



# Credit Report

'Anna Maria' Ulrika Bengtsson | Personal identity number 711102-6840

Address: Ängsgatan 10 Lgh 1103 , 217 47 Malmö

## Review - Person

<p><b>Financial position</b></p> <p>Aggregate income (2015) 321 TSEK</p> <p>Deficit of capital (2015) 42 TSEK</p> <p>Number of credits ( 170131 ) 10 st</p> <p>Utilised credit total balance 1882365 SEK</p> <p>Granted credit total limit 1907700 SEK</p> <p>The person owns real property</p>	<p><b>Events</b></p> <p> Payment complaints 2</p> <p> Debt with the Enforcement Service on 2017-03-17</p> <p>Latest registered events</p> <p>170206 Tax arrears account</p> <p>160703 Tax arrears account</p>
<p><b>Analysis</b></p> <p>Note: One payment complaint has been registered in the past 6 month period.</p>	<p><b>UC Risk Forecast</b></p> <p>32,4 %</p> <p><b>Inquiries</b></p> <p>Number of inquiries in the last 12 months 2</p>

**Head office**

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**Firm**

UC AB  
Org.nr. 556137-5113

# Credit Report

## Consumer report

### Subject

National reg. no 711102-6840  
Bengtsson, Anna Maria Ulrika

### Ordered by

UC AB/Beslutslösningar  
Cecilia Eriksson/Web  
117 88 Stockholm

### Date of order

2017-03-23

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UC:s responsibility  
Enclosure to Consumer report

## 1. Summary

Bengtsson, Anna Maria Ulrika  
Ängsgatan 10 Lgh 1103  
217 47 Malmö

National reg. no 711102-6840

<b>Complaints</b>	2	<b>Income info for income year 2015</b>	
<b>Claims</b>	Not reg	<b>Income from employment</b>	194 TSEK
<b>Number of inquiries</b>	2	<b>Assessed earned income</b>	363 TSEK
<b>Credits 2017-01</b>		<b>Capital deficit</b>	42 TSEK
<b>Utilised</b>	1.882.365 SEK	<b>Aggregate income after deductions, before tax</b>	321 TSEK
<b>-"- cards</b>	24.381 SEK		
<b>Granted</b>	1.907.700 SEK		

### Debt with the Swedish Enforcement Authority

94,0.

### Other information

Owns 50 % of 1 property, ass. at 1.191 TSEK

**Note:** One payment complaint has been registered in the past 6 month period.

## 2. Most recent events

Tax arrears account	2017-02-06
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Tax arrears account	2016-07-03
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## 3. Credit opinion

**UC Risk Forecast 32,4 %** (0,1% indicates the lowest and 99,9% the highest risk)

UC Risk Forecast indicates the probability for a payment complaint within the next 12 months.

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# Credit Report

## 4. General information

<b>Marital status</b>	Married since 2000-12 with Anders Ingvar Bengtsson (700730-2131)
<b>Marriage settlement</b>	No information recorded by UC
<b>Registered</b>	Skåne county, Malmö municipality
<b>Registered before 2016-11-01</b>	Skåne county, Malmö municipality

## 5. Income information

	In TSEK for year of income	
	2015	2014
<b>Income from employment</b>	194	190
<b>Inc. from active business activity</b>	170	146
<b>General deductions</b>	1	0
<b>Assessed earned income</b>	363	336
<b>Capital deficit</b>	42	53
<b>Aggregate income after deductions, before tax</b>	321	283
<b>Final tax</b>	92	100
<b>Tax on expansion reserve</b>	0	10
<b>Credited tax on expansion reserve</b>	23	0

## 6. Properties

<b>Designation</b>	Ölsboda 15:61		
<b>Property type</b>	220, Small dwelling house, year-round housing for 1-2 families		
<b>State</b>	Örebro	<b>Owns</b>	50 %
<b>Municipality</b>	Karlskoga	<b>Assessed value in 2016</b>	1.191 TSEK
<b>Area</b>	1.137 sq m	<b>* of which value of building</b>	758
		<b>* of which value of land</b>	433
<b>Acquisition date</b>	1994-06-15	<b>Enrollment date</b>	1994-08-31
<b>Jointly assessed</b>	No		

For complete list of properties, see enclosure

## 7. Credit commitments

Specification of credits reported to UC

Credit stated in full for each person jointly and severally liable.

