

Report SN: 2010113003000014210351
Inquiry Time: 2010.11.30 09:30:15
Report Generation Date: 2010.11.30
Name: Ouyang Guanjun
Identity Type: ID Card
Identity Number: 41010519750324xxxx
Marriage Status: Married

Credit Records

This section contains details of your credit history on credit cards, loans and other credit accounts. The amount recorded herein is in RMB, correct to the last yuan.

Summary

Late payments records may have negative impact on your credit standing.

	Asset Disposal	Compensation Made by Guarantor
Number of transactions	1	2

	Credit Card	Housing Loan	Other Loans
Number of accounts	7	3	4
Open accounts	4	2	3
Accounts with overdue payments	4	1	1
Accounts with payments overdue for more than 90 days	4	0	0
Guarantees for others	0	0	1

Asset Disposal

- XX Assets Management Company took over the RMB400,000 non-performing loans unde on November 8, 2010. The last repayment was made on January 8, 2011. The amount of unpaid loan is RMB20,000.

Compensation Made by Guarantor

- XX Financing Lease Guarantee Company made the last compensation on October 5, 2008, with the accumulative compensation RMB400, 000. The last payment was made on January 8, 2011. The amount of unpaid loan is RMB20, 000.
- XX Insurance Company made the last compensation on June 21, 2009, with the accumulative compensation RMB200,000. The last repayment was paid on April 5, 2011. The amount of unpaid loan is RMB135, 000.

Credit Cards

Details of credit card accounts with overdue payments:

- Credit card (denominated in RMB) issued by XX Branch, A Bank on August 30, 2004. As of October 2010, the credit limit is RMB10,000, of which RMB500 has been used and the overdue amount is RMB500. In the last five years, the account has been overdue

in 11 months, among which payments were overdue for more than 90 days in 5 months.

2. Credit card (denominated in RMB) issued by the Credit Card Center of B Bank. on April 1, 2003. The card was cancelled in December 2009. In the last five years, the account has been overdue in 7 months, among which payments were overdue for more than 90 days in 3 months.

This institution stated in March 2010 that this client has commissioned XX Real Estate Development Company to repay the loan for him. However, the company failed to make payments on time for many times.

Detailed information about quasi-credit card accounts with overdrafts for more than 60 days:

3. Quasi-credit card (denominated in RMB) issued by XX Branch, C Bank on June 30, 2007. As of October 2010, the credit limit was RMB10, 000 and the overdraft balance was RMB5, 000. In the last five years, the account had overdrafts for more than 60 days in 6 months, among which overdrafts lasted for more than 90 days in 3 months.
4. Quasi-credit card (denominated in RMB) issued by XX Branch, D Bank on March 10, 2006. The card was cancelled in December 2009. In the last five years, the account had overdrafts for more than 60 days in 20 months, among which overdrafts lasted for more than 90 days in 16 months.

Details of quasi-credit card accounts without any overdue payment or overdrafts more than 60 days:

5. Credit card (denominated in USD) issued by XX Branch, E Bank on June 30, 2007. As of October 2010, the credit limit was RMB6, 800, of which RMB100 has been used.
6. Credit card (denominated in RMB) issued by F Bank on July 1, 2006. The card was cancelled in December 2009.
7. Credit card (denominated in RMB) issued by XX Branch, E Bank on June 30, 2007. As of October 2010, the credit limit was RMB10, 000, but the card has yet to be activated.

Housing Loans

Details of accounts with overdue payments:

1. Personal housing loan of RMB600, 000 (the loan was denominated in USD and converted to RMB in the report) granted by Beijing Branch, Agricultural Bank of China on August 30, 2008. The due date of the loan is August 30, 2028. As of September 2010, the balance was RMB572, 750. In the last five years, the account was overdue in 1 month, with no overdue lasting more than 90 days.

Details of accounts without any overdue payment:

2. Personal commercial housing (including housing for both commercial and residential purposes) loan of RMB200, 000 granted by XX Branch, C Bank on May 8, 2009. The loan will become due on May 8, 2029. As of October 2010, the balance was RMB50, 000.
3. Personal housing provident fund loan of RMB200,000 granted by XX Branch, F Bank on July 1, 2006. The loan was settled in December 2009.

Other Loans

Details of accounts with past-due payments:

1. Auto loan of RMB100,000 granted by XX Branch, A Bank on August 30, 2008. The due date of the loan is August 30, 2018. As of September 2010, the balance was RMB72, 750 and the overdue amount was RMB2, 200. In the last five years, the account was overdue payables in 2 months, during which no overdue lasted more than 90 days.

