Transunion Rwanda Limited
Comprehensive Consumer Report with Risk Score
All Sector Report
Equity Bank Rwanda Limited [Bank Sector Bureau]

PDF ID : 39885388-282eafaa-9cb1-43e9-9845-f17fdc4bad2c

0039885388

PERSONAL PROFILE

CRN : **00001008317**
Names : MR. GAKWERERE EVERGISTE
ID : 1198680069650176
Marital Status: SINGLE
Gender : M Date of Birth: 09/Jan/1986

**** Bureau Score**
663 - BB
* Refer to index at the end of the report

Also Known As

MR. GAKWERERE EVERGISTE

Postal Address(es)	Last Update :
RUHANGO - , ,	16-Feb-2019
RUHANGO - , ,	29-Jul-2016

Physical Address(es)	Last Update :
NYARUGENGE, Duration of stay in years : 0 Duration of stay in months : 0	12-Dec-2012

Phones	Last Update :
250788901111	07-Apr-2025
+250783041418	21-Feb-2022
250783000000	22-Nov-2019
250783041418	29-Sep-2016
0750667707	20-May-2014
750667707	12-Dec-2012

Employment

Position : SALARIES

SUMMARY

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	Your Sector	Other Sectors
Non-Performing Accounts	0	0
Open NPA	0	0
Closed NPA	0	0
Performing Accounts	7	0
Open PA	1	0
Closed PA	6	0
PA Open Total Value(RWF)	21,800.00	0.00
Credit History Duration (Months)	99	0
Insurance Policies	0	4
Bounced Cheques	0	0
Fraudulent Cases	0	0
Credit Applications	0	0
Last PA Listing Date	02 Oct 2026	-
Last NPA Listing Date	-	-
Last Bounced Cheque Date	-	-
Last Fraud Date	-	-
Last Credit Application Date	-	-
Enquiries - Last 30 Days	2	0
Enquiries - Last 31 - 60 Days	1	0
Enquiries - Last 61 - 90 Days	1	0
Enquiries > 91 Days	13	6

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PERFORMING ACCOUNTS

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1) *Trade Sector:* Bank Sector Bureau
Account Type: OVERDRAFT
Classification: (1) NORMAL RISK
Days In Arrears: 0 days
Listed Amount :

Principal Amount: RWF 246,829.00
Listing Date: 26-Aug-2024
Scheduled Payments: RWF 0.00

Balance Amount: RWF 0.00
Disputed? NO
Account Status: ACCOUNT CLOSED
Arrears Amount: RWF 0.00
Worst Arrear: 0 days
Ownership:

Account Ref: **00040-98599613-25**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
=	=	=	=	=	=	=	=	=	=	=	=
Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
=	=	=	=	=	=	=	=	=	=	=	=

2) *Trade Sector:* Bank Sector Bureau
Account Type: MOBILE LOAN
Repayment Terms:
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :

Principal Amount: RWF 20,000.00
Last Payment: 20-May-2026
Listing Date: 25-Apr-2026
Scheduled Payments: RWF 0.00

Balance Amount: RWF 0.00
Disputed? NO
Account Status: ACCOUNT CLOSED
Arrears Amount: RWF 0.00
Worst Arrear: 0 days
Ownership:

Account Ref: **2054000173736680**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
X	X	X	X	X	0	0	=	=	=	=	=
Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
=	=	=	=	=	=	=	=	=	=	=	=

3) *Trade Sector:* Bank Sector Bureau
Account Type: MOBILE LOAN
Repayment Terms:
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :

Principal Amount: RWF 20,000.00
Listing Date: 02-Oct-2026
Scheduled Payments: RWF 0.00

Balance Amount: RWF 21,800.00
Disputed? NO
Account Status: CURRENT
Arrears Amount: RWF 0.00
Worst Arrear: 0 days
Ownership:

Account Ref: **2054000199986041**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
X	0	X	X	X	X	X	X	X	X	X	X
Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
X	X	X	X	X	X	X	X	X	X	X	X

4) *Trade Sector:* Bank Sector Bureau
Account Type: MOBILE LOAN
Repayment Terms:
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :

Principal Amount: RWF 50,000.00
Last Payment: 12-Sep-2026
Listing Date: 02-Sep-2026
Scheduled Payments: RWF 0.00

Balance Amount: RWF 0.00
Disputed? NO
Account Status: ACCOUNT CLOSED
Arrears Amount: RWF 0.00
Worst Arrear: 0 days
Ownership:

Account Ref: **2054000194291349**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
X	0	0	=	=	=	=	=	=	=	=	=
Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
=	=	=	=	=	=	=	=	=	=	=	=

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5)

Trade Sector:	Bank Sector Bureau	*Principal Amount:*	RWF 39,808.00	*Balance Amount:*	RWF 0.00
Account Type:	PERSONAL CASH	*Listing Date:*	22-Jun-2018	*Disputed?*	NO
Classification:	(1) NORMAL RISK	*Scheduled Payments:*	RWF 40,445.00	*Account Status:*	ACCOUNT CLOSED
Days In Arrears:	0 days			*Arrears Amount:*	RWF 0.00
Listed Amount :				*Worst Arrear:*	0 days
				Ownership:	

Account Ref: **00040-12001365-79**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
X	X	X	X	X	X	X	X	X	X	X	X
Oct 25	**Sep 25**	**Aug 25**	**Jul 25**	**Jun 25**	**May 25**	**Apr 25**	**Mar 25**	**Feb 25**	**Jan 25**	**Dec 24**	**Nov 24**
X	X	X	X	X	X	X	0	X	0	X	X

6)

Trade Sector:	Bank Sector Bureau	*Principal Amount:*	RWF 50,000.00	*Balance Amount:*	RWF 0.00
Account Type:	MOBILE LOAN	*Last Payment:*	24-Aug-2024	*Disputed?*	NO
Repayment Terms:		*Listing Date:*	26-Aug-2024	*Account Status:*	ACCOUNT CLOSED
Classification:	Normal Risk	*Scheduled Payments:*	RWF 0.00	*Arrears Amount:*	RWF 0.00
Days In Arrears:	0 days			*Worst Arrear:*	0 days
Listed Amount :				*Ownership:*	

Account Ref: **2054000077178615**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
=	=	=	=	=	=	=	=	=	=	=	=
Oct 25	**Sep 25**	**Aug 25**	**Jul 25**	**Jun 25**	**May 25**	**Apr 25**	**Mar 25**	**Feb 25**	**Jan 25**	**Dec 24**	**Nov 24**
=	=	=	=	=	=	=	=	=	=	=	=

7)

Trade Sector:	Bank Sector Bureau	*Principal Amount:*	RWF 50,000.00	*Balance Amount:*	RWF 0.00
Account Type:	MOBILE LOAN	*Last Payment:*	18-Jul-2024	*Disputed?*	NO
Repayment Terms:		*Listing Date:*	19-Jul-2024	*Account Status:*	ACCOUNT CLOSED
Classification:	Normal Risk	*Scheduled Payments:*	RWF 0.00	*Arrears Amount:*	RWF 0.00
Days In Arrears:	0 days			*Worst Arrear:*	0 days
Listed Amount :				*Ownership:*	

Account Ref: **2054000072401325**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
=	=	=	=	=	=	=	=	=	=	=	=
Oct 25	**Sep 25**	**Aug 25**	**Jul 25**	**Jun 25**	**May 25**	**Apr 25**	**Mar 25**	**Feb 25**	**Jan 25**	**Dec 24**	**Nov 24**
=	=	=	=	=	=	=	=	=	=	=	=

Payment History

=	Facility not yet assigned
X	Data not Submitted
numbers	Days In Arrears

Insurance Policies

1)

Policy No	010/010/1/000560/2024	Balance on Policy	RWF 26,178.00
Insured Amount	RWF 0.00	Premium Amount	RWF 517,933.00
Application Date	23-Jan-2024	Renewals Done	0
Policy Classification	Motor Insurance	Policy Start Date	15-Feb-2024
Status		Policy Expiry Date	14-Feb-2025
Total Claims Made	0	Days in arrears	8
Trade Sector	Insurance Sector Bureau	Receivable category	D
Due Date			

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2)	Policy No	P119443	Balance on Policy	RWF 0.00
	Insured Amount	RWF 0.00	Premium Amount	RWF 13,335.00
	Application Date	29-Apr-2016	Renewals Done	0
	Policy Classification	LIFE INSURANCE	Policy Start Date	14-Dec-2015
	Status	PAID	Policy Expiry Date	13-Dec-2050
	Total Claims Made	2	Days in arrears	0
	Trade Sector	Insurance Sector Bureau	Receivable category	
	Due Date			

3)	Policy No	S120054	Balance on Policy	RWF 0.00
	Insured Amount	RWF 5,565,000.00	Premium Amount	RWF 5,215.00
	Application Date	29-Apr-2016	Renewals Done	0
	Policy Classification	LIFE INSURANCE	Policy Start Date	10-May-2016
	Status	PAID	Policy Expiry Date	09-May-2051
	Total Claims Made	0	Days in arrears	0
	Trade Sector	Insurance Sector Bureau	Receivable category	
	Due Date			

4)	Policy No	010/094/1/000560/2024	Balance on Policy	RWF 0.00
	Insured Amount	RWF 0.00	Premium Amount	RWF 517,933.00
	Application Date	31-Jan-2024	Renewals Done	0
	Policy Classification	Motor Insurance	Policy Start Date	15-Feb-2024
	Status		Policy Expiry Date	14-Feb-2025
	Total Claims Made	0	Days in arrears	0
	Trade Sector	Insurance Sector Bureau	Receivable category	
	Due Date			

Recent Enquiries

	Trade Sector	Date	Reason For Enquiry
1)	Bank Sector Bureau	09 Apr 2026	Loan Application
2)	Bank Sector Bureau	06 May 2026	Account Opening
3)	Bank Sector Bureau	23 Apr 2026	Loan Application
4)	MicroFinance Sector	20 May 2025	Loan Application
5)	MicroFinance Sector	19 Jun 2025	Loan Application
6)	MicroFinance Sector	30 Jan 2025	Loan Application
7)	Bank Sector Bureau	16 Aug 2026	Loan Application
8)	Bank Sector Bureau	06 Oct 2026	Loan Application
9)	Bank Sector Bureau	16 Sep 2026	Loan Application
10)	Bank Sector Bureau	19 Jun 2026	Loan Application
11)	Bank Sector Bureau	20 Jul 2026	Loan Application
12)	Bank Sector Bureau	08 May 2026	Account Opening
13)	Bank Sector Bureau	22 Jan 2025	Person Verification
14)	Credit Reference Bureau	28 Jan 2025	Person Verification

Credit Score Band

Lowest Risk

* Band	Score Range
AA	668-900
BB	660 - 667
CC	654 - 659
DD	649 - 653
EE	642 - 648
FF	637 - 641
GG	630 - 636
HH	624 - 629
II	618 - 623
JJ	100 - 617

Highest Risk

** Bureau Score

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**** Bureau Score**

663 - BB

**** Probability Of Default

1.54%

Score Definition

The Transunion Credit Score is a three-digit number derived by using mathematical formulae that represents the credit risk associated with an individual's credit profile. This provides an indication of an individual's potential future behaviour.

The 4 Score Elements

* Band	Reflects the risk segmentation against the credit active population
** Bureau Score	A Number between 0-1000 that indicates the credit risk associated with an individual's credit profile
*** Adverse Action Reasons	The main reasons as to why a score is what it is.
**** Probability Of Default	The percentage likelihood of an individual defaulting on a credit agreement.

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