

Report Platform Analytics

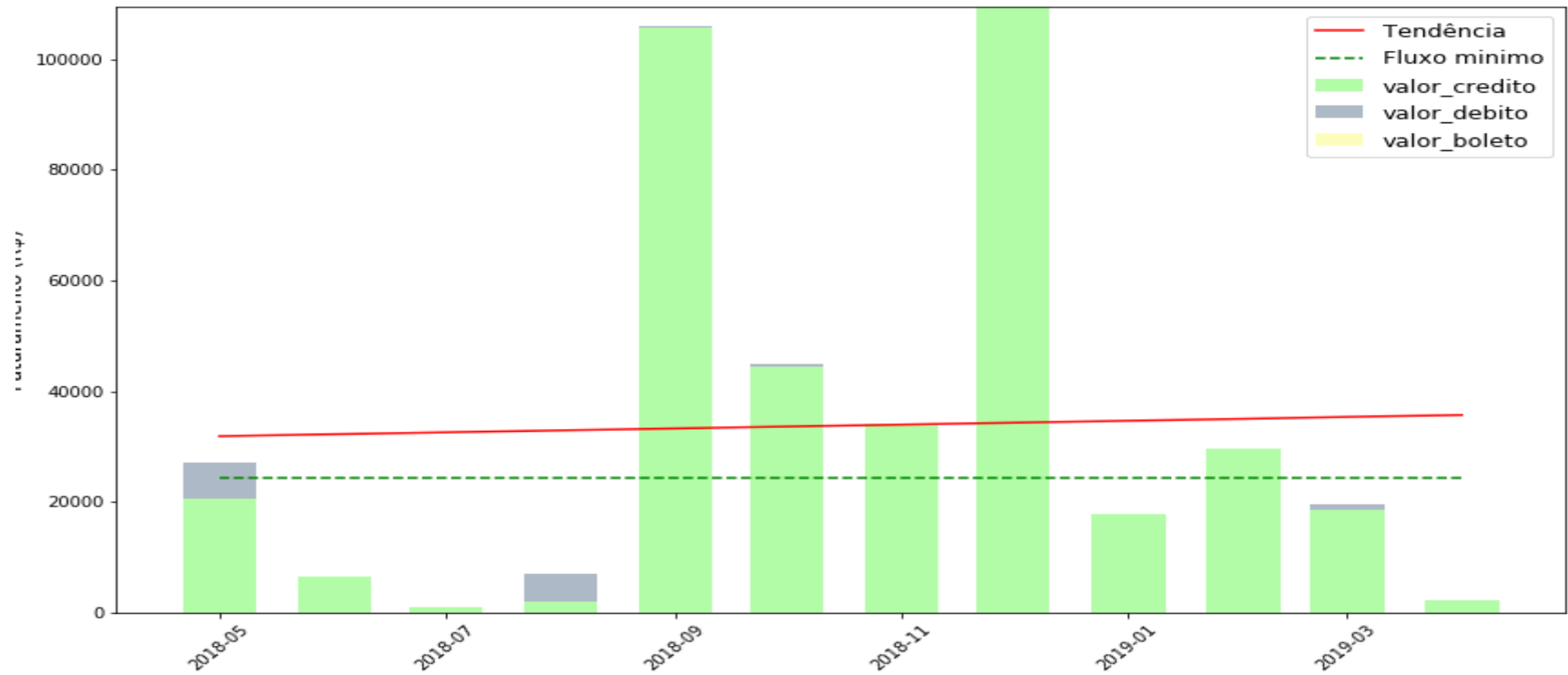
|           |                               |
|-----------|-------------------------------|
| Operação: | RICHARD ROCHA SANTOS VEICULOS |
| CNPJ:     | 12.919.292/0001-40            |

1. Elegibilidade

|                  |                 |              |              |                |
|------------------|-----------------|--------------|--------------|----------------|
| flag_faturamento | flag_transacoes | flag_cheques | flag_dividas | flag_aprovacao |
| 1                | 1               | 1            | 0            | 0              |

