



## Consumer Credit Report



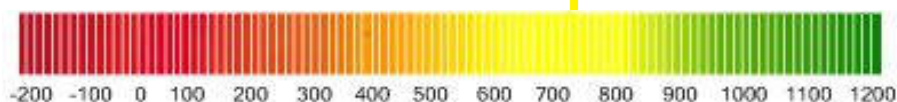
Report Date **18/10/2016**  
 Enquiry Number **171699267**  
 Number of Applicants **2**  
 Member Reference **RHBIBL-0002-2015-0004-2**

**Applicant 1 of 2**  
**K-Score**

Enquiry Type  
 Product Type  
 Account Type  
 Amount  
 New Application  
 Home Investment Loan  
 Joint  
 USD 130,000.00

# 768

Scorecard: Bank  
 Score: 768  
 Score Index: CC  
 Good/Bad Odds: 51: 1  
 Bad Rate: 1.91%



## Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 060998201	(National ID 010419947)
ID Expiry Date	04/05/2017	(31/12/2018)
Khmer Name		
Family Name		(ឆាង)
First Name		(យ៉ូ)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chhang	(CHHANG)
First Name	Y Vou	(YVOU)
Second Name		(CHHANG E VO)
Third Name		
Unformatted Name		
Date of Birth	15/01/1983	(15/01/1983)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Oddar Meanchey	(Takeo)
Place of Birth District		(Treang)
Place of Birth Commune		(Roneam)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

## Summary

All Previous Enquiries	20
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	24/02/2011
Total Accounts	37
Normal Accounts	7
Delinquent Accounts	0
Closed Accounts	30
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 2,121,000.00
Total Liabilities	USD 1,101,287.66
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 Identification

Date Loaded	ID Type	ID Number	Expiry Date
14/06/2016	National ID	010419947	31/12/2018
21/01/2016	National ID	010876202	25/03/2024
04/04/2014	Family Book	3997	

## Additional Names

Date Loaded	Name
14/06/2016	CHHANG, YVOU, CHHANG E VO

21/01/2016	YVOU, CHHANG
22/04/2015	ឆាង, យ៉ូ
14/03/2014	ឆាង, យ៉ូ
23/11/2012	CHHANG, Y VO
01/10/2012	CHHANG, Y
30/07/2012	ឆាង, យ៉ូ
08/03/2012	CHHANG, Y VOU

### Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
14/09/2016	ACLEDA BANK PLC	New Application	Single	PCT-328416 -2	Revolving Loan	USD 460,000.00	Primary	CHHANG, Y VOU ឆាង, យ៉ូ
14/06/2016	MAYBANK (CAMBODIA) PLC	New Application	Joint	OBK/2016/20	Public Housing Loan	USD 200,000.00	Primary	Chhang, Yvou, Chhang E Vo
17/03/2016	MEGA ICBC	New Application	Single	MICB170316002	Working Capital Loan	USD 800,000.00	Primary	YVOU, CHHANG
25/02/2016	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2015-0003-1	Working Capital Loan	USD 210,000.00	Primary	Chhang, Y Vou
26/01/2016	Bank of China Phnom Penh Branch	New Application	Single	20160126	Overdraft Facility	USD 1,000,000.00	Primary	YVOU, CHHANG
21/01/2016	Bank of China Phnom Penh Branch	New Application	Single	20160121	Overdraft Facility	USD 1,000,000.00	Primary	YVOU, CHHANG
08/01/2016	ACLEDA BANK PLC	New Application	Single	PCT-328416 -1	Trade Finance Loan	USD 100,000.00	Primary	CHHANG, Y VOU ឆាង, យ៉ូ
22/12/2015	ACLEDA BANK PLC	New Application	Single	PCT-328416-9	Revolving Loan	USD 1,400,000.00	Primary	CHHANG, Y VO ឆាង, យ៉ូ
17/08/2015	ACLEDA BANK PLC	New Application	Single	PCT-328416-7	Trade Finance Loan	USD 460,000.00	Primary	CHHANG, Y VO ឆាង, យ៉ូ
06/07/2015	ACLEDA BANK PLC	New Application	Single	PCT-328416-5	Trade Finance Loan	USD 40,000.00	Primary	CHHANG, Y VO ឆាង, យ៉ូ
30/06/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0026	Home Investment Loan	USD 300,000.00	Primary	Chhang, Y Vou
22/04/2015	CANADIA BANK PLC	New Application	Joint	SKB000000109	Investment Loan	USD 1,000,000.00	Primary	CHHANG, Y VOU ឆាង, យ៉ូ
11/02/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2015-0003	Working Capital Loan	USD 210,000.00	Primary	Chhang, Y Vou
04/04/2014	CANADIA BANK PLC	New Application	Joint	SKB000000022	MIS	USD 120,000.00	Primary	CHHANG, Y VOU
14/03/2014	ACLEDA BANK PLC	New Application	Single	PCT-328416-3	SME	USD 50,000.00	Primary	CHHANG, Y VO ឆាង, យ៉ូ
14/11/2013	ACLEDA BANK PLC	New Application	Single	PCT-328416-2	SME	USD 52,000.00	Primary	CHHANG, Y VOU ឆាង, យ៉ូ
28/06/2013	ACLEDA BANK PLC	New Application	Single	PCT-CHHANG YVOU	MTG	USD 113,000.00	Primary	CHHANG, YVOU ឆាង, យ៉ូ
06/03/2013	ACLEDA BANK PLC	New Application	Single	PCT-328416-1	SME	USD 35,000.00	Primary	CHHANG, Y VOU ឆាង, យ៉ូ
23/11/2012	ACLEDA BANK PLC	New Application	Single	PCT-328416-01	SME	USD 52,000.00	Primary	CHHANG, Y VO ឆាង, យ៉ូ
30/07/2012	ACLEDA BANK PLC	New Application	Single	PCT-328416	SME	USD 15,000.00	Primary	CHHANG, YVOU ឆាង, យ៉ូ

### Account Details

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	01/08/2011
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	01/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1121300005	<b>Closed Date</b>	26/11/2012
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	10,000.00	<b>Last Amount Paid</b>	10,134.33
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	01/11/2012
<b>Tenure</b>	15	<b>Past Due</b>	0.00
<b>Installment Amount</b>	10,134.33	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/11/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000M0M000000MMMM
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	10/10/2011
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	21/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1128300001	<b>Closed Date</b>	02/01/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	18,000.00	<b>Last Amount Paid</b>	14,196.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	21/11/2012
<b>Tenure</b>	13	<b>Past Due</b>	0.00
<b>Installment Amount</b>	14,196.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	21/12/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000M00000000M
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	08/11/2011
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	16/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1131200001	<b>Closed Date</b>	26/11/2012
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	5,000.00	<b>Last Amount Paid</b>	5,057.50
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	16/11/2012
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	5,057.50	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	21/11/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C000M000000000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	08/11/2011
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	21/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1131200003	<b>Closed Date</b>	02/01/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	3,000.00	<b>Last Amount Paid</b>	3,042.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	21/11/2012
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	3,042.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/12/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000M000000000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	14/11/2011
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	16/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1131800001	<b>Closed Date</b>	26/11/2012
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	1,000.00	<b>Last Amount Paid</b>	1,011.50
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	16/11/2012
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1,011.50	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	21/11/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C000M000000000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	14/11/2011
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	21/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1131800002	<b>Closed Date</b>	02/01/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	2,000.00	<b>Last Amount Paid</b>	2,028.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	21/11/2012
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	2,028.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/12/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000M00000000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	14/11/2011
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	01/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1131800003	<b>Closed Date</b>	26/11/2012
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	5,000.00	<b>Last Amount Paid</b>	5,067.17
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	01/11/2012
<b>Tenure</b>	11	<b>Past Due</b>	0.00
<b>Installment Amount</b>	5,067.17	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/11/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000M0M000000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	09/03/2012
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	06/03/2014
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1206900012	<b>Closed Date</b>	06/03/2014
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	35,000.00	<b>Last Amount Paid</b>	10,112.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	06/03/2014
<b>Tenure</b>	24	<b>Past Due</b>	0.00
<b>Installment Amount</b>	10,112.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/03/2014
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00000MMMM0000000000M000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	09/03/2012
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	07/03/2014
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1206900008	<b>Closed Date</b>	09/03/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	35,000.00	<b>Last Amount Paid</b>	0.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	09/03/2013
<b>Tenure</b>	24	<b>Past Due</b>	0.00
<b>Installment Amount</b>	0.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Others	<b>As of Date</b>	13/03/2014
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CMMMMM0000MMMMMMMMMMMMM0M0

