



National Bank of Ethiopia

Individual Credit Report

Enquiry ID: 984857

Report Generation Date: 2020-03-12

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Criteria used for this Enquiry

Criteria Type	Criteria Detail	Application Ref
TIN		

Individual Identification Information

TIN Number	First Name	Fathers Name
Grandfathers Name	Gender	Date of Birth
SENTO	FEMALE	1984-02-01
Nationality		
ETHIOPIA		

Credit Report Summary

Cumulative Current Balance	Cumulative Installment	Income
3486788.38	241114.51	
Cumulative Arrears Amount	Number Of Adverse Credit Accounts	Worst Ever Months in Arrears
0.00	0	9
Guarantor of Other Loans	Member of Groups	
0	0	

Credit Accounts

Account Detail				
Institution	Berhan International Bank SC			
Office	HOSSANA BRANCH (IB20)			
Account No	Date Opened		Credit Type	
	2017-06-09		Installment Credit	
Status	Status Date		Payment Profile String	
Current and within Terms	2020-01-31		00000000000000000000??	
Role(s)	Spouse of Borrower			
Financial Information				
Credit Amount	Installment	Installment Frequency	Current Balance	Balance Overdue
3130423.23	241114.51	Quarterly	3486788.38	0.00
Term (No of Days)	Term (No of Months)	Secured by Collateral Total		Secured by Guarantor Total
2555	85	1094319.00		0.00

Account Detail				
Institution	Cooperative Bank of Oromia SC			
Office	HOSAINA (IB1581)			
Account No	Date Opened		Credit Type	
	2015-02-11		Installment Credit	
Status	Status Date		Payment Profile String	
Early Settlement	2016-07-31		0??991654200000??	
Role(s)	Spouse of Borrower			
Financial Information				
Credit Amount	Installment	Installment Frequency	Current Balance	Balance Overdue
500000.00	0.00	Half Yearly	0.00	0.00
Term (No of Days)	Term (No of Months)	Secured by Collateral Total		Secured by Guarantor Total
365	12	119836842.00		0.00

Credit Applications

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Institution	Development Bank of Ethiopia	
Office	HOSSAENA (IB299)	
Application Ref	Application Date	Application Amount
	2017-09-04	2500000.00
Approved Amount	Approval Date	Application Status
1617000.00	2020-02-20 02:11:54.0	Approved
Status Date	Reject/Withdrawal Reason	Role in Credit Application
2020-02-20		Spouse of Borrower
Secured by Collateral Total		Secured by Guarantor Total
0.00		0.00

Building Collateral Type Information

Institution	Cooperative Bank of Oromia SC	
Office	HOSAINA (IB1581)	
Application Reference No / Account No	Collateral Provider TIN	
Collateral Provider		
Collateral Provider Classification	Building Type	Market Value
Individual	House	119836842.00
Valuation Date	Deed Number	Region
2014-08-02	20168	Southern Nations, Nationalities and Peoples Regional State
Zone/Sub-City	Wereda	Kebele
HADIYA	HOSSANA CITY	S/DUNA
Street Name & House Number	Village	Apartment Floor Number
Apartment Number	Building/Apartment Building Name	

Institution	Berhan International Bank SC	
Office	HOSSANA BRANCH (IB20)	
Application Reference No / Account No	Collateral Provider TIN	
Collateral Provider		
Collateral Provider Classification	Building Type	Market Value
Individual	House	1094319.00
Valuation Date	Deed Number	Region
2017-05-15	20168	Southern Nations, Nationalities and Peoples Regional State
Zone/Sub-City	Wereda	Kebele
hossana		
Street Name & House Number	Village	Apartment Floor Number
Apartment Number	Building/Apartment Building Name	