2. Análise de Faturamento

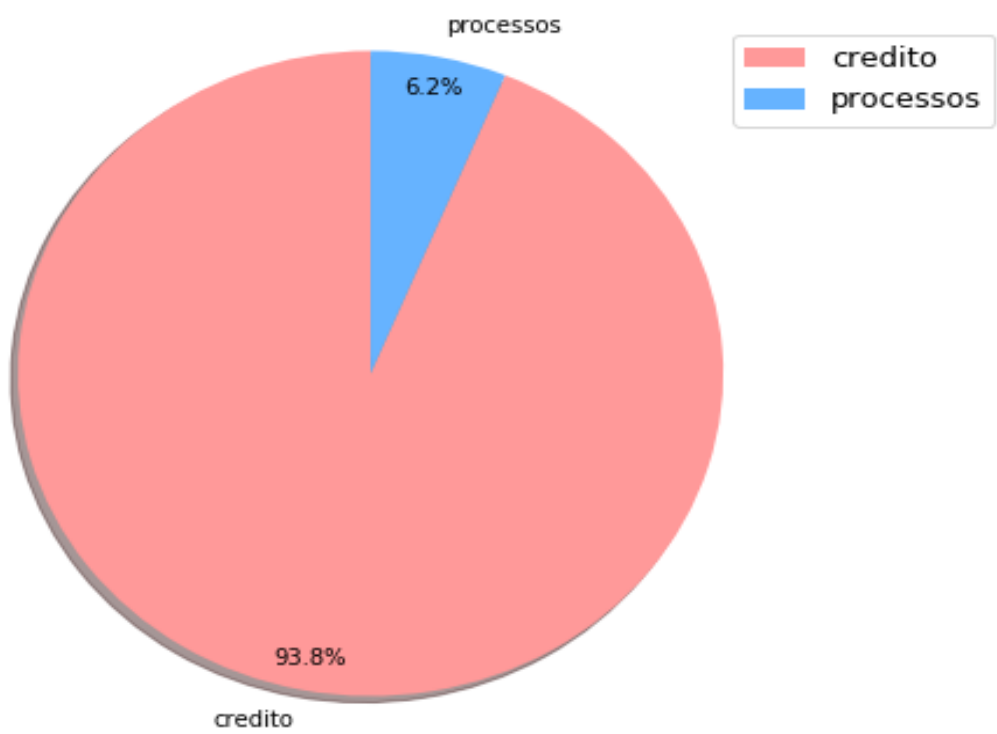
|                   |                              |                       |       |
|-------------------|------------------------------|-----------------------|-------|
| Faturamento Médio | Faturamento Médio s/ Outlier | Probabilidade Fl. Min | Score |
| R\$ 33.755,09     | R\$ 33.755,09                | 50,0%                 | 379   |



