Agendas

- Introduction to Credit Bureau Cambodia
- Development of Commercial Credit Reporting
- Future plan for Commercial Report
INTRODUCTION TO CREDIT BUREAU CAMBODIA
The history of the CBC

Operational since 2012

Credit Bureau Cambodia is a private company

Licensed from the National Bank of Cambodia

Financial Data Technology Company

Recognized as a successful model
Be the leading provider of decision-making data in the Kingdom of Cambodia
• Serving our members and consumers with further complete credit reporting on individuals and commercials

• Enlarge our range of solution that helps organization solve their business issues

• Facilitate decision-making processing with our Data Analytics capabilities
CORE VALUES!

C - Confidentiality
R - Responsibility
E - Excellence
D - Data Security
I - Integrity
T - Team Work
Shareholding structure

- Association of Bank in Cambodia
- Cambodia Microfinance Association
- ACLEDA Bank
- Union Commercial Bank
- First Commercial Bank
- Asia Credit Bureau
- Equifax

Credit Bureau Holding (Cambodia) Ltd

51%

Equifax Cambodia (Holdings) Ltd

49%
CBC milestones

Major contributors in the creation of credit information organization

- **2006**
  - Launch of Credit Information Sharing System
  - Negative credit information
  - Low adoption by financial industry
  - Decision to decommission

- **2007**

- **2008**

- **2009**
  - Start discussing about creating of private credit bureau
  - Issues RFP
  - Selection of Partners

- **2010**
  - Development of Negative and Positive Bureau
  - Prakas on Credit Reporting

- **2011**

- **2012**
  - Creation of CBC

January 2012 - NBC officially licensed CBC to operate credit information
March 2012 - CBC official start of operations
Started with 51 members to 161 members

Generated over 23 million of credit reports

About 5 million of customer data

Serving both individual and companies

We love our customers!
What we are currently offered?

- Personal Credit Report
- Consumer Credit Report
- Portfolio Review
- CBC's Solutions
- K-Score
- Analytic Report
- Monitoring Alert
DEVELOPMENT OF COMMERCIAL REPORTING
What is Commercial Credit Report?

“The commercial credit report is the credit file that reflects the credit status of an enterprise.”
Commercial Credit Reporting Timeline

1. Consultation Stage  
   Feb-Apr 2018

2. System Development  
   Apr-Nov 2018

3. System Testing  
   Sep-Nov 2018

4. Soft Launch  
   Dec 2018

5. Go Live  
   Expected in June 2019
Commercial Report Data Requirements

**Company Data Upload File**
- Company Profile:
  - Name
  - Registration Number
  - Incorporation Date
  - Economic Sector
  - Tax Number
  - Applicant Type
  - Company Address
  - # of employee

  - Owner Type
  - Identity (Type & Number)
  - Name
  - Origin Country
  - Address

**Commercial Bureau Data Upload**

**Account Details:**
- Account Type
- Loan Limit
- Date Issued
- Product Type
- Collateral Type
- Outstanding Balance
- Loan Status
Information to Make Enquiry

1. Company Name
2. Registration Number
3. Registration Date
4. Company Type
5. Number of Employee
6. Address
Component in Commercial Credit Report

- Company Profile
- Previous Enquiry
- Account Detail
- Public Notices
- Shareholders Information
- Directors/Officers Information
## Part 1: Company Profile

<table>
<thead>
<tr>
<th>COMPANY PROFILE</th>
<th>DATA PROVIDED</th>
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<tr>
<td>Registered Name (Khmer)</td>
<td>អេកុលីន សុ្ (អ៊ីនសុ្)</td>
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<tr>
<td>Registered Name (English)</td>
<td>Credit Bureau (Cambodia)</td>
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<tr>
<td>Company Type</td>
<td>Partner Proprietorship</td>
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<tr>
<td>Registration Number</td>
<td>00004138</td>
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<td>Incorporation Date</td>
<td>29/11/2011</td>
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<tr>
<td>Tax Number (VAT-TIN)</td>
<td>K004-104009357</td>
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<tr>
<td>Registered Address</td>
<td>Vattanac Capital (Level 9) Preah Monivong, Wat Phnom, Daun Penh, Phnom Penh</td>
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<tr>
<td>Operational Address</td>
<td>Vattanac Capital (Level 9) Preah Monivong, Wat Phnom, Daun Penh, Phnom Penh</td>
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<tr>
<td>Last Additional Address</td>
<td>Phum3, Boeung Prolit, 7 Makara, Phnom Penh, Cambodia.</td>
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<table>
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<td>Credit Bureau (Cambodia) Co., Ltd</td>
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<td>Partner Proprietorship</td>
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<td>29/11/2011</td>
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<td>Phnom Penh</td>
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## Part 2: Previous Enquiries

### Previous Enquiries

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<thead>
<tr>
<th>Enquiry Date</th>
<th>Enquirer</th>
<th>Enquiry Type</th>
<th>Applicant Type</th>
<th>Product Type</th>
<th>Enquiry Amount</th>
<th>Member Reference</th>
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<tr>
<td>03/03/2018</td>
<td>AAA Bank</td>
<td>New Application</td>
<td>Primary</td>
<td>Bank Guarantee</td>
<td>KHR 1,000,000,000</td>
<td>COM001_BBK20180303</td>
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<td>29/09/2017</td>
<td>BBB Bank</td>
<td>New as Guarantor</td>
<td>Guarantor</td>
<td>Unsecured Credit Card</td>
<td>USD 200,000.00</td>
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<td>13/03/2017</td>
<td>CCC Specialized Bank</td>
<td>Review</td>
<td>Primary</td>
<td>Commercial Mortgage</td>
<td>USD 20,000,000.00</td>
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### ACCOUNT DETAIL

