

Consumer Credit Report



Report Date Enquiry Number Number of Applicants

Member Reference

K-Score

16/08/2017 211607109

1

RHBIBL-0002/2014-0023-1R

Enquiry Type Product Type Account Type Amount

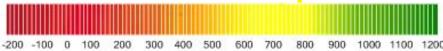
Review
Working Capital Loan

Single

USD 550,000.00

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 010031375	(National ID 100313750)
ID Expiry Date		(21/03/2001)
Khmer Name		
Family Name		(Ñ跍)
First Name		(දිය)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Soeng	(SOENG)
First Name	Touch	(TOUCH)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	10/10/1963	(10/10/1963)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District	Prey Kabbas	(Prey Kabbas)
Place of Birth Commune	Prey Phdau	(Prey Phdau)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

Enquiries for Previous 30 Days Earliest Loan Issue Date 08/09/2014 Total Accounts Normal Accounts Delinquent Accounts Reject Accounts Write Off Accounts Total Limits USD 1,210,000.00 Total Liabilities USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Normal Accounts Outstanding Write Off Balance	7	
Earliest Loan Issue Date Total Accounts Normal Accounts Delinquent Accounts Closed Accounts Write Off Accounts Total Limits USD 1,210,000.00 Total Liabilities USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Normal Accounts Delinquent Accounts Outstanding Write Off Balance Normal Accounts Outstanding Write Off Balance Total Guaranteed Limits Outstanding Usb 1,210,000.00 Outstanding Usb 1,210,000.00 Outstanding Usb 1,210,000.00 Total Guaranteed Limits Outstanding Usb 1,210,000.00 Outstanding Usb 1,210,000.00 Outstanding Usb 1,210,000.00 Outstanding Usb 1,210,000.00 Outstanding Guaranteed Write Off Amounts Outstanding Guaranteed Write Off Outstanding Guaranteed Write Off	All Previous Enquiries	5
Total Accounts Normal Accounts Closed Accounts Reject Accounts Write Off Accounts Total Limits USD 1,210,000.00 Total Liabilities USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Outstanding Write Off Balance Closed Accounts Reject Accounts Outstanding Write Off Balance Outstanding Write Off Balance Total Guaranteed Limits Outstanding Write Off Amounts Outstanding Outstandi	Enquiries for Previous 30 Days	0
Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Total Limits USD 1,210,000.00 Total Write Off Amounts Outstanding Write Off Balance Outstanding Write Off Balance Closed Accounts Reject Accounts Outstanding Write Off Balance Outstanding Guaranteed Write Off Amounts Outstanding Guaranteed Write Off Outstanding Guaranteed Write Off	Earliest Loan Issue Date	08/09/2014
Delinquent Accounts Closed Accounts Reject Accounts O Write Off Accounts USD 1,210,000.00 Total Limits USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Outstanding Outstand	Total Accounts	5
Closed Accounts Reject Accounts Write Off Accounts Total Limits USD 1,210,000.00 Total Write Off Amounts Outstanding Write Off Balance Outstanding Write Off Balance Guaranteed Accounts Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off	Normal Accounts	4
Reject Accounts Write Off Accounts Total Limits USD 1,210,000.00 Total Write Off Amounts Outstanding Write Off Balance Guaranteed Accounts Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off	Delinquent Accounts	0
Write Off Accounts Total Limits USD 1,210,000.00 Total Liabilities USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Guaranteed Accounts Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Outstanding Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off	Closed Accounts	1
Total Limits USD 1,210,000.00 Total Liabilities USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Guaranteed Accounts Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off	Reject Accounts	0
Total Liabilities USD 585,727.60 Total Write Off Amounts Outstanding Write Off Balance Guaranteed Accounts Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Liabilities Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off	Write Off Accounts	0
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 Write Off Amounts 0.00 Outstanding Guaranteed Write Off 0.00	Total Limits	USD 1,210,000.00
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 Write Off Amounts 0.00 Outstanding Guaranteed Write Off 0.00	Total Liabilities	USD 585,727.60
Guaranteed Accounts Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off	Total Write Off Amounts	0.00
Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off 0.00	Outstanding Write Off Balance	0.00
Normal Accounts Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off 0.00		
Delinquent Accounts Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Liabilities Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off 0.00	Guaranteed Accounts	0
Closed Accounts Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Liabilities Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off 0.00	Normal Accounts	0
Reject Accounts Write Off Accounts Total Guaranteed Limits Total Guaranteed Liabilities Total Guaranteed Write Off Amounts Outstanding Guaranteed Write Off 0.00	Delinquent 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	Closed 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	Reject Accounts	0
Total Guaranteed Liabilities 0.00 Total Guaranteed Write Off Amounts 0.00 Outstanding Guaranteed Write Off 0.00	Write Off Accounts	0
Total Guaranteed Write Off Amounts 0.00 Outstanding Guaranteed Write Off 0.00	Total Guaranteed Limits	0.00
Outstanding Guaranteed Write Off 0.00	Total Guaranteed Liabilities	0.00
	Total Guaranteed Write Off Amounts	0.00
		0.00

