

**COMMERCIAL CREDIT REPORT**

Report Date : 09/07/2018	Enquiry Number : 123456789012	Enquiry Type : New Application
Enquiry Amount : KHR 1,000,000,000.00	Member Reference : LTX2018-03-19/001	Product Type : Working Capital Loan
Account Type : Single	User ID : CBC00001	
Applicant 1 of 1	Applicant Type : Primary	

COMPANY PROFILE	DATA PROVIDED	DATA AVAILABLE
Registered Name (Khmer) :	ក្រុមហ៊ុន ប៊ូឡូ (ខេមបូឌា)	ក្រុមហ៊ុន ប៊ូឡូ (ខេមបូឌា) ខូ អិលធីឌី
Registered Name (English) :	Credit Bureau (Cambodia)	Credit Bureau (Cambodia) Co., Ltd
Company Type :	Partner Proprietorship	Partner Proprietorship
Registration Number :	00004138	00004138
Incorporation Date :	29/11/2011	29/11/2011
Tax Number (VAT-TIN) :	K004-104009357	K004-104009357
Registered Address :	Vattanac Capital (Level 9) Preah Monivong, Wat Phnom, Daun Penh, Phnom Penh	Vattanac Capital, Level 9, Preah Monivong Blvd, Wat Phnom, Daun Penh, Phnom Penh
Operational Address :	Vattanac Capital (Level 9) Preah Monivong, Wat Phnom, Daun Penh, Phnom Penh	
Last Additional Address :	Phum3, Boeung Prolit, 7 Makara, Phnom Penh, Cambodia.	

CREDIT SUMMARY			
Total Active Accounts :	1	Non-Performing Accounts :	1
Outstanding Balance :	KHR 9,000,000,000.00	Past Due Amounts :	KHR 3,240,000,000.00
Installment Amounts :	KHR 3,240,000,000.00	Write Off Amounts :	THB 404,274,000.00
Total Guaranteed Accounts :	1	Previous Enquiries in Last 36 months :	3

PREVIOUS ENQUIRIES						
Enquiry Date	Enquirer	Enquiry Type	Applicant Type	Product Type	Enquiry Amount	Member Reference
03/03/2018	AAA Bank	New Application	Primary	Bank Guarantee	KHR 1,000,000,000.00	COM001_BBK20180303
29/09/2017	BBB Bank	New as Guarantor	Guarantor	Unsecured Credit Card	USD 200,000.00	NG001_123647647_REF123
13/03/2017	CCC Specialized Bank	Review	Primary	Commercial Mortgage	USD 20,000,000.00	MGT201703130012

ACCOUNT DETAILS			
<b>Account 1</b>	Creditor : AAA Bank	Restructured Loan : No	
Account Number : M-123456789012	Security Type : Vehicles	Past Due : KHR 3,240,000,000.00	
Issue Date : 01/01/2016	Security Number : 2YZ-1234	Last Amount Paid : KHR 0.00	
Expiry Date : 01/01/2019	Loan Limit : KHR 36,000,000,000.00	Last Payment Date :	
Tenure : 36	Payment Frequency : Monthly	Next Payment Date : 01/07/2018	
Account Type : Single	Instalment Amount : KHR 3,240,000,000.00	As of Date : 05/06/2018	
Product Type : Working Capital Loan	Loan Status : Special Mention	Last 24 Payment Cycles : 321021043210132100000321	

Advisory Message :

MM	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
YY	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	16	16	16	16	16
Cycles (24 Months)		3	2	1	0	2	1	0	4	3	2	1	0	1	3	2	1	0	0	0	0	0	3	2
<b>Payment Date</b>	<b>Outstanding</b>			<b>Past Due</b>			<b>Payment Date</b>			<b>Outstanding</b>			<b>Past Due</b>											
01/03/2018	KHR	9,000,000,000.00	KHR	3,240,000,000.00	01/12/2017	KHR	12,000,000,000.00	KHR	0.00															
01/03/2018	KHR	9,000,000,000.00	KHR	2,170,000,000.00	01/07/2017	KHR	17,000,000,000.00	KHR	4,620,000,000.00															
01/03/2018	KHR	9,000,000,000.00	KHR	1,090,000,000.00	01/07/2017	KHR	17,000,000,000.00	KHR	3,480,000,000.00															
01/03/2018	KHR	9,000,000,000.00	KHR	0.00	01/07/2017	KHR	17,000,000,000.00	KHR	2,330,000,000.00															
01/12/2017	KHR	12,000,000,000.00	KHR	2,230,000,000.00	01/07/2017	KHR	17,000,000,000.00	KHR	1,170,000,000.00															
01/12/2017	KHR	12,000,000,000.00	KHR	1,120,000,000.00	01/07/2017	KHR	17,000,000,000.00	KHR	0.00															

<b>Account 2</b>	Creditor : BBB Bank	Restructured Loan : No	
Account Number : O-1234567890	Security Type : Contract Finance	Past Due : THB 65,533,000.00	
Issue Date : 11/09/2014	Security Number : CF-12345	Last Amount Paid : THB 0.00	
Expiry Date : 11/09/2017	Loan Limit : THB 1,846,000,000.00	Last Payment Date :	
Tenure : 36	Payment Frequency : Monthly	Next Payment Date :	
Account Type : Single	Instalment Amount : THB 65,533,000.00	As of Date : 28/02/2018	
Product Type : Agricultural Loan	Loan Status : Write-off	Last 24 Payment Cycles : WLYET987654321001000000	

Advisory Message :

