

Financial Snapshot

EXPERIAN SCORE

BUREAU SCORE

TOTAL
OUTSTANDING

ACCOUNTS
(ACTIVE/TOTAL)

OVERDUE
ACCOUNTS

CREDIT HISTORY

Credit Score Trend



Unsecured Share of Debt

Credit Card Utilization

Active Debt Composition (Outstanding Balance)



Repayment Discipline — Days Past Due, Sep'24 → Aug'26 (each cell = 1 month, latest on the right)

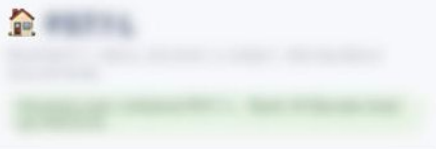


On time 1-30 days late 30+ days late No data

Active accounts only. The "Worst DPD (full history)" stat above also covers closed accounts and months older than this window.



Assets, Business & Legal Snapshot



Due-Diligence Profile Analysis

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Introduction

- **Definition:** Research is a systematic and controlled investigation of a problem or question.
- **Characteristics:** systematic, controlled, objective, replicable, and verifiable.
- **Types of Research:** basic research, applied research, and evaluation research.
- **Research Process:** a series of steps that lead to the discovery of new knowledge.
- **Research Methods:** the techniques and procedures used to collect and analyze data.
- **Research Design:** a plan or blueprint for the study that outlines the methods and procedures to be used.
- **Research Ethics:** the principles and standards that govern the conduct of research.

Research Design

- **Experimental Design:** a design in which the researcher manipulates one or more independent variables and measures the effect on a dependent variable.
- **Quasi-Experimental Design:** a design in which the researcher manipulates one or more independent variables but does not use random assignment.
- **Correlational Design:** a design in which the researcher measures two or more variables and examines the relationship between them.
- **Case Study:** a design in which the researcher studies a single individual or a small group of individuals in depth.
- **Survey Design:** a design in which the researcher collects data from a large number of individuals using a questionnaire or interview.
- **Focus Group:** a design in which the researcher conducts a series of discussions with a small group of individuals to explore their attitudes and beliefs.
- **Content Analysis:** a design in which the researcher analyzes the content of a large number of texts to identify patterns and themes.
- **Discourse Analysis:** a design in which the researcher analyzes the structure and meaning of language in use.
- **Grounded Theory:** a design in which the researcher develops a theory based on the data collected during the study.
- **Phenomenology:** a design in which the researcher explores the lived experience of individuals.
- **Ethnography:** a design in which the researcher studies the culture and social behavior of a group of individuals.
- **Historical Research:** a design in which the researcher studies the past to understand the present.
- **Archival Research:** a design in which the researcher studies historical documents and records.
- **Biographical Research:** a design in which the researcher studies the life of a single individual.
- **Autoethnography:** a design in which the researcher studies their own experiences and feelings.

Research Methods

Conclusion

Abstract – This study aims to investigate the effect of the COVID-19 pandemic on the financial performance of the banking sector in the Middle East. The study uses a sample of 10 banks from the Middle East for the period 2019-2020. The results show that the COVID-19 pandemic has a significant negative impact on the financial performance of the banking sector in the Middle East.

1. Introduction

The COVID-19 pandemic has caused a global health crisis and has led to a significant economic downturn. The banking sector, which is a key component of the financial system, has been severely affected. This study aims to investigate the effect of the COVID-19 pandemic on the financial performance of the banking sector in the Middle East. The study uses a sample of 10 banks from the Middle East for the period 2019-2020. The results show that the COVID-19 pandemic has a significant negative impact on the financial performance of the banking sector in the Middle East.

Keywords – COVID-19, banking sector, financial performance, Middle East.

2. Literature Review

There is a growing body of literature on the impact of the COVID-19 pandemic on the financial performance of the banking sector. The literature shows that the COVID-19 pandemic has a significant negative impact on the financial performance of the banking sector in the Middle East.

1. **Bank of China** – The Bank of China is a major bank in China. The Bank of China has a significant negative impact on the financial performance of the banking sector in the Middle East.
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Report is a critical tool in the research process, providing a structured way to communicate findings and conclusions. It is a key component of the research process, providing a structured way to communicate findings and conclusions.

The research process is a systematic way of investigating a problem or question. It involves a series of steps, from identifying the problem to communicating the findings. The research process is a systematic way of investigating a problem or question. It involves a series of steps, from identifying the problem to communicating the findings. The research process is a systematic way of investigating a problem or question. It involves a series of steps, from identifying the problem to communicating the findings.

