# ACRAS ADVISORY

Intelligence-Driven Risk Assessment Report

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| **ENTITY ID:** | 254 | **REPORT DATE:** | 2026-02-27 17:47 |
| **SECURITY:** | CONFIDENTIAL | **GENERATED BY:** | ACRAS AGENTIC ENGINE |

## Executive Credit Risk Assessment

### 1. Executive Summary

Company ID 254 presents a mixed credit risk profile. The company's strong liquidity position, as indicated by a Current Ratio of 5.36, and a balanced Debt-to-Equity ratio of 1.04, provide a solid foundation. However, the high Mora Ratio of 25.82% and a moderate Bureau Score of 620.79 raise significant concerns about delinquency and credit behavior. The Probability of Default (PD) of 7.25% places the company in the medium-risk tier, reflecting these mixed signals. Overall, the profile is moderately healthy but requires careful monitoring due to the high delinquency rate.

### 2. Liquidity and Solvency Analysis

The company's Current Ratio of 5.36 is exceptionally high, indicating a strong ability to meet short-term obligations. This robust liquidity position provides a significant buffer against short-term financial stress. The Debt-to-Equity ratio of 1.04 is moderate, suggesting a balanced capital structure. While this ratio is slightly above 1, indicating that liabilities slightly exceed equity, it is not a major concern in a stable economic environment. The company's strong liquidity and moderate leverage contribute to its overall financial stability.

### 3. Creditworthiness & Market Context

The Bureau Score of 620.79 is moderate, indicating a fair credit history. This suggests that the company has managed its credit responsibilities reasonably well, though there is room for improvement. The Mora Ratio of 25.82% is a significant red flag, indicating that a substantial portion of the company's accounts are past due. This high delinquency rate is a critical concern, as it can lead to cash flow issues and increased financial stress. The Sector Risk Score of 0.063 is relatively low, indicating that the company operates in a stable industry, which reduces the external risks associated with market fluctuations.

### 4. Key Performance Indicators (KPIs)

| Financial Metric | Reported Value | Risk Assessment |
|---|---|---|
| Current Ratio | 5.36 | Low |

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|---|---|---|
| Debt-to-Equity | 1.04 | Moderate |
| Revenue Growth | 3.55% | Moderate |
| EBITDA Margin | 8.69% | Moderate |
| Bureau Score | 620.79 | Moderate |
| Mora Ratio | 25.82% | High |

## 5. Quantitative Risk Analysis (ML Engine)

**Inferred PD:** 7.25% | **Risk Tier:** Medium

**Qualitative Insight:**
The ML model's Probability of Default (PD) of 7.25% aligns with the fundamental analysis, placing the company in the medium-risk tier. The high Mora Ratio of 25.82% is a significant driver of this PD, as it indicates severe delinquency issues that could lead to cash flow problems and increased financial stress. However, the company's strong liquidity position, as evidenced by the Current Ratio of 5.36, and a moderate Debt-to-Equity ratio of 1.04, provide some stability. These factors help balance the high delinquency rate, leading to a medium-risk classification. The moderate Bureau Score of 620.79 further supports this assessment, suggesting that while the company has a fair credit history, it is not without concerns. The ML model's high confidence level in this assessment underscores the importance of these mixed signals in determining the company's credit risk.

## 6. Final Directive & Conclusion

**Official Recommendation:** REVIEW
**Core Rationale:** The high Mora Ratio of 25.82% is the single most important deciding factor. Despite the company's strong liquidity and moderate capital structure, the significant delinquency issues require further investigation and monitoring.
**Executive Summary/Closing:**
Company ID 254 presents a mixed credit risk profile. The company's strong liquidity and moderate leverage are positive indicators, but the high delinquency rate and moderate Bureau Score raise significant concerns. The ML model's medium-risk classification and high confidence level support the need for a thorough review. We recommend a detailed review to understand the root causes of the high Mora Ratio and to assess the company's ability to address these issues effectively.

SYSTEM_FINAL_RISK_SCORE: 725