

### Consumer Credit Report



**Report Date Enquiry Number Number of Applicants**  17/07/2015 114677380

**Member Reference** 

RHBIBL/0002/2015/0028

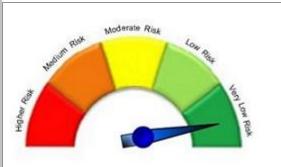
**Enquiry Type Product Type Account Type** Amount

**New Application Working Capital Loan** 

Joint

USD 80,000.00

Applicant 1 of 2 K-Score



Scorecard: Bank Score: 994 Score Index: Very Low Good/Bad Odds: 245.57: 1 Very Low Risk range Bad Rate: 0.40%

994 300 1000 1100 1200

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

Applicant Type	Primary				
ID Type and Number	National ID 010381008	(National ID 010381008)			
ID Expiry Date	31/12/2018	(10/04/2012)			
Khmer Name					
Family Name					
First Name					
Second Name					
Third Name					
Unformatted Name					
English Name					
Family Name	Chea	(CHEA)			
First Name	Makara	(MAKARA)			
Second Name					
Third Name					
Unformatted Name					
Date of Birth	07/01/1983	(07/01/1983)			
Place of Birth Country	Cambodia	(Cambodia)			
Place of Birth Province	Phnom Penh	(Phnom Penh)			
Place of Birth District					
Place of Birth Commune					
Gender	Male	(Male)			
Marital Status	Married	(Married)			
Nationality	Cambodia	(Cambodia)			

# **Summary**

-200 -100 0

All Previous Enquiries	3
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/07/2013
Total Accounts	1
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 21,000.00
Total Liabilities	USD 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	
Date Loaded	Name
27/10/2012	CHEA, MAKARA

Previous E	nquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type		Applicant Type	Name
11/06/2014	RHB INDOCHINA BANK	Review	Single	RHBIBL-0002-2013-0016	MIS	USD 40,000.00	Primary	Chea, Makara

	LIMITED										
31/05/2013	RHB INDOC	HINA BANK	New Application	Joint	RHBIBL/000	2/2013/0016	MIS	$\neg$	USD 40,000.00	Primary	Chea, Makara
27/10/2012	RHB INDOCH	HINA BANK			2-2012-0013	MIS		USD 30,000.00	Primary	Chea, Makara	
Account	l			<u> </u>	1						
Creditor		RHB INDOCHI	NA BANK LIMITED			Issue Date		11/07/	2013		
Product Ty	ne .	Real Estate Lo				Expiry Date		22/0//			
Applicant 1	-	Primary									
Account No		400010005353	800000	Closed Date		21/04/	2015				
Group Refe	erence			Status		Closed					
Currency		US Dollar				Payment Freque	ency	Monthl	у		
Limit		21,000.00				Last Amount Pa		16,786	.28		
Restructur	ed Loan	No				Last Payment D	ate	21/04/	2015		
Tenure		0				Past Due		0.00			
Installmen	t Amount	399.72				Next Payment D	ate				
Security Ty	ре	Land Title				As of Date		24/04/	2015		
Outstandin	g Balance	0.00				Last 24 Cycles		C00000	0000000000000000000000	)	
Advisory M	essage										
Advisory	Messag	je									
No adverse ir	formation co	uld be found on t	ne subject.								
Address	es										
Address Typ	e	Resider	tial			Address Line 1			NO.164EO, ST. 369		
Province		Phnom	Penh			Address Line 2					
District						City			PHNOM PENH		
Commune						Country			Cambodia		
Village											
Address Typ	e	Resider				Address Line 1			NO. 164, ST. 369		
Province		Phnom				Address Line 2			DUNOM BENU		
District		Mean C	ney Ampov Ti Pir			City			PHNOM PENH		
Commune Village		Cilibai	Ampov 11 Pii			Country  Date Loaded			11/06/2014		
Village						Date Loaueu			11/00/2014		
Address Typ	oe .	Resider	tial			Address Line 1			NO.164EO, ST.369, KHAN MEANCHEY, F	Sangkat Phnom Pei	CHBAR AMPOV
Province						Address Line 2					
District						City			PHNOM PENH		
Commune						<b>Country</b> Cambodia					
				Date Loaded			05/08/2013				
Village											
Village											
	ion and	Employme	nt Detail								
Occupat	ion and	<b>Employme</b> Current	nt Detail			Employer	5	SELF-EM	IPLOYED		
Occupat <sub>Type</sub>	ion and		nt Detail					SELF-EM	IPLOYED		
Occupat Type Occupation		Current	nt Detail			Employer	Y				
Occupat Type Occupation Length of S	ervice(M)	Current BUSINESSMAN	nt Detail			Employer Self Employed Total Monthly	Y 4	'es	)		
Occupat Type Occupation Length of So	ervice(M)	Current BUSINESSMAN 120 17/07/2015	nt Detail			Employer Self Employed Total Monthly Salary/Income	Y 4	′es -,330.00	)		
Occupat Type Occupation Length of So	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015	nt Detail			Employer Self Employed Total Monthly Salary/Income	Y 4	′es -,330.00	)		
Occupat Type Occupation Length of So Date Loaded	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015	nt Detail			Employer Self Employed Total Monthly Salary/Income	4 4	es ,330.00 JS Dolla	)		
Occupation Coccupation Coccupa	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015 Residential	nt Detail			Employer Self Employed Total Monthly Salary/Income Currency  Address Line 1 Address Line 2	Y 4	/es -,330.00 JS Dolla IO.164E	O or EO, ST. 369		
Occupation Length of So Date Loader Employe Address Ty Province District Commune	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015 Residential	nt Detail			Employer Self Employed Total Monthly Salary/Income Currency  Address Line 1 Address Line 2 City	Y 4	Yes 3,330.00 US Dolla 10.164E	O FO, ST. 369 PENH		
Occupation Type Occupation Length of So Date Loaded Employe Address Ty Province District	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015 Residential	nt Detail			Employer Self Employed Total Monthly Salary/Income Currency  Address Line 1 Address Line 2	Y 4	/es -,330.00 JS Dolla IO.164E	O FO, ST. 369 PENH		
Occupation Type Occupation Length of So Date Loader Employe Address Ty Province District Commune	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015 Residential	nt Detail			Employer Self Employed Total Monthly Salary/Income Currency  Address Line 1 Address Line 2 City	Y 4	Yes 3,330.00 US Dolla 10.164E	O FO, ST. 369 PENH		
Occupation Type Occupation Length of So Date Loadee Employe Address Ty Province District Commune Village	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015 Residential	nt Detail			Employer Self Employed Total Monthly Salary/Income Currency  Address Line 1 Address Line 2 City	Y	Yes 3,330.00 US Dolla 10.164E	O FO, ST. 369 PENH		
Type Occupation Length of So Date Loaded Employe Address Ty Province District Commune	ervice(M) d er Address	Current BUSINESSMAN 120 17/07/2015 Residential Phnom Penh	nt Detail			Employer Self Employed Total Monthly Salary/Income Currency  Address Line 1 Address Line 2 City Country	Y	res 330.00 JS Dolla JO.164E HNOM	O FO, ST. 369 PENH		

