



# Detailed Bureau Consumer Credit Report

Applicant ID 104779799

**DRAFT****Personal Information By: Provider A**

<b>CPR No.:</b>	104779799	<b>Date of Birth:</b>	02/02/1990	<b>Employer:</b>	Company
<b>Name:</b>	Ali Abdulla Mohamed	<b>Nationality:</b>	BH BAHRAIN	<b>Mobile:</b>	
<b>Address:</b>	Muharraq - KINGDOM OF BAHRAIN	<b>PO. Box:</b>		<b>Home Tel:</b>	
		<b>Gender:</b>	Male	<b>Work Tel:</b>	

**Personal Information By: Bank A**

<b>CPR No.:</b>	104779799	<b>Date of Birth:</b>	02/02/1990	<b>Employer:</b>	Company
<b>Name:</b>	Ali Abdulla Mohamed	<b>Nationality:</b>	BH BAHRAIN	<b>Mobile:</b>	
<b>Address:</b>	Muharraq - KINGDOM OF BAHRAIN	<b>PO. Box:</b>		<b>Home Tel:</b>	
		<b>Gender:</b>	Male	<b>Work Tel:</b>	

**Personal Information By: Bank C**

<b>CPR No.:</b>	104779799	<b>Date of Birth:</b>	02/02/1990	<b>Employer:</b>	Benefit
<b>Name:</b>	Ali Abdulla Mohamed	<b>Nationality:</b>	BH BAHRAIN	<b>Mobile:</b>	
<b>Address:</b>	Muharraq - KINGDOM OF BAHRAIN	<b>PO. Box:</b>		<b>Home Tel:</b>	
		<b>Gender:</b>	Male	<b>Work Tel:</b>	

**Personal Information By: Bank B**

<b>CPR No.:</b>	104779799	<b>Date of Birth:</b>	02/02/1990	<b>Employer:</b>	Company
<b>Name:</b>	Ali Abdulla Mohamed	<b>Nationality:</b>	BH BAHRAIN	<b>Mobile:</b>	
<b>Address:</b>	Muharraq - KINGDOM OF BAHRAIN	<b>PO. Box:</b>		<b>Home Tel:</b>	
		<b>Gender:</b>	Male	<b>Work Tel:</b>	

**Previous Search Inquiry (PSI)**

PSI No.	Inquiry Date	Provider	Acc. Relation	Acc. Type	Finance Amount	Loan Duration	Payment Frequency	Payment Amount	Total Income	Decision
2167755	17/02/2020	Bank B	Owner	Consumer Loan	4,000	36 Months	Monthly	120	800	Expired
2167756	12/05/2019	Bank A	Owner	Credit Cards	2,000	24 Months	Monthly	80	800	Expired

2167763	24/06/2019	Bank B	Owner	Consumer Loan	15,000	84	Months	Monthly	200	800	Approved
2167764	24/10/2019	Bank C	Owner	Housing/Mortgage Loan	35,000	84	Months	Monthly	450	800	Rejected

NOTE: the above shown results are for the last 12 months only

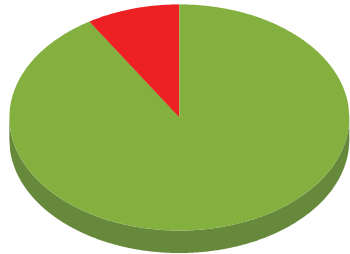
**Total PSIs 4**

NOTE: If the information provided in the Credit Report is believed to be incorrect, you should inform the Bank or Finance Company directly. The Benefit Company is not authorized to change any data that has been provided by these organizations. The Banks or Finance Companies are the only organizations who are authorized to correct the data if an error has been found.

ملاحظة: في حالة ثبات ان المعلومات المذكورة في التقرير الائتماني غير صحيحة، يجب مراجعة البنك أو المؤسسة الممولة. شركة بنفث غير مرخص لها بتغيير أو تعديل البيانات المقدمة من قبل هذه المؤسسات، البنوك ومؤسسات التمويل هم فقط المصرح لهم بتغيير وتعديل البيانات الخاطئة.

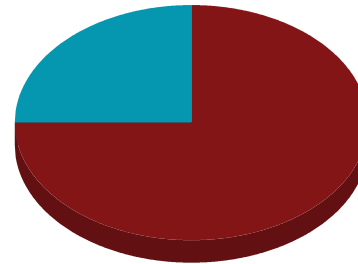
## Account Statistics

### Exposure at Default



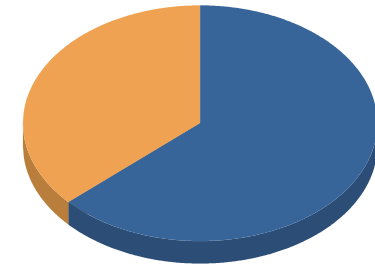
Performing Accounts	20,600	91.2%
Non-Performing Accounts	2,000	8.8%
<b>Total:</b>	<b>22,600</b>	<b>100.0%</b>

### Credit Utilization



Total Available Credit	3,000	75.0%
Total Credit Utilization	1,000	25.0%
<b>Total:</b>	<b>4,000</b>	<b>100.0%</b>

### Loans Outstanding Balance



Total Paid Off	28,500	63.3%
Total Balance of Loans	16,500	36.7%
<b>Total:</b>	<b>45,000</b>	<b>100.0%</b>