3. Análise de Dívidas

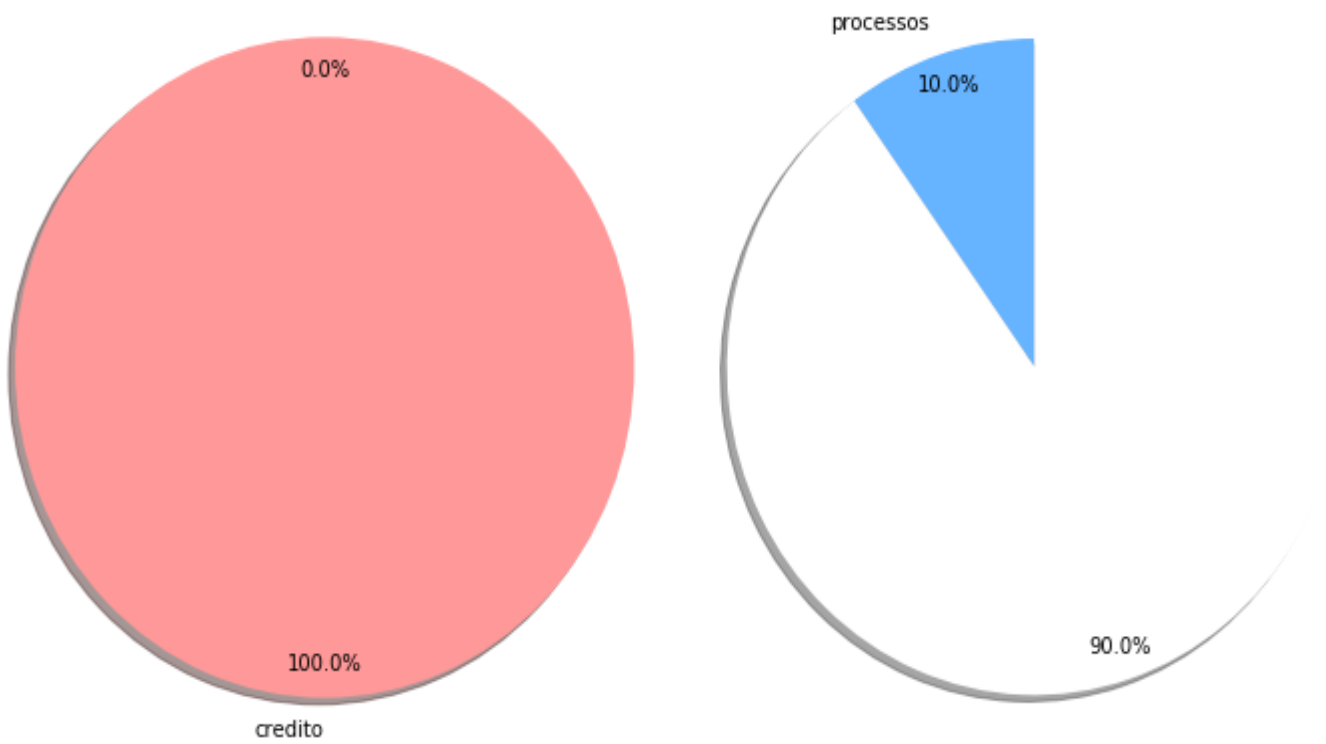
3.1 Cedente

3.1.1 Composição da dívida por segmento (\*)

