



Consumer Credit Report



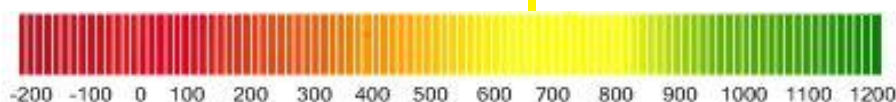
Report Date 24/07/2018
Enquiry Number 255764734
Number of Applicants 1
Member Reference RHBIBL-BDM-0010-2018-0001-2-1

Enquiry Type New Application
Product Type Working Capital Loan
Account Type Single
Amount USD 175,000.00

K-Score

722

Scorecard: Bank
 Score: 722
 Score Index: DD
 Good/Bad Odds: 37: 1
 Bad Rate: 2.61%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 020936247	(National ID 020936247)
ID Expiry Date	16/12/2022	(16/12/2022)
Khmer Name		
Family Name		(កែវ)
First Name		(សុខាថារី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	KEO	(KEO)
First Name	SOKHATHARY	(SOKHA)
Second Name		
Third Name		
Unformatted Name		(KEO SOKHATHARY)
Date of Birth	08/11/1990	(08/11/1990)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kandal	(Kandal)
Place of Birth District	Ta Khmau	
Place of Birth Commune	Ta Khmau	
Gender	Female	(Female)
Marital Status	Married	(Married)

Summary

All Previous Enquiries	10
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	27/06/2014
Total Accounts	9
Normal Accounts	6
Delinquent Accounts	0
Closed Accounts	3
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,321,000.00 KHR 400,000,000.00
Total Liabilities	USD 1,116,389.61 KHR 396,024,836.00
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

Nationality	Cambodia	(Cambodia)
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Additional Names	
Date Loaded	Name
15/09/2015	KEO SOKHATHARY
27/06/2014	KEO, SOKHATHARY

Previous Enquiries								
Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
19/04/2018	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0010-2018-0001-1	Overdraft Facility	USD 175,000.00	Primary	KEO, SOKHATHARY
05/04/2018	FIRST COMMERCIAL BANK PP BRANCH	New Application	Single	100027714	Real Estate Loan	USD 600,000.00	Guarantor	KEO, SOKHATHARY
02/01/2018	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0010-2018-0001	Working Capital Loan	USD 800,000.00	Primary	Keo, Sokhathary
10/08/2017	MAYBANK (CAMBODIA) PLC.	New Application	Joint	MTT2017/62	Asset Financing	USD 600,000.00	Primary	Keo, Sokhathary
21/04/2017	LY HOUR MICROFINANCE INSTITUTION PLC	New Application	Joint	PPOS-210417-01	Personal Loan	USD 80,000.00	Primary	keo, sokhathary តែវ, សុខាថារី
04/04/2017	CATHAY UNITED BANK (CAMBODIA) CORP., LTD	New Application	Single	CBC CP784/17	Unsecured Credit Card	USD 1,538.00	Primary	KEO, SOKHATHARY តែវ, សុខាថារី
28/07/2016	MAYBANK (CAMBODIA) PLC.	New Application	Joint	MTT2016/58	Working Capital Loan	USD 360,000.00	Primary	Keo, Sokhathary
09/06/2016	LY HOUR MICROFINANCE INSTITUTION PLC	New Application	Joint	PPOS-090616-02	Personal Loan	USD 30,000.00	Primary	Keo, Sokhathary តែវ, សុខាថារី
03/12/2015	MAYBANK (CAMBODIA) PLC.	New Application	Joint	MTT2015/88	Home Investment Loan	USD 150,000.00	Primary	KEO, SOKHATHARY
27/06/2014	LY HOUR MICROFINANCE INSTITUTION PLC	New Application	Joint	PPOS-270614-01	PLN	USD 60,000.00	Primary	Keo, Sokhathary តែវ, សុខាថារី

Account Details			
Creditor	LY HOUR MICROFINANCE INSTITUTION PLC	Issue Date	27/06/2014
Product Type	Real Estate Loan	Expiry Date	20/07/2019
Applicant Type	Primary		
Account Number	12030252251003596	Closed Date	04/06/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	60,000.00	Last Amount Paid	17,151.08
Restructured Loan	No	Last Payment Date	04/06/2018
Tenure	60	Past Due	0.00
Installment Amount	1,519.50	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/06/2018
Outstanding Balance	0.00	Last 24 Cycles	C0000000000000000000000000000000
Advisory Message			

Creditor	MAYBANK (CAMBODIA) PLC.	Issue Date	30/12/2015
Product Type	Public Housing Loan	Expiry Date	30/12/2030
Applicant Type	Primary		
Account Number	00003/05/000190/06	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	150,000.00	Last Amount Paid	972.59
Restructured Loan	No	Last Payment Date	30/05/2018

