



Consumer Credit Report



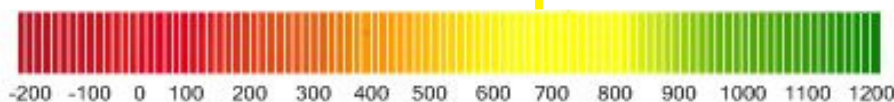
Report Date 23/03/2017
 Enquiry Number 191172057
 Number of Applicants 1
 Member Reference RHBIBL-0002-2014-0007-4.

Enquiry Type
 Product Type
 Account Type
 Amount
 Review
 Working Capital Loan
 Single
 USD 1,279,418.32

K-Score

801

Scorecard: Bank
 Score: 801
 Score Index: CC
 Good/Bad Odds: 64: 1
 Bad Rate: 1.52%



Data Provided vs (Primary Data Available)

| | | |
|-------------------------|-----------------------|---------------------|
| Applicant Type | Primary | |
| ID Type and Number | National ID 010651899 | (Passport N0897055) |
| ID Expiry Date | | |
| Khmer Name | | |
| Family Name | | (ឃុំ) |
| First Name | | (ស្រីពេជ្រ) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| English Name | | |
| Family Name | Bo | (BO) |
| First Name | Srey Pov | (SREYPOV) |
| Second Name | | |
| Third Name | | |
| Unformatted Name | | |
| Date of Birth | 09/07/1989 | (09/07/1989) |
| Place of Birth Country | Cambodia | (Cambodia) |
| Place of Birth Province | Phnom Penh | (Phnom Penh) |
| Place of Birth District | | (Prampir Meakkakra) |
| Place of Birth Commune | | (Veal Vong) |

Summary

| | |
|------------------------------------|------------------|
| All Previous Enquiries | 18 |
| Enquiries for Previous 30 Days | 0 |
| Earliest Loan Issue Date | 21/03/2014 |
| Total Accounts | 5 |
| Normal Accounts | 5 |
| Delinquent Accounts | 0 |
| Closed Accounts | 0 |
| Reject Accounts | 0 |
| Write Off Accounts | 0 |
| Total Limits | USD 1,440,000.00 |
| Total Liabilities | USD 1,157,800.89 |
| 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 | 0.00 |

| | | | | |
|-----------------------|----------|------------|----------------|--|
| Gender | Female | (Female) | Balance | |
| Marital Status | Married | (Married) | | |
| Nationality | Cambodia | (Cambodia) | | |

Additional Identification

| | | | |
|--------------------|----------------|------------------|--------------------|
| Date Loaded | ID Type | ID Number | Expiry Date |
| 20/08/2014 | Passport | N0897055 | |