MM	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
YY	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	16	16	16	16	16
Cycles (24 Months)						W	L	Y	E	T	9	8	7	6	5	4	3	2	1	0	0	1	0	0
<b>Payment Date</b>	<b>Outstanding</b>			<b>Past Due</b>			<b>Payment Date</b>			<b>Outstanding</b>			<b>Past Due</b>											
08/12/2016	THB	404,274,000.00	THB	65,533,000.00	08/12/2016	THB	404,274,000.00	THB	30,533,000.00															
08/12/2016	THB	404,274,000.00	THB	55,533,000.00	08/12/2016	THB	404,274,000.00	THB	25,533,000.00															
08/12/2016	THB	404,274,000.00	THB	50,533,000.00	08/12/2016	THB	404,274,000.00	THB	20,533,000.00															
08/12/2016	THB	404,274,000.00	THB	45,533,000.00	08/12/2016	THB	404,274,000.00	THB	15,533,000.00															
08/12/2016	THB	404,274,000.00	THB	40,533,000.00	08/12/2016	THB	404,274,000.00	THB	10,533,000.00															
08/12/2016	THB	404,274,000.00	THB	35,533,000.00	08/12/2016	THB	404,274,000.00	THB	5,533,000.00															

## ADDITIONAL SECURITY TYPES

Date Loaded	Security Types	Security Number	Account Number
02/03/2018	Land Title	123456789-123	O-1234567890
08/07/2018	Building / House / Condo	AB-01/786941	M-123456789012

(Section "Additional Security Types" is not displayed on the Credit Report if there is no Additional Security record for the Company)

## GUARANTEED ACCOUNT DETAILS

<b>Creditor</b> : DDD Commercial Bank	<b>Loan Limit</b> : KHR 90,000,000.00	<b>Restructured Loan</b> : No
<b>Account Number</b> : 123456789-123	<b>Outstanding Balance</b> : KHR 59,000,000.00	<b>Past Due</b> : KHR 0.00
<b>Issue Date</b> : 01/01/2018	<b>Security Type</b> : Vehicles	<b>Last Amount Paid</b> : KHR 5,194,000.00
<b>Expiry Date</b> : 01/01/2019	<b>Security Number</b> : 2YZ-9999	<b>Last Payment Date</b> : 01/06/2018
<b>Tenure</b> : 12	<b>Payment Frequency</b> : Monthly	<b>Next Payment Date</b> : 01/07/2018
<b>Account Type</b> : Single	<b>Instalment Amount</b> : KHR 5,194,000.00	<b>As of Date</b> : 30/06/2018
<b>Product Type</b> : Agricultural Loan	<b>Loan Status</b> : Normal	<b>Last 24 Payment Cycles</b> : 03210Q
<b>Advisory Message</b> :		

## WRITE-OFF DETAILS

<b>Date Loaded</b> : 08/07/2018	<b>Product Type</b> : Agricultural Loan	<b>Original Write-off Amount</b> : THB 404,274,000.00
<b>Creditor ID</b> : BBB Bank	<b>Write-off Status Date</b> : 30/06/2018	<b>Write-off Outstanding Balance</b> : THB 350,012,000.00
<b>Account Number</b> : O-1234567890	<b>Write-off Status</b> : Partially Paid	
<b>Applicant Type</b> : Primary		

## PUBLIC NOTICES

Publication Date	Notice Types	Sources	Publication Notice
22/05/2018	Adverse	Daily Times Newspaper	The News, Issue N <sup>o</sup> 917, wrote the Credit Bureau Cambodia.

(Section "Public Notice" is not displayed on the Credit Report if there is no Public Notice record for the Company)

## SHAREHOLDERS INFORMATION DETAILS

### Shareholder 1

<b>Date Loaded</b> : 02/03/2018	<b>Loaded by</b> : 060	
<b>Shareholder Type</b> : Company	<b>Shareholder Name</b> : Credit Bureau Holding (Cambodia) Limited	
<b>Shareholding Percentage</b> : 51%	<b>Country of Incorporation</b> : Cambodia	<b>Tax Number</b> : B10985-3004
<b>ID/Registration Type</b> : Registered Certificate	<b>ID/Registration Number</b> : 000012345	<b>ID Expiry Date</b> :
<b>Incorporation Date</b> : 11/06/1953	<b>Appointment Date</b> : 01/07/2013	
<b>Registered Address</b> : 10, St. 242, Chaktomuk, Daun Penh, Phnom Penh 12012, Cambodia		

### Shareholder 2

<b>Date Loaded</b> : 08/07/2018	<b>Loaded by</b> : 006	
<b>Shareholder Type</b> : Company	<b>Shareholder Name</b> : Equifax Cambodia Holding Private Limited	
<b>Shareholding Percentage</b> : 49%	<b>Country of Incorporation</b> : Singapore	<b>Tax Number</b> : 9127917
<b>ID/Registration Type</b> : Registered Certificate	<b>ID/Registration Number</b> : 000067891	<b>ID Expiry Date</b> :
<b>Incorporation Date</b> : 05/02/2000	<b>Appointment Date</b> : 01/08/2016	
<b>Registered Address</b> : 72 Orchid Road, Shelton Way, Singapore 120018		

## DIRECTORS/OFFICER INFORMATION DETAILS

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

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

## FORMER COMPANY NAME KNOWN

<b>Date Loaded</b> : 10/01/2015	<b>Former Name</b> : Credit Bureau Cambodia
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(Section "Former Company Name Known" is not displayed on the Credit Report if there is no Former Name record for the Company)

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