



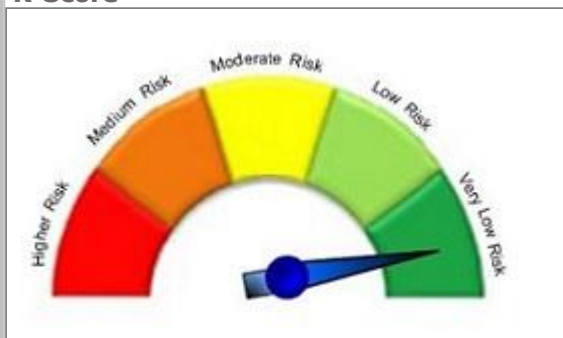
Consumer Credit Report



Report Date 17/07/2015
 Enquiry Number 114677380
 Number of Applicants 2
 Member Reference RHBIBL/0002/2015/0028

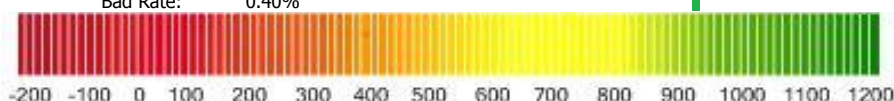
Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Working Capital Loan
 Joint
 USD 80,000.00

Applicant 1 of 2
 K-Score



Scorecard: Bank
 Score: 994
 Score Index: Very Low Risk range
 Good/Bad Odds: 245.57: 1
 Bad Rate: 0.40%

994



Data Provided vs (Primary Data Available)

| | | |
|-------------------------|-----------------------|-------------------------|
| Applicant Type | Primary | |
| ID Type and Number | National ID 010381008 | (National ID 010381008) |
| ID Expiry Date | 31/12/2018 | (10/04/2012) |
| Khmer Name | | |
| Family Name | | |
| First Name | | |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| English Name | | |
| Family Name | Chea | (CHEA) |
| First Name | Makara | (MAKARA) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| Date of Birth | 07/01/1983 | (07/01/1983) |
| 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 | 3 |
| Enquiries for Previous 30 Days | 0 |
| Earliest Loan Issue Date | 11/07/2013 |
| Total Accounts | 1 |
| Normal Accounts | 0 |
| Delinquent Accounts | 0 |
| Closed Accounts | 1 |
| Reject Accounts | 0 |
| Write Off Accounts | 0 |
| Total Limits | USD 21,000.00 |
| Total Liabilities | USD 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 |

Additional Names

| Date Loaded | Name |
|-------------|--------------|
| 27/10/2012 | CHEA, MAKARA |

Previous Enquiries

| Date of Enquiry | Enquirer | Enquiry Type | Account Type | Member Reference | Product Type | Amount | Applicant Type | Name |
|-----------------|--------------------|--------------|--------------|-----------------------|--------------|---------------|----------------|--------------|
| 11/06/2014 | RHB INDOCHINA BANK | Review | Single | RHBIBL-0002-2013-0016 | MIS | USD 40,000.00 | Primary | Chea, Makara |

| | | | | | | | | |
|------------|----------------------------|-----------------|-------|-----------------------|-----|---------------|---------|--------------|
| | LIMITED | | | | | | | |
| 31/05/2013 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL/0002/2013/0016 | MIS | USD 40,000.00 | Primary | Chea, Makara |
| 27/10/2012 | RHB INDOCHINA BANK LIMITED | New Application | Joint | OSKIBL-0002-2012-0013 | MIS | USD 30,000.00 | Primary | Chea, Makara |

Account Details

| | | | |
|----------------------------|----------------------------|--------------------------|-------------------------|
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 11/07/2013 |
| Product Type | Real Estate Loan | Expiry Date | |
| Applicant Type | Primary | | |
| Account Number | 40001000535300000 | Closed Date | 21/04/2015 |
| Group Reference | | Status | Closed |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 21,000.00 | Last Amount Paid | 16,786.28 |
| Restructured Loan | No | Last Payment Date | 21/04/2015 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 399.72 | Next Payment Date | |
| Security Type | Land Title | As of Date | 24/04/2015 |
| Outstanding Balance | 0.00 | Last 24 Cycles | C000000000000000000000Q |
| Advisory Message | | | |

Advisory Message

No adverse information could be found on the subject.