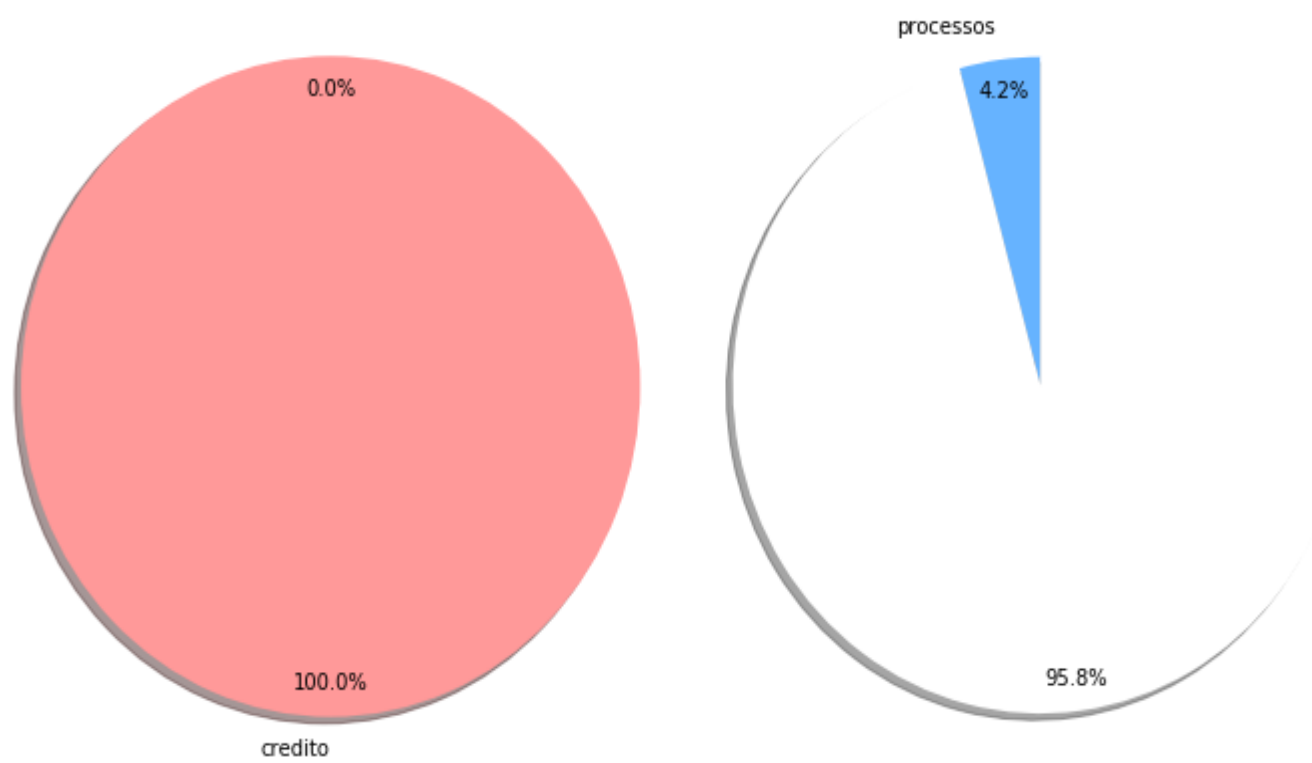


\*Segmentos de dívida considerados no estudo : Crédito, Processos, Infra-estrutura e Outros