Additional Identification

Additional Identificat	LIOII		
Date Loaded	ID Type	ID Number	Expiry Date
10/07/2017	National ID	100313750	21/03/2001
08/09/2016	National ID	010493878	21/03/2001

Date of Enquiry	Enquirer		Enquiry Type	Account Type	Member Re	ference	Product Type	Amount	Applicant Type	Name	
6/07/2016	RHB INDOCH	IINA BANK	Review	Single	RHBIBL-0002	/2014-0023-1	Working Capital Loa	USD 550,000.00	Primary	Soeng, Touch	
1/06/2015	RHB INDOCH	HINA BANK	New Application	Joint	RHBIBL-0002	-2014-0023-1	Working Capital Loa	USD 300,000.00	Primary	Soeng, Touch	
3/10/2014	Shinhan-Khn	ner Bank Ltd	New Application	Single	SKB000790		Working Capital Loa	USD 500,000.00	Primary	Soeng, Touch សឹង, ទូច	
5/09/2014	CAMBODIAN	PUBLIC BANK	New Application	Joint	PSB/000040/	14	Overdraft Facility	USD 500,000.00	Primary	SOENG, TOUC	
8/07/2014	RHB INDOCH	HINA BANK	New Application	Joint	RHBIBL-0002	-2014-0023	MIS	USD 500,000.00	Primary	Soeng, Touch	
Account	Details										
reditor		RHB INDOCHIN	NA BANK LIMITED			Issue Date		08/09/2014			
roduct Typ	ре	Working Capita	l Loan			Expiry Date		05/09/2019			
pplicant T	уре	Primary									
ccount Nu	mber	4000100095530	00000			Closed Date					
Account Number 40001000955 Group Reference						Status		Normal			
Currency US Dolla		US Dollar				Payment Fred		Monthly			
		300,000.00			Last Amour		. ,	6,156.84			
Restructured Loan No				Last Amount P			08/07/2017				
				Past Due			08/07/2017 0.00				
	Amount					Next Paymen		08/08/2017			
ecurity Ty		Land Title				-	. Dute				
utstanding	-	145,727.60			As of Date		•	31/07/2017 00000000000000000000000000000000000			
dvisory Me		143,727.00				Last 24 Cycles	5	000000000000000000000000000000000000000	00000		
avisory in											
Creditor		Shinhan-Khme	r Bank Ltd			Issue Date		08/01/2015			
Product Ty	ре	Overdraft Facil	ity E		Expiry Date	te 08/01/2018					
Applicant 1	Гуре	Primary									
Account N		701000001115	5			Closed Date		31/07/2016			
Group Refe	erence			Status		Status		Closed			
Currency		US Dollar				Payment Fred	uencv	Monthly			
Limit		220,000.00				Last Amount		127,385.30			
Restructur	ed Loan	No				Last Payment		<u>, </u>			
Tenure	eu Loan	0				-		31/07/2016 0.00			
	1 1155 2 115			0.00							
Installmen		404.38				Next Paymen		21/07/2016			
Security Type Land Title		1					31/07/2016				
	utstanding Balance 0.00					Last 24 Cycles	5	C0000000000000000000000000000000000000			
Advisory M	lessage										
Creditor		Shinhan-Khmer	Bank Ltd			Issue Date		08/01/2015			
Product Typ	ре	Personal Loan				Expiry Date		08/01/2018			
Applicant T		Primary									
ccount Nu		730000009094				Closed Date					
Group Refe						Status		Normal			
Currency	-	US Dollar				Payment Fred		Monthly			
imit		220,000.00				Last Amount		1,515.56			
estructure	ed Loan	No				Last Payment		08/07/2017			
enure	-w Evall	0				Past Due		0.00			
enure nstallment	Amount										
		1,564.44				Next Paymen	L Date	08/08/2017			
Security Ty		Land Title				As of Date		31/07/2017	20000		
Outstanding	g Balance	220,000.00				Last 24 Cycles	S	000000000000000000000000000000000000000	JUUUU		
Advisory Me											