Addresses

| | | | |
|---------------------|-------------|-----------------------|-------------------|
| Address Type | Residential | Address Line 1 | NO.164EO, ST. 369 |
| Province | Phnom Penh | Address Line 2 | |
| District | | City | PHNOM PENH |
| Commune | | Country | Cambodia |
| Village | | Date Loaded | 17/07/2015 |

| | | | |
|---------------------|---------------------|-----------------------|------------------|
| Address Type | Residential | Address Line 1 | NO. 164, ST. 369 |
| Province | Phnom Penh | Address Line 2 | |
| District | Mean Chey | City | PHNOM PENH |
| Commune | Chhbar Ampov Ti Pir | Country | Cambodia |
| Village | | Date Loaded | 11/06/2014 |

| | | | |
|---------------------|-------------|-----------------------|---|
| Address Type | Residential | Address Line 1 | NO.164EO, ST.369, SANGKAT CHBAR AMPOV 2, KHAN MEANCHEY, PHNOM PENH. |
| Province | | Address Line 2 | |
| District | | City | PHNOM PENH |
| Commune | | Country | Cambodia |
| Village | | Date Loaded | 05/08/2013 |

Occupation and Employment Detail

| | | | |
|-----------------------------|-------------|------------------------------------|---------------|
| Type | Current | Employer | SELF-EMPLOYED |
| Occupation | BUSINESSMAN | Self Employed | Yes |
| Length of Service(M) | 120 | Total Monthly Salary/Income | 4,330.00 |
| Date Loaded | 17/07/2015 | Currency | US Dollar |

Employer Address

| | | | |
|---------------------|-------------|-----------------------|-------------------|
| Address Type | Residential | | |
| Province | Phnom Penh | Address Line 1 | NO.164EO, ST. 369 |
| District | | Address Line 2 | |
| Commune | | City | PHNOM PENH |
| Village | | Country | Cambodia |

| | | | |
|-----------------------------|---------|----------------------|----------|
| Type | Current | Employer | NA |
| Occupation | OWNER | Self Employed | Yes |
| Length of Service(M) | 84 | Total Monthly | 2,280.26 |

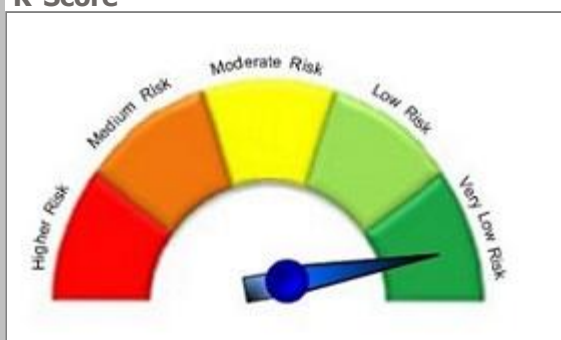
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|-------------------------|----------------|----------------|-------------------|
| | | Salary/Income | |
| Date Loaded | 11/06/2014 | Currency | US Dollar |
| Employer Address | | | |
| Address Type | Correspondence | | |
| Province | | Address Line 1 | NO. 1311, ST. 271 |
| District | | Address Line 2 | |
| Commune | | City | PHNOM PENH |
| Village | | Country | Cambodia |

| | | | |
|----------------------|------------|-----------------------------|--------------------------------|
| Type | Current | Employer | FINANCE MANAGER/ MOTOR WASHING |
| Self Employed | Yes | | |
| Length of Service(M) | 0 | Total Monthly Salary/Income | 0.00 |
| Date Loaded | 05/08/2013 | Currency | |

| | | | |
|-------------------------|--|----------------|--|
| Employer Address | | | |
| Address Type | | | |
| Province | | Address Line 1 | |
| District | | Address Line 2 | |
| Commune | | City | |
| Village | | Country | |