**Account 1**
- **Account Number**: M-123456789012
- **Security Type**: Vehicles
- **Security Number**: 2YZ-1234
- **Issue Date**: 01/01/2016
- **Expiry Date**: 01/01/2019
- **Loan Limit**: KHR 36,000,000,000.00
- **Tenure**: 36
- **Account Type**: Single
- **Product Type**: Working Capital Loan
- **Creditor**: AAA Bank
- **Instalment Amount**: KHR 3,240,000,000.00
- **Payment Frequency**: Monthly
- **Loan Status**: Special Mention
- **Restructured Loan**: No
- **Past Due**: KHR 3,240,000,000.00
- **Last Amount Paid**: KHR 0.00
- **Last Payment Date**: 
- **Next Payment Date**: 01/07/2018
- **As of Date**: 05/06/2018
- **Last 24 Payment Cycles**: 3210210432101321000000321

#### Advisory Message:

### Payment Details

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<table>
<thead>
<tr>
<th>Payment Date</th>
<th>Outstanding</th>
<th>Past Due</th>
<th>Payment Date</th>
<th>Outstanding</th>
<th>Past Due</th>
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<td>KHR 3,240,000,000.00</td>
<td>01/12/2017</td>
<td>KHR 12,000,000,000.00</td>
<td>KHR 0.00</td>
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<td>01/03/2018</td>
<td>KHR 9,000,000,000.00</td>
<td>KHR 2,170,000,000.00</td>
<td>01/07/2017</td>
<td>KHR 17,000,000,000.00</td>
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<td>01/03/2018</td>
<td>KHR 9,000,000,000.00</td>
<td>KHR 1,090,000,000.00</td>
<td>01/07/2017</td>
<td>KHR 17,000,000,000.00</td>
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<td>01/12/2017</td>
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<td>KHR 0.00</td>
<td>01/07/2017</td>
<td>KHR 17,000,000,000.00</td>
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<td>01/03/2018</td>
<td>KHR 12,000,000,000.00</td>
<td>KHR 2,230,000,000.00</td>
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<td>01/12/2017</td>
<td>KHR 12,000,000,000.00</td>
<td>KHR 1,120,000,000.00</td>
<td>01/07/2017</td>
<td>KHR 17,000,000,000.00</td>
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# Part 4: Shareholders Information

## SHAREHOLDERS INFORMATION DETAILS

<table>
<thead>
<tr>
<th>Shareholder 1</th>
<th>Shareholder 2</th>
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<tbody>
<tr>
<td><strong>Date Loaded</strong></td>
<td>02/03/2018</td>
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<tr>
<td><strong>Shareholder Type</strong></td>
<td>Company</td>
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<tr>
<td><strong>Shareholding Percentage</strong></td>
<td>51%</td>
</tr>
<tr>
<td><strong>Country of Incorporation</strong></td>
<td>Cambodia</td>
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<td><strong>ID/Registration Type</strong></td>
<td>Registered Certificate</td>
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<td><strong>ID/Registration Number</strong></td>
<td>000012345</td>
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<tr>
<td><strong>Incorporation Date</strong></td>
<td>11/06/1953</td>
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<td><strong>Appointment Date</strong></td>
<td>01/07/2013</td>
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<tr>
<td><strong>Registered Address</strong></td>
<td>10, St. 242, Chaktomuk, Daun Penh, Phnom Penh 12012, Cambodia</td>
</tr>
</tbody>
</table>

**Shareholder Name**: Credit Bureau Holding (Cambodia) Limited | **Shareholder Name**: Equifax Cambodia Holding Private Limited

**Tax Number**: B10985-3004 | **Tax Number**: 9127917

**ID Expiry Date**: | **ID Expiry Date**:  

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*Image of the CBC logo at the bottom of the page.*
## Part 5: Directors/Officers Information

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<thead>
<tr>
<th>Date Loaded</th>
<th>Loaded By</th>
<th>Name</th>
<th>Position</th>
<th>Appointment Date</th>
<th>Residential Country</th>
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<tbody>
<tr>
<td>02/03/2018</td>
<td>060</td>
<td>Pich Socheata</td>
<td>Director</td>
<td>01/09/2017</td>
<td>Cambodia</td>
</tr>
<tr>
<td>02/03/2018</td>
<td>060</td>
<td>Johny Brown</td>
<td>Director</td>
<td>25/07/2012</td>
<td>Australia</td>
</tr>
<tr>
<td>08/07/2018</td>
<td>006</td>
<td>Sambath</td>
<td>Director</td>
<td>01/07/2014</td>
<td>Cambodia</td>
</tr>
<tr>
<td>08/07/2018</td>
<td>006</td>
<td>Robert Frank</td>
<td>CEO</td>
<td>01/05/2017</td>
<td>Cambodia</td>
</tr>
</tbody>
</table>

(Section “Directors/Officers Information Details” is not displayed on the Credit Report if there is no record for the Directors/Officers available.)
Service Delivery

Member FIs can access to commercial credit report for loan assessment

Company Representative can access to their own commercial credit report for their own used
What Next for Commercial Reporting?
Product Development Plan

Hybrid Report
Monitoring Alert
Analytic Report
Commercial Scoring
THANK YOU!