## Advisory Message

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	24/02/2011
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	24/02/2013
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1105500012	<b>Closed Date</b>	03/07/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	5,000.00	<b>Last Amount Paid</b>	0.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	24/02/2012
<b>Tenure</b>	24	<b>Past Due</b>	0.00
<b>Installment Amount</b>	5,000.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	03/07/2013
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CMMMMMMMMMMMMMOMMMMMMMMMM
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	01/08/2011
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	01/08/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1121300002	<b>Closed Date</b>	03/07/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	15,000.00	<b>Last Amount Paid</b>	0.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	01/08/2011
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	15,000.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	03/07/2013
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CMMMMMMMMMMMMMOMMMMMMMMMM
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	02/11/2012
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	21/11/2012
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1230700009	<b>Closed Date</b>	02/01/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	13,000.00	<b>Last Amount Paid</b>	13,107.03
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	21/11/2012
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	13,107.03	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/12/2012
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	23/11/2012
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	22/11/2013
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1232800015	<b>Closed Date</b>	22/11/2013
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	52,000.00	<b>Last Amount Paid</b>	52,644.80
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	22/11/2013
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	52,644.80	<b>Next Payment Date</b>	

<b>Security Type</b>	Cash	<b>As of Date</b>	23/12/2013
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00MMMM000010M
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	23/11/2012
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	23/11/2013
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1232800011	<b>Closed Date</b>	23/11/2012
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	52,000.00	<b>Last Amount Paid</b>	0.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	23/11/2012
<b>Tenure</b>	12	<b>Past Due</b>	0.00
<b>Installment Amount</b>	0.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Others	<b>As of Date</b>	20/12/2013
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CMM0000MMMMMMM
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	23/09/2013
<b>Product Type</b>	Public Housing Loan	<b>Expiry Date</b>	17/03/2015
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200MG1326600001	<b>Closed Date</b>	17/03/2015
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	113,000.00	<b>Last Amount Paid</b>	1,696.50
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	17/03/2015
<b>Tenure</b>	18	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1,696.50	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	26/03/2015
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00000000000000000M
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	24/10/2013
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	07/03/2014
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1329700007	<b>Closed Date</b>	07/03/2014
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	25,000.00	<b>Last Amount Paid</b>	25,110.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	07/03/2014
<b>Tenure</b>	4	<b>Past Due</b>	0.00
<b>Installment Amount</b>	25,110.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Cash	<b>As of Date</b>	21/03/2014
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	26/11/2013
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	26/05/2014
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1333000006	<b>Closed Date</b>	26/03/2014
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	42,000.00	<b>Last Amount Paid</b>	431.20
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	26/03/2014

<b>Tenure</b>	6	<b>Past Due</b>	0.00
<b>Installment Amount</b>	431.20	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	20/05/2014
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00000
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	20/03/2014
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	20/06/2014
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1407900022	<b>Closed Date</b>	21/04/2014
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	50,000.00	<b>Last Amount Paid</b>	586.67
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	21/04/2014
<b>Tenure</b>	3	<b>Past Due</b>	0.00
<b>Installment Amount</b>	586.67	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	20/05/2014
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C1M
<b>Advisory Message</b>			

<b>Creditor</b>	CANADIA BANK PLC	<b>Issue Date</b>	09/05/2014
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	0260000121837	<b>Closed Date</b>	02/09/2015
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	120,000.00	<b>Last Amount Paid</b>	1.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	02/09/2015
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	01/10/2015
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00000000000000000
<b>Advisory Message</b>			