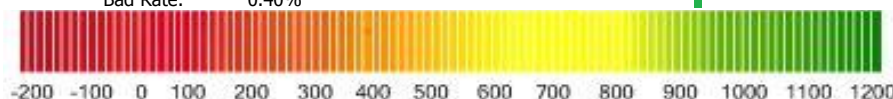
Applicant 2 of 2

K-Score



Scorecard: Bank
 Score: 994
 Score Index: Very Low Risk range
 Good/Bad Odds: 245.57: 1
 Bad Rate: 0.40%

994



Data Provided vs (Primary Data Available)

| | | |
|-------------------------|-----------------------|-------------------------|
| Applicant Type | Primary | |
| ID Type and Number | National ID 010231399 | (National ID 010231399) |
| ID Expiry Date | 30/06/2018 | (30/06/2018) |
| Khmer Name | | |
| Family Name | | |
| First Name | | |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| English Name | | |
| Family Name | Sourkea | (SOURKEA) |
| First Name | Naly | (NALY) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | (SOURKEA NALY) |
| Date of Birth | 20/12/1983 | (20/12/1983) |
| Place of Birth Country | Cambodia | (Cambodia) |
| Place of Birth Province | Kampong Cham | (Kampong Cham) |

Summary

| | |
|--------------------------------|---------------|
| All Previous Enquiries | 5 |
| Enquiries for Previous 30 Days | 0 |
| Earliest Loan Issue Date | 23/10/2012 |
| Total Accounts | 2 |
| Normal Accounts | 0 |
| Delinquent Accounts | 0 |
| Closed Accounts | 2 |
| Reject Accounts | 0 |
| Write Off Accounts | 0 |
| Total Limits | USD 21,500.00 |
| Total Liabilities | USD 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 |

| | | |
|--------------------------------|----------|------------|
| Place of Birth District | | |
| Place of Birth Commune | | |
| Gender | Female | (Female) |
| Marital Status | Married | (Married) |
| Nationality | Cambodia | (Cambodia) |

| | |
|---|------|
| 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 |
| 07/11/2012 | SOURKEA NALY |

Previous Enquiries

| Date of Enquiry | Enquirer | Enquiry Type | Account Type | Member Reference | Product Type | Amount | Applicant Type | Name |
|-----------------|-------------------------------|-----------------|--------------|------------------------|----------------------|---------------|----------------|---------------|
| 08/09/2014 | RHB INDOCHINA BANK LIMITED | New Application | Single | RHBIBL-0002-2014-0029 | Working Capital Loan | USD 70,000.00 | Guarantor | Sourkea, Naly |
| 11/06/2014 | RHB INDOCHINA BANK LIMITED | Review | Single | RHBIBL-*0002*2013*0016 | MIS | USD 40,000.00 | Primary | Sourkea, Naly |
| 31/05/2013 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL/0002/2013/0016 | MIS | USD 40,000.00 | Primary | Sourkea, Naly |
| 27/10/2012 | RHB INDOCHINA BANK LIMITED | New Application | Joint | OSKIBL-0002-2012-0013 | MIS | USD 30,000.00 | Primary | Sourkea, Naly |
| 23/10/2012 | ANZ Royal Bank (Cambodia) Ltd | New Application | Single | 1277323102012_1632 | CRC | USD 500.00 | Primary | Sourkea, Naly |

Account Details

| | | | |
|----------------------------|-------------------------------|--------------------------|------------|
| Creditor | ANZ Royal Bank (Cambodia) Ltd | Issue Date | 23/10/2012 |
| Product Type | Secured Credit Card | Expiry Date | |
| Applicant Type | Primary | | |
| Account Number | 0004862980000135030 | Closed Date | 07/02/2013 |
| Group Reference | | Status | Closed |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 500.00 | Last Amount Paid | 116.10 |
| Restructured Loan | No | Last Payment Date | 17/01/2013 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 0.00 | Next Payment Date | |
| Security Type | Cash | As of Date | 28/01/2013 |
| Outstanding Balance | 0.00 | Last 24 Cycles | C1QQ |
| Advisory Message | | | |

| | | | |
|----------------------------|----------------------------|--------------------------|------------------------|
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 11/07/2013 |
| Product Type | Real Estate Loan | Expiry Date | |
| Applicant Type | Primary | | |
| Account Number | 40001000535300000 | Closed Date | 21/04/2015 |
| Group Reference | | Status | Closed |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 21,000.00 | Last Amount Paid | 16,786.28 |
| Restructured Loan | No | Last Payment Date | 21/04/2015 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 399.72 | Next Payment Date | |
| Security Type | Land Title | As of Date | 24/04/2015 |
| Outstanding Balance | 0.00 | Last 24 Cycles | C00000000000000000000Q |
| Advisory Message | | | |

Advisory Message

No adverse information could be found on the subject.