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In a study of 1000 people, the following results were obtained:
 - "Happy": The number of people reporting to be happy is 400 and the number of people reporting to be sad is 600.
 - "Sad": The number of people reporting to be sad is 600 and the number of people reporting to be happy is 400.
 - "Neutral": The number of people reporting to be neutral is 200 and the number of people reporting to be happy is 400.
 - "Angry": The number of people reporting to be angry is 100 and the number of people reporting to be happy is 400.

The following table shows the results of the study:

TABLE 1: Results of the study

Category	Happy	Sad	Neutral	Angry
Male	200	300	100	50
Female	200	300	100	50
Age Group 1 (18-24)	100	150	50	20
Age Group 2 (25-34)	100	150	50	20
Age Group 3 (35-44)	100	150	50	20
Age Group 4 (45-54)	100	150	50	20
Age Group 5 (55-64)	100	150	50	20
Age Group 6 (65-74)	100	150	50	20
Age Group 7 (75-84)	100	150	50	20
Age Group 8 (85-94)	100	150	50	20
Age Group 9 (95-100)	100	150	50	20

TABLE 2: Results of the study (continued)

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TABLE 1

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SAMPLE

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REVIEW

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#	CHECK	STATUS	FINDING / NOTE
Identity & KYC 23 4			
1	Personal data verified	Pass	Information correct
2	Address verified	Pass	Address correct
3	Phone number verified (SMS/Call)	Pass	Phone correct
4	DOB verified (Passport)	Pass	DOB correct
5	DOB verified (ID Card)	Pass	DOB correct
6	DOB verified (Driver License)	Pass	DOB correct
7	DOB verified (Voting Card)	Pass	DOB correct
8	DOB verified (National ID)	Pass	DOB correct
9	Address verified (Satellite)	Under review	Address correct
10	Address verified (Map)	Under review	Address correct
11	Phone verified (SMS)	Under review	Phone correct
12	Strong Password verified	Pass	Strong Password
13	Weak Password verified	Pass	Weak Password (Not recommended)
14	Strong Password verified	Pass	Strong Password (Good practice)
15	Weak Password verified	Pass	Weak Password
16	Phone verified (SMS)	Pass	Phone correct
17	Phone verified (Call)	Pass	Phone correct
18	Phone verified (SMS)	Pass	Phone correct
19	Phone verified (Call)	Pass	Phone correct
20	Address verified (Satellite)	Pass	Address correct
21	Address verified	Pass	Address correct
22	Phone verified (SMS)	Pass	Phone correct
23	Strong Password verified (SMS)	Pass	Strong Password
24	Weak Password verified (SMS)	Pass	Weak Password
25	Strong Password verified (Call)	Under review	Strong Password
26	Weak Password verified	Pass	Weak Password
27	Strong Password verified (SMS)	Pass	Strong Password
Credit & Financial 16 1			
1	Personal credit report verified	Pass	Personal credit
2	Bank statement verified	Pass	Bank statement

11	Business Development - New Products	Green	On track
12	Business Development - New Markets	Green	On track
13	Business Development - New Partners	Green	On track
14	Business Development - New Customers	Green	On track
15	Business Development - New Suppliers	Green	On track
16	Business Development - New Channels	Green	On track
17	Business Development - New Technologies	Green	On track
18	Business Development - New Policies	Green	On track
19	Business Development - New Procedures	Green	On track
20	Business Development - New Systems	Green	On track
21	Business Development - New Standards	Green	On track
22	Business Development - New Metrics	Green	On track
23	Business Development - New Tools	Green	On track
24	Business Development - New Templates	Green	On track
25	Business Development - New Forms	Green	On track
26	Business Development - New Reports	Green	On track
27	Business Development - New Dashboards	Green	On track
28	Business Development - New Presentations	Green	On track
29	Business Development - New Proposals	Green	On track
30	Business Development - New Contracts	Green	On track
31	Business Development - New Agreements	Green	On track
32	Business Development - New Licenses	Green	On track
33	Business Development - New Patents	Green	On track
34	Business Development - New Trademarks	Green	On track
35	Business Development - New Copyrights	Green	On track
36	Business Development - New Inventions	Green	On track
37	Business Development - New Discoveries	Green	On track
38	Business Development - New Innovations	Green	On track
39	Business Development - New Creations	Green	On track
40	Business Development - New Productions	Green	On track
41	Business Development - New Performances	Green	On track
42	Business Development - New Exhibitions	Green	On track
43	Business Development - New Events	Green	On track
44	Business Development - New Shows	Green	On track
45	Business Development - New Festivals	Green	On track
46	Business Development - New Fairs	Green	On track
47	Business Development - New Markets	Green	On track
48	Business Development - New Regions	Green	On track
49	Business Development - New Countries	Green	On track
50	Business Development - New Continents	Green	On track
51	Business Development - New Hemispheres	Green	On track
52	Business Development - New Quarters	Green	On track
53	Business Development - New Degrees	Green	On track
54	Business Development - New Centuries	Green	On track
55	Business Development - New Millennia	Green	On track
56	Business Development - New Eras	Green	On track
57	Business Development - New Ages	Green	On track
58	Business Development - New Epochs	Green	On track
59	Business Development - New Periods	Green	On track
60	Business Development - New Eras	Green	On track

