

Consumer Credit Report



Report Date Enquiry Number Number of Applicants Member Reference

Applicant 1 of 3

K-Score

12/02/2018 235352030

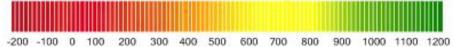
RHBIBL/0002/2018/0004

Enquiry Type Product Type Account Type Amount

New Application Working Capital Loan Joint

USD 3,500,000.00

Scorecard: Bank Score: 711 DD Score Index: Good/Bad Odds: 35: 1 Bad Rate: 2.81%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010256270	(Resident Book 2923)
ID Expiry Date		
Khmer Name		
Family Name		(변)
First Name		(គីមសៀន)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Mao	(KIMSEAN)
First Name	Kimsean	(MAO)
Second Name		
Third Name		
Unformatted Name		(MAO KIMSEAN)
Date of Birth	22/07/1974	(22/07/1974)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kandal	(Kandal)
Place of Birth District	S'ang	(S'ang)
Place of Birth Commune	Svay Rolum	(Svay Rolum)
Gender	Male	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

39
0
12/02/2008
16
10
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USD 6,045,000.00
USD 4,035,764.12
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Additional Editional Control of the							
Date Loaded	ID Type	ID Number	Expiry Date				
02/09/2017	Resident Book	2923					
11/11/2015	Passport	N1639591					

Additional Names	Additional Names			
Date Loaded	Name			
12/06/2017	ម៉ៅ, គីមសៀន			
03/11/2015	KIMSEAN, MAO			
08/03/2012	MAO KIMSEAN			
08/03/2012	MAO, KIMSEAN			

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
02/01/2018	CANADIA BANK PLC	New Application	Joint	HOCORP000000869	Working Capital Loan	USD 3,000,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
20/12/2017	PHNOM PENH COMMERCIAL BANK	New Application	Joint	122-0281	Working Capital Loan	USD 700,000.00	Primary	Mao, Kimsean
22/11/2017	Shinhan-Khmer Bank Ltd	New Application	Single	SKB0001537	Working Capital Loan	USD 700,000.00	Primary	Mao, KimSean ម៉ៅ, គីមសៀន
30/10/2017	MAYBANK (CAMBODIA) PLC	New Application	Single	TKM/2017/57	Working Capital Loan	USD 5,000,000.00	Primary	Mao, Kimsean
.2/10/2017	PHNOM PENH COMMERCIAL BANK	New Application	Joint	122-0248	Working Capital Loan	USD 1,300,000.00	Primary	Mao, Kimsean
2/09/2017	ADVANCED BANK OF ASIA LTD	New Application	Joint	020920170901SMC107	Working Capital Loan	USD 1,900,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
.1/08/2017	ACLEDA BANK PLC	New Application	Joint	KDL- MAO KIMSEAN	Working Capital Loan	USD 1,000,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គឹមសៀន
.2/06/2017	CANADIA BANK PLC	New Application	Joint	HOCORP000000764	Working Capital Loan	USD 1,500,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គឹមសៀន
.2/06/2017	ANZ Royal Bank (Cambodia) Ltd	New Application	Group	ANZ000561206201710:10	Trade Finance Loan	USD 800,000.00	Primary	MAO, KIMSEAN
12/05/2017	Cambodia Commercial Bank	New Application	Joint	409	Trade Finance Loan	USD 5,059,148.00	Primary	Mao, Kimsean
)2/03/2017	CANADIA BANK PLC	New Application	Joint	HOCORP000000689	Working Capital Loan	USD 700,000.00	Primary	MAO, KIMSEAN
09/09/2016	Cambodia Commercial Bank	New Application	Joint	347	Trade Finance Loan	USD 5,200,000.00	Primary	Mao, Kimsean
06/06/2016	ANZ Royal Bank (Cambodia) Ltd	New Application	Joint	ANZ00066	Trade Finance Loan	USD 800,000.00	Primary	MAO, KIMSEAN
80/03/2016	CANADIA BANK PLC	New Application	Joint	HOCORP000000499	Working Capital Loan	USD 1,500,000.00	Primary	MAO, KIMSEAN
1/03/2016	PIPHUP THMEY MICROFINANCE PLC	New Application	Joint	010256269	Car Loan	USD 94,500.00	Primary	MAO, KIMSEAN
07/03/2016	ACLEDA BANK PLC	New Application	Single	CPD-FL-MAO KIMSEAN	Asset Financing	USD 95,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គឹមសៀន
03/03/2016	Cambodia Commercial Bank	New Application	Joint	300	Trade Finance Loan	USD 3,420,000.00	Primary	Mao, Kimsean
04/02/2016	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0004/2016/002	Working Capital Loan	USD 500,000.00	Primary	Mao, Kimsean
28/01/2016	ACLEDA BANK PLC	New Application	Single	CPD-MAO MISEAN	Overdraft Facility	USD 800,000.00	Primary	Mao, Kimsean ម៉ៅ, គីមសៀន
16/11/2015	CANADIA BANK PLC	New Application	Joint	KTB0000000021	Working Capital Loan	USD 160,000.00	Primary	MAO, KIMSEAN
1/11/2015	ANZ Royal Bank (Cambodia) Ltd	New Application	Single	ANZ00030_11112015_2:40PM	Unsecured Credit Card	USD 25,000.00	Primary	MAO, KIMSEAN
27/10/2015	MAYBANK (CAMBODIA) PLC	New Application	Joint	TKM2015/36	Working Capital Loan	USD 200,000.00	Guarantor	Mao, Kimsean ម៉ៅ, គឹមសៀន
05/10/2015	ACLEDA BANK PLC	New Application	Single	KDL- MAO KIMSEAN.	Secured Credit Card	USD 10,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គឹមសៀន
28/09/2015	PHNOM PENH COMMERCIAL BANK	New Application	Joint	120-240	Working Capital Loan	USD 150,000.00	Guarantor	Mao, Kimsean
30/07/2015	Bank of China Phnom Penh Branch	New Application	Single	BOC300715 MAO KIMSEAN	Working Capital Loan	USD 210,000.00	Primary	MAO, KIMSEAN
.0/06/2015	ANZ Royal Bank (Cambodia) Ltd	New Application	Joint	ANZ00044_100615_1138	Trade Finance Loan	USD 1,000,000.00	Primary	Mao, Kimsean
3/03/2015	Cambodia Commercial Bank	New Application	Joint	199	Construction Loan	USD 3,053,600.00	Primary	Mao, Kim Sean
9/12/2014	Cambodia Commercial Bank	New Application	Joint	173	Construction Loan	USD 500,000.00	Primary	Mao, Kimsean
24/11/2014	ACLEDA BANK PLC	New Application	Single	KDL- MAO KIMSEAN	Working Capital Loan	USD 300,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
13/09/2014	CANADIA BANK PLC	New Application	Joint	HOCORP000000222	Working Capital Loan	USD 2,500,000.00	Primary	Mao, Kimsean
28/07/2014	Cambodia Commercial Bank	New	Joint	144	MIS	USD 3,053,600.00	Primary	Mao, Kimsean

