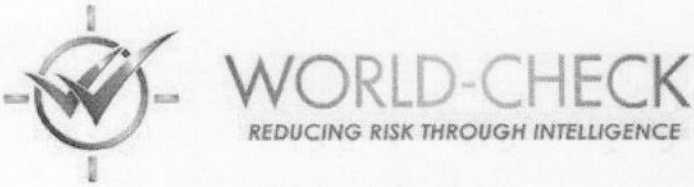

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Please note

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Comment:

Username: rhbb19 **Printed:** 12-08-2016 01:58 UTC

NAME: Ros Sothearin
MODE: exact
COUNTRY: CAMBODIA

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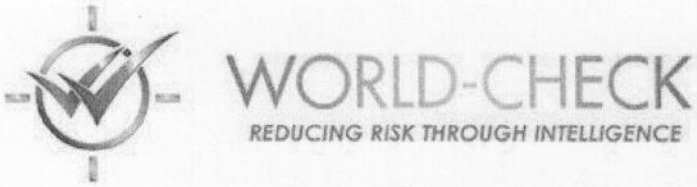

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Please note

(1) General Legal Notice
(2) Category Legal Notice
(3) Reported Link Legal Notice

Comment:

Username: rhbb19 **Printed:** 12-08-2016 02:00 UTC

NAME: Sar Chetra
MODE: exact
COUNTRY: CAMBODIA

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RHB INDOCHINA BANK LTD

LOAN APPLICATION FORM (for Consumer)

Appendix 11

Name of Applicant : Mdm. Kim Vuthida vatey and Mr. Sar Chetra
Name of Joint Applicant: Mdm. Ros Sothearin and Mr. Kim Vuthy

Type and Amount of Facility Requested	
Type: 10-Year TL	**USD200K**

Purpose: To use as working capital in Moha Angkor Jewelry Shop

Particular of Applicant

Applicant and Joint Applicant's Information

Applicant	: Mdm. Kim Vuthidavatey	Date of Birth: 03-01-1987	ID/~~Passport~~ No.: 010552550(01)
Joint Applicant	: Mr. Sar Chetra	Date of Birth: 29-11-1973	ID/~~Passport~~ No.: 010412066(01)
Joint Applicant	: Mdm. Ros Sothearin	Date of Birth: 03-05-1966	ID/~~Passport~~ No.: 010378602(01)
Joint Applicant	: Mr. Kim Vuthy	Date of Birth: 05-02-1962	ID/~~Passport~~ No.: 010378601 (01)
Business Type	: Jewelry Shop (Mohanokor) and property rental		
Buz. Address	: No. 155, St. 155, Ph. 3, S/K. Toul Tompung 1, Kh. Chamkarmon, Phnom Penh.		
Relationship	: Husband and wife	Since: N/A	
Tel.	: 012968596, 016333296 &0975119666		

Please provide the following with your completed application form:

1. Personal Information
   - ☑ Copy of Identity card/ Passport / Passport of borrower and/or Guarantor
   - ☐ Family Book / Residential Certification
   - ☐ Employment contract
   - ☐ Confirmation of income e.g. salary slip, letter from employer, rental income, etc
2. Company Information
   - ☑ Business Patent, Business License, or Certificate
   - ☐ Memorandum or Article of Association
   - ☐ Board Resolution of Company for Loan Application (RHB Indochina bank's standard format is attached.)
3. Financial Information
   - ☑ Unaudited Financial Statement for last 3 months
   - ☑ Bank Statement for the latest 1 year (if any)
   - ☑ Loan Account Statement and Loan agreement with other banks (if any)
   - ☐ Projected Financial Statement for 1 to 3 years
   - ☐ Cash flow projection report
   - ☐ List of local or foreign suppliers
   - ☑ List of local or foreign purchasers or clients
   - ☐ List of stock value
   - ☐ Other Supporting documents
4. Security Documents
   - ☐ Photostat of title deeds of property (ies) to be mortgaged
   - ☐ Sale and Purchase Agreement of the property
   - ☐ Valuation Report of the property (ies)
5. Others
   - ☑ List of property (ies) rental together with lease agreement copy
   - ☐ List of property (ies) owned together with title deed or letter of ownerships (if any)

I/We understand and authorize that the above information provided to RHB Indochina Bank Ltd ('Bank') may be used to consider my/our application for facilities, products or services or any future applications for facilities, products or services. The information may be used to administer, manage and monitor any facilities, products or services provided to me/us and conduct market research, data processing and statistical analysis. Unless I/we disagree, the Bank may disclose information about me/us to its related companies, agents or contractors and the information is to be used to provide me/us with information about other facilities, products or services. The Bank may disclose information about me/us to credit reference agencies for the purpose of obtaining a credit report on me/us. If I/we default in any obligations to the Bank, then information about me/us may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their

customers who may use their credit reporting services. The Bank may obtain information and make such enquiries about me/us as the Bank considers warranted from any source including its related companies and credit reference agencies for the above purposes.

I/We certify that I/we have reached 18 years of age. I/We certify that I/we am/are not liable under any existing legal judgment or under any ongoing legal proceedings against me/us.
I/We have read the terms and the information I/we provided on this application is true, correct and complete.

Right Thumb Print

Name: Mr. Sar Chetra
ID Card No 010412066
Date: ....01..08..2016.....

Right Thumb Print

Name: Mdm. Kim Vuthida Vatey
ID Card No 010552550
Date: ...01..08..2016.....

Right Thumb Print

Name: Mr. Kim Vuthy
ID Card No 010378601
Date: ..01..08..2016.....

Right Thumb Print

Name: Mdm. Ros Sothearin
ID Card No 010378602
Date: ..01..08..2016.....