3.1.2 Impacto da dívida no Faturamento



3.1.3 Risco por Segmento

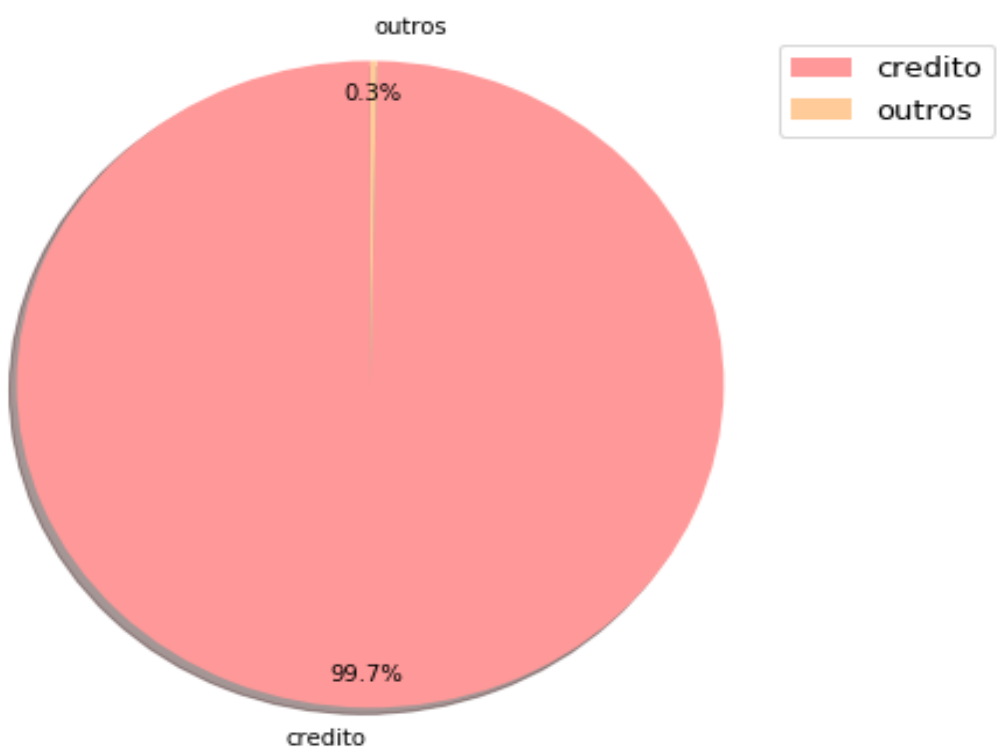


2.1.4 DScore - Score de Dívida

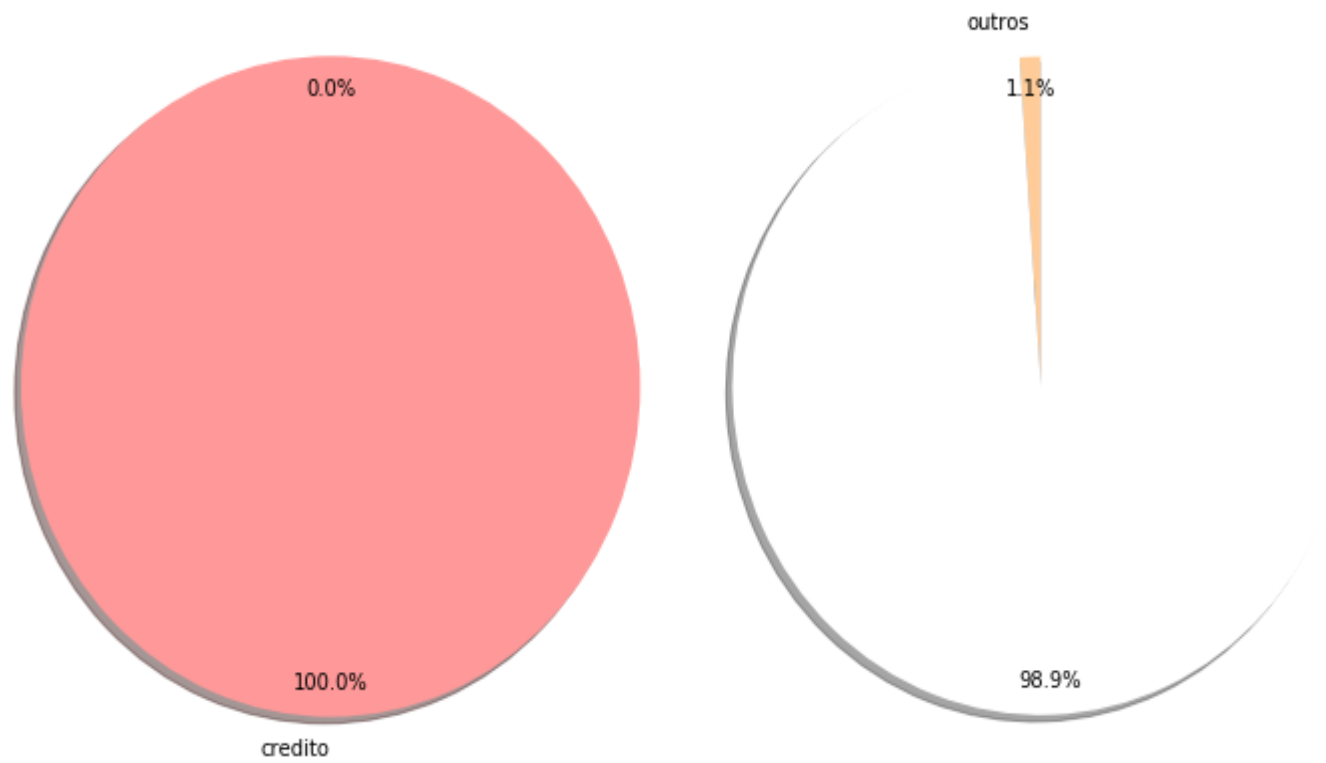
| Segmento  | Valor Dívida   | #Ocorrências | DScore (segmento) | DScore |
|-----------|----------------|--------------|-------------------|--------|
| credito   | R\$ 101.298,33 | 2            | 0                 | 22     |
| processos | R\$ 6.728,90   | 1            | 362               | 22     |