Creditor	RHB I	NDOCHINA BANK LIMITED	Issue Date	09/09	/2015
Product Type	Overd	raft Facility	Expiry Date	09/09	/2017
Applicant Type	Prima	γ			
Account Number	10100	0200005693	Closed Date		
Group Reference			Status	Norma	al
Currency	US Do	llar	Payment Frequency	Month	nly
Limit	250,0	00.00	Last Amount Paid	212.3	2
Restructured Loan	No		Last Payment Date	31/07	/2017
Tenure	0		Past Due	0.00	
Installment Amount	0.00		Next Payment Date		
Security Type	Land [*]	Fitle	As of Date	31/07	/2017
Outstanding Balance	0.00		Last 24 Cycles	00000	O0000000000000000Q
Advisory Message					
,					
Creditor	Shinh	an-Khmer Bank Ltd	Issue Date	06/07	/2017
Product Type	-	raft Facility	Expiry Date	06/01	•
Applicant Type	Prima	·	Expiry bucc	00/01	, 2020
Account Number	_	y 0011115	Closed Date		
Group Reference	,0100		Status	Norma	al
Currency	US Do	llar	Payment Frequency	Month	
Limit	220,0	·	Last Amount Paid	0.00	",
Restructured Loan	No	50.00	Last Payment Date	0.00	
Tenure	0		Past Due	0.00	
Installment Amount	1,564	44	Next Payment Date	06/08	/2017
Security Type	Land		As of Date	31/07	·
Outstanding Balance	220,0		Last 24 Cycles	Q	72017
Advisory Message	220,0	50.00	Last 24 Cycles	٧	
Advisory Message	9				
No adverse information cou		ound on the subject.			
Addresses					
Address Type		Residential	Country		Cambodia
Province		Phnom Penh	District		Chamkar Mon
Commune		Tuol Svay Prey Ti Muoy	Village		
Village-Other English		Tues eta, i.i.e, ii.i.ue,	Village-Other Khmer		
Street English		NIL	House English		NIL
Address Line 1 English		· · · · · ·	Address Line 1 Khmer		· · · · ·
Postal Code			City English		
Date Loaded		16/08/2017	City Khmer		
Duto Iouucu		10,00,2017	Oicy rainies		<u> </u>
Address Type		Residential	Country		Cambodia
Province		Phnom Penh	District		Chamkar Mon
Commune		Tuol Svay Prey Ti Muoy	Village		Phum3
Village-Other English			Village-Other Khmer		
Street English			House English		
Address Line 1 English		NO 13A STREET 338 PHUM 3 SANGKAT TOUL SVAY PREY I KHAN CHAMKAMON	Address Line 1 Khmer		
Postal Code			City English		
Date Loaded		11/10/2016	City Khmer		
		Residential	Country		Cambodia
Address Type		residential	Country		Camboula
Address Type		Phnom Penh	District		Chamkar Mon
Province		Phnom Penh Tuol Svay Prey Ti Muoy	District		Chamkar Mon
		Phnom Penh Tuol Svay Prey Ti Muoy	District Village Village-Other Khmer		Chamkar Mon

Street English			House English				
Address Line 1 English NO.29E0, STREET.193, SANGKAT.TOUL SVAY PREY 1, KHAN.CHAMKAMORN, PHNOM PENH		Address Line 1 Khm	ier				
Postal Code		City English					
Date Loaded 06/10/2016			City Khmer				
Occupation and	Emplo	oyment Detail					
Гуре	Current		Employer	N/A			
Occupation	TAKEO S	SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes			
Length of Service(M)	240		Total Monthly Salary/Income				
Date Loaded	26/07/20	016	Currency	US Doll	lar		
Employer Addres	s						
Address Type	Resident	tial	Country			Cambodia	
Province	Phnom I	Penh	District			Chamkar Mon	
Commune	Tuol Sva	ay Prey Ti Muoy	Village				
Village-Other English			Village-Other Khme	er			
Street English	NIL		House English			NIL	
Address Line 1 English			Address Line 1 Khm	er			
Postal Code			City English				
			City Khmer				
Гуре	Current		Employer	NA			
Occupation		S OWNER	Self Employed Yes				
Length of Service(M)	240	- · · · · · · · · · · · · · · · · · · ·	Total Monthly Salary/Income 36,500.00				
Date Loaded	11/06/20	015	Currency	US Doll	lar		
Employer Addres							
Address Type	Resident	tial	Country			Cambodia	
Province	Phnom I	Penh	District			Chamkar Mon	
Commune	Tuol Sva	ay Prey Ti Muoy	Village				
Village-Other English			Village-Other Khme	er			
Street English			House English				
Address Line 1 English	NO.29E0	D, ST.193, SANGKAT TOUL SVAYPREY 1, KHAN	Address Line 1 Khmer				
Postal Code			City English			Phnom Penh	
			City Khmer				
Self Employed	Yes						
Length of Service(M)	0		Total Monthly Salary/Income	0.00			
Date Loaded	09/02/20	015	Currency				
Employer Addres	s						
Address Type	Resident	tial	Country			Cambodia	
Province			District				
Commune			Village				
Village-Other English			Village-Other Khme	er			
Street English			House English				
		STREET 338, PHUM 3, SANGKAT TOUL SVAY KHAN CHAMKAMON	Address Line 1 Khm	ier			
Address Line 1 English	PREY I,	KHAN CHAMKAMUN					
	PREY I,	KHAN CHAMKAMON	City English			Phnom Penh	

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