		Application						
07/12/2013	CANADIA BANK PLC	New Application	Joint	HOCORP00000101	MIS	USD 650,000.00	Primary	Mao, Kimsean
22/11/2013	ACLEDA BANK PLC	New Application	Single	KDL- MAO KIMSEAN	SME	USD 300,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
05/03/2013	Cambodia Commercial Bank	New Application	Joint	115	MIS	USD 0.00	Primary	Mao, Kimsean
14/01/2013	ACLEDA BANK PLC	New Application	Single	KDL- 929801	SME	USD 350,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
05/11/2012	ACLEDA BANK PLC	New Application	Single	KDL- 929801	SME	USD 300,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
13/08/2012	ACLEDA BANK PLC	New Application	Single	KDL-MAO KIMSEAN	SME	USD 350,000.00	Primary	MAO, KIMSEAN ម៉ៅ, គីមសៀន
04/08/2012	RHB INDOCHINA BANK LIMITED	New Application	Joint	OSKIBL-0004-2012-0014	MIS	USD 350,000.00	Primary	Mao, Kimsean
05/04/2012	ACLEDA BANK PLC	New Application	Single	KDL-929801	SME	USD 300,000.00	Primary	Mao, Kimsean ម៉ៅ, គីមសៀន

Account Details

Creditor	ACLEDA BANK PLC	Issue Date	01/04/2011
Product Type	Working Capital Loan	Expiry Date	03/04/2014
Applicant Type	Primary		
Account Number	2400LD1109100004	Closed Date	03/07/2013
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	200,000.00	Last Amount Paid	1,581.86
Restructured Loan	No	Last Payment Date	01/04/2011
Tenure	36	Past Due	0.00
Installment Amount	1,581.86	Next Payment Date	
Security Type	Inventory	As of Date	03/07/2013
Outstanding Balance	0.00	Last 24 Cycles	СМММММММММММММММММММММММММММММММММММММ
Advisory Message			

