

#### Consumer Credit Report



Report Date Enquiry Number Number of Applicants 09/12/2016 178492094

2

Member Reference RHBIBL-BDM-0002-2016-0050 Enquiry Type Product Type Account Type Amount

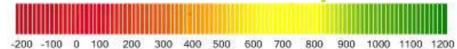
New Application Working Capital Loan Joint

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** (ហេង) **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						

Previous	s Enquirie	HENG, KH								
Date of	Enquirer		Enquiry Type	Account	Member Re	eference	Product	Amount	Applicant	Name
Enquiry 27/08/2016	CANADIA BAN	IK DI C	New Application	Type	HLB0000002	263			<b>Type</b> Primary	HENG, KHEMARA
27/00/2010	CANADIA DAN	IK FLC	New Application	John	TILDOUGGOOD	0000263 Working Capital Lo			Filliary	TILING, KITLITAKA
14/01/2016	CANADIA BAN	IK PLC	New Application	Joint	HLB0000001	.91	Working Capital Lo		Primary	HENG, KHEMARA
17/03/2015	CANADIA BAN	IK PLC	New Application		HLB0000001	115	Working Capital Lo	USD 70,000.00 pan	Primary	HENG, KHEMARA
17/12/2014	ACLEDA BANK	( PLC	New Application		TKK-HENG k	(HEMRA	Working Capital Lo	USD 200.00	Primary	HENG, KHEMARA ហಟ, ខេមរា
08/12/2014	ACLEDA BANK		New Application		TKK - HENG		Working Capital Lo		Primary	HENG, KHEMARA ហಟ, ខេមវា
09/10/2014	ACLEDA BANK		New Application		TKK-HENG k		Working Capital Lo		Primary	HENG, KHEMARA ហេង, ខេមវា
28/02/2014	CANADIA BAN	-	New Application		HLB0000000	)3/	MIS		Primary	HENG, KHEMARA
21/08/2013	Shinhan-Khm	er Bank Ltd	New Application	Joint	SKB000360		PLN	USD 50,000.00	Guarantor	Heng, Khemara ហេង, ខេមរា
Account	Details					1				
Creditor		CANADIA BANK	PLC			Issue Date		03/03/2016		
Product Ty	ре	Working Capital	Loan			Expiry Date		03/03/2017		
Applicant T	уре	Primary								
Account Nu	mber	0230000113854				Closed Date				
Group Refe	rence					Status		Normal		
Currency		US Dollar				Payment Frequ	ency	Monthly		
Limit		30,000.00				Last Amount Pa	-	310.00		
Restructure	ad I oan	No				Last Payment D	-	03/11/2016		
	su Luaii	0				Past Due	ate			
Tenure		-				1	<b></b>	0.00		
Installment		300.00			Next Payment I	Date	03/12/2016			
Security Ty	•	Ownership Title - Land/Buildings			As of Date		01/12/2016			
Outstandin	g Balance	30,000.00 Last 24 Cycles				00000000MM				
Advisory M	essage									
Creditor		CANADIA BANK PLC			Issue Date		27/03/2013			
Product Ty	ne				Expiry Date		29/03/2017			
Applicant T		Overdraft Facility Primary						25/05/201/		
Account Nu	··	0230000072678				Closed Date				
Group Refe		0230000072070				Status		Normal		
•	rence	LIC Dallan								
Currency		US Dollar				Payment Frequ	-	Monthly 14,000.00		
Limit	_	70,000.00				Last Amount Pa	-	<u> </u>		
Restructure	ed Loan	No				Last Payment D	ate	28/11/2016		
Tenure		0				Past Due		0.00		
Installment	t Amount	0.00				Next Payment I	Date			
Security Ty	pe	Ownership Title	- Land/Buildings			As of Date		01/12/2016		
Outstandin	nding Balance 37,996.99 Last 24 Cycles			Last 24 Cycles		00000000MMMMMMMMM	ммммммм			
Advisory M	essage									
Guarant	eed Acco	unt Details	-							
Crodit		Shinhan-Khmer	Bank Ltd			Issue Date		08/10/2013		
Creditor	/pe	Real Estate Loar	n			Expiry Date		08/10/2023		
Product Ty	•	73000006002			Closed Date		08/10/2016			
		7.55500000002			Status		Closed			
Product Ty Account N	erence	LIS Dollar				Payment Frequ	encv	Monthly		
Product Ty Account N Group Ref	erence	US Dollar					-	50,319.27		
Product Ty Account N Group Refe Currency	erence	US Dollar				Lact Amount D-	id '			
Product Ty Account N Group Refo Currency Limit		50,000.00				Last Amount Pa		·		
Product Ty Account N Group Refo Currency Limit Restructur		50,000.00 No				Last Payment D		08/10/2016		
Product Ty Account N Group Ref Currency Limit Restructur Tenure	ed Loan	50,000.00 No 0				Last Payment D	ate	·		
Product Ty Account N Group Refe Currency Limit Restructur Tenure Installmer	red Loan nt Amount	50,000.00 No				Last Payment D	ate	08/10/2016		
Product Ty Account N Group Ref Currency Limit Restructur Tenure	red Loan nt Amount	50,000.00 No 0				Last Payment D	ate	08/10/2016		
Product Ty Account N Group Refe Currency Limit Restructur Tenure Installmer Security Ty	red Loan nt Amount	50,000.00 No 0 319.27				Last Payment D Past Due Next Payment I	ate	08/10/2016 0.00	000	

