

X-SCore Consumer Detailed Credit Profile Report

No 37/37A Raymond Njoku Street Ikoyi, Lagos, Nigeria
Tel No: +234 (1) 453 4908, +234 (909) 114 1981
website: www.firstcentralcreditbureau.com
Email : info@firstcentralcreditbureau.com

FirstCentral Consumer Score

This section contains the Customer's FirstCentral Consumer Score.

Consumer Image

Score Summary Breakdown

* The below Breakdown is the Score for each Category as Respresented

| | | | |
|-----------|-----------|-------------|---------------|
| HIGH RISK | FAIR RISK | MEDIUM RISK | LOW RISK |
| 300-629 | 630-689 | 690-719 | 720 and Above |

| |
|----------------------------|
| Repayment History: |
| Total Amount Owed: |
| Types of Credit(s) in Use: |

| |
|---------------------------|
| Length of Credit History: |
| Number of Credits: |

| SCORE DATE | SCORE | CREDIT SCORE CLASS |
|------------|-------------------------|--------------------|
| 11/02/2025 | Not Matured For Scoring | HIGH RISK |

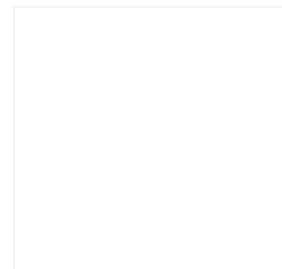


Image Not Available

Enquiry Input Details

This section includes the user's search input details and matching rate.

| | |
|----------------------|----------------------------------|
| Enquiry Date | 11/02/2025 01:00 PM |
| Enquiry Type | X-SCore Consumer Detailed Credit |
| Subscriber Name | FirstCentral Data |
| Subscriber User Name | VICTOR DAVID |
| Enquiry Input | N/A |
| Enquiry Reason | Test. |
| Matching Rate | 90% |

Subjects List

The subjects list contains all consumers included in the search

| FirstCentral Ref No. | Subject Details |
|----------------------|----------------------------|
| 17905674 | NURA, DAYYABU, , PERSONNEL |

Personal Details

This section includes the consumer's demographic informations.

PERSONAL DETAILS SUMMARY: NURA DAYYABU

| | | | |
|-------------------------------|-------------------|-------------------------------|-------------|
| FirstCentral Reference Number | 17905674 | Unique Tracking Number | |
| Surname | NURA | Other Names | |
| First Name | DAYYABU | Bank Verification Number(BVN) | 22337966332 |
| Date of Birth | 13/11/1977 | Gender | Male |
| Marital Status | | No. of Dependants | 0 |
| National ID Number | | PENCOM ID | |
| Driver's License Number | | Passport Number | |
| Other ID Number | | Nationality | Nigeria |
| Latest Residential Address | PERSONNEL KOGI | Latest Postal Address | |

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| | | | |
|------------------|---------------|-------------------------|--|
| | Lagos Nigeria | | |
| Home Telephone | | Work Telephone | |
| Current Employer | | Property Ownership Type | |
| Email Address | | Mobile Number | |

Delinquency Information

This section includes the Customer's Highest Delinquency information.

| | |
|-----------------|-------------------|
| Subscriber Name | FirstCentral Data |
| Account Number | |
| Year/Month | |
| Days in Arrears | |

Credit Account Summary

This section includes a summary of all aggregated credit and loan informations.

| | Dates/ Counts | | (=N=) | (US\$) |
|---|---------------|------|-------|--------|
| Total Monthly Installments | | | 0.00 | 0.00 |
| Total Outstanding Debt | | | 0.00 | 0.00 |
| Total Number of Accounts in Arrears | 0 | 0 | | |
| Total Arrear Amount | | | 0.00 | 0.00 |
| Total Number of Accounts in Good Standing | 0 | 0 | | |
| Total Number of Accounts Taken | 0 | 0 | | |
| | | | | |
| Total Number of Judgements | 0 | 0 | | |
| Total Judgement Amount | | | 0 | 0 |
| Date of Last Judgement | - | - | | |
| | | | | |
| Total Number of Dishonoured Cheques | 0 | 0.00 | | |
| Total Amount of Dishonoured Cheques | | | 0.00 | 0.00 |
| Date of Last Bounced Cheque | | | | |
| | | | | |
| Total Number of Utilities | | | | |
| Total Amount of Utilities | | | | |
| Date of Last Utility | | | | |

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Credit Account Rating

This section includes a performance status indicator aggregated by Loan Account Types

| | * PERFORMING | * NON PERFORMING |
|---|--------------|------------------|
| Total Number of Home Loans/Facilities | 0 | 0 |
| Total Number of Auto Loans/Facilities | 0 | 0 |
| Total Number of Study Loans/Facilities | 0 | 0 |
| Total Number of Personal Loans/Facilities | 0 | 0 |
| Total Number of Credit Cards | 0 | 0 |
| Total Number of Retail Credit Facilities | 0 | 0 |
| Total Number of Joint Loans/Facilities | | |
| Total Number of Telecom Facilities | 0 | 0 |
| Total Number of Overdraft/Other Loans | 0 | 0 |

