



Consumer Credit Report



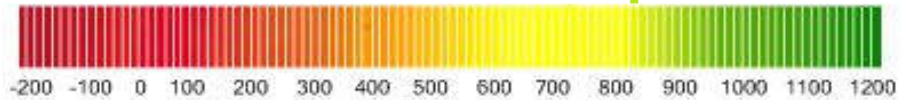
Report Date 09/12/2016
 Enquiry Number 178492094
 Number of Applicants 2
 Member Reference RHBIBL-BDM-0002-2016-0050

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Working Capital Loan
 Joint
 USD 380,000.00

Applicant 1 of 2
 K-Score

889

Scorecard: Bank
 Score: 889
 Score Index: BB
 Good/Bad Odds: 119: 1
 Bad Rate: 0.83%



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010205790	(National ID 010264864)
ID Expiry Date	08/08/2021	(08/08/2021)
Khmer Name		
Family Name		(ហង់)
First Name		(ខេមរា)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Heng	(HENG)
First Name	Khemara	(KHEMARA)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	12/12/1972	(12/12/1972)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Kampong Cham	(Kampong Cham)
Place of Birth District		(Kampong Siem)
Place of Birth Commune		
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	27/03/2013
Total Accounts	2
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 100,000.00
Total Liabilities	USD 67,996.99
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	1
Normal Accounts	0
Delinquent Accounts	0
Closed Accounts	1
Reject Accounts	0
Write Off Accounts	0
Total Guaranteed Limits	USD 50,000.00
Total Guaranteed Liabilities	USD 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
08/09/2016	National ID	010264864	08/08/2021
14/01/2016	Resident Book	29802	
28/02/2014	Family Book	29802	

Additional Names

Date Loaded	Name

21/08/2013

HENG, KHEMARA

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
27/08/2016	CANADIA BANK PLC	New Application	Joint	HLB000000263	Working Capital Loan	USD 150,000.00	Primary	HENG, KHEMARA
14/01/2016	CANADIA BANK PLC	New Application	Joint	HLB000000191	Working Capital Loan	USD 30,000.00	Primary	HENG, KHEMARA
17/03/2015	CANADIA BANK PLC	New Application	Joint	HLB000000115	Working Capital Loan	USD 70,000.00	Primary	HENG, KHEMARA
17/12/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG KHEMRA	Working Capital Loan	USD 200.00	Primary	HENG, KHEMARA ហង់, ខេមរា
08/12/2014	ACLEDA BANK PLC	New Application	Single	TKK - HENG KHEMARA	Working Capital Loan	USD 200.00	Primary	HENG, KHEMARA ហង់, ខេមរា
09/10/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG KHEMARA	Working Capital Loan	USD 150,000.00	Primary	HENG, KHEMARA ហង់, ខេមរា
28/02/2014	CANADIA BANK PLC	New Application	Joint	HLB000000037	MIS	USD 70,000.00	Primary	HENG, KHEMARA
21/08/2013	Shinhan-Khmer Bank Ltd	New Application	Joint	SKB000360	PLN	USD 50,000.00	Guarantor	Heng, Khemara ហង់, ខេមរា

Account Details

Creditor	CANADIA BANK PLC	Issue Date	03/03/2016
Product Type	Working Capital Loan	Expiry Date	03/03/2017
Applicant Type	Primary		
Account Number	0230000113854	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	30,000.00	Last Amount Paid	310.00
Restructured Loan	No	Last Payment Date	03/11/2016
Tenure	0	Past Due	0.00
Installment Amount	300.00	Next Payment Date	03/12/2016
Security Type	Ownership Title - Land/Buildings	As of Date	01/12/2016
Outstanding Balance	30,000.00	Last 24 Cycles	00000000MM
Advisory Message			

Creditor	CANADIA BANK PLC	Issue Date	27/03/2013
Product Type	Overdraft Facility	Expiry Date	29/03/2017
Applicant Type	Primary		
Account Number	0230000072678	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	70,000.00	Last Amount Paid	14,000.00
Restructured Loan	No	Last Payment Date	28/11/2016
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	01/12/2016
Outstanding Balance	37,996.99	Last 24 Cycles	00000000MMMMMMMMMMMMMMMM
Advisory Message			