3.2 Sócios

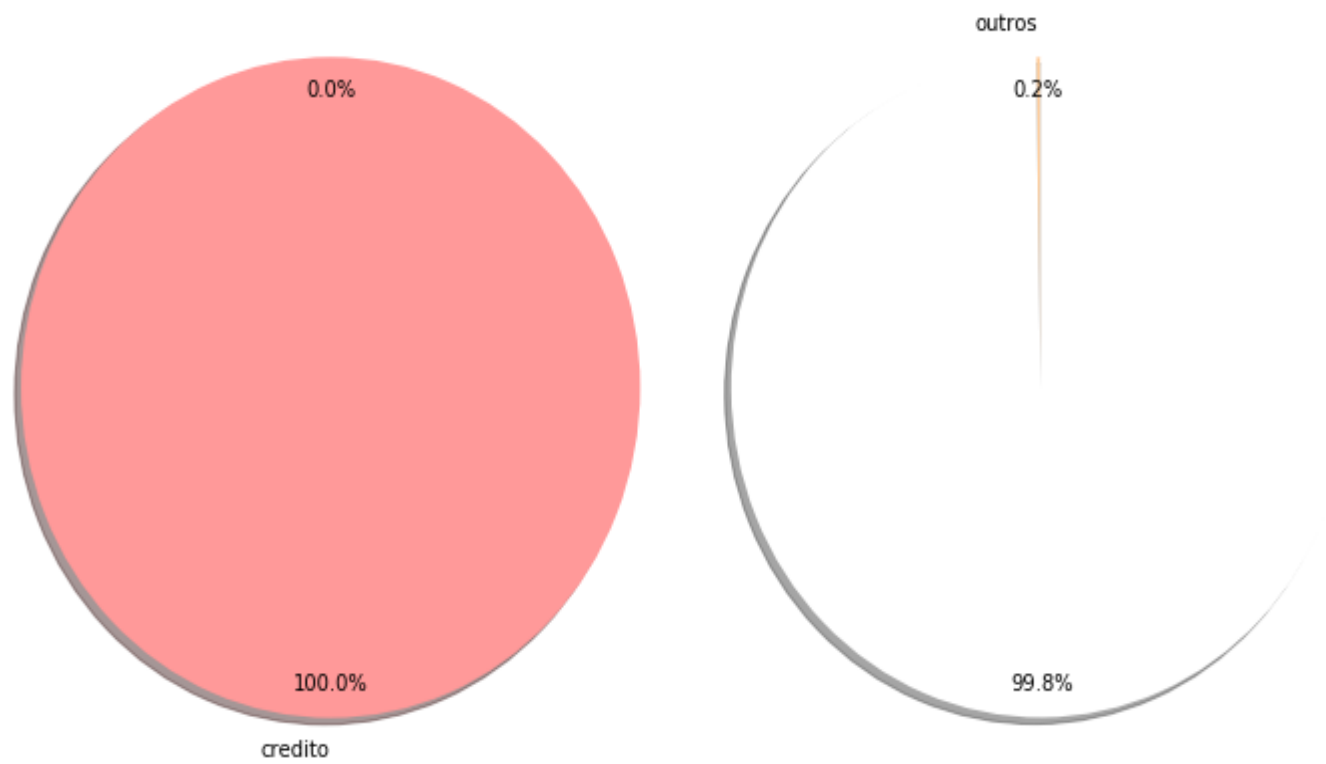
3.2.1 Composição da dívida por segmento (\*)



3.2.2 Impacto da dívida no Faturamento



3.2.3 Risco por Segmento



2.2.4 Score de Dívida

| Segmento | Valor Dívida  | #Ocorrências | DScore (segmento) | DScore |
|----------|---------------|--------------|-------------------|--------|
| credito  | R\$ 62.717,54 | 4            | 0                 | 2      |
| outros   | R\$ 186,04    | 1            | 798               | 2      |

3.3. Análise de Anomalias

●A operação analisada está de acordo com o perfil regular

|          |       |        |      |         |           |            |          |          |            |             |           |       |           |
|----------|-------|--------|------|---------|-----------|------------|----------|----------|------------|-------------|-----------|-------|-----------|
| #credito | #proc | #infra | #out | comp_cr | comp_proc | comp_infra | comp_out | risco_cr | risco_proc | risco_infra | risco_out | idade | dispersao |
| 2.0      | 1.0   | 0.0    | 0.0  | 0.94    | 0.06      | 0.0        | 0.0      | 1.45     | 0.04       | 0.0         | 0.0       | 9.0   | 0.04      |