Tenure	180	Past Due	0.00
Installment Amount	1,488.00	Next Payment Date	30/07/2018
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	136,771.66	Last 24 Cycles	000000000000M00MMMMM00
Advisory Message			
Creditor	LY HOUR MICROFINANCE INSTITUTION PLC	Issue Date	10/06/2016
Product Type	Personal Loan	Expiry Date	20/06/2020
Applicant Type	Primary		
Account Number	12030252251011364	Closed Date	04/06/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	30,000.00	Last Amount Paid	16,802.24
Restructured Loan	No	Last Payment Date	04/06/2018
Tenure	48	Past Due	0.00
Installment Amount	923.34	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/06/2018
Outstanding Balance	0.00	Last 24 Cycles	C000000000000000000000
Advisory Message			
Creditor	MAYBANK (CAMBODIA) PLC.	Issue Date	29/08/2016
Product Type	Overdraft Facility	Expiry Date	29/08/2018
Applicant Type	Primary		
Account Number	00003/02/000440/07	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	2,171.34
Restructured Loan	No	Last Payment Date	30/06/2018
Tenure	12	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	301,736.20	Last 24 Cycles	0000000000000000MMMM0
Advisory Message			
Creditor	LY HOUR MICROFINANCE INSTITUTION PLC	Issue Date	27/04/2017
Product Type	Personal Loan	Expiry Date	15/04/2022
Applicant Type	Primary		
Account Number	12030252251017652	Closed Date	04/06/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	80,000.00	Last Amount Paid	63,379.78
Restructured Loan	No	Last Payment Date	04/06/2018
Tenure	60	Past Due	0.00
Installment Amount	2,356.88	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/06/2018
Outstanding Balance	0.00	Last 24 Cycles	C0000000000000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	24/01/2018

Product Type	Working Capital Loan	Expiry Date	24/01/2028
Applicant Type	Primary		
Account Number	40001002400500000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	600,000.00	Last Amount Paid	7,279.66
Restructured Loan	No	Last Payment Date	25/06/2018
Tenure	0	Past Due	0.00
Installment Amount	7,279.66	Next Payment Date	24/07/2018
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	583,642.77	Last 24 Cycles	00000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	24/01/2018
Product Type	Overdraft Facility	Expiry Date	24/01/2019
Applicant Type	Primary		
Account Number	1010010000005065	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	100,000.00	Last Amount Paid	572.78
Restructured Loan	No	Last Payment Date	30/06/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	93,728.83	Last 24 Cycles	00000Q
Advisory Message			
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	30/01/2018
Product Type	Overdraft Facility	Expiry Date	30/01/2019
Applicant Type	Primary		
Account Number	1000010000008008	Closed Date	
Group Reference		Status	Normal
Currency	Riel	Payment Frequency	Monthly
Limit	400,000,000.00	Last Amount Paid	2,681,965.00
Restructured Loan	No	Last Payment Date	30/06/2018
Tenure	0	Past Due	0.00
Installment Amount	2,729,566.00	Next Payment Date	
Security Type	Land Title	As of Date	30/06/2018
Outstanding Balance	396,024,836.00	Last 24 Cycles	00000Q
Advisory Message			
Creditor	ADVANCED BANK OF ASIA LTD	Issue Date	17/08/2015
Product Type	Secured Credit Card	Expiry Date	30/08/2020
Applicant Type	Primary		
Account Number	C002000149136	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,000.00	Last Amount Paid	125.87
Restructured Loan	No	Last Payment Date	15/06/2018

Tenure	1	Past Due	0.00			
Installment Amount	102.03	Next Payment Date	15/07/2018			
Security Type	Others	As of Date	30/06/2018			
Outstanding Balance	510.15	Last 24 Cycles	000000000000000000000000			
Advisory Message						
Advisory Message						
No adverse information could be found on the subject.						
Addresses						
Address Type	Residential	Country	Cambodia			
Province	Phnom Penh	District	Pur SenChey			
Commune	Chaom Chau	Village	Trapeang Thloeng			
Village-Other English		Village-Other Khmer				
Street English	22	House English	7			
Address Line 1 English		Address Line 1 Khmer				
Postal Code		City English				
Date Loaded	24/07/2018	City Khmer				
Address Type	Residential	Country	Cambodia			
Province	Phnom Penh	District	Russey Keo			
Commune	Chrang Chamreh Ti Muoy	Village	Phum 4			
Village-Other English		Village-Other Khmer				
Street English	NIL	House English	NIL			
Address Line 1 English		Address Line 1 Khmer				
Postal Code		City English				
Date Loaded	19/04/2018	City Khmer				
Address Type	Residential	Country	Cambodia			
Province	Phnom Penh	District	Russey Keo			
Commune	Chrang Chamreh Ti Muoy	Village	Phum 1			
Village-Other English		Village-Other Khmer				
Street English		House English				
Address Line 1 English	25D352;PHUM 1;CHRANG CHAMREH TI MUOY;RUSSEY KEO;PHNOM PENH	Address Line 1 Khmer				
Postal Code		City English				
Date Loaded	07/02/2018	City Khmer				
Occupation and Employment Detail						
Type	Current	Employer	OWNER OF 7 CONSTRUCTION CO., LTD.			
Occupation	OWNER OF 7 CONSTRUCTION CO., LTD.	Self Employed	Yes			
Length of Service (M)	59	Total Monthly Salary/Income	20,000.00			
Date Loaded	24/07/2018	Currency	US Dollar			
Employer Address						
Address Type	Work	Country	Cambodia			
Province	Phnom Penh	District	Pur SenChey			
Commune	Chaom Chau	Village	Trapeang Thloeng			
Village-Other English		Village-Other Khmer				
Street English	22	House English	7			
Address Line 1 English		Address Line 1 Khmer				
Postal Code		City English				

		City Khmer	
Type	Current	Employer	SEVEN CONSTRUCTION CO LTD
Occupation	BUSINESS	Self Employed	Yes
Length of Service (M)	24	Total Monthly Salary/Income	20,000.00
Date Loaded	05/04/2018	Currency	US Dollar
Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Chaom Chau	Village	
Village-Other English		Village-Other Khmer	
Street English	22	House English	7
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	
Type	Current	Employer	CONSTRUCTION & GAS STATION
Self Employed	Yes		
Length of Service (M)	0	Total Monthly Salary/Income	0.00
Date Loaded	05/02/2018	Currency	
Employer Address			
Address Type		Country	
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	
Disclaimer			
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