Creditor	CAMBODIAN PUBLIC BANK	Issue Date	21/08/2009
Product Type	Secured Credit Card	Expiry Date	21/08/2014
Applicant Type	Primary		
Account Number	0000000000000022229	Closed Date	02/03/2012
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	10,000.00	Last Amount Paid	4,400.00
Restructured Loan	No	Last Payment Date	02/03/2012
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	None	As of Date	30/04/2012
Outstanding Balance	0.00	Last 24 Cycles	СММОММИМИМИМИМИМИМИМИМИМИМИМИМИМИМИМИМИМ
Advisory Message			

Creditor	ACLEDA BANK PLC	Issue Date	10/04/2012
Product Type	Revolving Loan	Expiry Date	03/08/2012
Applicant Type	Primary		
Account Number	2400LD1210100012	Closed Date	27/08/2012
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	302,640.00
Restructured Loan	No	Last Payment Date	03/08/2012
Tenure	3	Past Due	0.00
Installment Amount	302,640.00	Next Payment Date	
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Security Type Outstanding Balance	Ownership Title - Land/Buildings 0.00	As of Date Last 24 Cycles	20/08/2012 CM00M0
dvisory Message	0.00	Last 24 Cycles	Chlodino
dvisory Message			
Creditor	ACLEDA BANK PLC	Issue Date	26/11/2013
Product Type	Overdraft Facility	Expiry Date	27/11/2015
Applicant Type	Primary		
Account Number	2400929801.0000100.03	Closed Date	25/11/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	5,985.37
Restructured Loan	No	Last Payment Date	25/11/2015
Tenure	24	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Others	As of Date	30/11/2015
Outstanding Balance	0.00	Last 24 Cycles	CM00000000MMMM000000000
Advisory Message			
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Creditor	CAMBODIAN PUBLIC BANK	Issue Date	16/06/2009
Product Type	Working Capital Loan	Expiry Date	
Applicant Type	Primary		
Account Number	0700270001076	Closed Date	10/07/2013
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	05/12/2011
Tenure	0	Past Due	0.00
Installment Amount	4,171.30	Next Payment Date	
Security Type	Mortgage	As of Date	29/02/2012
Outstanding Balance	0.00	Last 24 Cycles	СММММММММММММММММММММММММММММММММММММММ
Advisory Message		-	
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Creditor	ACLEDA BANK PLC	Issue Date	07/10/2015
Product Type	Secured Credit Card	Expiry Date	31/10/2018
Applicant Type	Primary		
Account Number	2400000155434	Closed Date	21/10/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
 Limit	10,000.00	Last Amount Paid	4,407.00
Restructured Loan	No	Last Payment Date	21/10/2015
Tenure	36	Past Due	0.00
Installment Amount	1,000.00	Next Payment Date	
Security Type	Others	As of Date	30/10/2015
Outstanding Balance	0.00	Last 24 Cycles	C
Advisory Message		7,	
	ANZ Royal Bank (Cambodia) Ltd	Issue Date	16/11/2015
Creditor	7 ii iz riojai bariit (Garriboaia) zta		20/01/2020
Creditor Product Type	Business Credit Card	Expiry Date	30/01/2028
	1	Expiry Date	30/01/2028
Product Type	Business Credit Card	Expiry Date Closed Date	30/01/2028

