



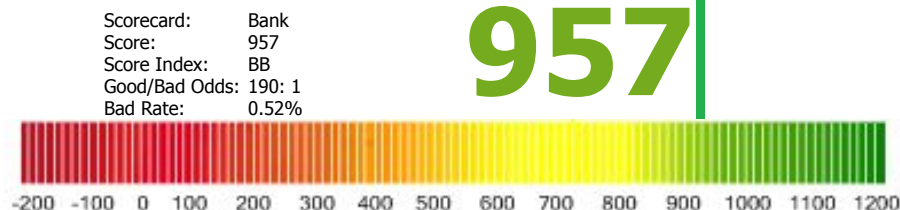
Consumer Credit Report



Report Date 28/07/2017
 Enquiry Number 207930894
 Number of Applicants 2
 Member Reference RHBIBL-BDM-0002-2017-0122

Enquiry Type New Application
 Product Type Working Capital Loan
 Account Type Joint
 Amount USD 200,000.00

Applicant 1 of 2 K-Score



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010663341	(National ID 010663341)
ID Expiry Date		(18/01/2018)
Khmer Name		
Family Name		(សាង)
First Name		(ស៊ីណត)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chhang	(CHHANG)
First Name	Sinat	(SINAT)
Second Name		
Third Name		
Unformatted Name		(CHHANG SINAT)
Date of Birth	05/05/1971	(05/05/1971)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kampot	(Kampot)
Place of Birth District	Tuek Chhou	(Chhuk)
Place of Birth Commune		(Krang Sbov)
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	06/03/2012
Total Accounts	2
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 210,000.00
Total Liabilities	USD 81,749.40
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
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05/11/2013	CHHANG SINAT
22/02/2013	CHHANG, SINAT
29/03/2012	CHHANG, SINAT

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
17/09/2015	CAMBODIAN PUBLIC BANK	New Application	Joint	TKK/000050/15	Working Capital Loan	USD 60,000.00	Primary	Chhang, Sinat
14/08/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	TKK/000065/13-0	MTG	USD 160,000.00	Primary	Chhang, Sinat
22/02/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	TKK/000017/13	MTG	USD 160,000.00	Primary	Chhang, Sinat

Account Details

Creditor	ACLEDA BANK PLC	Issue Date	06/03/2012
Product Type	Working Capital Loan	Expiry Date	04/07/2013
Applicant Type	Primary		
Account Number	3600LD1206600002	Closed Date	01/08/2013
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	100,000.00	Last Amount Paid	1,839.37
Restructured Loan	No	Last Payment Date	04/07/2013
Tenure	16	Past Due	0.00
Installment Amount	1,839.37	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	24/07/2013
Outstanding Balance	0.00	Last 24 Cycles	CM0000111000M0000M
Advisory Message			

Creditor	CAMBODIAN PUBLIC BANK	Issue Date	30/10/2013
Product Type	Working Capital Loan	Expiry Date	30/10/2023
Applicant Type	Primary		
Account Number	1400270002794	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	110,000.00	Last Amount Paid	1,463.00
Restructured Loan	No	Last Payment Date	30/06/2017
Tenure	120	Past Due	0.00
Installment Amount	1,463.00	Next Payment Date	30/07/2017
Security Type	Mortgage	As of Date	30/06/2017
Outstanding Balance	81,749.40	Last 24 Cycles	000000000000010001010000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

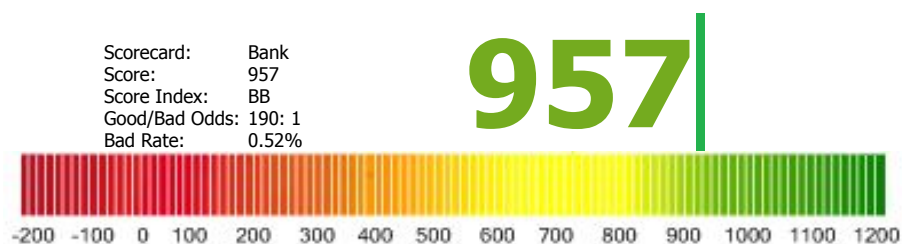
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Tuol Sangkae	Village	Tuol Kouk
Village-Other English		Village-Other Khmer	
Street English	V13	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	28/07/2017	City Khmer	

Address Type	Correspondence	Country	Cambodia
Province		District	
Commune		Village	

Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code	12	City English	Phnom Penh
Date Loaded	29/06/2017	City Khmer	
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Tuol Sangkae	Village	Tuol Kouk
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	E35E0V13	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	
Occupation and Employment Detail			
Type	Current	Employer	NIL
Occupation	HOUSE RENTAL	Self Employed	Yes
Length of Service(M)	60	Total Monthly Salary/Income	7,000.00
Date Loaded	28/07/2017	Currency	US Dollar
Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Tuol Sangkae	Village	Tuol Kouk
Village-Other English		Village-Other Khmer	
Street English	V13	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	
Type	Current	Employer	MPL PETROL STATION
Occupation	BUSINESSMAN	Self Employed	Yes
Length of Service(M)	1	Total Monthly Salary/Income	4,490.00
Date Loaded	17/09/2015	Currency	US Dollar
Employer Address			
Address Type	Residential	Country	Cambodia
Province	Kampong Chhnang	District	Kampong Tralach
Commune	Ampil Tuek	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NR. NO. 5	Address Line 1 Khmer	
Postal Code		City English	Kampong Chhnang
		City Khmer	
Type	Current	Employer	MPL PETROL STATION
Occupation	BUSINESSMAN	Self Employed	Yes
Length of Service(M)	1	Total Monthly Salary/Income	4,490.00
Date Loaded	14/08/2013	Currency	US Dollar

Employer Address

Address Type	Correspondence	Country	Cambodia
Province	Kampong Chhnang	District	Kampong Tralach
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NR. NO. 5	Address Line 1 Khmer	
Postal Code		City English	Kampong Chhnang
		City Khmer	

Applicant 2 of 2
K-Score**Data Provided vs (Primary Data Available)**

Applicant Type	Primary	
ID Type and Number	National ID 010663338	(National ID 010663338)
ID Expiry Date		(18/01/2018)
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Sim	(SIM)
First Name	Sona	(SONA)
Second Name		
Third Name		
Unformatted Name		(SIM SONA)
Date of Birth	10/10/1974	(10/10/1974)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kampong Chhnang	(Kampong Chhnang)
Place of Birth District	Kampong Tralach	(Kampong Tralach)
Place of Birth Commune	Chhuk Sa	(Chhuk Sa)
Gender	Female	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	3
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	30/10/2013
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 110,000.00
Total Liabilities	USD 81,749.40
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
05/11/2013	SIM SONA

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
17/09/2015	CAMBODIAN PUBLIC BANK	New Application	Joint	TKK/000050/15	Working Capital Loan	USD 60,000.00	Primary	Sim, Sona
14/08/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	TKK/000065/13-0	MTG	USD 160,000.00	Primary	Sim, Sona
22/02/2013	CAMBODIAN PUBLIC BANK	New Application	Joint	TKK/000017/13	MTG	USD 160,000.00	Primary	Sim, Sona

Account Details

Creditor	CAMBODIAN PUBLIC BANK	Issue Date	30/10/2013
Product Type	Working Capital Loan	Expiry Date	30/10/2023
Applicant Type	Primary		
Account Number	1400270002794	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	110,000.00	Last Amount Paid	1,463.00
Restructured Loan	No	Last Payment Date	30/06/2017
Tenure	120	Past Due	0.00
Installment Amount	1,463.00	Next Payment Date	30/07/2017
Security Type	Mortgage	As of Date	30/06/2017
Outstanding Balance	81,749.40	Last 24 Cycles	000000000000010001010000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Tuol Sangkae	Village	Tuol Kouk
Village-Other English		Village-Other Khmer	
Street English	V13	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	28/07/2017	City Khmer	

Address Type	Correspondence	Country	Cambodia
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code	12	City English	Phnom Penh
Date Loaded	29/06/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Tuol Sangkae	Village	Tuol Kouk
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	E35E0V13	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	HOUSE RENTAL	Self Employed	Yes
Length of Service(M)	60	Total Monthly Salary/Income	7,000.00
Date Loaded	28/07/2017	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Russey Keo
Commune	Tuol Sangkae	Village	Tuol Kouk
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	MPL PETROL STATION
Occupation	BUSINESSWOMAN	Self Employed	Yes
Length of Service(M)	1	Total Monthly Salary/Income	4,490.00
Date Loaded	17/09/2015	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Kampong Chhnang	District	Kampong Tralach
Commune	Chhuk Sa	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NR. NO. 5	Address Line 1 Khmer	
Postal Code		City English	Kampong Chhnang
		City Khmer	

Type	Current	Employer	MPL PETROL STATION
Occupation	BUSINESSWOMAN	Self Employed	Yes
Length of Service(M)	1	Total Monthly Salary/Income	4,490.00
Date Loaded	14/08/2013	Currency	US Dollar

Employer Address

Address Type	Correspondence	Country	Cambodia
Province	Kampong Chhnang	District	Kampong Tralach
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NR. NO. 5	Address Line 1 Khmer	
Postal Code		City English	Kampong Chhnang
		City Khmer	

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