



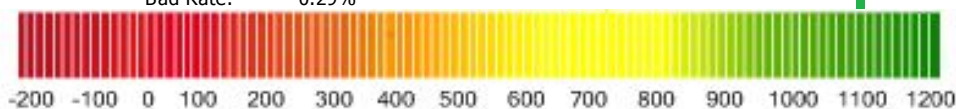
Report Date 11/06/2018
Enquiry Number 251134833
Number of Applicants 2
Member Reference RHBIBL-BDM-0010-2018-0048

Enquiry Type New Application
Product Type Public Housing Loan
Account Type Joint
Amount USD 66,900.00

Applicant 1 of 2
K-Score

Scorecard: Bank
Score: 1038
Score Index: AA
Good/Bad Odds: 333: 1
Bad Rate: 0.29%

1038



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 011261309	(National ID 170565350)
ID Expiry Date		
Khmer Name		
Family Name		(ឈាន)
First Name		(ឡុងឌី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	CHHEAN	(CHHEAN)
First Name	LANGDY	(LANGDY)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	15/03/1987	(15/03/1987)
Place of Birth Country	Cambodia	
Place of Birth Province	Battambang	
Place of Birth District	Battambang	
Place of Birth Commune	Svay Pao	
Gender	Male	(Male)

Summary

All Previous Enquiries	0
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	21/05/2014
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 19,401.79
Total Liabilities	USD 16,425.85
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

Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
01/01/2018	National ID	170565350	

Additional Names

Date Loaded	Name
01/01/2018	CHHEAN, LANGDY

Account Details

Creditor	ACLEDA BANK PLC	Issue Date	21/05/2014
Product Type	Staff Housing Loan	Expiry Date	22/02/2029
Applicant Type	Primary		
Account Number	0001MG1414100001	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	19,401.79	Last Amount Paid	203.27
Restructured Loan	No	Last Payment Date	22/05/2018
Tenure	180	Past Due	0.00
Installment Amount	203.27	Next Payment Date	22/06/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/05/2018
Outstanding Balance	16,425.85	Last 24 Cycles	0Q Q Q Q Q 000000000000000000
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	
Village-Other English		Village-Other Khmer	
Street English	BETONG	House English	21D
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	11/06/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Chaom Chau	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	N/A	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	01/01/2018	City Khmer	

Occupation and Employment Detail

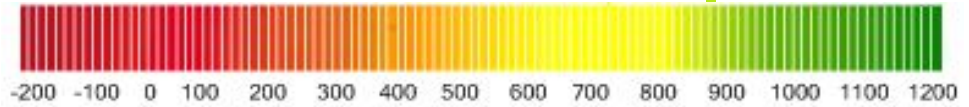
Type	Current	Employer	NIL
Occupation	SALE MANAGER	Self Employed	No
Length of Service(M)	21	Total Monthly Salary/Income	2,150.00
Date Loaded	11/06/2018	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Chaom Chau	Village	
Village-Other English		Village-Other Khmer	
Street English	BETONG	House English	21D
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Applicant 2 of 2
K-Score

Scorecard: Bank
Score: 939
Score Index: BB
Good/Bad Odds: 168: 1
Bad Rate: 0.59%

939**Data Provided vs (Primary Data Available)**

Applicant Type	Primary	
ID Type and Number	National ID 010995109	(National ID 010995109)
ID Expiry Date		(23/06/2025)
Khmer Name		
Family Name		(ជ័)
First Name		(លីស៊ីម)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	CHOU	(CHOU)
First Name	LYSIM	(LYSIM)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	10/01/1985	(10/01/1985)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		

Summary

All Previous Enquiries	1
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/05/2011
Total A ccounts	5
Normal A ccounts	3
Delinquent A ccounts	0
Closed A ccounts	2
Reject A ccounts	0
Write Off A ccounts	0
Total Limits	USD 47,931.79
Total Liabilities	USD 19,340.62
Total Write Off A mounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed A ccounts	0
Normal A ccounts	0
Delinquent A ccounts	0
Closed A ccounts	0
Reject A ccounts	0
Write Off A ccounts	0
Total Guaranteed Limits	0.00
Total Guaranteed Liabilities	0.00

