



Report Date 04/05/2018
Enquiry Number 245241995
Number of Applicants 4
Member Reference RHBIBL-0002-2014-0023-RE

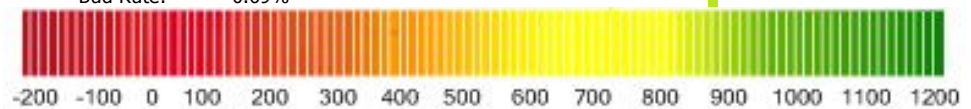
Enquiry Type
Product Type
Account Type
Amount

New Application
Working Capital Loan
Joint
USD 300,000.00

Applicant 1 of 4
K-Score

Scorecard: Bank
Score: 915
Score Index: BB
Good/Bad Odds: 142: 1
Bad Rate: 0.69%

915



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010148010	(National ID 010148010)
ID Expiry Date		(02/10/2011)
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	KHOV	(KHOVSONGHAO)
First Name	SONG HAO	
Second Name		
Third Name		
Unformatted Name		(KHOVSONGHAO)
Date of Birth	03/05/1959	(03/05/1959)
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)

Summary

All Previous Enquiries	5
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	01/11/2013
Total Accounts	4
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 842,661.00
Total Liabilities	USD 200,184.52
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 Names

Date Loaded	Name
04/12/2013	KHOVSONGHAO, KHOVSONGHAO
10/09/2013	KHOV, SONGHAO

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	A mount	Applicant Type	Name
16/08/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2014-0023/1R	Working Capital Loan	USD 550,000.00	Primary	Khov , Song Hao
26/07/2016	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2014-0023/1	Working Capital Loan	USD 550,000.00	Primary	Khov , Song Hao
11/06/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023-1	Working Capital Loan	USD 300,000.00	Primary	Khov , Song Hao
08/07/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023	MIS	USD 500,000.00	Primary	Khov , Song Hao
10/09/2013	CANADIA BANK PLC	New Application	Joint	H.O/HL00000021	MIS	USD 162,225.00	Primary	Khov , Songhao

Account Details

Creditor	CANADIA BANK PLC	Issue Date	01/11/2013
Product Type	Public Housing Loan	Expiry Date	
Applicant Type	Primary		
Account Number	0010002290443	Closed Date	16/09/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	42,661.00	Last A mount Paid	0.00
Restructured Loan	No	Last Payment Date	16/09/2014
Tenure	0	Past Due	0.00
Installment A mount	0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	01/10/2014
Outstanding Balance	0.00	Last 24 Cycles	C 0000000000M
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	08/09/2014
Product Type	Working Capital Loan	Expiry Date	05/09/2019
Applicant Type	Primary		
Account Number	40001000955300000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last A mount Paid	6,131.24
Restructured Loan	No	Last Payment Date	09/03/2018
Tenure	0	Past Due	0.00
Installment A mount	6,131.24	Next Payment Date	09/04/2018
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	103,665.31	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/09/2015
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Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000005693	Closed Date	12/03/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	250,000.00
Restructured Loan	No	Last Payment Date	12/03/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	0.00	Last 24 Cycles	C000000000000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	12/03/2018
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000022885	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	96,519.21	Last 24 Cycles	Q
Advisory Message			

Advisory Message

No adverse information could be found 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		Village-Other Khmer	
Street English	193	House English	29E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/05/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English	193	House English	29E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	16/08/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon

Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.29E0, STREET.193, SANGKAT.TOUL SVAY PREY 1, KHAN.CHAMKAMORN, PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	TAKEO SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	261	Total Monthly Salary/Income	29,551.24
Date Loaded	04/05/2018	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English	193	House English	29E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	N/A
Occupation	TAKEO SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	240	Total Monthly Salary/Income	36,908.03
Date Loaded	26/07/2016	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	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	NA
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	240	Total Monthly Salary/Income	36,500.00
Date Loaded	11/06/2015	Currency	US Dollar

