

Report Order NumberW-0005223914/2019

Institution NameFCMB

User NameMOTUNRAYO SALAKO

Consumer Classic Report

Report And Search Details

Institution Name	FCMB	Report Number	W-0005223914/2019	Report Order Date	16-May-2019
BVN Number	22390979096	Search Confidence Score	100%		

Customer Merger Details

S/N	Name
1	JOSEPH MESHACH
2	MESHACH UCHE JOSEPH

Customer Details (Demographics)

Full Name	JOSEPH MESHACH	Gender	Male
Date of Birth	10-Mar-1987	Nationality	ND
Address	2,OGUNFAYO ESTATE,EPUTU IBEJU-LEKKI,LAGOS NG NIGERIA	Telephone Number (01)	07069410828
		Telephone Number (02)	ND
		Application Viability Score	NA
Means of Identification	Identifier Value (Number)	Expiry Date	
Bank Verification Number	22390979096	ND	

Credit Risk Overview

Indicator	Value
Maximum number of days overdue in the last 12 months	0
Maximum number of facilities overdue in the last 12 months	0
Number of Inquiries in the last 12 months	9
Number of Dishonour Cheques	0
Number of Suit Filed	0
Number of Guaranteed Loans	0
First Credit Reported Date	31-Mar-2018

Summary Of Performance

Institution Name	Facilities Count	Performing Facilities	Non Performing Facilities	Approved Amount	Account Balance	Overdue Amount
ZEDVANCE LIMITED	9	9	0	NGN 7,337,530	2,341,957	0
PAGE MICROFINANCE BANK LIMITED	1	1	0	NGN 1,000,000	0	0

Classification of Active Accounts by Institution Type

Institution Type	No. of Accounts	Currency	Approved Amount	Outstanding Balance	Amount Overdue	Legal Action Taken
Micro Lenders	1	NGN	2,479,719	2,341,957	0	ND

Classification of Active Accounts by Product Type

Product Type	No. of Accounts	Accounts Opened in last 6 months	Currency	Approved Amount	Total Outstanding Balance	Amount Overdue	
						Overdue Amount	Recent Overdue Date
Personal Loan	1	1	NGN	2,479,719	2,341,957	0	ND

Credit Facility Details - Open Accounts

S/N	Institution Name	Account Number	Credit Facility Type	Credit Facility Status	Currency	Approved Amount	Current Balance
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1	ZEDVANCE LIMITED	2073666952	Personal Loan	Open	NGN	2,479,719	2,341,957
		Amount Overdue	Amount Written off	Credit Facility Opened Date	Credit Facility Maturity Date	Repayment	Last Payment Date
		0	ND	13-Feb-2019	22-Aug-2020	/ 0	ND
		NDIA	Date Restructured	Asset Classification	Security Coverage	Reported Date	
		0	ND	Performing	Partially Secured	31-Mar-2019	

Days Past Due History (Last 24 Months)

S/N	Account Number	Mar-19	Feb-19	Jan-19	Dec-18	Nov-18	Oct-18	Sep-18	Aug-18	Jul-18	Jun-18	May-18	Apr-18
1	2073666952	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
		Mar-18	Feb-18	Jan-18	Dec-17	Nov-17	Oct-17	Sep-17	Aug-17	Jul-17	Jun-17	May-17	Apr-17
		ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

Exposure Of Guarantors

No Data found

Chart 1: Total Amount Paid and overdue in the last 6 months(NGN)

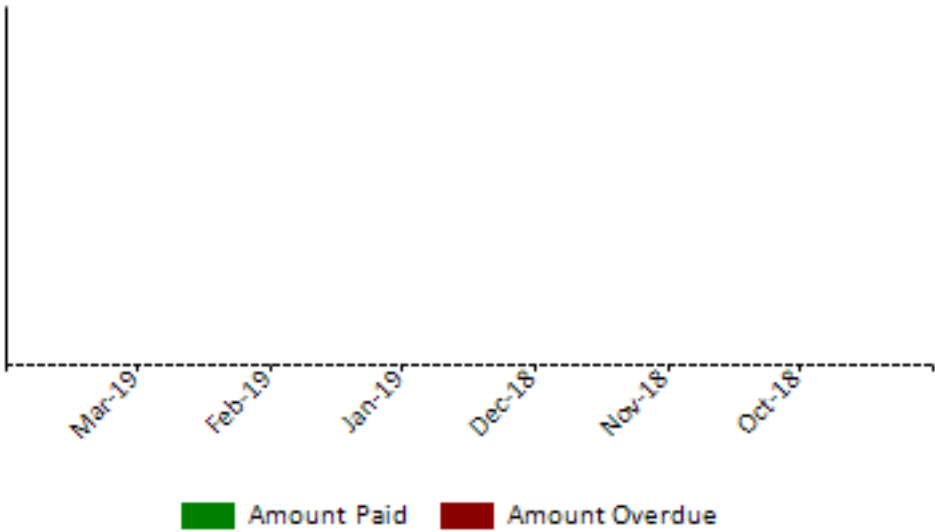


Chart 2: Credit Utilization Trend in the last 6 months(NGN)

No Data Found

Dispute Items

No Data found

Inquiry Across Product Types

Product Type	Number of Inquiries In the Last 12 Months					
	Banks	MFI	PMI	NBFC	Others	Total
Personal Loan	0	4	0	2	0	6
Not Specified	0	3	0	0	0	3
Total	0	7	0	2	0	9

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