Advisory Messa No adverse information co		aund on the subject				
Addresses	a.a be it	and on the conjects				
Address Type		Residential	Country		Cambodia	
Province		Phnom Penh	District		Pur SenChey	
Commune		Kakab	Village		Trapeang Lvea	
Village-Other English		Tunab	Village-Other Khmer		Trapearig Evea	
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	Empl	oyment Detail				
Туре	Current		Employer	N/A		
Occupation	CONSTR	RUCTION SHOP& SERVICED APARTMENT	Self Employed Yes			
Length of Service(M)	180		Total Monthly Salary/Income	12,190.9	91	
Date Loaded	09/12/2	016	Currency	US Dolla	ar	
<b>Employer Addres</b>	s					
Address Type	Resider	ntial	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			
Туре	Current		Employer OWNER			
Occupation	CONSTR	EUCTION EQUIPEMENT RETAIL, HOUSE RENTING, DUSE RENTING	Self Employed	Yes		
Length of Service(M)	0		Total Monthly Salary/Income	4,000.00	0	
	27/08/2	016	Currency	US Dolla	ar	
Date Loaded						
Date Loaded Employer Addres	s					
Employer Addres Address Type	<b>S</b> Work		Country			Cambodia

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	

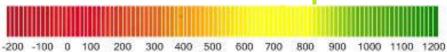
Туре	Current	Employer	OWNER
Occupation	CONSTRUCTION EQUIPMENT RETAIL	Self Employed	Yes
Length of Service(M)	0	Total Monthly Salary/Income	5,797.00
Date Loaded	17/03/2015	Currency	US Dollar

Employer Address	5		
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		1
ID Type and Number	National ID 010080771	(National ID 020573736)	E
ID Expiry Date	05/09/2026	(03/08/2011)	E
Khmer Name			7
Family Name		(ហេង)	
First Name		(សុខលាង)	
Second Name			
Third Name			
Unformatted Name			
English Name			1
Family Name	Heng	(HENG)	1
First Name	Sokleang	(SOK)	7
Second Name			
Third Name			
Unformatted Name			0
Date of Birth	15/04/1979	(15/04/1979)	
Place of Birth Country	Cambodia	(Cambodia)	

#### **Summary**

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
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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 ហង, សុខលាង
08/12/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG SOKLEANG	Working Capital Loan	USD 250,000.00	Primary	HENG, SOKLEANG ហេង, សុខលាង
09/10/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG SOK LEANG	Working Capital Loan	USD 200.00	Primary	HENG, SOK LEANG ហេង, សុខលាង
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, សុខលាង