Employer Address

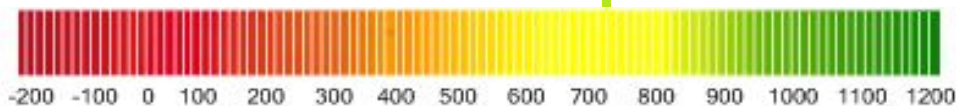
Address Type	Residential	Country	Cambodia
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Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.29EO, ST.193, SANGKAT TOULSVAYPREY 1, KHAN CHAMKAMORN,	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Applicant 2 of 4
K-Score

858

Scorecard: Bank
Score: 858
Score Index: BB
Good/Bad Odds: 96: 1
Bad Rate: 1.03%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010148012	(National ID 010148012)
ID Expiry Date		(01/10/2025)
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	SEANG	(SEANGSRENG)
First Name	SRENG	
Second Name		
Third Name		
Unformatted Name		(SEANGSRENG)
Date of Birth	08/05/1963	(08/05/1963)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District		(Prey Kabbas)
Place of Birth Commune		(Prey Phdau)
Gender	Female	(Female)

Summary

All Previous Enquiries	6
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	01/11/2013
Total Accounts	5
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 843,661.00
Total Liabilities	USD 200,184.52
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

Marital Status	Married	(Married)	Balance	
Nationality	Cambodia	(Cambodia)		

Additional Names

Date Loaded	Name
04/12/2013	SEANGSRENG, SEANGSRENG
10/09/2013	SEANG, SRENG

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
16/08/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2014/0023-1R	Working Capital Loan	USD 550,000.00	Primary	Seang, Sreng
26/07/2016	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002-2014/0023-1	Working Capital Loan	USD 550,000.00	Primary	Seang, Sreng
14/06/2016	CANADIA BANK PLC	New Application	Single	H.O/HL00000162	Public Housing Loan	USD 146,678.00	Primary	SEANG, SRENG
11/06/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023-1	Working Capital Loan	USD 300,000.00	Primary	Seang, Sreng
08/07/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023	MIS	USD 500,000.00	Primary	Seang, Sreng
10/09/2013	CANADIA BANK PLC	New Application	Joint	H.O/HL00000021	MIS	USD 162,225.00	Primary	Seang, Sreng

Account Details

Creditor	CANADIA BANK PLC	Issue Date	01/11/2013
Product Type	Public Housing Loan	Expiry Date	
Applicant Type	Primary		
Account Number	0010002290443	Closed Date	16/09/2014
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	42,661.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	16/09/2014
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	01/10/2014
Outstanding Balance	0.00	Last 24 Cycles	C0000000000M
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	08/09/2014
Product Type	Working Capital Loan	Expiry Date	05/09/2019
Applicant Type	Primary		
Account Number	40001000955300000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	6,131.24
Restructured Loan	No	Last Payment Date	09/03/2018
Tenure	0	Past Due	0.00
Installment Amount	6,131.24	Next Payment Date	09/04/2018
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	103,665.31	Last 24 Cycles	00000000000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/09/2015
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000005693	Closed Date	12/03/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	250,000.00
Restructured Loan	No	Last Payment Date	12/03/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000000000
Advisory Message			

Creditor	CANADIA BANK PLC	Issue Date	08/12/2017
Product Type	Secured Credit Card	Expiry Date	31/12/2022
Applicant Type	Primary		
Account Number	000000000000000026825	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,000.00	Last Amount Paid	10.00
Restructured Loan	No	Last Payment Date	15/03/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Fixed Deposit	As of Date	31/03/2018
Outstanding Balance	0.00	Last 24 Cycles	00Q0
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	12/03/2018
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000022885	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	96,519.21	Last 24 Cycles	Q
Advisory Message			

Advisory Message

No adverse information could be found 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		Village-Other Khmer	

Street English	193	House English	29E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/05/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	#32, ST.298, SK.TOUL SVAYPREY I,KH.CHAMKARMORN	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	02/01/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English	193	House English	29E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	16/08/2017	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	TAKEO SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	261	Total Monthly Salary/Income	29,551.24
Date Loaded	04/05/2018	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English	193	House English	29E0
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	N/A
Occupation	TAKEO SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	240	Total Monthly Salary/Income	36,908.03
Date Loaded	26/07/2016	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon

Commune	Tuol Svay Prey Ti Muoy	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	

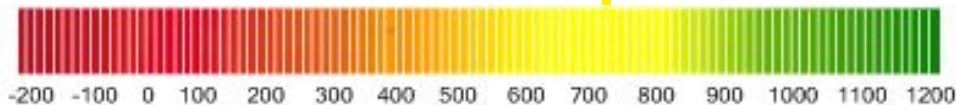
Type	Current	Employer	TAKEO SOTH KHMER
Occupation	SILK SHOP	Self Employed	Yes
Length of Service(M)	20	Total Monthly Salary/Income	6,000.00
Date Loaded	14/06/2016	Currency	US Dollar

Employer Address			
Address Type	Work	Country	Cambodia
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Applicant 3 of 4 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 010031375	(National ID 100313750)
ID Expiry Date		(21/03/2001)
Khmer Name		
Family Name		(ស៊ីង)
First Name		(ឡុង)
Second Name		
Third Name		
Unformatted Name		
English Name		

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	08/09/2014
Total A ccounts	9
Normal A ccounts	6
Delinquent A ccounts	0
Closed A ccounts	3
Reject A ccounts	0
Write Off A ccounts	0
Total Limits	USD 2,430,000.00
Total Liabilities	USD 777,522.12

Family Name	SOENG	(SOEUNG)
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)
Place of Birth Commune		(Prey Phdau)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

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
10/07/2017	National ID	100313750	21/03/2001
08/09/2016	National ID	010493878	21/03/2001

Additional Names

Date Loaded	Name
06/01/2018	SOEUNG, TOUCH
08/07/2014	SOENG, TOUCH

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
01/12/2017	HONG LEONG BANK (CAMBODIA) PLC	New Application	Joint	280001816000	Working Capital Loan	USD 750,000.00	Primary	Soeng, Touch សឹង, ទូច
28/11/2017	Shinhan-Khmer Bank Ltd	New Application	Single	SKB-HQ2-00857	Working Capital Loan	USD 650,000.00	Primary	Soeng, Touch សឹង, ទូច
16/08/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002/2014-0023-1R	Working Capital Loan	USD 550,000.00	Primary	Soeng, Touch
26/07/2016	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-0002/2014-0023-1	Working Capital Loan	USD 550,000.00	Primary	Soeng, Touch
11/06/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023-1	Working Capital Loan	USD 300,000.00	Primary	Soeng, Touch
03/10/2014	Shinhan-Khmer Bank Ltd	New Application	Single	SKB000790	Working Capital Loan	USD 500,000.00	Primary	Soeng, Touch សឹង, ទូច
15/09/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	PSB/000040/14	Overdraft Facility	USD 500,000.00	Primary	SOENG, TOUCH
08/07/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023	MIS	USD 500,000.00	Primary	Soeng, Touch

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	08/09/2014
Product Type	Working Capital Loan	Expiry Date	05/09/2019
Applicant Type	Primary		
Account Number	40001000955300000	Closed Date	

Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last A mount Paid	6,131.24
Restructured Loan	No	Last Payment Date	09/03/2018
Tenure	0	Past Due	0.00
Installment A mount	6,131.24	Next Payment Date	09/04/2018
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	103,665.31	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	08/01/2015
Product Type	Overdraft Facility	Expiry Date	08/01/2018
Applicant Type	Primary		
Account Number	701000001115	Closed Date	31/07/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last A mount Paid	127,385.30
Restructured Loan	No	Last Payment Date	31/07/2016
Tenure	0	Past Due	0.00
Installment A mount	404.38	Next Payment Date	
Security Type	Land Title	As of Date	31/07/2016
Outstanding Balance	0.00	Last 24 Cycles	C 00000000000000000000
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	08/01/2015
Product Type	Personal Loan	Expiry Date	08/01/2018
Applicant Type	Primary		
Account Number	730000009094	Closed Date	29/12/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last A mount Paid	221,515.56
Restructured Loan	No	Last Payment Date	29/12/2017
Tenure	0	Past Due	0.00
Installment A mount	1,515.56	Next Payment Date	
Security Type	Land Title	As of Date	30/01/2018
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/09/2015
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000005693	Closed Date	12/03/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last A mount Paid	250,000.00
Restructured Loan	No	Last Payment Date	12/03/2018
Tenure	0	Past Due	0.00

Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000000000
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	06/01/2017
Product Type	Overdraft Facility	Expiry Date	05/01/2019
Applicant Type	Primary		
Account Number	701000011115	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	624.64
Restructured Loan	No	Last Payment Date	30/03/2018
Tenure	0	Past Due	0.00
Installment Amount	624.64	Next Payment Date	27/04/2018
Security Type	Land Title	As of Date	30/03/2018
Outstanding Balance	11,535.54	Last 24 Cycles	00M 00000Q M M M M M M
Advisory Message			

Creditor	HONG LEONG BANK (CAMBODIA) PLC	Issue Date	27/12/2017
Product Type	Working Capital Loan	Expiry Date	26/12/2024
Applicant Type	Primary		
Account Number	40002032114000000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	4,601.38
Restructured Loan	No	Last Payment Date	26/03/2018
Tenure	84	Past Due	0.00
Installment Amount	4,601.38	Next Payment Date	26/04/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/03/2018
Outstanding Balance	291,774.35	Last 24 Cycles	000Q
Advisory Message			

Creditor	HONG LEONG BANK (CAMBODIA) PLC	Issue Date	27/12/2017
Product Type	Overdraft Facility	Expiry Date	27/12/2018
Applicant Type	Primary		
Account Number	D1010001000027713	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	450,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	12	Past Due	0.00
Installment Amount	0.00	Next Payment Date	27/04/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/03/2018
Outstanding Balance	54,027.71	Last 24 Cycles	000Q
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	09/01/2018
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Product Type	Real Estate Loan	Expiry Date	09/01/2025
Applicant Type	Primary		
Account Number	730000021125	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	3,320.39
Restructured Loan	No	Last Payment Date	30/03/2018
Tenure	0	Past Due	0.00
Installment Amount	3,320.39	Next Payment Date	27/04/2018
Security Type	Land Title	As of Date	30/03/2018
Outstanding Balance	220,000.00	Last 24 Cycles	00Q
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	12/03/2018
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000022885	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	96,519.21	Last 24 Cycles	Q
Advisory Message			

Advisory Message

No adverse information could be found 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		Village-Other Khmer	
Street English	338	House English	13A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/05/2018	City Khmer	

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	PHUM PHUM3 SANGKAT TUOL SVAY PREY TI MUOY KHAN CHAMKAR MON CITY PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	07/02/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon

Commune	Oulampik	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	SANGKAT OULAMPEK, KHAN CHAMKAMORN, PP	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/01/2018	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	TAKEO SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	261	Total Monthly Salary/Income	29,551.24
Date Loaded	04/05/2018	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English	338	House English	13A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	TAKEO SOUT KHMER
Occupation	SELLER	Self Employed	Yes
Length of Service(M)	5	Total Monthly Salary/Income	1,000.00
Date Loaded	01/12/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Oulampik	Village	Phum1
Village-Other English		Village-Other Khmer	
Street English	C1	House English	722C1
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	SELL SOTH AT OLYMPIC MARKET
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	240	Total Monthly Salary/Income	40,000.00
Date Loaded	28/11/2017	Currency	US Dollar

Employer Address

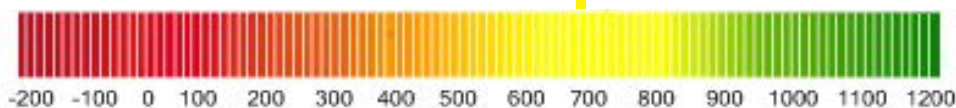
Address Type	Work	Country	Cambodia
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Province	Phnom Penh	District	Chamkar Mon
Commune	O ulampik	Village	
Village-Other English		Village-Other Khmer	
Street English	N/A	House English	N/A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Applicant 4 of 4
K-Score

