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Advanced individual credit report	Evaluation report	CutOff report
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Bureau Connector's evaluation of Individual	Issue date 1/20/2014
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Total Score	
PersonalCode	[REDACTED]
First Name	[REDACTED]
Farthers Name	-
Surname	[REDACTED]
Gender	Male
Date Of Birth	2/7/1974 12:00:00 AM
Bureau Connector's Evaluation Score	B+
Score	90
Comment	Solid subject with higher than average behaviour and indicators in all investigated areas

Indicators		
Critical indicator	Value	Comment
9. The worst negative status of contract	0	Registered status of contract prompts to a high risk

Indicator	Value	Comment
1. Total number of existing contracts (Borrower/Co-debtor)	0	Low experience with credit contract payments
2. Loan warranty coefficient	-30	Guarantees are completely insufficient, credits are secured sufficiently
3. Total overdue amount of all existing contracts (Borrower/Co-debtor)	-200	Overdue amount is low and insignificant
4. Average number of instalments in last 3 months divided by result of CBE01 parameter	200	Customer repays overdue amount in time and properly
5. Number of inquiries in last 6 months multiplied by number of inquiries in last 3 months	20	Number of inquiries does not show any problems
6. Number of banks which reported existings contracts divided by number of existing contracts	0	Resource not found!
7. Number of refused applications in last year	0	Parameter is not evaluated - low/incufficient data quantity
8. Number of terminated contracts without overdue amounts	500	Standard contract termination is registered
10. The worst negative status of client	0	Appearance of negative status
11. Total number of existing contracts (Guarantor)	0	
12. Total amount of monthly instalments	-200	High monthly instalments of debtor (except mortgage)
13. Total amount to pay in the future	-200	High amount to pay in the future (except mortgage)
14. Total amount of overdue instalments multiplied by number of overdue instalments coefficient	0	Parameter is not evaluated - low/incufficient data quantity
15. Total overdue amount and total amount to pay ratio	-500	Very risky subject taking into account overdue amount and total debt amount ratio
16. Total average of loan profiles in last year	500	Very stable and solid payment behaviour profile