# **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	СМММММММММММММММММММММММММММММММММММММ
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	73000006002	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	319.2	7	Next Payment Date	I		
Security Type	Land		As of Date	31/10/	/2016	
Outstanding Balance	0.00	Tide	1 , 1,		000000000000000000000000000000000000000	
Advisory Message	1		,			
,,						
				T .		
Creditor	+ -	DA BANK PLC	Issue Date	05/01		
Product Type	+	ng Capital Loan	Expiry Date	11/01	/2021	
Applicant Type	Prima	,		+		
Account Number	3600L	D1500500010	Closed Date	1		
Group Reference	110.0		Status	Norma		
Currency	US Do	·	Payment Frequency	Yearly		
Limit	220,00	00.00	Last Amount Paid	1,420		
Restructured Loan	No		Last Payment Date	11/11,	/2016	
Tenure	73	04	Past Due	0.00	/2017	
Installment Amount	1,420		Next Payment Date	11/01	·	
Security Type	Land T		As of Date	30/11,	·	
Outstanding Balance	183,3	34.00	Last 24 Cycles	00000	M0000000000000000000000000000000000000	
Advisory Message						
	1			1		
Creditor	+	DIA BANK PLC	Issue Date	03/03	•	
Product Type	+	ng Capital Loan	Expiry Date	03/03	/2017	
Applicant Type	Prima	,				
Account Number	02300	00113854	Closed Date			
Group Reference			Status	Norma	al	
Currency	US Do	<u> </u>	Payment Frequency	Month	·	
Limit	30,000	0.00	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	+	rship Title - Land/Buildings	As of Date	01/12	·	
Outstanding Balance	30,000	0.00	Last 24 Cycles	00000	0000MM	
Advisory Message						
Creditor	CANAI	DIA BANK PLC	Issue Date	27/03	•	
Product Type	_	raft Facility	Expiry Date	29/03	/2017	
Applicant Type	Prima	γ		-		
Account Number	02300	00072678	Closed Date			
Group Reference	-		Status	Norma	-	
Currency	US Do	·····	Payment Frequency	Month	,	
Limit	70,000	J.00	Last Amount Paid	14,000		
Restructured Loan	No		Last Payment Date		/2016	
Tenure	0		Past Due	0.00		
Installment Amount	0.00	artis Tills I and (D. 11)	Next Payment Date	01115	V2016	
Security Type	+	rship Title - Land/Buildings	As of Date	01/12		
Outstanding Balance	37,99	o.99	Last 24 Cycles	00000	0000ММММММММММММММ	
Advisory Message						
Advisory Messag No adverse information co		ound on the subject.				
Addresses		-				
Address Type		Residential	Country		Cambodia	
Province				Pur SenChey		
Commune		Kakab	Village		Kakab	
Village-Other English			Village-Other Khmer		1	
Street English		NIL	House English		NIL	
		· · · · · ·	Address Line 1 Khmer		·	
Address Line 1 English						
Postal Code			City English			

Address Type		Residential	Country		Cambodia		
Province		Phnom Penh	<b>District</b> 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		
/illage-Other English		Nanab	Village-Other Khmer		Trapearig Evea		
			+				
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	Empl	oyment Detail					
Туре	Current	*	Employer	N/A			
Occupation		RUCTION SHOP& SERVICED APARTMENT	Self Employed	Yes			
ength of Service(M)	180	OCTION SHOPMANT, SERVICED AFARTMENT	Total Monthly Salary/Income	12,190.9	91		
Date Loaded	09/12/2	016	Currency	-			
Employer Addres			currency	TOS DONC	41		
Address Type	Resider	ntial	Country			Cambodia	
Province	Phnom		District			Pur SenChey	
	Kakab	reilli					
Commune Village-Other English	Nakau		Village			Trapeang Lvea	
	NITI		Village-Other Khmer			NIT!	
Street English Address Line 1 English	NIL		House English  Address Line 1 Khmer	•		NIL	
Postal Code			City English				
Postal Code			-				
			City Khmer			<u> </u>	
				1			
Туре	Current		Employer	OWNER			
Occupation		RUCTION EQUIPMENT RETAIL, HOUSE RENTING, DUSE RENTING	Self Employed	Yes			
Length of Service(M)	0		Total Monthly Salary/Income	4,000.00	0		
Date Loaded	27/08/2	016	Currency	US Dolla	ar		
Employer Addres	Т						
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 SENCHI	. ANG TA MINH, S/K KAKAB, KH.POR EYDANGKAO	Address Line 1 Khmer				
Postal Code			City English Phnom Penh		Phnom Penh		
			City Khmer				
Гуре	Current		Employer	OWNER			
Occupation			Self Employed Yes				

Length of Service(M)	0	Total Monthly Salary/Income	5,797.00			
Date Loaded	17/03/2015	Currency	Currency US Dollar			
Employer Addres	s					
Address Type	Work	<b>Country</b> Cambodia				
Province	Phnom Penh	District	<b>District</b> Pur SenChey			
Commune	Kakab	Village	Village Kakab			
Village-Other English		Village-Other Khme	Village-Other Khmer			
Street English		House English	House English			
Address Line 1 English	26A,ST. ANGTAMINH,S/K KAKAB,KH.POR SENCHEYDANGKAO	Address Line 1 Khm	Address Line 1 Khmer			
Postal Code		City English	City English Phnom Penh			
		City Khmer				

### Disclaimer

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