



Consumer Credit Report



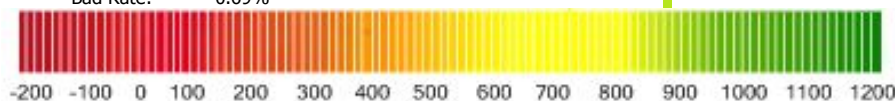
Report Date 31/10/2018
 Enquiry Number 268195358
 Number of Applicants 2
 Member Reference RHBIBL-BDM-0002-2016-0050-1

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Overdraft Facility
 Joint
 USD 150,000.00

Applicant 1 of 2 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 010205790	(National ID 010264864)
ID Expiry Date		(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	10
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	27/03/2013
Total Accounts	4
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	2
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 430,000.00
Total Liabilities	USD 229,613.95
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
29/01/2018	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-BDM-0002-2016-0050-R1-1	Overdraft Facility	USD 330,000.00	Primary	HENG, KHEMARA
09/12/2016	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0002-2016-0050	Working Capital Loan	USD 380,000.00	Primary	Heng, Khemara
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 KHEMARA	Working Capital Loan	USD 200.00	Primary	HENG, KHEMARA ហេង, ខេមរា
08/12/2014	ACLEDA BANK PLC	New Application	Single	TKK - HENG KHEMARA	Working Capital Loan	USD 200.00	Primary	HENG, KHEMARA ហេង, ខេមរា
09/10/2014	ACLEDA BANK PLC	New Application	Single	TKK-HENG KHEMARA	Working Capital Loan	USD 150,000.00	Primary	HENG, KHEMARA ហេង, ខេមរា
28/02/2014	CANADIA BANK PLC	New Application	Joint	HLB000000037	MIS	USD 70,000.00	Primary	HENG, KHEMARA
21/08/2013	SHINHAN BANK (CAMBODIA) PLC.	New Application	Joint	SKB000360	PLN	USD 50,000.00	Guarantor	Heng, Khemara ហេង, 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	03/03/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	30,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	03/03/2017
Tenure	0	Past Due	--0.00
Installment Amount	24,445.80	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	31/03/2017
Outstanding Balance	--0.00	Last 24 Cycles	C000000000000MM
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	03/04/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	70,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	03/04/2017
Tenure	0	Past Due	--0.00
Installment Amount	--0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/04/2017
Outstanding Balance	--0.00	Last 24 Cycles	CM00000000000MMMMMMMMMM
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/02/2017
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Product Type	Working Capital Loan	Expiry Date	09/02/2024
Applicant Type	Primary		
Account Number	40001001938900000	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	280,000.00	Last Amount Paid	4,364.14
Restructured Loan	No	Last Payment Date	10/09/2018
Tenure	0	Past Due	--0.00
Installment Amount	4,364.14	Next Payment Date	11/10/2018
Security Type	Ownership Title - Land/Buildings	As of Date	30/09/2018
Outstanding Balance	229,613.95	Last 24 Cycles	000000000000000000Q
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/02/2017
Product Type	Overdraft Facility	Expiry Date	09/02/2019
Applicant Type	Primary		
Account Number	1010002000078797	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	51.10
Restructured Loan	No	Last Payment Date	30/09/2018
Tenure	0	Past Due	--0.00
Installment Amount	--0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/09/2018
Outstanding Balance	--0.00	Last 24 Cycles	000000000000000000Q
Advisory Message			

Guaranteed Account Details

Creditor	SHINHAN BANK (CAMBODIA) PLC.	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	C000000000000000000000
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	ANG TAMINH	House English	26A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	29/01/2018	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	26 A, STREET ANG TAMINH, PHUM TAPANG LVEA, SANGKAT KAKAB, KHAN PORSEN CHEY, PHNOM PENH.	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/03/2017	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	NIL	House English	NIL
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	09/12/2016	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	CONSTRUCTION SHOP& SERVICED APARTMENT	Self Employed	Yes
Length of Service(M)	204	Total Monthly Salary/Income	12,190.91
Date Loaded	29/01/2018	Currency	US Dollar

Employer Address			
Address Type	Work	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	CONSTRUCTION MATERIAL SHOP
Self Employed	Yes		
Length of Service(M)	0	Total Monthly Salary/Income	--0.00
Date Loaded	06/03/2017	Currency	

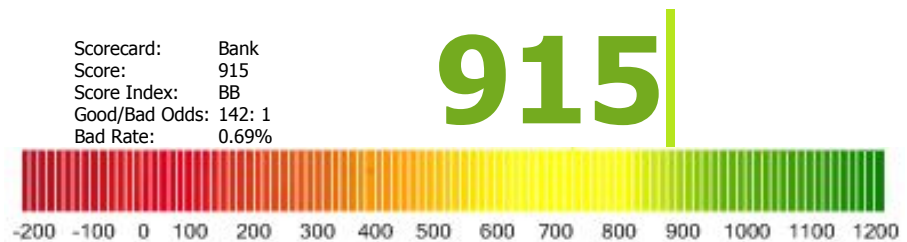
Employer Address			
Address Type		Country	
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