Details of accounts without any overdue payment:

2. Personal business loan of RMB100,000 granted by XX Branch, G Bank on May 8, 2009. The due date of the loan is May 8, 2019. As of October 2010, the balance was RMB50,000.
3. Auto loan of RMB100,000 granted by XX Auto Financing Company on Aril 15, 2008. The due date of the loan is April 15, 2013. As of

October 2010, the balance was RMB50,000.

4. Student loan with a contractual amount of RMB40,000 granted by XX Branch, C Bank on July 1, 2004. The loan was settled in December 2009.

Guarantee Provided to Others

1. Guarantee provided on March 2, 2009 for a loan granted by XX Branch, C Bank to Zhao Si (ID type: ID card; ID No.: 42010519850324xxxx). The contractual amount of the secured loan is RMB50,000 and the amount of guarantee is RMB50,000. As of October 5, 2010, the balance of the principal of the secured loan was RMB30,000.

Public Records

This section contains your credit information concerning tax arrears, civil judgments& enforcements, administrative penalties and telecommunication arrears in the last five years. The amount recorded herein are in RMB, correct to the last yuan.

Tax Arrears Records

Competent Tax Authority: Local Taxation Bureau, Dongcheng District, Beijing Time reported: October 2007
Total amount of tax arrears: RMB500 Taxpayer's registration number: 12485

Civil Judgment Records

Court of Filing: Beijing Xicheng People's Court Case Number: (2007) J.M.Y.CH.Z. No. 00056
Cause of action: Divorce Conclusion: Judgment
Time of filing: January 2007 Judgment/settlement result: Defendant Zhang San to compensate plaintiff Li Si with RMB420,000.
Object of action: Real estate transaction dispute Time of effectiveness of judgment/settlement: April 2007
Amount of object of action: RMB500,000

Enforcement Records

Court of Filing: Beijing Xicheng People's Court Case No.: (2007) J.M.Y.CH.Z. No. 00059
Cause of action: Divorce Conclusion: Enforcement
Time of filing: June 2007 Status of Case: Enforcement completed
Enforcement Target: House Enforcement Target (enforced): House
Enforcement Value: RMB420,000 Enforcement Value (enforced): RMB420,000
Time of settlement: August 2007

Administrative Penalty Records

Penalising Authority: Beijing Dongcheng Local Tax Bureau Document Number: D.SH.F.Z. [2007] No. 7
Penalty Type: Tax withholding Administrative review Y/N : No

Penalty Amount: RMB500	Result of Administrative Review: N/A
Penalty Takes Effect From: May 2007	Deadline for penalty: ----
Penalising authority: Hunan Provincial Construction Management Service Center	Document No.: HN0923456-CF
Penalty Type: Withholding, revocation, detention or cancellation of licence	Administrative Review Y/N: ----
Penalty Amount: ----	Result of Administrative Review: ----
Penalty Takes Effect From: August 2007	Deadline for Penalty: December 2007

Telecommunication Arrears

Telecommunication Service Provider: China Mobile	Business Type: Fixed phone line	Account Date: October 2008
Service Enabled Date: June 2007	Amount of Arrears: RMB500	

Inquiry Records

This section contains the inquiries made into your credit information in the recent two years.

SN	Date of Inquiry	Inquiry By	Reason for Inquiry
1	May 5, 2010	XX Branch, A Bank /user	Post-lending management
2	April 23, 2009	XX branch office , Credit Reference Center/user	Record holder (i.e., you)
3	December 10, 2008	XX Branch, B Bank /user	Loan approval
4	December 2, 2008	XX Branch, C Bank /user	XX Branch, C Bank/user

You also made another three inquiries on-line in 2010.

Notes

1. The Credit Report displays data in the system at the time of report generation. Apart from query records that are automatically generated by the system, all other data contained in this report are reported by financial institutions. The Credit Reference Center does not guarantee the authenticity and accuracy of such information. However, it is committed to an objective and neutral perspective during the whole process of information collation, processing and integration.
2. This report only contains the key information that may affect your credit assessment. If you need more detailed records from the Consumer Credit Reporting System, please inquire at the local credit report inquiry office. You can visit the website of the Credit Reference Center (www.pbccrc.org.cn) for specific addresses and contact information.
3. You have the right to dispute information contained in your credit report. You may contact the data provider or bring up a dispute application at the credit report counters at local PBC branches or sub-branches.
4. This report is provided only for you to better understand your credit status. Please keep it in a safe place. The Credit Reference Center will assume no liability for any disclosure of personal information arising from poor safekeeping.
5. Please call our customer service hotline 400-810-8866 for more information.