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**DRAFT**

## Account Detail (LAD) - Opened

LAD No. 7      Account No. 12348569      Provider Bank B

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Current Balance	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency Code		
Owner	1	Consumer Loan	30/05/2017	30/5/2024	84	15,000	10,000	200	Standing Order	Monthly	25/01/2020	200	24/06/2019	24/06/2019	BD		
											<b>Current Status</b>			<b>Worst Hist. Status</b>			
Write Off Amt.	Write Off Dt.	Resch. From LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Normal	28/01/2020	0	0	Arrears	24/06/2019	200	1

LAD No. 10      Account No. 1123856998      Provider Bank C

**Disputed**

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Current Balance	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency Code		
Owner	1	Consumer Loan	01/07/2019	30/7/2022	42	5,000	4,500	120	Standing Order	Monthly	26/11/2019	120	26/12/2019	26/12/2019	BD		
											<b>Current Status</b>			<b>Worst Hist. Status</b>			
Write Off Amt.	Write Off Dt.	Resch. From LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Arrears	11/03/2020	120	1	Arrears	05/01/2020	120	1

LAD No. 6      Account No. 1199234697      Provider Bank B

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Current Balance	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency Code		
Owner	1	Housing/Mortgage Loan	30/05/2010	30/6/2020	120	25,000	2,000	200	Standing Order	Monthly	27/09/2019	200	24/10/2019	24/01/2020	BD		
											<b>Current Status</b>			<b>Worst Hist. Status</b>			
Write Off Amt.	Write Off Dt.	Resch. From LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Arrears	28/01/2020	800	4	Arrears	24/12/2019	200	3



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**DRAFT**

LAD No. 2 Account No. 23745689 Provider Bank A

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Current Balance	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency Code		
Owner	1	Credit Cards	25/09/2018	1/1/2022	36	4,000	1,000	200	Cash	Monthly	27/01/2020	200	-	-	BD		
											Current Status			Worst Hist. Status			
Write Off Amt.	Write Off Dt.	Resch. From LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Normal	27/01/2020	0	0				

LAD No. 9 Account No. 60012600132 Provider Provider A

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Current Balance	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency Code		
Owner	1	Billing	28/01/2019				1,100	60	Direct Debit	Monthly	12/02/2020	50	-	-	BD		
											Current Status			Worst Hist. Status			
Write Off Amt.	Write Off Dt.	Resch. From LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Normal	15/02/2020	0	0				

LAD No. 8 Account No. 60018760018 Provider Provider B

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Current Balance	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency Code		
Owner	1	Rental	26/10/2017		60		4,000	120	Cash	Monthly	26/01/2020	120	-	-	BD		
											Current Status			Worst Hist. Status			
Write Off Amt.	Write Off Dt.	Resch. From LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Normal	28/01/2020	0	0				

Total Finance Amount / Credit	49,000	Total Balance	22,600	Total Payment Amount	900	Total Overdue Amount	920	Total No. of Overdue	5
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# Detailed Bureau Consumer Credit Report

Applicant ID: 104779799

**DRAFT**

## Account Detail (LAD) - Closed

LAD No. 5

Account No. 112487962

Provider

Bank C

Acc. Relation	No Acc. Holder(s)	Acc. Type	Opened Dt.	Closed Dt.	Planned Maturity Dt.	Loan Duration	Finance Amt.	Pmt. Amt.	Pmt. Method	Pmt. Freq.	Latest Pmt. Dt.	Latest Pmt. Amt.	First Missed Pmt. Dt.	Last Missed Pmt. Dt.	Currency		
Owner	1	Credit Cards	25/09/2016	25/12/2019	1/1/2020	36	3500	150	Cash	Monthly	10/12/2019	250	-	-	BD		
										Current Status				Worst Hist. Status			
Write Off Amt.	Write Off Dt.	Resch. LAD	Resch. Dt.	Legal Open Dt.	Legal Close Dt.	Balloon Pmt. Amt.	Balloon Pmt. Dt.	Asset Value	Asset Type	Status	Status Dt.	O\Due Amt.	No.of Pmts.	Status	Status Dt.	O\Due Amt.	No.of Pmts.
0	-	-	-	-	-	0	-	-	-	Normal	26/12/2019	0	0				

## Disputed Accounts :

Lad No.: 10

Account Number: 1123856998

Provider:

Bank C



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**DRAFT**

## Member Details :

**Member Name:** Bank C

<b>Contact Name:</b> Customer service	<b>Contact Number:</b>	<b>Extension:</b>
<b>Member Address:</b>	<b>P.O. Box:</b>	<b>Email:</b>

**Member Name:** Bank A

<b>Contact Name:</b> Customer Service Center	<b>Contact Number:</b>	<b>Extension:</b>
<b>Member Address:</b>	<b>P.O. Box:</b>	<b>Email:</b>

**Member Name:** Provider A

<b>Contact Name:</b> Customer Service Department	<b>Contact Number:</b>	<b>Extension:</b>
<b>Member Address:</b>	<b>P.O. Box:</b>	<b>Email:</b>

**Member Name:** Bank B

<b>Contact Name:</b> Customer Service Manager	<b>Contact Number:</b>	<b>Extension:</b>
<b>Member Address:</b>	<b>P.O. Box:</b>	<b>Email:</b>