Previous Bureau Credit Report Enquiries

Institution	Enquiry Date
Berhan International Bank SC - HOSSANA BRANCH (IB20)	2019-06-29
Development Bank of Ethiopia - Development Bank of Ethiopia (IB13)	2017-09-04
Berhan International Bank SC - HOSSANA BRANCH (IB20)	2017-05-24
Cooperative Bank of Oromia SC - HOSAINA (IB1581)	2014-10-02
Cooperative Bank of Oromia SC - HOSAINA (IB1581)	2014-09-26
Cooperative Bank of Oromia SC - HOSAINA (IB1581)	2014-09-25

Addresses

Date	Address	Region	P.O. BOX
2014-07-11	HADYA, HOSAINA TOWN ADMINISTRATION, ARADA,	SNNPRS	

Credit Account Detail

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Field	Data
Institution	Berhan International Bank SC
Office	HOSSANA BRANCH
Account Number	
Role in Credit Account	Spouse of Borrower
Number of Borrowers linked to Credit Account	1
Number of Guarantors linked to Credit Account	0
Secured by Guarantor Total	0.00
Supported by General Collateral Type Total Market Value	0
Supported by Vehicle Collateral Type Total Market Value	0
Supported by Building Collateral Type Total Market Value	1094319
Supported by Financial Asset Collateral Type Total Market Value	0
Group Identification Number	NONE
Approved Amount	3130423.23
Date Account Opened	2017-06-09
Credit Type	Installment Credit
Product Type	Student Loan
Opening Balance / Credit Limit	3130423.23
Opening Balance Indicator	Opening Balance
Reporting Date	2020-01-31
Maturity Date	2025-06-30
Payment Due Date	2020-02-28
Repayment Frequency	Quarterly
Number of Installments	12
Installment Amount	241114.51
Current Balance Amount	3486788.38
Current Balance Indicator	Debit
Last Payment Date	
Credit Account Status	Current and within Terms
Last Status Change Date	2020-01-31
Credit Account Risk Classification	SPECIAL MENTION
Credit Account Arrears Date	
Number of Days in Arrears	
Balance Overdue	0.00
Outstanding Balance of Arrears Account	
Restructured Credit	Restructured
Restructured Credit Reference Number	
Industry Sector	Domestic Trade And Service
Industry Sub-Sector	Domestic Trade
Credit Account Closure Date	
Credit Account Closure Reason	
Client Consent	No
Loan Term (Days)	2555
Loan Term (Months)	85
Account is part of Export Guarantee	

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Field	Data
Institution	Cooperative Bank of Oromia SC
Office	HOSAINA
Account Number	
Role in Credit Account	Spouse of Borrower
Number of Borrowers linked to Credit Account	1
Number of Guarantors linked to Credit Account	0
Secured by Guarantor Total	0.00
Supported by General Collateral Type Total Market Value	0
Supported by Vehicle Collateral Type Total Market Value	0
Supported by Building Collateral Type Total Market Value	119836842
Supported by Financial Asset Collateral Type Total Market Value	0
Group Identification Number	NONE
Approved Amount	500000.00
Date Account Opened	2015-02-11
Credit Type	Installment Credit
Product Type	Student Loan
Opening Balance / Credit Limit	500000.00
Opening Balance Indicator	Opening Balance
Reporting Date	2016-07-31
Maturity Date	2016-07-31
Payment Due Date	
Repayment Frequency	Half Yearly
Number of Installments	2
Installment Amount	0.00
Current Balance Amount	0.00
Current Balance Indicator	Credit
Last Payment Date	2016-07-29
Credit Account Status	Early Settlement
Last Status Change Date	2016-07-31
Credit Account Risk Classification	PASS
Credit Account Arrears Date	
Number of Days in Arrears	
Balance Overdue	0.00
Outstanding Balance of Arrears Account	
Restructured Credit	Normal
Restructured Credit Reference Number	
Industry Sector	Domestic Trade And Service
Industry Sub-Sector	Domestic Trade
Credit Account Closure Date	2016-07-29 00:00:00.0
Credit Account Closure Reason	Settled - Early
Client Consent	
Loan Term (Days)	
Loan Term (Months)	365
Account is part of Export Guarantee	12
	No

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