Place of Birth Commune			Total Guaranteed Write Off Amounts	0.00
Gender	Female	(Female)	Outstanding Guaranteed Write Off Balance	0.00
Marital Status	Married	(Single)		
Nationality	Cambodia	(Cambodia)		

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
05/05/2016	Passport	N0464198	
08/03/2012	Passport	NO 464198	

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	A mount	Applicant Type	Name
06/12/2016	ACLEDA BANK PLC	New Application	Single	CPD-CHOU LYSIM	Personal Loan	USD 431.00	Primary	CHOU, LYSIM ជួរ, លីស៊ីម

Account Details

Creditor	ACLEDA BANK PLC	Issue Date	11/05/2011
Product Type	Staff Loan	Expiry Date	15/01/2014
Applicant Type	Primary		
Account Number	0900LD1113100019	Closed Date	15/01/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	3,000.00	Last A mount Paid	1,184.61
Restructured Loan	No	Last Payment Date	15/01/2014
Tenure	32	Past Due	0.00
Installment A mount	1,184.61	Next Payment Date	
Security Type	Shares	As of Date	21/01/2014
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000M 00000
Advisory Message			

Creditor	ACLEDA BANK PLC	Issue Date	30/01/2014
Product Type	Staff Housing Loan	Expiry Date	21/05/2014
Applicant Type	Primary		
Account Number	0900MG1403000002	Closed Date	21/05/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	19,600.00	Last A mount Paid	203.27
Restructured Loan	No	Last Payment Date	21/05/2014
Tenure	4	Past Due	0.00
Installment A mount	203.27	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	27/06/2014
Outstanding Balance	0.00	Last 24 Cycles	C 0000
Advisory Message			

Creditor	ACLEDA BANK PLC	Issue Date	21/05/2014
Product Type	Staff Housing Loan	Expiry Date	22/02/2029
Applicant Type	Primary		
Account Number	0001MG1414100001	Closed Date	
Group Reference		Status	Normal

Currency	US Dollar	Payment Frequency	Monthly
Limit	19,401.79	Last Amount Paid	203.27
Restructured Loan	No	Last Payment Date	22/05/2018
Tenure	180	Past Due	0.00
Installment Amount	203.27	Next Payment Date	22/06/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/05/2018
Outstanding Balance	16,425.85	Last 24 Cycles	0Q Q Q Q Q 000000000000000000
Advisory Message			

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Creditor	ACLEDA BANK PLC	Issue Date	13/03/2015
Product Type	Staff Loan	Expiry Date	22/03/2021
Applicant Type	Primary		
Account Number	0001LD1507200025	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	5,500.00	Last Amount Paid	95.59
Restructured Loan	No	Last Payment Date	22/05/2018
Tenure	73	Past Due	0.00
Installment Amount	95.59	Next Payment Date	22/06/2018
Security Type	Shares	As of Date	31/05/2018
Outstanding Balance	2,914.77	Last 24 Cycles	000000000000000000000000
Advisory Message			

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Creditor	ACLEDA BANK PLC	Issue Date	08/12/2016
Product Type	Unsecured Credit Card	Expiry Date	08/12/2019
Applicant Type	Primary		
Account Number	0001531542.0000700.01	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	430.00	Last Amount Paid	4.21
Restructured Loan	No	Last Payment Date	31/05/2018
Tenure	36	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Others	As of Date	31/05/2018
Outstanding Balance	0.00	Last 24 Cycles	000000000000000000
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	
Village-Other English		Village-Other Khmer	
Street English	BETONG	House English	21D
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	11/06/2018	City Khmer	

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Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon

Commune	Boeng Keng Kang Ti Pir	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	N/A	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	05/04/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Keng Kang Ti Pir	Village	Phum3
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/12/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	STAFF OF MARKETING UNIT	Self Employed	No
Length of Service(M)	111	Total Monthly Salary/Income	470.90
Date Loaded	11/06/2018	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Chaom Chau	Village	
Village-Other English		Village-Other Khmer	
Street English	BETONG	House English	21D
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	STAFF ACLEDA INSTITUTE OF BUSINESS
Occupation	STAFF ACLEDA INSTITUTE OF BUSINESS	Self Employed	Yes
Length of Service(M)	72	Total Monthly Salary/Income	431.00
Date Loaded	06/12/2016	Currency	US Dollar

Employer Address			
Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Keng Kang Ti Pir	Village	Phum3
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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