713

Scorecard: Bank
Score: 713
Score Index: DD
Good/Bad Odds: 35: 1
Bad Rate: 2.77%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010031376	(National ID 100313760)
ID Expiry Date		(21/03/2001)
Khmer Name		
Family Name		(ស៊ីង)
First Name		(សុំន)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	SEANG	(SEANG)
First Name	SON	(SON)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	10/07/1968	(10/07/1968)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District		(Prey Kabbas)
Place of Birth Commune		(Prey Phdau)
Gender	Male	(Female)

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	08/09/2014
Total Accounts	5
Normal Accounts	4
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 1,550,000.00
Total Liabilities	USD 545,986.58
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	4
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	USD 880,000.00
Total Guaranteed Liabilities	USD 231,535.54
Total Guaranteed Write Off Amounts	0.00
Outstanding Guaranteed Write Off	0.00

Marital Status	Married	(Married)	Balance	
Nationality	Cambodia	(Cambodia)		

Additional Identification

Date Loaded	ID Type	ID Number	Expiry Date
10/07/2017	National ID	100313760	21/03/2001
08/09/2016	National ID	010493879	21/03/2001

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
01/12/2017	HONG LEONG BANK (CAMBODIA) PLC	New Application	Joint	280001816000	Working Capital Loan	USD 750,000.00	Primary	Seang, Son ស៊ាង, សុន
28/11/2017	Shinhan-Khmer Bank Ltd	New Application	Single	SKB-HQ 2-00857	Working Capital Loan	USD 650,000.00	Guarantor	Seang, Son ស៊ាង, សុន
16/08/2017	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL/0002-2014-0023-1R	Working Capital Loan	USD 550,000.00	Primary	Seang, Son
26/07/2016	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL/0002-2014-0023-1	Working Capital Loan	USD 550,000.00	Primary	Seang, Son
11/06/2015	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023-1	Working Capital Loan	USD 300,000.00	Primary	Seang, Son
03/10/2014	Shinhan-Khmer Bank Ltd	New Application	Single	SKB000790	Working Capital Loan	USD 500,000.00	Guarantor	Seang, Son ស៊ាង, សុន
15/09/2014	CAMBODIAN PUBLIC BANK	New Application	Joint	PSB/000040/14	Overdraft Facility	USD 500,000.00	Primary	SEANG, SON
08/07/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-0002-2014-0023	MIS	USD 500,000.00	Primary	Seang, Son

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	08/09/2014
Product Type	Working Capital Loan	Expiry Date	05/09/2019
Applicant Type	Primary		
Account Number	40001000955300000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	6,131.24
Restructured Loan	No	Last Payment Date	09/03/2018
Tenure	0	Past Due	0.00
Installment Amount	6,131.24	Next Payment Date	09/04/2018
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	103,665.31	Last 24 Cycles	000000000000000000000000
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/09/2015
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000005693	Closed Date	12/03/2018
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	250,000.00
Restructured Loan	No	Last Payment Date	12/03/2018
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	

Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000000000
Advisory Message			

Creditor	HONG LEONG BANK (CAMBODIA) PLC	Issue Date	27/12/2017
Product Type	Working Capital Loan	Expiry Date	26/12/2024
Applicant Type	Primary		
Account Number	40002032114000000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	300,000.00	Last Amount Paid	4,601.38
Restructured Loan	No	Last Payment Date	26/03/2018
Tenure	84	Past Due	0.00
Installment Amount	4,601.38	Next Payment Date	26/04/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/03/2018
Outstanding Balance	291,774.35	Last 24 Cycles	000Q
Advisory Message			

