

CREDIT RISK REPORT

TEST COMPANY

Industry: Technology | Software

Generated: April 16, 2025

COMPANY INFORMATION

METRIC	VALUE		
Industry	Technology	Sub-Industry	Software
Location	San Francisco, CA	Founded	2010

RISK PROFILE

METRIC	VALUE		
Credit Rating	A	Risk Level	Low
Probability of Default	1.5%	Loss Given Default	25.0%
Expected Loss	\$37,500.00		

FINANCIAL METRICS

METRIC	VALUE		
Current Ratio	2.5	ROA	8.2%
ROE	15.4%	Debt to Equity	0.85
Working Capital	\$1,250,000		

DSCR ANALYSIS

METRIC	VALUE		
DSCR (Current)	1.85	DSCR (Projected)	2.10
Annual Debt Service	\$420,000	Annual Cash Flow	\$777,000
DSCR Trend	Increasing		