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

PDF ID : 40050766-026cbca9-8289-437d-b1aa-fca2aa893dac

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PERSONAL PROFILE

CRN : **00000712577**
Names : MR. KAYIGANA JEAN MAURICE
ID : 1198180131010114
Gender : M

**** Bureau Score**
673 - AA
* Refer to index at the end of the report

Also Known As

KAYIGANA Jean Maurice
Mr KAYIGANA JEANMAURICE

Postal Address(es)

	Last Update :
P.O.Box - , , RWANDA	18-Sep-2025

Physical Address(es)

	Last Update :
RWANDA Duration of stay in years : 0 Duration of stay in months : 0	18-Sep-2025
NYARUGENGE, Duration of stay in years : 0 Duration of stay in months : 0	11-Sep-2012

Phones

		Last Update :
WORK	250780000000	18-Sep-2025
	250788898662	15-Sep-2015
	0788898662	20-May-2014

Employment

RWANDA GOVT
Physical Address : KIGALI RWANDA
Position : CIVIL SERVANT

Position : PARTICULIERS

Rwanda Govt

Position : Civil Servant

SUMMARY

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	Your Sector	Other Sectors
Non-Performing Accounts	0	0
Open NPA	0	0
Closed NPA	0	0
Performing Accounts	0	4
Open PA	0	1
Closed PA	0	3
PA Open Total Value(RWF)	0.00	67,050,413.00
Credit History Duration (Months)	0	171
Insurance Policies	0	1
Bounced Cheques	0	0
Fraudulent Cases	0	0
Credit Applications	0	0
Last PA Listing Date	-	31 Dec 2024
Last NPA Listing Date	-	-
Last Bounced Cheque Date	-	-
Last Fraud Date	-	-
Last Credit Application Date	-	-
Enquiries - Last 30 Days	1	0
Enquiries - Last 31 - 60 Days	0	0
Enquiries - Last 61 - 90 Days	1	1
Enquiries > 91 Days	12	6

12 Oct 2026 10:54

PERFORMING ACCOUNTS

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1) *Trade Sector:* MicroFinance Sector
Account Type: Instalment account
Repayment Terms: 72 MONTHLY
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :
Principal Amount: RWF 870,829.00
Last Payment: 31-Dec-2023
Listing Date: 27-Jan-2015
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: **0060562-02-04**

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:* MicroFinance Sector
Account Type: Instalment account
Repayment Terms: 72 MONTHLY
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :
Principal Amount: RWF 4,571,371.00
Last Payment: 31-Dec-2023
Listing Date: 17-Oct-2015
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: **6001870-03-01**

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
=	=	=	=	=	=	=	=	=	=	=	=

3) *Trade Sector:* MicroFinance Sector
Account Type: Instalment account
Repayment Terms: 36 MONTHLY
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :
Principal Amount: RWF 700,000.00
Last Payment: 31-Dec-2023
Listing Date: 10-Jul-2012
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: **6001870-02-02**

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
=	=	=	=	=	=	=	=	=	=	=	=

4) *Trade Sector:* MicroFinance Sector
Account Type: Instalment account
Repayment Terms: 180 MONTHLY
Classification: NORMAL RISK
Days In Arrears: 0 days
Listed Amount :
Principal Amount: RWF 66,206,955.00
Last Payment: 30-Nov-2024
Listing Date: 31-Dec-2024
Scheduled Payments: RWF 928,171.00
Balance Amount: RWF 67,050,413.00
Disputed? NO
Account Status: CURRENT
Arrears Amount: RWF 0.00
Worst Arrear: 0 days
Ownership:

Account Ref: **6001870-05-001**

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	X	X	X	X	0

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Payment History

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

Insurance Policies

1)

Policy No	100/00002032-KIM	Balance on Policy	RWF 0.00
Insured Amount	RWF 0.00	Premium Amount	RWF 0.00
Application Date	27-Dec-2013	Renewals Done	1
Policy Classification	MOTOR INSURANCE	Policy Start Date	01-Jan-2001
Status	PAID	Policy Expiry Date	01-Jan-2001
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	02 Jun 2025	Loan Application
2)	Bank Sector Bureau	24 Oct 2025	Loan Application
3)	Bank Sector Bureau	21 Oct 2025	Loan Application
4)	Non Deposit Taking	11 Mar 2025	Loan Application
5)	Bank Sector Bureau	08 Jan 2025	Loan Application
6)	MicroFinance Sector	17 Jul 2026	Loan Application
7)	Bank Sector Bureau	25 Sep 2026	Loan Application
8)	Bank Sector Bureau	04 Aug 2026	Loan Application
9)	MicroFinance Sector	19 Feb 2026	Account Opening
10)	MicroFinance Sector	26 Mar 2026	Loan Application
11)	Non Deposit Taking	19 Dec 2025	Loan Application
12)	Bank Sector Bureau	08 Jan 2025	Loan Application

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

**** Bureau Score**

673 - AA

**** Probability Of Default**

1.21%

Score Definition

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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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