* PERFORMING : Up to date payments received on Loans/Facility

* NON PERFORMING : Loans/Facility that is more than 90 days in arrears

Credit Agreements Summary

This sections includes a Summarized payment beviour of all credit agreements as reported by the Credit Providers

| Subscriber Name | Account Number | Currency | Availed Limit | Oustanding Balance | Instalment Amount | Arrear Amount | Facility Classification | Account Status |
|-------------------|----------------|----------|---------------|--------------------|-------------------|---------------|-------------------------|----------------|
| FirstCentral Data | | | | | | | | |

Credit Agreements

This sections includes a 24 months payment beviour of all credit agreements as reported by the Credit Providers

Account Information

| | | | |
|-------------------------|-------------------|--------------------------|--|
| Subscriber Name | FirstCentral Data | Account Number | |
| Effective Date | | Bureau Updated Date | |
| Type of Credit Facilit | | Currency | |
| Credit / Debit | | Loan Amount/Credit Limit | |
| Current Balance | | Instalment Amount | |
| Arrear Amount | | Expiry Date | |
| Facility Classification | | Last Payment Date | |
| Account Status | | Loan Duration | |
| Repayment Frequency | | | |

24 Months Payment History

This section is a summary of payment definitions and colour status codes for **Microfinance Banks**

| OK | 30 and below | 31 - 60 | 61 - 90 | 91 and above | ND |
|---|--------------|--|---|------------------------------|------------------|
| Performing 0 - 1 Month in Arrears (0 - 30 Days) | | Substandard 2 Months in Arrears (31 - 60 Days) | Doubtful 3 Months in Arrears (61 - 90 Days) | Lost 4+ Months in Arrears | No Data Supplied |

Payment Behaviour Definitions

This section is a summary of payment definitions and colour status codes for **Commercial Banks and Other Institutions**

| OK | 90 and below | 91 - 180 | 181 - 365 | 365 and above | ND |
|--|--------------|---|--|--|------------------|
| Performing 0 - 3 Months in Arrears (0 - 90 Days) | | Substandard 4 - 6 Months in Arrears (91 - 180 Days) | Doubtful 7 - 12 Months in Arrears (181 - 365 Days) | Lost 13+ Months in Arrears (361+ Days) | No Data Supplied |

Dishonoured Cheque Information

This section includes the consumer's bounced cheques information.

| Date Cheque Issued | Date Cheque Dishonoured | Issuing Bank | Amount |
|--------------------|-------------------------|--------------|--------|
|--------------------|-------------------------|--------------|--------|

Guarantor Details

This section includes an aggregate of Guarantor provided on Credit/Loan application.

| | |
|---|---|
| Number of Accounts Requiring Guarantors | 0 |
| Number of Guarantors Secured | 0 |

Latest Guarantor Details

This section includes the details of the latest Guarantor used on Credit/Loan application.

| | |
|-------------------------|-----------------|
| Surname | Other Names |
| National ID Number | PENCOM ID |
| Driver's License Number | Passport Number |
| Other ID Number | Date of Birth |
| Home Telephone | Work Telephone |
| Mobile Number | |

Collateral Information

This sections includes collateral details as reported by the Credit Providers

| Supplier Name | Loan Security Status | Collateral Type | Collateral Details |
|---------------|----------------------|-----------------|--------------------|
| | | | |

Company Directorship Summary

This section includes a summary of directorships held.

| | |
|---------------------------------------|--|
| Total Number of Company Directorships | |
|---------------------------------------|--|

Enquiry History in Last 12 Months

This section includes a list of organisations or credit providers who have requested a Credit Report of this consumer.

| Enquiry Date | Name of Enquirer | Enquirer Phone Number | Reason for Enquiry |
|---------------------|--|-----------------------|---------------------------------------|
| 13/01/2025 12:40:00 | Access Bank Plc Lagos - Faith Anthony Okechukwu Anurugwo | | Application for credit by a borrower. |

Identification History

This section includes a list of all Identification means presented on the Credit/Loan applications.

| Bureau Update Date | Identification Type | Identification Details |
|--------------------|---------------------|------------------------|
| | | |

Address History

This section includes a list of all Address Information presented on the Credit/Loan applications.

| Bureau Update | Address | Address Line 1 | Address Line 2 | Address Line 3 | Address Line 4 |
|---------------|---------|----------------|----------------|----------------|----------------|
|---------------|---------|----------------|----------------|----------------|----------------|

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This section includes a list of all Address Information presented on the Credit/Loan applications.

| Bureau Update | Address | Address Line 1 | Address Line 2 | Address Line 3 | Address Line 4 |
|---------------|-------------|----------------|----------------|----------------|----------------|
| 19/03/2022 | Residential | PERSONNEL | KOGI | | Lagos |

Employment History

This section includes a list of all Employment Information presented on the Credit/Loan applications.

| Bureau Update Date | Company | Occupation |
|--------------------|---------|------------|
| | | |

Telephone History

This section includes a list of all Contact Information presented on the Credit/Loan applications.

| Home Telephone | | Work Telephone | | Mobile Number | |
|--------------------|------------------|--------------------|------------------|--------------------|------------------|
| Bureau Update Date | Telephone Number | Bureau Update Date | Telephone Number | Bureau Update Date | Telephone Number |
| | | | | | |

Disclaimer:

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