<b>Creditor</b>	RHB INDOCHINA BANK LIMITED	<b>Issue Date</b>	13/03/2015
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	19/03/2022
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	40001001134500000	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	210,000.00	<b>Last Amount Paid</b>	3,511.97
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	20/09/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	3,511.97	<b>Next Payment Date</b>	19/10/2016
<b>Security Type</b>	Land Title	<b>As of Date</b>	30/09/2016
<b>Outstanding Balance</b>	176,659.51	<b>Last 24 Cycles</b>	000000000000000000Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	14/07/2015
<b>Product Type</b>	Trade Finance Loan	<b>Expiry Date</b>	20/01/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1519500004	<b>Closed Date</b>	20/01/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	40,000.00	<b>Last Amount Paid</b>	40,000.00

<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	20/01/2016
<b>Tenure</b>	6	<b>Past Due</b>	0.00
<b>Installment Amount</b>	0.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Others	<b>As of Date</b>	25/01/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CQQQQQQ
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	17/09/2015
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	15/02/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1526000009	<b>Closed Date</b>	15/02/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	10,000.00	<b>Last Amount Paid</b>	10,081.67
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/02/2016
<b>Tenure</b>	5	<b>Past Due</b>	0.00
<b>Installment Amount</b>	10,081.67	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	25/02/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	15/09/2015
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	15/12/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1525800008	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	450,000.00	<b>Last Amount Paid</b>	3,074.17
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/09/2016
<b>Tenure</b>	15	<b>Past Due</b>	0.00
<b>Installment Amount</b>	3,074.17	<b>Next Payment Date</b>	15/12/2016
<b>Security Type</b>	Land Title	<b>As of Date</b>	29/09/2016
<b>Outstanding Balance</b>	340,000.00	<b>Last 24 Cycles</b>	000000000000Q
<b>Advisory Message</b>			

<b>Creditor</b>	RHB INDOCHINA BANK LIMITED	<b>Issue Date</b>	08/10/2015
<b>Product Type</b>	Public Housing Loan	<b>Expiry Date</b>	08/10/2023
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	40001001455700000	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	300,000.00	<b>Last Amount Paid</b>	4,432.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	08/09/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	4,432.00	<b>Next Payment Date</b>	08/10/2016
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	30/09/2016
<b>Outstanding Balance</b>	275,566.15	<b>Last 24 Cycles</b>	000000000000Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	15/01/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	31/05/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1601500014	<b>Closed Date</b>	31/05/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly



<b>Limit</b>	100,000.00	<b>Last Amount Paid</b>	75,341.25
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	31/05/2016
<b>Tenure</b>	4	<b>Past Due</b>	0.00
<b>Installment Amount</b>	75,341.25	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	01/07/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C0000Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	10/03/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	12/04/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1607000001	<b>Closed Date</b>	12/04/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	5,000.00	<b>Last Amount Paid</b>	5,001.46
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	12/04/2016
<b>Tenure</b>	1	<b>Past Due</b>	0.00
<b>Installment Amount</b>	5,001.46	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	25/04/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CQ
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	19/04/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	05/05/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1611000001	<b>Closed Date</b>	05/05/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	10,000.00	<b>Last Amount Paid</b>	10,046.67
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	05/05/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	10,046.67	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	25/05/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CQ
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	24/03/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	12/04/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1608400002	<b>Closed Date</b>	12/04/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	5,000.00	<b>Last Amount Paid</b>	5,027.71
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	12/04/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	5,027.71	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	25/04/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CM
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	09/05/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	31/05/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1613000002	<b>Closed Date</b>	31/05/2016

<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	10,000.00	<b>Last Amount Paid</b>	10,064.17
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	31/05/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	10,064.17	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	01/07/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CQ
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	23/05/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	31/05/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1614400009	<b>Closed Date</b>	31/05/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	15,000.00	<b>Last Amount Paid</b>	15,035.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	31/05/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	15,035.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	01/07/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CQ
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	25/05/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	31/05/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1614600001	<b>Closed Date</b>	31/05/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	10,000.00	<b>Last Amount Paid</b>	10,021.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	31/05/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	10,021.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	01/07/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	CM
<b>Advisory Message</b>			