Corporate • MCA • ROC • GST 🟡🟢🟠🔴

1	Corporate MCA - New Applications	Yellow	On track
2	Corporate MCA - New Filings	Green	On track
3	Corporate MCA - New Returns	Yellow	On track
4	Corporate MCA - New Statements	Yellow	On track
5	Corporate MCA - New Certificates	Yellow	On track
6	Corporate MCA - New Licenses	Yellow	On track
7	Corporate MCA - New Permits	Yellow	On track
8	Corporate MCA - New Approvals	Yellow	On track
9	Corporate MCA - New Registrations	Yellow	On track
10	Corporate MCA - New Submissions	Yellow	On track
11	Corporate MCA - New Requests	Yellow	On track
12	Corporate MCA - New Inquiries	Yellow	On track
13	Corporate MCA - New Complaints	Yellow	On track
14	Corporate MCA - New Appeals	Yellow	On track
15	Corporate MCA - New Reviews	Yellow	On track
16	Corporate MCA - New Audits	Yellow	On track
17	Corporate MCA - New Inspections	Yellow	On track
18	Corporate MCA - New Investigations	Yellow	On track
19	Corporate MCA - New Proceedings	Yellow	On track
20	Corporate MCA - New Hearings	Yellow	On track
21	Corporate MCA - New Trials	Yellow	On track
22	Corporate MCA - New Verdicts	Yellow	On track
23	Corporate MCA - New Judgments	Yellow	On track
24	Corporate MCA - New Orders	Yellow	On track
25	Corporate MCA - New Decrees	Yellow	On track
26	Corporate MCA - New Rulings	Yellow	On track
27	Corporate MCA - New Awards	Yellow	On track
28	Corporate MCA - New Settlements	Yellow	On track
29	Corporate MCA - New Agreements	Yellow	On track
30	Corporate MCA - New Contracts	Yellow	On track
31	Corporate MCA - New Licenses	Yellow	On track
32	Corporate MCA - New Permits	Yellow	On track
33	Corporate MCA - New Approvals	Yellow	On track
34	Corporate MCA - New Registrations	Yellow	On track
35	Corporate MCA - New Submissions	Yellow	On track
36	Corporate MCA - New Requests	Yellow	On track
37	Corporate MCA - New Inquiries	Yellow	On track
38	Corporate MCA - New Complaints	Yellow	On track
39	Corporate MCA - New Appeals	Yellow	On track
40	Corporate MCA - New Reviews	Yellow	On track
41	Corporate MCA - New Audits	Yellow	On track
42	Corporate MCA - New Inspections	Yellow	On track
43	Corporate MCA - New Investigations	Yellow	On track
44	Corporate MCA - New Proceedings	Yellow	On track
45	Corporate MCA - New Hearings	Yellow	On track
46	Corporate MCA - New Trials	Yellow	On track
47	Corporate MCA - New Verdicts	Yellow	On track
48	Corporate MCA - New Judgments	Yellow	On track
49	Corporate MCA - New Orders	Yellow	On track
50	Corporate MCA - New Decrees	Yellow	On track
51	Corporate MCA - New Rulings	Yellow	On track
52	Corporate MCA - New Awards	Yellow	On track
53	Corporate MCA - New Settlements	Yellow	On track
54	Corporate MCA - New Agreements	Yellow	On track
55	Corporate MCA - New Contracts	Yellow	On track
56	Corporate MCA - New Licenses	Yellow	On track
57	Corporate MCA - New Permits	Yellow	On track
58	Corporate MCA - New Approvals	Yellow	On track
59	Corporate MCA - New Registrations	Yellow	On track
60	Corporate MCA - New Submissions	Yellow	On track

