



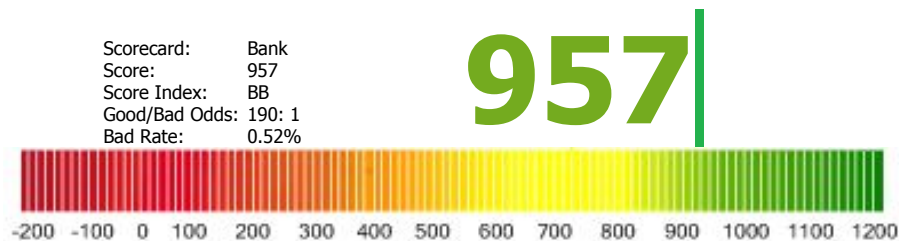
Consumer Credit Report



Report Date 31/10/2017
 Enquiry Number 220918621
 Number of Applicants 2
 Member Reference RHBIBL-0002-2014-0020-1

Enquiry Type
 Product Type
 Account Type
 Amount
 New Application
 Working Capital Loan
 Joint
 USD 65,000.00

Applicant 1 of 2
 K-Score



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010955569	(National ID 010955569)
ID Expiry Date		(31/03/2025)
Khmer Name		
Family Name		(ឈ្មោះ)
First Name		(ស្រី)
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Chiv	(CHIV)
First Name	Seng	(SENG)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	06/06/1979	(06/06/1979)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Phnom Penh	(Phnom Penh)
Place of Birth District		(Chamkar Mon)
Place of Birth Commune		(Tonle Basak)
Gender	Male	(Male)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	3
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/08/2014
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 160,000.00
Total Liabilities	USD 132,974.42
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
03/12/2014	National ID	010013940	31/12/2018

Additional Names

Date Loaded	Name							
31/10/2017	CHIV, SENG							
03/12/2014	CHEAV, SENG							
15/01/2013	ជាំវ, សេង							
Previous Enquiries								
Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
03/12/2014	FIRST COMMERCIAL BANK PP BRANCH	New Application	Single	010013940	Personal Loan	USD 140,000.00	Primary	Cheav, Seng
26/05/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0020	MTG	USD 160,000.00	Primary	Cheav, Seng
15/01/2013	ACLEDA BANK PLC	New Application	Single	PNP-416846	SME	USD 12,000.00	Primary	Cheav, Seng ជាំវ, សេង
Account Details								
Creditor	RHB INDOCHINA BANK LIMITED			Issue Date	11/08/2014			
Product Type	Public Housing Loan			Expiry Date	11/08/2026			
Applicant Type	Primary							
Account Number	40001000923500000			Closed Date				
Group Reference				Status	Normal			
Currency	US Dollar			Payment Frequency	Monthly			
Limit	160,000.00			Last Amount Paid	1,777.00			
Restructured Loan	No			Last Payment Date	12/09/2017			
Tenure	0			Past Due	0.00			
Installment Amount	1,796.00			Next Payment Date	11/10/2017			
Security Type	Land Title			As of Date	30/09/2017			
Outstanding Balance	132,974.42			Last 24 Cycles	000000000000000000000000			
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	Boeng Trabaek			Village	Phum5			
Village-Other English				Village-Other Khmer				
Street English	97			House English	81			
Address Line 1 English				Address Line 1 Khmer				
Postal Code				City English				
Date Loaded	31/10/2017			City Khmer				
Address Type	Residential			Country	Cambodia			
Province	Phnom Penh			District	Saensokh			
Commune	Tuek Thla			Village				
Village-Other English				Village-Other Khmer				
Street English				House English				
Address Line 1 English	NO.27CE0, STREET.271, SANGKAT.TEUK THLA, KHAN.SEN SOK, PHNOM PENH.			Address Line 1 Khmer				
Postal Code				City English				
Date Loaded	06/10/2016			City Khmer				
Address Type	Residential			Country	Cambodia			
Province	Phnom Penh			District	Chamkar Mon			
Commune	Boeng Trabaek			Village	Phum5			
Village-Other English				Village-Other Khmer				
Street English				House English				
Address Line 1 English	NO.81, ST.97			Address Line 1 Khmer				
Postal Code				City English	Phnom Penh			

Date Loaded	03/12/2014	City Khmer	
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Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	WOODEN FURNITURE	Self Employed	Yes
Length of Service(M)	24	Total Monthly Salary/Income	10,000.00
Date Loaded	31/10/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Trabaek	Village	Phum5
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	CHEAV SENG
Occupation	OWNER	Self Employed	Yes
Length of Service(M)	24	Total Monthly Salary/Income	15,000.00
Date Loaded	03/12/2014	Currency	US Dollar

Employer Address

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Trabaek	Village	Phum5
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.81, ST.97	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