	LIC Dollar	Dayment Francisco	Monthly					
Currency	US Dollar	Payment Frequency	Monthly					
Limit	25,000.00	Last Amount Paid	0.00					
Restructured Loan	No	Last Payment Date						
Tenure	0	Past Due	0.00					
Installment Amount	0.00	Next Payment Date						
Security Type	Corporate Guarantees	As of Date	30/01/2018					
Outstanding Balance	0.00	Last 24 Cycles	Q00010000000000000Q0Q					
Advisory Message								
Creditor	CANADIA BANK PLC	Issue Date	16/12/2015					
Product Type	Working Capital Loan	Expiry Date	03/12/2025					
		Expiry Date	03/12/2023					
Applicant Type	Primary	Clarad Bata						
Account Number	0210000154158	Closed Date	<u> </u>					
Group Reference		Status	Normal					
Currency	US Dollar	Payment Frequency	Monthly					
Limit	160,000.00	Last Amount Paid	2,125.00					
Restructured Loan	No	Last Payment Date	03/01/2018					
Tenure	0	Past Due	0.00					
Installment Amount	2,125.00	Next Payment Date	03/02/2018					
Security Type	Land Title	As of Date	31/01/2018					
Outstanding Balance	137,943.51	Last 24 Cycles	000000000MMMMMMM0000000					
Advisory Message								
Creditor	CANADIA BANK PLC	Issue Date	09/12/2014					
Product Type	Working Capital Loan	Expiry Date	01/11/2018					
Applicant Type	Primary							
Account Number	0010003227729	Closed Date						
Group Reference		Status	Normal					
Currency	US Dollar	Payment Frequency	Monthly					
Limit	1,000,000.00	Last Amount Paid	24,885.00					
Restructured Loan	No	Last Payment Date	09/01/2018					
Tenure	0	Past Due	0.00					
Installment Amount	24,885.00	Next Payment Date	09/02/2018					
Security Type	Land Title	As of Date	31/01/2018					
Outstanding Balance	265,008.52	Last 24 Cycles	00000МММММММММММММММММММММММММММММММММ					
Advisory Message	Advisory Message							
Creditor	CANADIA BANK PLC	Issue Date	18/07/2017					
Product Type	Secured Credit Card	Expiry Date	31/07/2022					
Applicant Type	Primary	pii y 2410	2,3,1,2022					
Account Number	0000000000000024889	Closed Date						
Group Reference	000000000000000000000000000000000000000	Status	Normal					
-	US Dollar							
Currency		Payment Frequency	Monthly 46.00					
Limit	10,000.00	Last Amount Paid	46.00					
Restructured Loan	No	Last Payment Date	11/01/2018					
Tenure	0	Past Due	0.00					
Installment Amount	0.00	Next Payment Date						
Security Type	Land Title	As of Date	31/01/2018					
Outstanding Balance	1.0.00	Last 24 Cycles	01Q0M00					
_	0.00	Lust 24 Cycles	<u> </u>					
Advisory Message	0.00	Lust 24 Cycles						
Advisory Message	0.00	Lust 24 Cycles						
Advisory Message Creditor	CANADIA BANK PLC	Issue Date	06/04/2017					

Applicant Type	Primary		
Account Number	0010004190397	Closed Date	
Group Reference	0010004190397	Status	Normal
<u> </u>	US Dollar		
Currency		Payment Frequency	Monthly
Limit	700,000.00	Last Amount Paid	14,500.00
Restructured Loan	No	Last Payment Date	06/01/2018
Tenure	0	Past Due	0.00
Installment Amount	14,500.00	Next Payment Date	06/02/2018
Security Type	Land Title	As of Date	31/01/2018
Outstanding Balance	613,750.49	Last 24 Cycles	000000MMMM
Advisory Message			
Creditor	CANADIA BANK PLC	Issue Date	08/07/2017
Product Type	Working Capital Loan	Expiry Date	29/06/2022
Applicant Type	Primary	Expiry Date	25/00/2022
Account Number	0010004271438	Closed Date	
	0010004271438		Newsel
Group Reference	LIC Della	Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,000,000.00	Last Amount Paid	20,700.00
Restructured Loan	No	Last Payment Date	06/01/2018
Tenure	0	Past Due	0.00
Installment Amount	20,700.00	Next Payment Date	08/02/2018
Security Type	Land Title	As of Date	31/01/2018
Outstanding Balance Advisory Message	919,031.54	Last 24 Cycles	M000000M
Craditar	CANADIA BANK DI C	Issue Date	12/02/2008
	CANADIA BANK PLC	Issue Date	12/02/2008
Product Type	Overdraft Facility	Issue Date Expiry Date	12/02/2008 27/03/2018
Product Type Applicant Type	Overdraft Facility Primary	Expiry Date	
Product Type Applicant Type Account Number	Overdraft Facility	Expiry Date Closed Date	27/03/2018
Product Type Applicant Type Account Number Group Reference	Overdraft Facility Primary 0010000254385	Expiry Date Closed Date Status	27/03/2018 Normal
Product Type Applicant Type Account Number Group Reference Currency	Overdraft Facility Primary 0010000254385 US Dollar	Expiry Date Closed Date Status Payment Frequency	27/03/2018 Normal Monthly
Product Type Applicant Type Account Number Group Reference Currency Limit	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00	Closed Date Status Payment Frequency Last Amount Paid	27/03/2018 Normal Monthly 4,200.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due	27/03/2018 Normal Monthly 4,200.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018
Group Reference Currency Limit	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 00000000000000MMMMMMMMMMMMMMMMMMMMM
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 00000000000000MMMMMMMMMMMMMMMMMMMMM
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 00000000000000MMMMMMMMMMMMMMMMMMMMM
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 00000000000000MMMMMMMMMMMMMMMMMMMMM
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary	Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 000000000000000MMMMMMMMMM 04/12/2017 04/12/2019
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary 730000020360	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 000000000000000MMMMMMMMMM 04/12/2017 04/12/2019 Normal
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency Limit	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary 730000020360 US Dollar	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 000000000000000MMMMMMMMMM 04/12/2017 04/12/2019 Normal Monthly
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary 730000020360 US Dollar 700,000.00	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency Last Amount Paid	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 0000000000000000MMMMMMMMMM 04/12/2017 04/12/2019 Normal Monthly 4,454.72 29/12/2017
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary 730000020360 US Dollar 700,000.00 No 0	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 0000000000000000MMMMMMMMMM 04/12/2017 04/12/2019 Normal Monthly 4,454.72 29/12/2017 0.00
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance Advisory Message Creditor Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary 730000020360 US Dollar 700,000.00 No 0 4,454.72	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 000000000000000MMMMMMMMM 04/12/2017 04/12/2019 Normal Monthly 4,454.72 29/12/2017 0.00 28/02/2018
Product Type Applicant Type Account Number Group Reference Currency Limit Restructured Loan Tenure Installment Amount Security Type Outstanding Balance	Overdraft Facility Primary 0010000254385 US Dollar 800,000.00 No 0 0.00 Land Title 800,025.06 Shinhan-Khmer Bank Ltd Personal Loan Primary 730000020360 US Dollar 700,000.00 No 0	Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due Next Payment Date As of Date Last 24 Cycles Issue Date Expiry Date Closed Date Status Payment Frequency Last Amount Paid Last Payment Date Past Due	27/03/2018 Normal Monthly 4,200.00 29/01/2018 0.00 31/01/2018 0000000000000000MMMMMMMMMM 04/12/2017 04/12/2019 Normal Monthly 4,454.72 29/12/2017 0.00