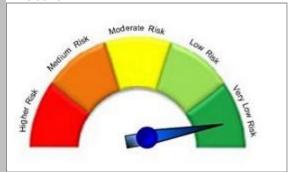
		Salary/Income		
Date Loaded	11/06/2014	Currency	US Dollar	
Employer Add	ress			
Address Type	Correspondence			
Province		Address Line 1	NO. 1311, ST. 271	
District		Address Line 2		
Commune		City	PHNOM PENH	
Village		Country	Cambodia	

Туре	Current	Employer	FINANCE MANAGER/ MOTOR WASHING
Self Employed	Yes		
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	05/08/2013	Currency	

Employer Address					
Address Type					
Province	Address Line 1				
District	Address Line 2				
Commune	City				
Village	Country				

# Applicant 2 of 2

## K-Score



Scorecard: Score: 994

Score Index: Very Low Risk range Good/Bad Odds: 245.57: 1 Bad Rate: 0.40%

994

-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 010231399	(National ID 010231399)			
ID Expiry Date	30/06/2018	(30/06/2018)			
Khmer Name					
Family Name					
First Name					
Second Name					
Third Name					
Unformatted Name					
English Name					
Family Name	Sourkea	(SOURKEA)			
First Name	Naly	(NALY)			
Second Name					
Third Name					
Unformatted Name		(SOURKEA NALY)			
Date of Birth	20/12/1983	(20/12/1983)			
Place of Birth Country	Cambodia	(Cambodia)			
Place of Birth Province	Kampong Cham	(Kampong Cham)			

### **Summary**

Summary	
All Previous Enquiries	5
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	23/10/2012
Total Accounts	2
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 21,500.00
Total Liabilities	USD 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

Place of Birth District		
Place of Birth Commune		
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

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

Additiona	l Names
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Date Loaded	Name
07/11/2012	SOURKEA NALY