Addresses

| | | | |
|---------------------|-------------|-----------------------|--|
| Address Type | Residential | Address Line 1 | NO. 10, ST. 271, SANGKAT TAMNUB TEUK, KHAN CHAMKAMORN, |
| Province | Phnom Penh | Address Line 2 | |
| District | Chamkar Mon | City | PHNOM PENH |

| | | | |
|---------------------|---------------------|-----------------------|-------------------|
| Commune | Tumnob Tuek | Country | Cambodia |
| Village | | Date Loaded | 08/09/2014 |
| Address Type | Residential | Address Line 1 | NO.164EO, ST. 369 |
| Province | Phnom Penh | Address Line 2 | |
| District | Mean Chey | City | PHNOM PENH |
| Commune | Chhbar Ampov Ti Pir | Country | Cambodia |
| Village | | Date Loaded | 11/06/2014 |

| | | | |
|---------------------|-------------|-----------------------|---|
| Address Type | Residential | Address Line 1 | NO.164EO, ST.369, SANGKAT CHBAR AMPOV 2, KHAN MEANCHEY, PHNOM PENH. |
| Province | | Address Line 2 | |
| District | | City | PHNOM PENH |
| Commune | | Country | Cambodia |
| Village | | Date Loaded | 05/08/2013 |

Occupation and Employment Detail

| | | | |
|-----------------------------|---------------|------------------------------------|---------------|
| Type | Current | Employer | SELF-EMPLOYED |
| Occupation | BUSIENSSWOMAN | Self Employed | Yes |
| Length of Service(M) | 120 | Total Monthly Salary/Income | 4,330.00 |
| Date Loaded | 17/07/2015 | Currency | US Dollar |

Employer Address

| | | | |
|---------------------|----------------|-----------------------|-------------------|
| Address Type | Correspondence | | |
| Province | Phnom Penh | Address Line 1 | NO.164EO, ST. 369 |
| District | | Address Line 2 | |
| Commune | | City | PHNOM PENH |
| Village | | Country | Cambodia |

| | | | |
|-----------------------------|--------------------|------------------------------------|-----------|
| Type | Current | Employer | NA |
| Occupation | ACCOUNTING MANAGER | Self Employed | No |
| Length of Service(M) | 24 | Total Monthly Salary/Income | 1,200.00 |
| Date Loaded | 08/09/2014 | Currency | US Dollar |

Employer Address

| | | | |
|---------------------|-------------|-----------------------|--|
| Address Type | Residential | | |
| Province | Phnom Penh | Address Line 1 | NO. 10, ST. 271, SANGKAT TAMNUB TEUK, KHAN CHAMKAMORN, |
| District | Chamkar Mon | Address Line 2 | |
| Commune | Tumnob Tuek | City | PHNOM PENH |
| Village | | Country | Cambodia |

| | | | |
|-----------------------------|-----------------|------------------------------------|--------------------------|
| Type | Current | Employer | CAMBODIA COMMERCIAL BANK |
| Occupation | FINANCE MANAGER | Self Employed | No |
| Length of Service(M) | 22 | Total Monthly Salary/Income | 750.00 |
| Date Loaded | 11/06/2014 | Currency | US Dollar |

Employer Address

| | | | |
|---------------------|---------------------|-----------------------|---------------|
| Address Type | Work | | |
| Province | Phnom Penh | Address Line 1 | PHSAR THMEY 1 |
| District | Doun Penh | Address Line 2 | |
| Commune | Phsar Thmei Ti Muoy | City | PHNOM PENH |
| Village | | Country | Cambodia |

Disclaimer

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