P					
Creditor	PHNO	M PENH COMMERCIAL BANK	Issue Date	04/01,	/2018
Product Type	Secur	ed Credit Card	Expiry Date	31/01,	/2022
Applicant Type	Prima	ry			
Account Number	00122	90018400000017702	Closed Date		
Group Reference			Status	Norma	al
Currency	US Do	llar	Payment Frequency	Month	nly
Limit	10,00	0.00	Last Amount Paid	0.00	
Restructured Loan	No		Last Payment Date		
Tenure	0		Past Due	0.00	
Installment Amount	5.00		Next Payment Date	08/02	/2018
Security Type	Fixed	Deposit	As of Date	25/01,	/2018
Outstanding Balance	5.00		Last 24 Cycles	0	
Advisory Message					
Creditor	DHNO	M PENH COMMERCIAL BANK	Issue Date	02/01	/2019
Product Type	+	ng Capital Loan	Expiry Date	01/01	•
	+	<u></u>	Expiry Date	01/01/	/2019
Applicant Type Account Number	Prima	502-015657-3	Closed Date		
Group Reference	122-5	20Z 013031-3	Status	Norma	
Currency	US Do	illar	Payment Frequency	Month	
Limit	600,0	<u> </u>	Last Amount Paid	2,975.	·
Restructured Loan	No	00.00	Last Payment Date	23/01	
Tenure	12		Past Due	0.00	72010
Installment Amount	2,975	07	Next Payment Date	23/02	/2019
Security Type	Land		As of Date	31/01	
Outstanding Balance	600,0		Last 24 Cycles	0	72010
Advisory Message	000,0	00.00	Last 24 Cycles	0	
Advisory Message	10				
No adverse information co		ound on the subject.			
Addresses					
Address Type		Residential	Country		Cambodia
Province		Phnom Penh	District		Mean Chey
Commune		Chak Angrae Kraom	Village		Tuol Roka1
Village-Other English		3.44	Village-Other Khmer		
Street English		NATIONAL ROAD NO2	House English		662
Address Line 1 English			Address Line 1 Khmer		
Postal Code			City English		
Date Loaded		12/02/2018	City Khmer		
		I			la
Address Type		Residential	Country		Cambodia
Province		Phnom Penh	District		Mean Chey
Commune		Chak Angrae Kraom	Village		Preaek Ta Long
Village-Other English			Village-Other Khmer		
Street English			House English		
Address Line 1 English		662 2 Phum Preaek ta long chak angrae Kraom Mean Chey	Address Line 1 Khmer		
Postal Code			City English		
Date Loaded		05/02/2018	City Khmer		
Address Type		Correspondence	Country		Cambodia
Province		correspondence	District		Camboula
Commune			Village		
			Village-Other Khmer		
Village-Other English			village-Other Khmer		I.