**Development in the last 12 months in SEK.**

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# Credit Report

Current debt on	2017-01	2016-11	2016-09	2016-07	2016-05	2016-03
Unsec/guarant	132.380	133.649	136.256	136.159	139.883	141.805
Hire-purchase	52.754	56.496	60.213	65.742	69.397	71.200
Credit card	24.381	24.239	24.746	25.240	25.696	26.186
Prop mortgage	1.672.850	1.672.850	1.672.850	1.672.850	1.672.850	1.672.850
Tenant-ownership	-	-	-	-	-	-
Utilised credits	1.882.365	1.887.234	1.894.065	1.899.991	1.907.826	1.912.041
Granted credits	1.907.700	1.912.346	1.952.360	1.956.542	1.962.731	1.965.320
Number of credits	10	10	11	11	11	11
Number of creditors	6	6	7	7	7	7
Utilised with you	-	-	-	-	-	-
Granted by you	-	-	-	-	-	-

## Unsecured debts

	2017-01	2016-11	2016-09	2016-07	2016-05	2016-03
Debt	132.380	133.649	136.256	136.159	139.883	141.805
Number of credits	3	3	3	3	3	3
With co-lender	77.765	78.268	79.178	79.631	79.631	80.070

## Hire-purchase

	2017-01	2016-11	2016-09	2016-07	2016-05	2016-03
Debt	52.754	56.496	60.213	65.742	69.397	71.200
Number of credits	1	1	1	1	1	1
With co-lender	0	0	0	0	0	0

## Credit card

	2017-01	2016-11	2016-09	2016-07	2016-05	2016-03
Utilized	24.381	24.239	24.746	25.240	25.696	26.186
Limit	31.000	31.000	66.000	66.000	66.000	66.000
Number of credits	1	1	2	2	2	2
With co-lender	0	0	0	0	0	0
Utilization %	78,65 %	78,19 %	37,49 %	38,24 %	38,93 %	39,68 %
Overdraft	No	No	No	No	No	No

## Mortgage

	2017-01	2016-11	2016-09	2016-07	2016-05	2016-03
Property	1.672.850	1.672.850	1.672.850	1.672.850	1.672.850	1.672.850
Tenant-ownership	-	-	-	-	-	-
Number of credits	5	5	5	5	5	5
With co-lender	1.672.850	1.672.850	1.672.850	1.672.850	1.672.850	1.672.850

## Key ratios Credit Commiments

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# Credit Report

Current Debt/Income ratio	519,27 %
Average debt/income ratio last 12 months	521,94 %
Average Utilization of credit card last 12 months	49,00 %
Number of used credit cards last 12 months	1
<b>New credits last 12 months (SEK)</b>	
Total	1
Unsecured loans	1
Hire-purchase	0
Credit card	0
Mortgage	0
<b>Development of credits last 12 months (SEK)</b>	
Total % change	2,00 %
Unsecured loans	111,00 %
Hire-purchase	-27,00 %
Credit card	-7,00 %
Mortgage	0,00 %

## 8. Payment complaints and other complaints

2 complaints totalling 118,4 TSEK have been registered.

No claims have been registered.

Complaints	Date	Amount SEK	Creditor
Tax arrears account	2017-02-06	40.707	
Tax arrears account	2016-07-03	77.670	

### Debt with the Swedish Enforcement Authority on 2017-03-17

Public claims	94.036 SEK	2 pcs
Private claims	0 SEK	0 pcs
Total	94.036 SEK	2 pcs

The person has had a debt registered with the Swedish Enforcement Authority för 7 of the last 24 months. The highest debt was SEK 78.285.

Balance of debt refers to unsettled debt with the Swedish Enforcement Authority on the date in question. Note that the balance of debt sometimes includes claims which are also reported as payment complaints.

For detailed specification, see enclosure.

**Note:** One payment complaint has been registered in the past 6 month period.

## 9. Most recent inquiries at UC

During the last 12 months there have been 2 inquiries reg. at UC.

Date	Amount SEK	Inquirer	Inquirer name not mandatory
2016-07-28		Hi3g Access AB	
2016-06-01	29.472	Wasa Kredit AB/ 701	

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## Enclosures to Consumer report

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Previous debt with the Swedish Enforcement Authority	Enclosure 1
Real property list	Enclosure 2

## Enclosure 1. Previous debt with the Swedish Enforcement Authority

Historical debt with the Swedish Enforcement Authority, for the last 24 month.

The balance is based on the highest saldo during the month.

For periods omitted UC has no information on the balance of debt.

Year/month	Public claims	Private claims	Total number of claims
2017-01	52.660	0	1
2016-12	52.924	0	1
2016-11	62.198	0	1
2016-10	62.169	0	1
2016-09	74.429	0	1
2016-08	74.411	0	1
2016-07	78.285	0	1

## Enclosure 2. Real property list

Designation	Municipality	Ownership	Ass. value year 2016
Ölsboda 15:61	Karlskoga	50 %	1.191 TSEK

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