Previous Enquiries

| Date of Enquiry | Enquirer | Enquiry Type | Account Type | Member Reference | Product Type | Amount | Applicant Type | Name |
|-----------------|---------------------------------|-----------------|--------------|------------------------------|----------------------|------------------|----------------|-----------------------------|
| 15/02/2017 | MAYBANK (CAMBODIA) PLC | New Application | Joint | PPH2017/28 | Asset Financing | USD 5,000,000.00 | Primary | Bo, Srey Pov ប៊ូ, ស្រីពៅ |
| 05/08/2016 | FIRST COMMERCIAL BANK PP BRANCH | New Application | Single | 010303480 | Real Estate Loan | USD 150,000.00 | Guarantor | Bo, Srey Pov |
| 25/05/2016 | MAYBANK (CAMBODIA) PLC | New Application | Joint | PPH2016/62 | Overdraft Facility | USD 500,000.00 | Primary | Bo, Sreypov ប៊ូ, ស្រីពៅ |
| 19/02/2016 | RHB INDOCHINA BANK LIMITED | New Application | Single | RHBIBL/0001/2009/0004-2 | Working Capital Loan | USD 3,180,000.00 | Guarantor | Bo, Srey Pov |
| 05/02/2016 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL/0002/2014/0007-4 | Working Capital Loan | USD 300,000.00 | Primary | Bo, Srey Pov |
| 31/08/2015 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL/0002/2014/0007-3 | Working Capital Loan | USD 170,000.00 | Primary | Bo, Srey Pov |
| 28/05/2015 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL/0002/2014/0007-2 | Working Capital Loan | USD 420,000.00 | Primary | Bo, Srey Pov |
| 27/03/2015 | MAYBANK (CAMBODIA) PLC | New Application | Joint | PPH2015/43 | Working Capital Loan | USD 700,000.00 | Primary | BO, SREYPOV |
| 20/02/2015 | RHB INDOCHINA BANK LIMITED | New Application | Single | RHBIBL-0001/2009/0004/2 | Working Capital Loan | USD 1,700,000.00 | Guarantor | Bo, Srey Pov |
| 16/02/2015 | MAYBANK (CAMBODIA) PLC | New Application | Joint | PPH2015/27 | Working Capital Loan | USD 2,442,598.20 | Primary | Bo, Sreypov |
| 31/10/2014 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL-0002-2014-0007-1 | Public Housing Loan | USD 100,000.00 | Primary | Bo, Srey Pov |
| 20/08/2014 | ANZ Royal Bank (Cambodia) Ltd | New Application | Joint | ANZ00030_19082014_9:34AM | MTG | USD 180,000.00 | Primary | BO, SREY POV |
| 12/02/2014 | RHB INDOCHINA BANK LIMITED | New Application | Joint | REVIEW/RHBIBL-0001/2009/0004 | MIS | USD 1,700,000.00 | Primary | Bo, Sreypov |
| 04/02/2014 | RHB INDOCHINA BANK LIMITED | New Application | Joint | RHBIBL/0002/2014/0007 | MIS | USD 500,000.00 | Primary | Bo, Srey Pov |
| 23/12/2013 | ANZ Royal Bank (Cambodia) Ltd | New Application | Joint | ANZ00026_23122013_3:45PM | MTG | USD 550,000.00 | Primary | Bo, Srey Pov |
| 23/12/2013 | MAYBANK (CAMBODIA) PLC | New Application | Joint | PPH 2013/123 | MTG | USD 3,063,345.96 | Primary | Bo, Sreypov |
| 05/03/2013 | RHB INDOCHINA BANK LIMITED | New Application | Joint | OSKIBL/0001/2009/0004 | MIS | USD 2,000,000.00 | Primary | BO, SREY POV |
| 17/12/2012 | MAYBANK (CAMBODIA) PLC | New Application | Group | PPH2012154 | POD | USD 3,581,961.00 | Guarantor | BO, SREYPOV |

Account Details

| | | | |
|-----------------------|----------------------------|--------------------|------------|
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 21/03/2014 |
| Product Type | Working Capital Loan | Expiry Date | 21/03/2024 |
| Applicant Type | Primary | | |
| Account Number | 40001000786000000 | Closed Date | |

| | | | |
|---------------------|----------------------------------|-------------------|--------------------------|
| Group Reference | | Status | Normal |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 500,000.00 | Last Amount Paid | 6,162.99 |
| Restructured Loan | No | Last Payment Date | 21/02/2017 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 6,162.99 | Next Payment Date | 21/03/2017 |
| Security Type | Land Title | As of Date | 28/02/2017 |
| Outstanding Balance | 395,863.78 | Last 24 Cycles | 000000000000000000000000 |
| Advisory Message | | | |
| | | | |
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 30/12/2014 |
| Product Type | Working Capital Loan | Expiry Date | 30/12/2024 |
| Applicant Type | Primary | | |
| Account Number | 40001001076400000 | Closed Date | |
| Group Reference | | Status | Normal |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 100,000.00 | Last Amount Paid | 1,230.11 |
| Restructured Loan | No | Last Payment Date | 28/02/2017 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 1,230.11 | Next Payment Date | 30/03/2017 |
| Security Type | Land Title | As of Date | 28/02/2017 |
| Outstanding Balance | 84,985.95 | Last 24 Cycles | 000000000000000000000000 |
| Advisory Message | | | |
| | | | |
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 07/10/2015 |
| Product Type | Public Housing Loan | Expiry Date | 07/10/2027 |
| Applicant Type | Primary | | |
| Account Number | 40001001451400000 | Closed Date | |
| Group Reference | | Status | Normal |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 420,000.00 | Last Amount Paid | 4,612.57 |
| Restructured Loan | No | Last Payment Date | 07/02/2017 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 4,612.57 | Next Payment Date | 07/03/2017 |
| Security Type | Ownership Title - Land/Buildings | As of Date | 28/02/2017 |
| Outstanding Balance | 391,833.65 | Last 24 Cycles | 0000000000000000Q |
| Advisory Message | | | |
| | | | |
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 14/12/2015 |
| Product Type | Overdraft Facility | Expiry Date | 08/08/2017 |
| Applicant Type | Primary | | |
| Account Number | 1010002000000354 | Closed Date | |
| Group Reference | | Status | Normal |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 320,000.00 | Last Amount Paid | 1,704.66 |
| Restructured Loan | No | Last Payment Date | 28/02/2017 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 0.00 | Next Payment Date | |