12/2018		Can	ibodia Credit Bureau			
Street English			House English			
Address Line 1 English			Address Line 1 Khm	er		
Postal Code		12	City English			
Date Loaded		09/01/2018	City Khmer		ភ្នំពេញ	
Occupation	E soo so l	armont Datail				
Occupation and						
Туре	Current		Employer	NIL		
Occupation		SALER OF CONSTRUCTION MATERIAL	Self Employed	Yes		
Length of Service(M)	120		Total Monthly Salary/Income	186,12	9.50	
Date Loaded	12/02/2	018	Currency	US Dol	lar	
Employer Addres	<u> </u>					
Address Type	Work		Country			Cambodia
Province	Phnom	Denh	District			Mean Chey
Commune		ngrae Kraom	Village			Tuol Roka1
Village-Other English	Cliak A	igrae Kraom	Village-Other Khme	nr		TUOT KOKAT
Street English	NIL		House English	••		NIL
Address Line 1	IVIL		Address Line 1 Khm	ner		INIL
English			Address Ellie I killi			
Postal Code			City English			
			City Khmer			
Self Employed	Yes					
Length of Service(M)	0		Total Monthly	0.00		
Length of Service(M)			Salary/Income	0.00		
Date Loaded	05/01/2	018	Currency			
Employer Addres	s					
Address Type	<u> </u>		Country			
Province			District			
Commune			Village			
Village-Other English			Village-Other Khme			
Street English			House English			
Address Line 1			Address Line 1 Khm	ier		
English						
Postal Code			City English			
			City Khmer			
Туре	Current		Employer	MAO K	IMSEAN TRADING CO., L	
Occupation		SALE AND RETAIL SELLER OF CONSTRUCTION	Self Employed	Yes		
Length of Service(M)	240		Total Monthly 2,554,888.00 Salary/Income			
Date Loaded	20/12/2	017	Currency US Dollar		lar	
Employer Addres						
Address Type	Resider	ntial	Country			Cambodia
Province	Phnom		District		Mean Chey	
Commune		ngrae Kraom	Village			Tuol Roka
Village-Other English			Village-Other Khme	er		
Street English	NATIO	NAL ROAD 2	House English			662
Address Line 1			Address Line 1 Khm	ier		
English			City Fuelish		1	
Postal Code			City English			

Applicant 2 of 3

K-Score

The score could not be calculated for the following reason: Applicant has no information on bureau

Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010837435	
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Eung	
First Name	Maugkim	
Second Name		
Third Name		
Unformatted Name		
Date of Birth	10/01/1997	
Place of Birth Country	Cambodia	
Place of Birth Province	Phnom Penh	
Place of Birth District	Mean Chey	
Place of Birth Commune	Chak Angrae Kraom	
Gender	Female	
Marital Status	Single	
Nationality	Cambodia	

Summary

Summary	
All Previous Enquiries	0
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

Additional Names

Additional Names			
Date Loaded	Name		
12/02/2018	EUNG, MAUGKIM		

Advisory Message
No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia	
Province	Phnom Penh	District	Mean Chey	
Commune	Chak Angrae Kraom	Village	Tuol Roka	
Village-Other English		Village-Other Khmer		
Street English	NATIONAL ROAD NO2	House English	662	
Address Line 1 English		Address Line 1 Khmer		
Postal Code		City English		
Date Loaded	12/02/2018	City Khmer		

Occupation and Employment Detail

Туре	Current	Employer	NIL	

Occupation	WHOLESALER OF CONSTRUCTION MATERIAL	Self Employed	Yes	
Length of Service(M)	120	Total Monthly Salary/Income	186,129.50	
Date Loaded	12/02/2018	Currency	US Dollar	
Employer Addres	s			
Address Type	Work	Country		Cambodia
Province	Phnom Penh	District		Mean Chey
Commune	Chak Angrae Kraom	Village		Tuol Roka
Village-Other English		Village-Other Khme	er	
Street English	NIL	House English		NIL
Address Line 1 English		Address Line 1 Khn	ner	
Postal Code		City English		
		City Khmer		