Employment 🟡🟢🟠🔴

1	Employment - New Hires	Green	On track
2	Employment - New Promotions	Green	On track
3	Employment - New Transfers	Green	On track
4	Employment - New Resignations	Green	On track
5	Employment - New Terminations	Green	On track
6	Employment - New Retirements	Green	On track
7	Employment - New Disability Claims	Green	On track
8	Employment - New Workers' Compensation Claims	Green	On track
9	Employment - New Unemployment Claims	Green	On track
10	Employment - New Social Security Claims	Green	On track
11	Employment - New Medicare Claims	Green	On track
12	Employment - New Medicaid Claims	Green	On track
13	Employment - New Veterans' Benefits Claims	Green	On track
14	Employment - New Social Security Disability Claims	Green	On track
15	Employment - New Social Security Retirement Claims	Green	On track
16	Employment - New Social Security Supplemental Security Income Claims	Green	On track
17	Employment - New Social Security Medicare Claims	Green	On track
18	Employment - New Social Security Medicaid Claims	Green	On track
19	Employment - New Social Security Veterans' Benefits Claims	Green	On track
20	Employment - New Social Security Disability Insurance Claims	Green	On track
21	Employment - New Social Security Retirement Insurance Claims	Green	On track
22	Employment - New Social Security Supplemental Security Income Insurance Claims	Green	On track
23	Employment - New Social Security Medicare Insurance Claims	Green	On track
24	Employment - New Social Security Medicaid Insurance Claims	Green	On track
25	Employment - New Social Security Veterans' Benefits Insurance Claims	Green	On track
26	Employment - New Social Security Disability Insurance Insurance Claims	Green	On track
27	Employment - New Social Security Retirement Insurance Insurance Claims	Green	On track
28	Employment - New Social Security Supplemental Security Income Insurance Claims	Green	On track
29	Employment - New Social Security Medicare Insurance Insurance Claims	Green	On track
30	Employment - New Social Security Medicaid Insurance Insurance Claims	Green	On track
31	Employment - New Social Security Veterans' Benefits Insurance Insurance Claims	Green	On track
32	Employment - New Social Security Disability Insurance Insurance Insurance Claims	Green	On track
33	Employment - New Social Security Retirement Insurance Insurance Insurance Claims	Green	On track
34	Employment - New Social Security Supplemental Security Income Insurance Insurance Claims	Green	On track
35	Employment - New Social Security Medicare Insurance Insurance Insurance Claims	Green	On track
36	Employment - New Social Security Medicaid Insurance Insurance Insurance Claims	Green	On track
37	Employment - New Social Security Veterans' Benefits Insurance Insurance Insurance Claims	Green	On track
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39	Employment - New Social Security Retirement Insurance Insurance Insurance Insurance Claims	Green	On track
40	Employment - New Social Security Supplemental Security Income Insurance Insurance Insurance Claims	Green	On track
41	Employment - New Social Security Medicare Insurance Insurance Insurance Insurance Claims	Green	On track
42	Employment - New Social Security Medicaid Insurance Insurance Insurance Insurance Claims	Green	On track
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45	Employment - New Social Security Retirement Insurance Insurance Insurance Insurance Insurance Claims	Green	On track
46	Employment - New Social Security Supplemental Security Income Insurance Insurance Insurance Insurance Claims	Green	On track
47	Employment - New Social Security Medicare Insurance Insurance Insurance Insurance Insurance Claims	Green	On track
48	Employment - New Social Security Medicaid Insurance Insurance Insurance Insurance Insurance Claims	Green	On track
49	Employment - New Social Security Veterans' Benefits Insurance Insurance Insurance Insurance Insurance Claims	Green	On track
50	Employment - New Social Security Disability Insurance Insurance Insurance Insurance Insurance Insurance Claims	Green	On track

11	Website Security	Green	Security measures are robust.
12	Website Performance (Load Speed)	Orange	Needs improvement.
13	Website Content Quality	Green	High quality.
14	Website Design (User Interface)	Green	Modern and intuitive.

🚗 Vehicles & Mobility 🟡🟢

15	Registration process (New Vehicle)	Green	Efficient.
16	Vehicle Inspection Status	Green	Pass.
17	Vehicle Inspection (Inspected)	Green	Pass.
18	Traffic violations (Current Status)	Green	No violations.
19	Vehicle Insurance (Current Status)	Green	No violations.
20	Vehicle Registration (Current Status)	Green	No violations.
21	Vehicle Registration (Current Status)	Green	No violations.
22	Vehicle Registration (Current Status)	Green	No violations.
23	Vehicle Registration (Current Status)	Orange	No violations.
24	Vehicle Registration (Current Status)	Orange	No violations.
25	Vehicle Registration (Current Status)	Green	No violations.
26	Vehicle Status	Orange	No violations.
27	Vehicle Status	Orange	No violations.

📱 Digital Footprint & Cyber 🔴🟢

28	Website Security	Green	Pass.
29	Website Security	Green	Pass.
30	Website Security	Red	Security measures are weak.
31	Website Security	Red	Security measures are weak.
32	Website Security	Green	Security measures are robust.
33	Website Security	Green	Security measures are robust.
34	Website Security	Green	Security measures are robust.
35	Website Security	Green	Security measures are robust.

⭐ Reputation & Reviews 🟢🟡

36	Customer Service (Feedback)	Yellow	Needs improvement.
37	Customer Service (Feedback)	Yellow	Needs improvement.
38	Customer Service (Feedback)	Green	Excellent service.