Guaranteed Account Details

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	08/10/2013
Product Type	Real Estate Loan	Expiry Date	08/10/2023
Account Number	730000006002	Closed Date	08/10/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	50,319.27
Restructured Loan	No	Last Payment Date	08/10/2016
Tenure	0	Past Due	0.00
Installment Amount	319.27	Next Payment Date	
Security Type	Land Title	As of Date	31/10/2016
Outstanding Balance	0.00	Last 24 Cycles	C00000000000000000000000
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Trapeang Lvea
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	09/12/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO 26 STREET ANG TA MENH SANGKAT KA KAB KHAN PO SEN CHEY	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	11/10/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Tuol Kouk
Commune	Tuek L'ak Ti Bei	Village	Phum11
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO358,ST271	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	N/A
Occupation	CONSTRUCTION SHOP& SERVICED APARTMENT	Self Employed	Yes
Length of Service(M)	180	Total Monthly Salary/Income	12,190.91
Date Loaded	09/12/2016	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Trapeang Lvea
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	OWNER
Occupation	CONSTRUCTION EQUIPEMENT RETAIL, HOUSE RENTING, WAREHOUSE RENTING	Self Employed	Yes
Length of Service(M)	0	Total Monthly Salary/Income	4,000.00
Date Loaded	27/08/2016	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey

Commune	Kakab	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	26A, ST. ANG TA MINH, S/K KAKAB, KH.POR SENCHEYDANGKAO	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	OWNER
Occupation	CONSTRUCTION EQUIPMENT RETAIL	Self Employed	Yes
Length of Service(M)	0	Total Monthly Salary/Income	5,797.00
Date Loaded	17/03/2015	Currency	US Dollar

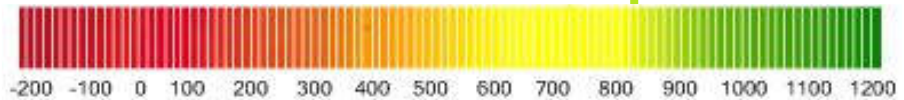
Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Kakab
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	26A,ST. ANGTAMINH,S/K KAKAB,KH.POR SENCHEYDANGKAO	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Applicant 2 of 2 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 010080771	(National ID 020573736)
ID Expiry Date	05/09/2026	(03/08/2011)
Khmer Name		
Family Name		(ហង់)
First Name		(សុខឡាង)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Heng	(HENG)
First Name	Sokleang	(SOK)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	15/04/1979	(15/04/1979)
Place of Birth Country	Cambodia	(Cambodia)

Summary

All Previous Enquiries	8
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	22/03/2011
Total Accounts	5
Normal Accounts	3
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 371,170.00
Total Liabilities	USD 251,330.99
Total Write Off Amounts	0.00
Outstanding Write Off Balance	0.00
Guaranteed Accounts	0
Normal Accounts	0
Delinquent Accounts	0

Place of Birth Province	Kratie	(Kratie)
Place of Birth District		(Chhloung)
Place of Birth Commune		(Khsach Andaet)
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

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
08/09/2016	National ID	020573736	03/08/2011
14/01/2016	Resident Book	29802	
28/02/2014	Family Book	29802	

Additional Names

Date Loaded	Name
08/03/2012	HENG, SOK LEANG

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
27/08/2016	CANADIA BANK PLC	New Application	Joint	HLB000000263	Working Capital Loan	USD 150,000.00	Primary	HENG, SOK LEANG
14/01/2016	CANADIA BANK PLC	New Application	Joint	HLB000000191	Working Capital Loan	USD 30,000.00	Primary	HENG, SOK LEANG
17/03/2015	CANADIA BANK PLC	New Application	Joint	HLB000000115	Working Capital Loan	USD 70,000.00	Primary	HENG, SOK LEANG
17/12/2014	ACLEDA BANK PLC	New Application	Single	TKK - HENG SOK LEANG	Working Capital Loan	USD 220,000.00	Primary	HENG, SOK LEANG ហេង, សុខណាង
08/12/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG SOKLEANG	Working Capital Loan	USD 250,000.00	Primary	HENG, SOKLEANG ហេង, សុខណាង
09/10/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG SOK LEANG	Working Capital Loan	USD 200.00	Primary	HENG, SOK LEANG ហេង, សុខណាង
28/02/2014	CANADIA BANK PLC	New Application	Joint	HLB000000037	MIS	USD 70,000.00	Primary	HENG, SOK LEANG
21/08/2013	Shinhan-Khmer Bank Ltd	New Application	Joint	SKB000360	PLN	USD 50,000.00	Primary	Heng, Sok Leang ហេង, សុខណាង