Applicant 3 of 3 K-Score

Scorecard: Bank Score: 704 Score Index: DD Good/Bad Odds: 33: 1 Bad Rate: 2.94%

-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 010256269	(Resident Book 2923)			
ID Expiry Date					
Khmer Name					
Family Name		(턧ե)			
First Name		(លាងសេង)			
Second Name					
Third Name					
Unformatted Name					
English Name					
Family Name	Eung	(EUNG)			
First Name	Leangseng	(LEANGSENG)			
Second Name					
Third Name					
Unformatted Name					
Date of Birth	12/03/1960	(12/03/1960)			
Place of Birth Country	Cambodia	(Cambodia)			
Place of Birth Province	Kampong Cham	(Kampong Cham)			
Place of Birth District	Prey Chhor	(Prey Chhor)			
Place of Birth Commune		(Chrey Vien)			
Gender	Male	(Male)			

Summary

Summary	
All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	12/03/2016
Total Accounts	2
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 138,062.00
Total Liabilities	USD 3,865.95
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	USD 700,000.00
Total Guaranteed Liabilities	USD 700,000.00
Total Guaranteed Write Off Amounts	0.00

	I	I	
Marital Status	Married	(Married)	Outstanding Guaranteed Write Of
Nationality	Cambodia	(Cambodia)	Balance

0.00

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
02/09/2017	Resident Book	2923	

Additional Names

Date Loaded	Name		
12/06/2017	អ៊ីដ, លាងសេង		

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
02/01/2018	CANADIA BANK PLC	New Application	Joint	HOCORP000000869	Working Capital Loan	USD 3,000,000.00	Primary	EUNG, LEANGSENG អ៊ីង, លាងសេង
12/10/2017	PHNOM PENH COMMERCIAL BANK	New Application	Joint	122-0248	Working Capital Loan	USD 1,300,000.00	Primary	Eung, leangseng
02/09/2017	ADVANCED BANK OF ASIA LTD	New Application	Joint	020920170901SMC107	Working Capital Loan	USD 1,900,000.00	Primary	EUNG, LEANGSENG អ៊ីង, លាងសេង
11/08/2017	ACLEDA BANK PLC	New Application	Joint	KDL- MAO KIMSEAN	Working Capital Loan	USD 1,000,000.00	Primary	EUNG, LEANGSENG អ៊ីង, លាងសេង
12/06/2017	CANADIA BANK PLC	New Application	Joint	HOCORP000000764	Working Capital Loan	USD 1,500,000.00	Primary	EUNG, LEANGSENG អ៊ីង, លាងសេង
02/03/2017	CANADIA BANK PLC	New Application	Joint	HOCORP000000689	Working Capital Loan	USD 700,000.00	Primary	EUNG, LEANGSENG
23/01/2017	TOYOTA TSUSHO FINANCE (CAMBODIA) PLC.	New Application	Single	11000052242	Car Loan	USD 43,750.00	Primary	EUNG, LEANGSENG អ៊ីង, លាងសេង
11/03/2016	PIPHUP THMEY MICROFINANCE PLC	New Application	Joint	010256269	Car Loan	USD 94,500.00	Primary	EUNG, LEANGSENG

Account Details

Creditor	TOYOTA TSUSHO FINANCE (CAMBODIA) PLC.	Issue Date	30/01/2017
Product Type	Car Loan	Expiry Date	22/02/2018
Applicant Type	Primary		
Account Number	11000052242	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	43,562.00	Last Amount Paid	3,911.00
Restructured Loan	No	Last Payment Date	26/01/2018
Tenure	12	Past Due	0.00
Installment Amount	3,911.00	Next Payment Date	22/02/2018
Security Type	Motor Vehicle	As of Date	31/01/2018
Outstanding Balance	3,865.95	Last 24 Cycles	0000000000QQ
Advisory Message			

Creditor	PIPHUP THMEY MICROFINANCE PLC	Issue Date	12/03/2016
Product Type	Car Loan	Expiry Date	13/03/2017
Applicant Type	Primary		
Account Number	801007365015	Closed Date	17/03/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	94,500.00	Last Amount Paid	9,989.56
Restructured Loan	No	Last Payment Date	17/03/2017
Tenure	12	Past Due	0.00
Installment Amount	9,180.00	Next Payment Date	
Security Type	None	As of Date	31/03/2017
Outstanding Balance	0.00	Last 24 Cycles	СОМММММММММ
Advisory Message			