| | | | |
|---|---|----------------------|-----------------|
| Security Type | Land Title | As of Date | 28/02/2017 |
| Outstanding Balance | 191,660.33 | Last 24 Cycles | 00000000000000Q |
| Advisory Message | | | |
| | | | |
| Creditor | RHB INDOCHINA BANK LIMITED | Issue Date | 08/08/2016 |
| Product Type | Working Capital Loan | Expiry Date | 08/08/2022 |
| Applicant Type | Primary | | |
| Account Number | 40001001727000000 | Closed Date | |
| Group Reference | | Status | Normal |
| Currency | US Dollar | Payment Frequency | Monthly |
| Limit | 100,000.00 | Last Amount Paid | 1,765.56 |
| Restructured Loan | No | Last Payment Date | 08/02/2017 |
| Tenure | 0 | Past Due | 0.00 |
| Installment Amount | 1,765.56 | Next Payment Date | 09/03/2017 |
| Security Type | Land Title | As of Date | 28/02/2017 |
| Outstanding Balance | 93,457.18 | Last 24 Cycles | 000000Q |
| 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 | Chrang Chamreh Ti Pir | Village | |
| 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 | 23/03/2017 | City Khmer | |
| | | | |
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Russey Keo |
| Commune | Chrang Chamreh Ti Pir | Village | Phum Kha Muoy |
| Village-Other English | | Village-Other Khmer | |
| Street English | 598 | House English | 168 |
| Address Line 1 English | | Address Line 1 Khmer | |
| Postal Code | | City English | |
| Date Loaded | 15/02/2017 | City Khmer | |
| | | | |
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Russey Keo |
| Commune | Chrang Chamreh Ti Pir | Village | |
| Village-Other English | | Village-Other Khmer | |
| Street English | | House English | |
| Address Line 1 English | NO. 168, STREET 598, SANGKAT CHRANG CHAMRAS 2, KHAN RUSSEY KEO, PHNOM PENH. | Address Line 1 Khmer | |
| Postal Code | | City English | |
| Date Loaded | 07/02/2017 | City Khmer | |
| | | | |

Occupation and Employment Detail

| | | | |
|-----------------------|---|-----------------------------|-----------|
| Type | Current | Employer | NA |
| Occupation | PLASTIC ROLL IMPORTER& ADMIN& HUMAN RESOURCE DIRECTOR | Self Employed | Yes |
| Length of Service (M) | 125 | Total Monthly Salary/Income | 40,000.00 |
| Date Loaded | 23/03/2017 | Currency | US Dollar |

Employer Address

| | | | |
|------------------------|-----------------------|----------------------|------------|
| Address Type | Residential | Country | Cambodia |
| Province | Phnom Penh | District | Russey Keo |
| Commune | Chrang Chamreh Ti Pir | Village | |
| 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 | BO SREY POV |
| Occupation | BO SREY POV | Self Employed | No |
| Length of Service (M) | 24 | Total Monthly Salary/Income | 1,000.00 |
| Date Loaded | 05/08/2016 | Currency | US Dollar |

Employer Address

| | | | |
|------------------------|--|----------------------|------------|
| Address Type | Correspondence | Country | Cambodia |
| Province | Phnom Penh | District | Russey Keo |
| Commune | Chrang Chamreh Ti Pir | Village | Phum Koa |
| Village-Other English | | Village-Other Khmer | |
| Street English | | House English | |
| Address Line 1 English | NO.168, ST.598, SANGKAT CHRANG CHAMREH 2, KHAN RUSSEY KEO, PHNOM PENH, CAMBODIA. | Address Line 1 Khmer | |
| Postal Code | | City English | Phnom Penh |
| | | City Khmer | |

| | | | |
|-----------------------|------------|-----------------------------|-----------------------------------|
| Type | Current | Employer | LIM HEANG YU ENTERPRISE CO., LTD. |
| Occupation | OWNER | Self Employed | Yes |
| Length of Service (M) | 72 | Total Monthly Salary/Income | 5,000.00 |
| Date Loaded | 25/05/2016 | Currency | US Dollar |

Employer Address

| | | | |
|------------------------|-----------------------|----------------------|---------------|
| Address Type | Work | Country | Cambodia |
| Province | Phnom Penh | District | Russey Keo |
| Commune | Chrang Chamreh Ti Pir | Village | Phum Kha Muoy |
| Village-Other English | | Village-Other Khmer | |
| Street English | 598 | House English | 168 |
| Address Line 1 English | | Address Line 1 Khmer | |

| | | | |
|--------------------|--|---------------------|--|
| Postal Code | | City English | |
| | | City Khmer | |
| | | | |

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