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	

**Applicant 2 of 2
K-Score****Data Provided vs (Primary Data Available)**

Applicant Type	Primary	
ID Type and Number	National ID 010080771	(National ID 020573736)
ID Expiry Date		(03/08/2011)
Khmer Name		
Family Name		(ហេង)
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)
Place of Birth Province	Kratie	(Kratie)
Place of Birth District		(Chhloung)
Place of Birth Commune		(Khsach Andaet)
Gender	Female	(Female)

Summary

All Previous Enquiries	10
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	22/03/2011
Total Accounts	7
Normal Accounts	2
Delinquent Accounts	0
Closed Accounts	5
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 701,170.00
Total Liabilities	USD 229,613.95
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

Marital Status	Married	(Married)	Outstanding Guaranteed Write Off Balance	--0.00
Nationality	Cambodia	(Cambodia)		

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
29/01/2018	RHB INDOCHINA BANK LIMITED	Review	Single	RHBIBL-BDM-0002-2016-0050-R1-2	Overdraft Facility	USD 330,000.00	Primary	HENG, SOKLEANG
09/12/2016	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL-BDM-0002-2016-0050	Working Capital Loan	USD 380,000.00	Primary	Heng, Sokleang
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, 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 BANK (CAMBODIA) PLC.	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	CMMMMMMMMMOMM000MMMMMM
Advisory Message			

Creditor	SHINHAN BANK (CAMBODIA) PLC.	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	13/02/2017
Applicant Type	Primary		
Account Number	3600LD1500500010	Closed Date	13/02/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	220,000.00	Last Amount Paid	147,878.01
Restructured Loan	No	Last Payment Date	13/02/2017
Tenure	25	Past Due	--0.00
Installment Amount	147,878.01	Next Payment Date	
Security Type	Land Title	As of Date	28/02/2017
Outstanding Balance	--0.00	Last 24 Cycles	C0000000000000000000000000000000
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	03/03/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	30,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	03/03/2017
Tenure	0	Past Due	--0.00
Installment Amount	24,445.80	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	31/03/2017
Outstanding Balance	--0.00	Last 24 Cycles	C000000000000000MM
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	03/04/2017
Group Reference		Status	Closed
Currency	US Dollar	Payment Frequency	Monthly
Limit	70,000.00	Last Amount Paid	1.00
Restructured Loan	No	Last Payment Date	03/04/2017
Tenure	0	Past Due	--0.00
Installment Amount	--0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/04/2017
Outstanding Balance	--0.00	Last 24 Cycles	CM000000000000MMMMMMMMMM
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/02/2017
Product Type	Working Capital Loan	Expiry Date	09/02/2024
Applicant Type	Primary		
Account Number	40001001938900000	Closed Date	
Group Reference		Status	Normal

Currency	US Dollar	Payment Frequency	Monthly
Limit	280,000.00	Last Amount Paid	4,364.14
Restructured Loan	No	Last Payment Date	10/09/2018
Tenure	0	Past Due	--0.00
Installment Amount	4,364.14	Next Payment Date	11/10/2018
Security Type	Ownership Title - Land/Buildings	As of Date	30/09/2018
Outstanding Balance	229,613.95	Last 24 Cycles	000000000000000000Q
Advisory Message			

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	09/02/2017
Product Type	Overdraft Facility	Expiry Date	09/02/2019
Applicant Type	Primary		
Account Number	1010002000078797	Closed Date	
Group Reference		Status	Normal
Currency	US Dollar	Payment Frequency	Monthly
Limit	50,000.00	Last Amount Paid	51.10
Restructured Loan	No	Last Payment Date	30/09/2018
Tenure	0	Past Due	--0.00
Installment Amount	--0.00	Next Payment Date	
Security Type	Ownership Title - Land/Buildings	As of Date	30/09/2018
Outstanding Balance	--0.00	Last 24 Cycles	000000000000000000Q
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	ANG TAMINH	House English	26A
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	29/01/2018	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	26 A, STREET ANG TAMINH, PHUM TAPANG LVEA, SANGKAT KAKAB, KHAN PORSEN CHEY, PHNOM PENH.	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/03/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Pur SenChey
Commune	Kakab 2	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	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	CONSTRUCTION SHOP& SERVICED APARTMENT	Self Employed	Yes
Length of Service(M)	204	Total Monthly Salary/Income	12,190.91
Date Loaded	29/01/2018	Currency	US Dollar

Employer Address

Address Type	Work	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	CONSTRUCTION MATERIAL SHOP
Self Employed	Yes		
Length of Service(M)	0	Total Monthly Salary/Income	--0.00
Date Loaded	06/03/2017	Currency	

Employer Address

Address Type		Country	
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
		City Khmer	

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	

Disclaimer

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