Guaranteed Account Details

2/2018		Cam	oodia Credit Bureau			
Creditor Shinhan-Khmer Bank Ltd		an-Khmer Bank Ltd	Issue Date 04/12/2017		/2017	
roduct Type Personal Loan		Expiry Date 04/12/		/2019		
Account Number 730000020360		Closed Date				
Group Reference			Status	Norm	al	
Currency US Dollar P		Payment Frequency	Month	nly		
Limit 700,000.00 L		Last Amount Paid	4,454	.72		
Restructured Loan	No		Last Payment Date	29/12	/2017	
		Past Due	0.00			
		.72	Next Payment Date 28/02/2		/2018	
Security Type	Land	Title	As of Date	30/01	/2018	
Outstanding Balance	700,0	00.00	Last 24 Cycles	0Q		
Advisory Message						
Advisory Messa		and an Marchine				
No adverse information of	ould be f	ound on the subject.				
Addresses			T		I	
Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	District		Mean Chey	
Commune		Chak Angrae Kraom	Village		Tuol Roka	
Village-Other English			Village-Other Khmer			
Street English		2	House English		662	
Address Line 1 English			Address Line 1 Khmer City English			
Postal Code		10/00/00/00				
Date Loaded		12/02/2018	City Khmer			
Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	District		Mean Chey	
Commune		Chak Angrae Kraom	Village	Village		
Village-Other English			Village-Other Khmer			
Street English			House English			
Address Line 1 English		PHUM TUOL ROKA SANGKAT CHAK ANGRAE KRAOM KHAN MEAN CHEY CITY PHNOM PENH	Address Line 1 Khme	Address Line 1 Khmer		
Postal Code			City English			
Date Loaded		05/01/2018	City Khmer			
Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	-		Mean Chey	
Commune		Chak Angrae Kraom			Tuol Roka	
Village-Other English			Village-Other Khmer			
Street English			House English			
Address Line 1 English	l	PHUM TUOL ROKA SANGKAT CHAK ANGRAE KRAOM KHAN MEAN CHEY CITY PHNOM PENH	Address Line 1 Khme	Address Line 1 Khmer		
Postal Code			City English			
Date Loaded		05/01/2018	City Khmer			
Occupation and	_		Familian	N.T.		
Type Current Occupation WHOLESALER OF CONSTRUCTION MATERIAL Length of Service(M) 120			Employer NIL Self Employed Yes Total Monthly Select Viscours 186,129			
		SALER OF CONSTRUCTION MATERIAL			9.50	
Date Loaded	12/02/2	2018	Salary/Income Currency	US Doll	ar	
			·	-		
Employer Addres	S					
Employer Address Address Type	Reside	ntial	Country			Cambodia
	1		Country			Cambodia Mean Chey

Village-Other English		Village-Other Khme	er				
Street English	2	House English		662			
Address Line 1 English		Address Line 1 Khmer					
Postal Code		City English					
		City Khmer					
Self Employed	Yes						
Length of Service(M)	0	Total Monthly Salary/Income	0.00				
Date Loaded	05/01/2018	Currency					
Employer Addres	<u> </u>						
Address Type		Country					
Province		District					
Commune		Village					
Village-Other English		Village-Other Khme	er				
Street English		House English					
Address Line 1 English		Address Line 1 Khmer					
Postal Code		City English					
		City Khmer					
							
P	Company	Faradayaa	MAO KIMETAN TRADING	20 LTD			
Type Occupation	Current WHOLESALE AND RETAIL SELLER OF CONSTRUCTION	Self Employed	MAO KIMSEAN TRADING (Yes	.O., LID.			
	MATERIALS		22.004.000.00				
Length of Service(M)	288	Total Monthly Salary/Income	22,994,000.00				
Date Loaded	12/10/2017	Currency	US Dollar				
Employer Addres		•	·				
Address Type	Residential	Country		Cambodia			
Province	Phnom Penh	District		Mean Chey			
Commune	Chak Angrae Kraom	Village		Tuol Roka			
	-	Village-Other Khme	er				
Village-Other English	I	House English		662			
	NATIONAL ROAD 2	Address Line 1 Khmer					
Village-Other English	NATIONAL ROAD 2		ner				
Village-Other English Street English Address Line 1	NATIONAL ROAD 2		ner				

Disclaime

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