# **Previous Enquiries**

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
08/09/2014	RHB INDOCHINA BANK LIMITED	New Application	Single	RHBIBL-0002-2014-0029	Working Capital Loan	USD 70,000.00	Guarantor	Sourkea, Naly
11/06/2014	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-*0002*2013*0016	MIS	USD 40,000.00	Primary	Sourkea, Naly
31/05/2013	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2013/0016	MIS	USD 40,000.00	Primary	Sourkea, Naly
27/10/2012	RHB INDOCHINA BANK LIMITED	New Application	Joint	OSKIBL-0002-2012-0013	MIS	USD 30,000.00	Primary	Sourkea, Naly
23/10/2012	ANZ Royal Bank (Cambodia) Ltd	New Application	Single	1277323102012_1632	CRC	USD 500.00	Primary	Sourkea, Naly

### **Account Details**

Creditor	ANZ Royal Bank (Cambodia) Ltd	Issue Date	23/10/2012
Product Type	Secured Credit Card	Expiry Date	
Applicant Type	Primary		
Account Number	0004862980000135030	Closed Date	07/02/2013
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	500.00	Last Amount Paid	116.10
Restructured Loan	No	Last Payment Date	17/01/2013
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Cash	As of Date	28/01/2013
Outstanding Balance	0.00	Last 24 Cycles	C1QQ
Advisory Message			

	1	I	I
Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	11/07/2013
Product Type	Real Estate Loan	Expiry Date	
Applicant Type	Primary		
Account Number	40001000535300000	Closed Date	21/04/2015
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	21,000.00	Last Amount Paid	16,786.28
Restructured Loan	No	Last Payment Date	21/04/2015
Tenure	0	Past Due	0.00
Installment Amount	399.72	Next Payment Date	
Security Type	Land Title	As of Date	24/04/2015
Outstanding Balance	0.00	Last 24 Cycles	C0000000000000000000Q
Advisory Message			

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

#### Addresses

Addicases			
Address Type	Residential	Address Line 1	NO. 10, ST. 271, SANGKAT TAMNUB TEUK, KHAN CHAMKAMORN,
Province	Phnom Penh	Address Line 2	
District	Chamkar Mon	City	PHNOM PENH

Commune	7	Tumnob Tuek	Country		Cambodia	
/illage			Date Loaded		08/09/2014	
Address Type		Residential	Address Line 1		NO.164EO, ST. 369	
Province	F	Phnom Penh	Address Line 2			
District	1	Mean Chey	City		PHNOM PENH	
Commune	(	Chhbar Ampov Ti Pir	Country		Cambodia	
/illage			Date Loaded		11/06/2014	
Address Type	F	Residential	Address Line 1		NO.164EO, ST.369, SANGKAT CHBAR AMPOV KHAN MEANCHEY, PHNOM PENH.	
Province			Address Line 2			
District			City		PHNOM PENH	
Commune			Country		Cambodia	
/illage			Date Loaded		05/08/2013	
Occupation and	Emplo	yment Detail				
Гуре	Current		Employer	SELF-EN	MPLOYED	
Occupation	BUSIENSS	SWOMAN	Self Employed	Yes		
Length of Service(M)	120		Total Monthly Salary/Income	4,330.0	0	
Date Loaded	17/07/20	15	Currency	US Dolla	ar	
Employer Addres	s					
Address Type	Correspo	undence				
Province	Phnom P	'enh	Address Line 1	NO.164	EO, ST. 369	
District	<del>                                     </del>		Address Line 2			
Commune			City	PHNOM	PENH	
Village			Country	Cambod	ia	
			'			
F	Current		Empleyer	NA		
Type Decumation	_	 Fing Manager	Employer Solf Employed	No		
Occupation  Length of Service(M)	24	ING MANAGER	Self Employed Total Monthly	1,200.0	n	
			Salary/Income	1,200.0	•	
Date Loaded	08/09/20	14	Currency	US Dollar		
Employer Addres	s					
Address Type	Residenti	ial				
Province	Phnom P	enh	Address Line 1	NO. 10, CHAMKA	ST. 271, SANGKAT TAMNUB TEUK, KHAN AMORN,	
District	Chamkar	Mon	Address Line 2			
Commune	Tumnob	Tuek	City	PHNOM	PENH	
Village	<u> </u>		Country	Cambod	ia	
Гуре	Current		Employer	CAMBOI	DIA COMMERCIAL BANK	
Occupation	_	MANAGER	Self Employed	No		
Length of Service(M)	22		Total Monthly Salary/Income	750.00		
Date Loaded	11/06/20	14	Currency	US Dollar		
<b>Employer Addres</b>	Work					
Employer Address Address Type	+	 'enh	Address Line 1	PHSAR	ГНМЕҮ 1	
Address Type Province	Phnom P		Address Line 2	1		
Address Type	+	3111		DUNOM DENIL		
Address Type Province District	Doun Per			PHNOM	PENH	
Address Type Province	Doun Per	mei Ti Muoy	City	PHNOM Cambod		

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