Account Details

Creditor	Phnom Penh Commercial Bank	Issue Date	22/03/2011
Product Type	Motor Loan	Expiry Date	
Applicant Type	Primary		
Account Number	111-5503-000383-0	Closed Date	19/12/2012
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	1,170.00	Last Amount Paid	110.56
Restructured Loan	No	Last Payment Date	22/03/2012
Tenure	12	Past Due	0.00
Installment Amount	107.88	Next Payment Date	
Security Type	Land Title	As of Date	30/11/2012
Outstanding Balance	0.00	Last 24 Cycles	CMMMMMMMMM0MM000MMMMMM
Advisory Message			

Creditor	Shinhan-Khmer Bank Ltd	Issue Date	08/10/2013
Product Type	Real Estate Loan	Expiry Date	08/10/2023
Applicant Type	Primary		
Account Number	730000006002	Closed Date	08/10/2016
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	50,319.27
Restructured Loan	No	Last Payment Date	08/10/2016
Tenure	0	Past Due	0.00

Installment Amount	319.27	Next Payment Date	
Security Type	Land Title	As of Date	31/10/2016
Outstanding Balance	0.00	Last 24 Cycles	C0000000000000000000000000000000
Advisory Message			

Creditor	ACLEDA BANK PLC	Issue Date	05/01/2015
Product Type	Working Capital Loan	Expiry Date	11/01/2021
Applicant Type	Primary		
Account Number	3600LD1500500010	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Yearly
Limit	220,000.00	Last Amount Paid	1,420.84
Restructured Loan	No	Last Payment Date	11/11/2016
Tenure	73	Past Due	0.00
Installment Amount	1,420.84	Next Payment Date	11/01/2017
Security Type	Land Title	As of Date	30/11/2016
Outstanding Balance	183,334.00	Last 24 Cycles	000000000000000000000000000000M
Advisory Message			

Creditor	CANADIA BANK PLC	Issue Date	03/03/2016
Product Type	Working Capital Loan	Expiry Date	03/03/2017
Applicant Type	Primary		
Account Number	0230000113854	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	30,000.00	Last Amount Paid	310.00
Restructured Loan	No	Last Payment Date	03/11/2016
Tenure	0	Past Due	0.00
Installment Amount	300.00	Next Payment Date	03/12/2016
Security Type	Ownership Title - Land/Buildings	As of Date	01/12/2016
Outstanding Balance	30,000.00	Last 24 Cycles	00000000MM
Advisory Message			

Creditor	CANADIA BANK PLC	Issue Date	27/03/2013
Product Type	Overdraft Facility	Expiry Date	29/03/2017
Applicant Type	Primary		
Account Number	0230000072678	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	70,000.00	Last Amount Paid	14,000.00
Restructured Loan	No	Last Payment Date	28/11/2016
Tenure	0	Past Due	0.00
Installment Amount	0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	01/12/2016
Outstanding Balance	37,996.99	Last 24 Cycles	00000000MMMMMMMMMMMMMMMMMMMM
Advisory Message			

Advisory Message

No adverse information could be found on the subject.

Addresses			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Kakab
Village-Other English		Village-Other Khmer	
Street English	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	

Date Loaded	09/12/2016	City Khmer	
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO 26 STREET ANG TA MENH SANGKAT KA KAB KHAN PO SEN CHEY	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	11/10/2016	City Khmer	
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Trapeang Lvea
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	08/10/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	N/A
Occupation	CONSTRUCTION SHOP& SERVICED APARTMENT	Self Employed	Yes
Length of Service(M)	180	Total Monthly Salary/Income	12,190.91
Date Loaded	09/12/2016	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Trapeang Lvea
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	OWNER
Occupation	CONSTRUCTION EQUIPMENT RETAIL, HOUSE RENTING, WAREHOUSE RENTING	Self Employed	Yes
Length of Service(M)	0	Total Monthly Salary/Income	4,000.00
Date Loaded	27/08/2016	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	26A, ST. ANG TA MINH, S/K KAKAB, KH.POR SENCHEYDANGKAO	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	OWNER
Occupation	CONSTRUCTION EQUIPMENT RETAIL	Self Employed	Yes

Length of Service(M)	0	Total Monthly Salary/Income	5,797.00
Date Loaded	17/03/2015	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab	Village	Kakab
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	26A,ST. ANGTAMINH,S/K KAKAB,KH.POR SENCHEYDANGKAO	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Disclaimer

This information has been collated from various sources and does not represent the opinion of Cambodia Credit Bureau. No Liability (in contract or otherwise whatsoever) attaches to us with respect to the collation or supplying of the information or any use made of it and whether in relation to its accuracy or completeness or any other matter whatsoever. The information is supplied on a confidential basis to you and not for the use of any other party except of any person on whose behalf you have sought the information.