<b>Creditor</b>	CANADIA BANK PLC	<b>Issue Date</b>	15/07/2016
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	15/07/2024
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	0300000047159	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	90,000.00	<b>Last Amount Paid</b>	1,748.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/08/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1,858.31	<b>Next Payment Date</b>	15/09/2016
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	01/09/2016
<b>Outstanding Balance</b>	89,062.00	<b>Last 24 Cycles</b>	M0Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	22/07/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	15/12/2016
<b>Applicant Type</b>	Primary		

<b>Account Number</b>	2200LD1620400002	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	30,000.00	<b>Last Amount Paid</b>	210.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/09/2016
<b>Tenure</b>	4	<b>Past Due</b>	0.00
<b>Installment Amount</b>	210.00	<b>Next Payment Date</b>	15/12/2016
<b>Security Type</b>	Land Title	<b>As of Date</b>	29/09/2016
<b>Outstanding Balance</b>	30,000.00	<b>Last 24 Cycles</b>	00Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	04/07/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	15/12/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1618600006	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	90,000.00	<b>Last Amount Paid</b>	262.50
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/09/2016
<b>Tenure</b>	5	<b>Past Due</b>	0.00
<b>Installment Amount</b>	262.50	<b>Next Payment Date</b>	15/12/2016
<b>Security Type</b>	Land Title	<b>As of Date</b>	29/09/2016
<b>Outstanding Balance</b>	90,000.00	<b>Last 24 Cycles</b>	00Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	22/07/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	25/10/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1620400003	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	100,000.00	<b>Last Amount Paid</b>	1,085.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	22/09/2016
<b>Tenure</b>	3	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1,085.00	<b>Next Payment Date</b>	25/10/2016
<b>Security Type</b>	Land Title	<b>As of Date</b>	29/09/2016
<b>Outstanding Balance</b>	100,000.00	<b>Last 24 Cycles</b>	00Q
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	04/07/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	15/07/2016
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1618600007	<b>Closed Date</b>	15/07/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	40,000.00	<b>Last Amount Paid</b>	40,154.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/07/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	40,154.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	01/08/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C
<b>Advisory Message</b>			

<b>Creditor</b>	ACLEDA BANK PLC	<b>Issue Date</b>	06/07/2016
<b>Product Type</b>	Revolving Loan	<b>Expiry Date</b>	15/07/2016

<b>Applicant Type</b>	Primary		
<b>Account Number</b>	2200LD1618800001	<b>Closed Date</b>	15/07/2016
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	5,000.00	<b>Last Amount Paid</b>	5,015.75
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	15/07/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	5,015.75	<b>Next Payment Date</b>	
<b>Security Type</b>	Land Title	<b>As of Date</b>	01/08/2016
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C
<b>Advisory Message</b>			

### Advisory Message

No adverse information could be found on the subject.

### Addresses

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	Chong Thnal Khang Kaeut
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	NIL	<b>House English</b>	NIL
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	18/10/2016	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Pur SenChey
<b>Commune</b>	Kakab	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>		<b>House English</b>	
<b>Address Line 1 English</b>	N/A	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	17/10/2016	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>		<b>House English</b>	
<b>Address Line 1 English</b>	NO.48, ST.1019, CHONG THNAL KHANG KERT VILLAGE, SK.TOEUK THLA, KH.SEN SOK, PHNOM PENH,CAMBODIA.	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	06/10/2016	<b>City Khmer</b>	

### Occupation and Employment Detail

<b>Type</b>	Current	<b>Employer</b>	SELF-EMPLOYED
<b>Occupation</b>	MARBLE SELLER	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	120	<b>Total Monthly Salary/Income</b>	31,000.00
<b>Date Loaded</b>	18/10/2016	<b>Currency</b>	US Dollar

### Employer Address

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	Chong Thnal Khang Kaeut
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	NIL	<b>House English</b>	NIL
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	

Postal Code		City English	
		City Khmer	

Type	Current	Employer	CHHANG CHEU YONG
Occupation	DIRECTOR	Self Employed	Yes
Length of Service(M)	10	Total Monthly Salary/Income	20,000.00
Date Loaded	14/06/2016	Currency	US Dollar