Creditor	HONG LEONG BANK (CAMBODIA) PLC	Issue Date	27/12/2017
Product Type	Overdraft Facility	Expiry Date	27/12/2018
Applicant Type	Primary		
Account Number	D1010001000027713	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	450,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	12	Past Due	0.00
Installment Amount	0.00	Next Payment Date	27/04/2018
Security Type	Ownership Title - Land/Buildings	As of Date	31/03/2018
Outstanding Balance	54,027.71	Last 24 Cycles	000Q
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	12/03/2018
Product Type	Overdraft Facility	Expiry Date	09/09/2018
Applicant Type	Primary		
Account Number	1010002000022885	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	250,000.00	Last Amount Paid	0.00
Restructured Loan	No	Last Payment Date	
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Land Title	As of Date	31/03/2018
Outstanding Balance	96,519.21	Last 24 Cycles	Q
Advisory Message			

Guaranteed Account Details

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	08/01/2015
Product Type	Overdraft Facility	Expiry Date	08/01/2018

Account Number	701000001115	Closed Date	31/07/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	127,385.30
Restructured Loan	No	Last Payment Date	31/07/2016
Tenure	0	Past Due	0.00
Installment Amount	404.38	Next Payment Date	
Security Type	Land Title	As of Date	31/07/2016
Outstanding Balance	0.00	Last 24 Cycles	C 000000000000000000
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	08/01/2015
Product Type	Personal Loan	Expiry Date	08/01/2018
Account Number	730000009094	Closed Date	29/12/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	221,515.56
Restructured Loan	No	Last Payment Date	29/12/2017
Tenure	0	Past Due	0.00
Installment Amount	1,515.56	Next Payment Date	
Security Type	Land Title	As of Date	30/01/2018
Outstanding Balance	0.00	Last 24 Cycles	C 0000000000000000000000
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	06/01/2017
Product Type	Overdraft Facility	Expiry Date	05/01/2019
Account Number	701000011115	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	624.64
Restructured Loan	No	Last Payment Date	30/03/2018
Tenure	0	Past Due	0.00
Installment Amount	624.64	Next Payment Date	27/04/2018
Security Type	Land Title	As of Date	30/03/2018
Outstanding Balance	11,535.54	Last 24 Cycles	00M00000QMMMMMM
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	09/01/2018
Product Type	Real Estate Loan	Expiry Date	09/01/2025
Account Number	730000021125	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	3,320.39
Restructured Loan	No	Last Payment Date	30/03/2018
Tenure	0	Past Due	0.00
Installment Amount	3,320.39	Next Payment Date	27/04/2018
Security Type	Land Title	As of Date	30/03/2018
Outstanding Balance	220,000.00	Last 24 Cycles	00Q

Advisory Message**Advisory Message**

No adverse information could be found 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		Village-Other Khmer	
Street English	338	House English	13A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	04/05/2018	City Khmer	

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	PHUM PHUM3 SANGKAT TUOL SVAY PREY TI MUOY KHAN CHAMKAR MON CITY PHNOM PENH	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	07/02/2018	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Oulampik	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	SANGKAT OULAMPEK, KHAN CHAMKAMORN, PP	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/01/2018	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	TAKEO SILK SHOP AND PROPERTY RENTAL	Self Employed	Yes
Length of Service(M)	261	Total Monthly Salary/Income	29,551.24
Date Loaded	04/05/2018	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Tuol Svay Prey Ti Muoy	Village	
Village-Other English		Village-Other Khmer	
Street English	338	House English	13A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	TAKEO SOUT KHMER
Occupation	SELLER	Self Employed	Yes
Length of Service(M)	5	Total Monthly Salary/Income	1,000.00
Date Loaded	01/12/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	O ulampik	Village	Phum1
Village-Other English		Village-Other Khmer	
Street English	C1	House English	722C1
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

Type	Current	Employer	SELL SOTH AT OLYMPIC MARKET
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	240	Total Monthly Salary/Income	40,000.00
Date Loaded	28/11/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	O ulampik	Village	
Village-Other English		Village-Other Khmer	
Street English	N/A	House English	N/A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

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