Type	Current	Employer	CONSTRUCTION MATERIAL SELLER
Self Employed	Yes		
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	04/09/2014	Currency	

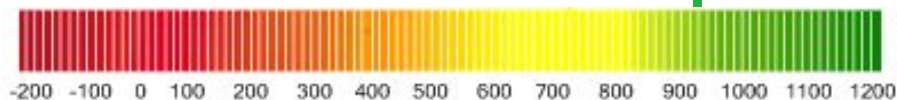
Employer Address

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	

Applicant 2 of 2
K-Score

Scorecard: Bank
 Score: 957
 Score Index: BB
 Good/Bad Odds: 190: 1
 Bad Rate: 0.52%

957



Data Provided vs (Primary Data Available)

Applicant Type	Primary	
ID Type and Number	National ID 010022807	(National ID 010022807)
ID Expiry Date		
Khmer Name		
Family Name		
First Name		
Second Name		
Third Name		
Unformatted Name		
English Name		
Family Name	Lay	(LAY)
First Name	Yeang	(YEANG)
Second Name		
Third Name		
Unformatted Name		
Date of Birth	10/12/1981	(10/12/1981)
Place of Birth Country	Cambodia	(Cambodia)
Place of Birth Province	Takeo	(Takeo)
Place of Birth District	Treang	
Place of Birth Commune	Sambuor	
Gender	Female	(Female)
Marital Status	Married	(Married)
Nationality	Cambodia	(Cambodia)

Summary

All Previous Enquiries	1
Enquiries for Previous 30 Days	0
Earliest Loan Issue Date	11/08/2014
Total Accounts	1
Normal Accounts	1
Delinquent Accounts	0
Closed Accounts	0
Reject Accounts	0
Write Off Accounts	0
Total Limits	USD 160,000.00
Total Liabilities	USD 132,974.42
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

Previous Enquiries

Date of Enquiry	Enquirer	Enquiry Type	Account Type	Member Reference	Product Type	Amount	Applicant Type	Name
26/05/2014	RHB INDOCHINA BANK LIMITED	New Application	Joint	RHBIBL/0002/2014/0020	MTG	USD 160,000.00	Primary	Lay, Yeang

Account Details

Creditor	RHB INDOCHINA BANK LIMITED	Issue Date	11/08/2014
Product Type	Public Housing Loan	Expiry Date	11/08/2026
Applicant Type	Primary	Closed Date	
Account Number	40001000923500000	Status	Normal
Group Reference		Payment Frequency	Monthly
Currency	US Dollar	Last Amount Paid	1,777.00
Limit	160,000.00	Last Payment Date	12/09/2017
Restructured Loan	No	Past Due	0.00
Tenure	0	Next Payment Date	11/10/2017
Installment Amount	1,796.00		

Security Type	Land Title	As of Date	30/09/2017
Outstanding Balance	132,974.42	Last 24 Cycles	000000000000000000000000
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	Boeng Trabaek	Village	Phum5
Village-Other English		Village-Other Khmer	
Street English	97	House English	81
Address Line 1 English		Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	31/10/2017	City Khmer	

Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.27CE0, STREET.271, SANGKAT.TEUK THLA, KHAN.SEN SOK, PHNOM PENH.	Address Line 1 Khmer	
Postal Code		City English	
Date Loaded	06/10/2016	City Khmer	

Address Type	Residential	Country	Cambodia
Province		District	
Commune		Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.27CE0, STREET.271, SANGKAT.TEUK THLA, KHAN.SEN SOK, PHNOM PENH.	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
Date Loaded	04/09/2014	City Khmer	

Occupation and Employment Detail

Type	Current	Employer	NIL
Occupation	WOODEN FURNITURE	Self Employed	Yes
Length of Service(M)	24	Total Monthly Salary/Income	10,000.00
Date Loaded	31/10/2017	Currency	US Dollar

Employer Address

Address Type	Work	Country	Cambodia
Province	Phnom Penh	District	Chamkar Mon
Commune	Boeng Trabaek	Village	Phum5
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 SELLER
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Self Employed	Yes		
Length of Service(M)	0	Total Monthly Salary/Income	0.00
Date Loaded	04/09/2014	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	NA
Occupation	BUSINESS OWNER	Self Employed	Yes
Length of Service(M)	60	Total Monthly Salary/Income	5,795.00
Date Loaded	26/05/2014	Currency	US Dollar

Employer Address			
Address Type	Residential	Country	Cambodia
Province	Phnom Penh	District	Saensokh
Commune	Tuek Thla	Village	
Village-Other English		Village-Other Khmer	
Street English		House English	
Address Line 1 English	NO.27CEO, ST. 271, SANGKAT TEUK THLA, KHAN SEN SOK,	Address Line 1 Khmer	
Postal Code		City English	Phnom Penh
		City Khmer	

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