


Report Issuing Date	Credit Report Type	Credit Score 620
1 April 2013	Consumer Credit Report	 <p>Reason Affecting Score-</p> <ol style="list-style-type: none"> Delays More than 150 Days. Listing in Negative list
User ID	Search Parameters- Name entered	
Is001000110001818	Karim Hamdy	
Search Parameters- DOB entered	Search Parameters- Identification Code entered	
1Jan 1970	NID 270010101010 CCR 1212121	

Customer Details

Customer Name as Per NID	كريم الدين محمد حمدي	Employer Name	The Egyptian Bureau
Customer Name	Karim El Dine Mohamed	Nationality	Egyptian
Gender	Male	Address as per NID	10 ش البرازيل – الزمالك
Date of Birth	1970-01-01	Address 1	10 Brazil St. Zamalek
Marital Status	Married	Address 2	10 Brazil St. Zamalek
Phone Number	02-3735528	Legal form	individual
Mobile Phone Number	01222222110	Email	Karim.hamdy@mail.com

Identification details

NID	270010101010
Passport Number	
CBE Customer Code 1	1212121
CBE Customer Code 2	

Summary Report Content- Active Facilities Only without any Data from CBE side.

No of Active Facilities	Number of Members reporting	Total limits reported	Total of balances	No of Dishonored of Check	Date of last check dishonored
2	2	105.000	58.000	2	

Reason of Inquires for the Last 12 month

Inquiry Reason	Number	Inquiry Category	Date
Sanction a New Loan	1	Mortgage	4-Dec 2012
Review of Existing facility	1	Bank	12-01-2013
Review of Existing facility	1	Bank	23-03-2013
New facility for Existing Customer	1	Leasing	

Facility Details 1	Personal Loan	Member Code	PC 020001000
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Approval Date	Approval Amount / Limit	Currency	Installment Amount	Highest Credit	Balance	Term of Loan	Payment Type
14April 2011	85000	LE	2400		54000	60	Monthly
First Disbursement Date	Number of days Delayed	Number of Installments Delayed	Amount Delayed	Last Amount Paid	Date of last Amount Paid	Customer relation with the Facility	Facility Classifications
14 April 2011	4	1	2400	2400	31December 2012	Facility Owner	Performing
Date of Facility Amendments	Date of Facility Settlements	Amount Written Off	Reason for Amount Written Off	Amount Forgiven	Reason for Amount Forgiven	Legal Actions	Facility Status
							Active
Protest Notification	Date of Protest Notification	Reason for Closure	Date of Account Closing	Special Comments	Date of last reporting	Maximum Number of Days Delayed ever reported	Date of Reporting for the maximum NDPD
					31January 2013	21	30August 2011
Dispute ID	15342	Dispute Date	30-10-2013	Dispute Details	Not His Facility	Dispute Status	Under Investigation
Date of Suit Filed By Bank	12 Mar 2012	Main Action Code		Sub Action Code		Date Reported	30-11-2012

History of Facility no 1 – The last 18 Months.

Month	2013 /2	/1 2013	12 2012	/11 2012	/10 2012	/9 2012	2012 /8	/7 2012	/6 2012	/5 2012	/4 2012	/3 2012	/2 2012	/1 2012	/12 2011	/11 2011	/10 2011	2011/9
Amount Over Due	0	0	0	0	0	0	2400	0	0	0	0	0	0	0	0	0	0	0
Number of Delays	OK	OK	OK	OK	OK	OK	21	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Facility Classifications	PERF	PERF	PERF	PERF	PERF	PERF	SUB	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF

Facility Details 2	Personal Loan	Member Code	IB 490001000
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Approval Date	Approval Amount / Limit	Currency	Installment Amount	Highest Credit	Balance	Term of Loan	Payment Type
9 September 2009	100000	LE	3200		0	72	Monthly
First Disbursement Date	Number of days Delayed	Number of Installments Delayed	Amount Delayed	Last Amount Paid	Date of last Amount Paid	Customer relation with the Facility	Facility Classifications
			0	2400	25 June 2012	Facility Owner	Performing
Date of Facility Amendments	Date of Facility Settlements	Amount Written Off	Reason for Amount Written Off	Amount Forgiven	Reason for Amount Forgiven	Legal Actions	Facility Status
							Closed
Protest Notification	Date of Protest Notification	Reason for Closure	Date of Account Closing	Special Comments	Date of last reporting	Maximum Number of Days Delayed ever reported	Date of Reporting for the maximum NDPD
					31 June 2012		
Dispute ID	Dispute Date	Dispute Details	Dispute Status				
Date of Suit Filed By Bank	Main Action Code	Sub Action Code	Date Reported				

History for Facility no 2 – the Last 24 Months .

Month	2013 /2	/1 2013	12 2012	/11 2012	/10 2012	/9 2012	2012 /8	2012/7	2012/6	2012/5	2012 /4	2012 /3
Amount Overdue	0	0	0	0	0	0	0	0	0	0	0	0
Number of Delays	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Facility Classifications	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF
Month	2013 /2	/1 2013	/12 2011	/11 2011	/10 2011	/9 2011	2011/8	2011/7	2011/6	2011/5	2011/4	2011/3
Amount Overdue	0	0	0	0	0	0	0	0	0	0	0	0
Number of Delays	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Facility Classifications	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF	PERF

Consumer Credit Registry details (figures in 1000 LE)

Item	No of Bank	Limit	Balance	Reporting Date
Without General Guarantees	1	85	24	31 Jan 2013
Guarantee	1	100	4	31 Jan 2013

Negative List Central Bank of Egypt

Bank Name	Branch	Approval Date	Facility Types	Limit	Customer Type	Main Action	Sub Action	Full Payment Date	Reporting date
Banque Misr	Mohamed Farid	1 Jan 2007	Credit Card	6000	Primary	Customer with full Payment	Full Payment	23November 2009	30November 2012
Arab bank	Roxy	4 April 2009	Personal Loan	15000	Guarantor	Customer with full Payment	Full Payment	18March 2011	30 March 2012

Payment for Non-performing customers

Bank Name	Approval Date	Legal Action Date	Main Action	Sub Action	Reporting date
National Bank of Egypt	14 June 2010	3 July 2011	Customer with full Payment	Full Payment in settlement with customer clearance	5 July 2011

Customers with Amendments

Bank Name	Approval Date	Legal Action Date	Main Action	Sub Action	Reporting date
National Bank of Egypt	14 June 2010	18 August 2010	Customer Amendments	Debt Amendments – first Settlement	19 August 2010

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