

# ACRAS ADVISORY

## Intelligence-Driven Risk Assessment Report

ENTITY ID:	254	REPORT DATE:	2026-02-27 17:42
SECURITY:	CONFIDENTIAL	GENERATED BY:	ACRAS AGENTIC ENGINE

## Executive Credit Risk Assessment

### 1. Executive Summary

The credit risk assessment for Company ID 254 reveals a mixed profile with both strengths and significant areas of concern. The company exhibits a strong liquidity position, as evidenced by a current ratio of 5.36, and a balanced debt-to-equity ratio of 1.04. However, the high delinquency ratio (Mora Ratio) of 0.258 is a critical red flag, indicating potential cash flow management issues. The moderate bureau score of 620.79 and the moderate revenue growth of 3.55% further support a balanced but cautious view. The ML engine predicts a Probability of Default (PD) of 7.25%, placing the company in the medium risk tier. Overall, the profile is moderately healthy but requires careful monitoring of delinquency trends.

### 2. Liquidity and Solvency Analysis

Company ID 254 demonstrates a robust liquidity position with a current ratio of 5.36, which is significantly above the industry average. This high ratio indicates that the company has ample current assets to cover its short-term liabilities, reducing the risk of liquidity constraints. The debt-to-equity ratio of 1.04 is moderate, suggesting a balanced approach to capital structure. While the company has a slight leverage, this ratio is still within a manageable range and does not pose an immediate threat to solvency. The company's strong liquidity and balanced debt levels provide a buffer against financial distress, particularly in times of economic uncertainty.

### 3. Creditworthiness & Market Context

The company's bureau score of 620.79 is moderate, reflecting a reasonable credit history. This score suggests that the company is not a high-risk borrower but may have some areas of concern that need to be monitored. The high delinquency ratio (Mora Ratio) of 0.258 is a significant red flag, indicating that a substantial portion of the company's accounts are past due. This could be a result of cash flow management issues or difficulties in collecting payments from customers. The sector risk score of 0.063 is relatively low, suggesting that the company operates in a stable industry with minimal sector-specific risks.

### 4. Key Performance Indicators (KPIs)

Financial Metric	Reported Value	Risk Assessment
Current Ratio	5.36	Low

Debt-to-Equity	1.04	<b>Moderate</b>
Revenue Growth	0.035	<b>Moderate</b>
EBITDA Margin	0.087	<b>Moderate</b>
Bureau Score	620.79	<b>Moderate</b>
Mora Ratio	0.258	<b>High</b>

## 5. Quantitative Risk Analysis (ML Engine)

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

### Qualitative Insight:

The ML model's prediction of a 7.25% Probability of Default (PD) aligns with the fundamental analysis, placing the company in the medium risk tier. The model takes into account the high delinquency ratio (Mora Ratio) of 0.258, which is a significant indicator of potential cash flow management issues. However, the strong liquidity position, as evidenced by the current ratio of 5.36, and the moderate debt-to-equity ratio of 1.04, provide a buffer against immediate financial distress. The moderate EBITDA margin and revenue growth further support this assessment, suggesting that the company has a reasonable ability to generate earnings and sustain operations. The ML model's medium risk rating reflects a balanced view, acknowledging both the strengths and weaknesses in the company's financial profile.

## 6. Final Directive & Conclusion

### Official Recommendation: REVIEW

**Core Rationale:** The high delinquency ratio (Mora Ratio) of 0.258 is the single most important deciding factor. While the company has strong liquidity and a balanced capital structure, the high delinquency rate suggests potential cash flow management issues that need to be addressed.

### Executive Summary/Closing:

Company ID 254 presents a moderately healthy financial profile with significant strengths in liquidity and capital stability. However, the high delinquency ratio is a critical red flag that requires immediate attention. The company should focus on improving its cash flow management and collection processes to mitigate the risk associated with the high delinquency rate. Given these considerations, the official recommendation is to review the company's credit status closely and monitor delinquency trends before making any final decisions.

SYSTEM\_FINAL\_RISK\_SCORE: 725