

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

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

Advisory Message :

WRITE-OFF DETAILS

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

PUBLIC NOTICES

Publication Date	Notice Types	Sources	Publication Notice
22/05/2018	Adverse	Daily Times Newspaper	The News, Issue N° 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

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

Shareholder 2

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

Date Loaded : 10/01/2015	Former Name : 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)

DISCLAIMER

This information has been collated from various sources. It does not represent our opinion and we assume no responsibility for it. We will not be liable (in contract or otherwise whatsoever) with respect to the collation or supply of the information or any use made of it, whether in relation to its accuracy or completeness or any other matter whatsoever. The information is supplied on a confidential basis to you and not for the use or reliance of any other party except any person on whose behalf you have sought the information.

Customer Support Phone: (+855) 23 999 006

UNDERSTANDING COMMERCIAL CREDIT REPORT

COMPANY PROFILE	DATA PROVIDED	DATA AVAILABLE
Brief information of the Company applying for loan at particular financial institution, explaining by titles, e.g. Registration Name, Registration Number, Incorporation Date, Tax Number (VAT-TIN), Registered Address, Operational Address and Last Additional Address.	Company information based on the title (on the left) that are supplied by enquiry when the company applies for the loan at the institution, except for Last Additional Address, which is not supplied through enquiry.	Company information based on the title (on the left) that are available in the CBCSystem when the company applies for the loan at the institution.

CREDIT SUMMARY

An informational snapshot of the Company's total credits by briefly indicating number of total active accounts, non-performing accounts, outstanding balance, past due amount, installment amount, write-off amounts, number of active accounts guaranteed by the Company, and the total enquiries in the last 36 months.

PREVIOUS ENQUIRY

Displaying all the credit enquiries made on the Company in the last 36 months (excluding the date of this credit report).

ACCOUNT DETAILS

Detailed information of the Company's loan accounts with CBCMembers-see details in the below table.

Field	Description	Field	Description	Field	Description
Account ##	Serial number of accounts available per company.	Creditor	Member's Name of the Credit Bureau Cambodia	Restructured Loan	A flag to indicate whether the loan is restructured or not.
Account Number	The Loan Number or Contract Number	Security Type	Type of collateral used to secure the loan	Past Due	Amount due to the Creditor.
Issued Date	Disbursement Date or Issued Date for Credit Card or Overdraft	Security Number	Number of collateral used to security the loan	Last Amount Paid	Actual amount paid as at loan schedule's date.
Expiry Date	Maturity Date or Expiry Date (or End Date) of Loan Schedule	Loan Limit	Principal Amount	Last Payment Date	The settlement date as at loan schedule's date.
Tenure	Number of periods the loan will be fully paid, in reflection to Payment Frequency	Payment Frequency	Frequency of Payment of the Loan/Credit	Next Payment Date	Next payment date as per loan schedule's date.
Account Type	Type of the Loan Account-either Single or Joint.	Installment Amount	Payment Amount as per frequency basis in loan schedule. ** For Credit Card, it is either minimum or full amount to pay.	As of Date	The date as at when the credit information are captured from core banking system.
Product Type	Loan purpose or characteristics	Loan Status	Status or Classification of the loan as defined by the National Bank of Cambodia.	Last 24 Payment Cycles	Payment cycles from the most current date (on the left) to the latest 24th payment cycle (on the right)

PAYMENT CYCLE

Company's payment behaviours on loan account in the last 24 months (from current date), representing by month ("MM") and year ("YY")

MM	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
YY	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17
Current (24 Months)	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Field	Description	Field	Description	Field	Description
N	New loan or the loan is not yet activated in the banking system.	4	Loan is late from 90 days to 119 days.	E	Loan is late from 300 days to 329 days.
R	Loan is rejected, either by customer or bank, as per advisory message below.	5	Loan is late from 120 days to 149 days.	Y	Loan is late from 330 days to 359 days.
Q	No transaction during the period.	6	Loan is late from 150 days to 179 days.	L	Loan is late from 360 days and/or more.
0	Current - Loan is paid on time.	7	Loan is late from 180 days to 209 days.	W	Loan is written off by the Creditor.
1	Loan is late from 1 day to 29 days.	8	Loan is late from 210 days to 239 days.	D	Loan payment is deferred.
2	Loan is late from 30 days to 59 days.	9	Loan is late from 240 days to 269 days.	V	Loan payment is on vacation.
3	Loan is late from 60 days to 89 days.	T	Loan is late from 270 days to 299 days.	C	Loan is fully paid off and closed.
M	** (Missing Cycle) It is the CBCSystem's value, meaning that the CBCMember did not update the data for that particular period(s).				

GUARANTEED ACCOUNT DETAILS

Detailed information of loan account(s) guaranteed by the Company.

WRITE-OFF ACCOUNT DETAILS

Detailed information of written-off accounts of the Company.

Field	Description	Field	Description	Field	Description
Date Loaded	Date when the write-off account loaded into the CBCSystem.	Applicant Type	Type of applicant of the write-off loan—Primary or Guarantor.	Write-off Status	Status of the write-off account whether fully or partially paid.
Creditor	Member's Name of the Credit Bureau Cambodia	Product Type	Loan purpose or characteristics	Original Write-off Amount	Due amount when the loan was written off.
Account Number	The Loan Number or Contract Number	Write-off Status Date	Date when the Status of the write-off account changes.	Write-off Outstanding Balance	Due amount after the loan was written off.

HOW TO CONTACT US: