PDF ID : 40065542-7c99fec7-1a67-4d4b-86bf-f0b40e97c3d7

0040065542

PERSONAL PROFILE

CRN : **00002787366**
Names : KAMARIZA MICHELINE
ID : 1199570161849042
Gender : F Date of Birth: 11/Dec/1996

**** Bureau Score**
601 - JJ
* Refer to index at the end of the report

Guarantees

CRN	Guarantee Type	Guarantee Limit	Original Loan Amount	Disputed?
2787366		0.00	15,500,000.00	NO

SUMMARY

1040065542

	Your Sector	Other Sectors
Non-Performing Accounts	1	0
Open NPA	1	0
Closed NPA	0	0
NPA Open Total Value (RWF)	822.00	0.00
Performing Accounts	1	0
Open PA	0	0
Closed PA	1	0
Credit History Duration (Months)	33	0
Insurance Policies	0	0
Bounced Cheques	0	0
Fraudulent Cases	0	0
Credit Applications	0	0
Last PA Listing Date	11 Jan 2024	-
Last NPA Listing Date	10 May 2025	-
Last Bounced Cheque Date	-	-
Last Fraud Date	-	-
Last Credit Application Date	-	-
Enquiries - Last 30 Days	0	0
Enquiries - Last 31 - 60 Days	17	0
Enquiries - Last 61 - 90 Days	14	0
Enquiries > 91 Days	10	0

12 Oct 2026 03:03

NON-PERFORMING ACCOUNTS

1)
Trade Sector: Bank Sector Bureau
Account Type: Instalment account
Repayment Terms: 1 BULLET
Classification: LOSS
Listed Amount :

Principal Amount: RWF 822.00
Listing Date: 10-May-2025

Balance Amount: RWF 822.00
Disputed? NO
Account Status: CURRENT
Arrears Amount: RWF 822.00
Ownership:

Account Ref: **4026200028760**

PERFORMING ACCOUNTS

1)
Trade Sector: Bank Sector Bureau
Account Type: Instalment account
Repayment Terms: 31 MONTHLY
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :

Principal Amount: RWF 15,500,000.00
Last Payment: 31-Dec-2023
Listing Date: 11-Jan-2024
Scheduled Payments: RWF

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

Account Ref: **AA23361KXK9S**

PDF ID : 40065542-7c99fec7-1a67-4d4b-86bf-f0b40e97c3d7

0040065542

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	X	X	X

Payment History

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

Recent Enquiries

Trade Sector	Date	Reason For Enquiry
1) Bank Sector Bureau	23 Aug 2026	Account Opening
2) Bank Sector Bureau	22 Aug 2026	Account Opening
3) Bank Sector Bureau	26 Aug 2026	Account Opening
4) Bank Sector Bureau	26 Aug 2026	Account Opening
5) Bank Sector Bureau	23 Aug 2026	Account Opening
6) Bank Sector Bureau	12 Aug 2026	Account Opening
7) Bank Sector Bureau	22 Aug 2026	Account Opening
8) Bank Sector Bureau	12 Aug 2026	Account Opening
9) Bank Sector Bureau	07 Aug 2026	Account Opening
10) Bank Sector Bureau	07 Aug 2026	Account Opening
11) Bank Sector Bureau	31 Aug 2026	Account Opening
12) Bank Sector Bureau	01 Sep 2026	Account Opening
13) Bank Sector Bureau	31 Aug 2026	Account Opening
14) Bank Sector Bureau	02 Sep 2026	Account Opening
15) Bank Sector Bureau	02 Sep 2026	Account Opening
16) Bank Sector Bureau	01 Sep 2026	Account Opening
17) Bank Sector Bureau	29 Aug 2026	Account Opening
18) Bank Sector Bureau	30 Aug 2026	Account Opening
19) Bank Sector Bureau	29 Aug 2026	Account Opening
20) Bank Sector Bureau	29 Aug 2026	Account Opening
21) Bank Sector Bureau	29 Aug 2026	Account Opening
22) Bank Sector Bureau	28 Jul 2026	Account Opening
23) Bank Sector Bureau	30 Jul 2026	Account Opening
24) Bank Sector Bureau	28 Jul 2026	Account Opening
25) Bank Sector Bureau	27 Jul 2026	Account Opening
26) Bank Sector Bureau	27 Jul 2026	Account Opening
27) Bank Sector Bureau	31 Jul 2026	Account Opening
28) Bank Sector Bureau	01 Aug 2026	Account Opening
29) Bank Sector Bureau	01 Aug 2026	Account Opening
30) Bank Sector Bureau	31 Jul 2026	Account Opening
31) Bank Sector Bureau	30 Jul 2026	Account Opening
32) Bank Sector Bureau	28 Mar 2025	Account Opening
33) Bank Sector Bureau	06 Mar 2026	Account Opening
34) Bank Sector Bureau	06 Mar 2026	Account Opening
35) Bank Sector Bureau	06 Mar 2026	Account Opening

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

PDF ID : 40065542-7c99fec7-1a67-4d4b-86bf-f0b40e97c3d7

0040065542

Credit Score Band

	* Band	Score Range
Lowest Risk	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
Highest Risk	JJ	100 - 617

** Bureau Score

**** Bureau Score**

601 - JJ

**** Probability Of Default**

6.11%

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.

IMPORTANT NOTICE

THE INFORMATION PROVIDED BY CREDIT REFERENCE BUREAU AFRICA LIMITED T/A TRANSUNION DOES NOT AND IS NOT INTENDED TO REFLECT UPON THE SOLVENCY,FINANCIAL STANDING OR THE STABILITY,HONESTY OR MOTIVES OF ANY PARTY REFERRED TO AND DOES NOT IMPLY THAT ANY PARTY IS UNABLE TO MAKE PAYMENT OR THEY ARE NOT PREPARED TO PAY THEIR DEBTS OR THAT THEY ARE PERSONS TO WHOM CREDIT SHOULD NOT BE GIVEN.

THE INFORMATION PROVIDED HEREIN IS FURNISHED, SUBJECT TO THE TERMS AND CONDITIONS OF CREDIT REFERENCE BUREAU AFRICA LIMITED T/A TRANSUNION SUBSCRIPTION AGREEMENT,IN STRICTEST CONFIDENCE FOR YOUR EXCLUSIVE USE AND FOR LEGITIMATE BUSINESS PURPOSES ONLY AND SHALL NOT BE REPRODUCED .NEITHER CREDIT REFERENCE BUREAU AFRICA LIMITED T/A TRANSUNION NOR ITS SOURCES NOR DISTRIBUTORS WARRANT SUCH INFORMATION NOR SHALL THEY BE LIABLE FOR YOUR USE OR RELIANCE UPON IT.

© 2026 Transunion Rwanda Limited Email: support_rwanda@transunion.rw Website: www.transunionafrica.com