**Employer Address**

Address Type	Correspondence	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Phnom Penh Thmei	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.22, ST. 1986	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	CHHANG CHEU YONG GROUP CO.,LTD
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	99	Total Monthly Salary/Income	40,000.00
Date Loaded	17/03/2016	Currency	US Dollar

**Employer Address**

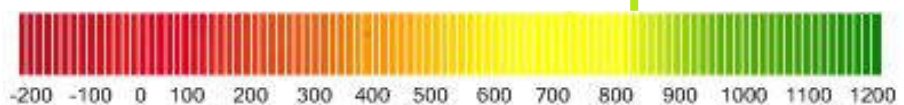
Address Type	Correspondence	Country	Cambodia
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	PP	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

## Applicant 2 of 2

### K-Score

887

Scorecard: Bank  
 Score: 887  
 Score Index: BB  
 Good/Bad Odds: 117: 1  
 Bad Rate: 0.84%

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

Applicant Type	Primary	
ID Type and Number	National ID 060998202	(National ID 010876203)
ID Expiry Date	06/02/2017	(24/03/2024)
Khmer Name		
Family Name		(ស៊ី)
First Name		(ហ៊ុនឡាន)
Second Name		
Third Name		

**Summary**

All Previous Enquiries	18
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	09/05/2014
Total Accounts	3
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0

<b>Unformatted Name</b>		
<b>English Name</b>		
<b>Family Name</b>	Sek	(PONNAVOEUN)
<b>First Name</b>	Ponnavoeun	(SEK)
<b>Second Name</b>		
<b>Third Name</b>		
<b>Unformatted Name</b>		
<b>Date of Birth</b>	06/11/1989	(06/11/1989)
<b>Place of Birth Country</b>	Cambodia	(Cambodia)
<b>Place of Birth Province</b>	Kampong Cham	(Tboung Khmum)
<b>Place of Birth District</b>		(Tboung Khmum)
<b>Place of Birth Commune</b>		
<b>Gender</b>	Female	(Female)
<b>Marital Status</b>	Married	(Married)
<b>Nationality</b>	Cambodia	(Cambodia)

<b>Write Off Accounts</b>	0
<b>Total Limits</b>	USD 630,000.00
<b>Total Liabilities</b>	USD 452,225.66
<b>Total Write Off Amounts</b>	0.00
<b>Outstanding Write Off Balance</b>	0.00
<b>Guaranteed Accounts</b>	0
<b>Normal Accounts</b>	0
<b>Delinquent Accounts</b>	0
<b>Closed Accounts</b>	0
<b>Reject Accounts</b>	0
<b>Write Off Accounts</b>	0
<b>Total Guaranteed Limits</b>	0.00
<b>Total Guaranteed Liabilities</b>	0.00
<b>Total Guaranteed Write Off Amounts</b>	0.00
<b>Outstanding Guaranteed Write Off Balance</b>	0.00

### Additional Identification

<b>Date Loaded</b>	<b>ID Type</b>	<b>ID Number</b>	<b>Expiry Date</b>
05/02/2016	National ID	010876203	25/03/2024

### Additional Names

<b>Date Loaded</b>	<b>Name</b>
05/02/2016	PONNAVOEUN, SEK
30/07/2012	SEK, PONNAVOEUN

### Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
14/09/2016	ACLEDA BANK PLC	New Application	Single	PCT-SEK PONNAVOEUN-2	Revolving Loan	USD 400.00	Primary	SEK, PONNA VOEUN សេក, ប៉ុណ្ណាវ៉ឺន
14/06/2016	MAYBANK (CAMBODIA) PLC	New Application	Joint	OBK/2016/20	Public Housing Loan	USD 200,000.00	Primary	Sek, Ponnavoeun
25/02/2016	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2015-0003/1	Working Capital Loan	USD 210,000.00	Primary	Sek, Ponnavoeun
05/02/2016	Bank of China Phnom Penh Branch	New Application	Single	20160205	Overdraft Facility	USD 1,000,000.00	Primary	Ponnavoeun, Sek
08/01/2016	ACLEDA BANK PLC	New Application	Single	PCT-SEK PONNA VOEUN	Trade Finance Loan	USD 400.00	Primary	SEK, PONNA VOEUN សេក, ប៉ុណ្ណាវ៉ឺន
22/12/2015	ACLEDA BANK PLC	New Application	Single	PCT-328416-10	Revolving Loan	USD 400.00	Primary	SEK, PONNAVOEUN សេក, ប៉ុណ្ណាវ៉ឺន
17/08/2015	ACLEDA BANK PLC	New Application	Single	PCT-328416-8	Trade Finance Loan	USD 400.00	Primary	SEK, PONNAVOEUN សេក, ប៉ុណ្ណាវ៉ឺន
06/07/2015	ACLEDA BANK PLC	New Application	Single	PCT-328416-6	Trade Finance Loan	USD 400.00	Primary	SEK, PONNAVOEUN សេក, ប៉ុណ្ណាវ៉ឺន
30/06/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2015/0026	Home Investment Loan	USD 300,000.00	Primary	Sek, Ponnavoeun
22/04/2015	CANADIA BANK PLC	New Application	Joint	SKB000000109	Investment Loan	USD 1,000,000.00	Primary	SEK, PONNAVOEUN សេក, ប៉ុណ្ណាវ៉ឺន
11/02/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2015-0003	Working Capital Loan	USD 210,000.00	Primary	Sek, Ponnavoeun
04/04/2014	CANADIA BANK PLC	New Application	Joint	SKB000000022	MIS	USD 120,000.00	Primary	SEK, PONNAVOEUN
14/03/2014	ACLEDA BANK PLC	New Application	Single	PCT-328416-4	SME	USD 400.00	Primary	SEK, PONNAVOEUN សេក, ប៉ុណ្ណាវ៉ឺន
14/11/2013	ACLEDA BANK PLC	New Application	Single	PCT-SEK PONNAVOEUN-1	SME	USD 400.00	Primary	SEK, PONNAVOEUN សេក, ប៉ុណ្ណាវ៉ឺន
28/06/2013	ACLEDA BANK PLC	New Application	Single	PCT- SEK PONNAVOEUN	MTG	USD 400.00	Primary	SEK, PONNAVOEUN

								សេក, ប៉ុណ្ណាវ៉ឺន
06/03/2013	ACLEDA BANK PLC	New Application	Single	PCT-SEK PONNAVOEUN	SME	USD 400.00	Primary	SEK, PONNAVOEUN
								សេក, ប៉ុណ្ណាវ៉ឺន
23/11/2012	ACLEDA BANK PLC	New Application	Single	PCT-SEK PONNAVOEN	SME	USD 400.00	Primary	SEK, PONNAVOEN
								សេក, ប៉ុណ្ណាវ៉ឺន
30/07/2012	ACLEDA BANK PLC	New Application	Single	PCT-SEK PONNVOEUN	SME	USD 400.00	Primary	SEK, PONNAVOEUN
								សេក, ប៉ុណ្ណាវ៉ឺន

## Account Details

<b>Creditor</b>	CANADIA BANK PLC	<b>Issue Date</b>	09/05/2014
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	0260000121837	<b>Closed Date</b>	02/09/2015
<b>Group Reference</b>		<b>Status</b>	Closed
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	120,000.00	<b>Last Amount Paid</b>	1.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	02/09/2015
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	1.00	<b>Next Payment Date</b>	
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	01/10/2015
<b>Outstanding Balance</b>	0.00	<b>Last 24 Cycles</b>	C00000000000000000
<b>Advisory Message</b>			

<b>Creditor</b>	RHB INDOCHINA BANK LIMITED	<b>Issue Date</b>	13/03/2015
<b>Product Type</b>	Working Capital Loan	<b>Expiry Date</b>	19/03/2022
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	40001001134500000	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	210,000.00	<b>Last Amount Paid</b>	3,511.97
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	20/09/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	3,511.97	<b>Next Payment Date</b>	19/10/2016
<b>Security Type</b>	Land Title	<b>As of Date</b>	30/09/2016
<b>Outstanding Balance</b>	176,659.51	<b>Last 24 Cycles</b>	000000000000000000Q
<b>Advisory Message</b>			

<b>Creditor</b>	RHB INDOCHINA BANK LIMITED	<b>Issue Date</b>	08/10/2015
<b>Product Type</b>	Public Housing Loan	<b>Expiry Date</b>	08/10/2023
<b>Applicant Type</b>	Primary		
<b>Account Number</b>	40001001455700000	<b>Closed Date</b>	
<b>Group Reference</b>		<b>Status</b>	Normal
<b>Currency</b>	US Dollar	<b>Payment Frequency</b>	Monthly
<b>Limit</b>	300,000.00	<b>Last Amount Paid</b>	4,432.00
<b>Restructured Loan</b>	No	<b>Last Payment Date</b>	08/09/2016
<b>Tenure</b>	0	<b>Past Due</b>	0.00
<b>Installment Amount</b>	4,432.00	<b>Next Payment Date</b>	08/10/2016
<b>Security Type</b>	Ownership Title - Land/Buildings	<b>As of Date</b>	30/09/2016
<b>Outstanding Balance</b>	275,566.15	<b>Last 24 Cycles</b>	000000000000Q
<b>Advisory Message</b>			

## Advisory Message

No adverse information could be found on the subject.

## Addresses

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	Chong Thnal Khang Kaeut
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	

<b>Street English</b>	NIL	<b>House English</b>	NIL
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	18/10/2016	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>		<b>House English</b>	
<b>Address Line 1 English</b>	NO.48, ST.1019, CHONG THNAL KHANG KERT VILLAGE, SK.TOEUK THLA, KH.SEN SOK, PHNOM PENH,CAMBODIA.	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	06/10/2016	<b>City Khmer</b>	

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>		<b>House English</b>	
<b>Address Line 1 English</b>	PHUM CHONG THNAL KHANG KEUT, SANGKAT.TEUK THLA, KHAN.SEN SOK, PHNOM PENH.	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
<b>Date Loaded</b>	06/10/2016	<b>City Khmer</b>	

### Occupation and Employment Detail

<b>Type</b>	Current	<b>Employer</b>	SELF-EMPLOYED
<b>Occupation</b>	MARBLE SELLER	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	120	<b>Total Monthly Salary/Income</b>	31,000.00
<b>Date Loaded</b>	18/10/2016	<b>Currency</b>	US Dollar

### Employer Address

<b>Address Type</b>	Residential	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Tuek Thla	<b>Village</b>	Chong Thnal Khang Kaeut
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>	NIL	<b>House English</b>	NIL
<b>Address Line 1 English</b>		<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	
		<b>City Khmer</b>	

<b>Type</b>	Current	<b>Employer</b>	CHEAN ZHE
<b>Occupation</b>	DIRECTOR	<b>Self Employed</b>	Yes
<b>Length of Service(M)</b>	10	<b>Total Monthly Salary/Income</b>	20,000.00
<b>Date Loaded</b>	14/06/2016	<b>Currency</b>	US Dollar

### Employer Address

<b>Address Type</b>	Correspondence	<b>Country</b>	Cambodia
<b>Province</b>	Phnom Penh	<b>District</b>	Saensokh
<b>Commune</b>	Phnom Penh Thmei	<b>Village</b>	
<b>Village-Other English</b>		<b>Village-Other Khmer</b>	
<b>Street English</b>		<b>House English</b>	
<b>Address Line 1 English</b>	LOT NO. 132, PHUM SLENG RORLERNG	<b>Address Line 1 Khmer</b>	
<b>Postal Code</b>		<b>City English</b>	Phnom Penh



		City Khmer	
Type	Current	Employer	NIL
Occupation	MARBLE SELLER	Self Employed	Yes
Length of Service(M)	60	Total Monthly Salary/Income	30,000.00
Date Loaded	25/02/2016	Currency	US Dollar
<b>Employer Address</b>			
Address Type	Correspondence	Country	Cambodia
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NIL	Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

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