Métricas para o Comportamento Regular

| var         | mean  | std   | min | 25%  | 50%  | 75%  | max   |
|-------------|-------|-------|-----|------|------|------|-------|
| #credito    | 0.43  | 0.96  | 0.0 | 0.0  | 0.0  | 0.0  | 7.0   |
| #proc       | 0.06  | 0.25  | 0.0 | 0.0  | 0.0  | 0.0  | 2.0   |
| #infra      | 0.04  | 0.26  | 0.0 | 0.0  | 0.0  | 0.0  | 3.0   |
| #out        | 7.83  | 15.86 | 0.0 | 1.0  | 2.0  | 7.0  | 122.0 |
| comp_cr     | 0.16  | 0.34  | 0.0 | 0.0  | 0.0  | 0.0  | 1.0   |
| comp_proc   | 0.02  | 0.13  | 0.0 | 0.0  | 0.0  | 0.0  | 1.0   |
| comp_infra  | 0.0   | 0.02  | 0.0 | 0.0  | 0.0  | 0.0  | 0.27  |
| comp_out    | 0.82  | 0.35  | 0.0 | 0.91 | 1.0  | 1.0  | 1.0   |
| risco_cr    | 0.17  | 0.85  | 0.0 | 0.0  | 0.0  | 0.0  | 10.54 |
| risco_proc  | 0.0   | 0.01  | 0.0 | 0.0  | 0.0  | 0.0  | 0.14  |
| risco_infra | 0.0   | 0.0   | 0.0 | 0.0  | 0.0  | 0.0  | 0.0   |
| risco_out   | 0.35  | 1.28  | 0.0 | 0.0  | 0.03 | 0.15 | 15.7  |
| idade       | 10.95 | 8.15  | 1.0 | 5.0  | 9.0  | 16.0 | 53.0  |
| dispersao   | 0.03  | 0.03  | 0.0 | 0.0  | 0.04 | 0.04 | 0.26  |

Métricas para o Comportamento Anômalo

| var         | mean  | std   | min | 25%  | 50%  | 75%   | max    |
|-------------|-------|-------|-----|------|------|-------|--------|
| #credito    | 2.92  | 5.13  | 0.0 | 0.0  | 1.0  | 4.0   | 38.0   |
| #proc       | 1.79  | 8.96  | 0.0 | 0.0  | 0.0  | 1.0   | 99.0   |
| #infra      | 1.4   | 3.1   | 0.0 | 0.0  | 0.0  | 1.0   | 17.0   |
| #out        | 32.91 | 53.92 | 0.0 | 0.0  | 7.0  | 38.0  | 289.0  |
| comp_cr     | 0.27  | 0.37  | 0.0 | 0.0  | 0.01 | 0.59  | 1.0    |
| comp_proc   | 0.28  | 0.38  | 0.0 | 0.0  | 0.0  | 0.58  | 1.0    |
| comp_infra  | 0.16  | 0.33  | 0.0 | 0.0  | 0.0  | 0.03  | 1.0    |
| comp_out    | 0.29  | 0.33  | 0.0 | 0.0  | 0.15 | 0.56  | 1.0    |
| risco_cr    | 2.47  | 7.03  | 0.0 | 0.0  | 0.0  | 0.31  | 45.19  |
| risco_proc  | 1.71  | 12.76 | 0.0 | 0.0  | 0.0  | 0.07  | 139.91 |
| risco_infra | 0.01  | 0.03  | 0.0 | 0.0  | 0.0  | 0.0   | 0.36   |
| risco_out   | 4.22  | 17.86 | 0.0 | 0.0  | 0.01 | 0.5   | 156.45 |
| idade       | 18.08 | 13.69 | 2.0 | 8.0  | 15.0 | 24.25 | 75.0   |
| dispersao   | 0.07  | 0.09  | 0.0 | 0.04 | 0.04 | 0.07  | 0.63   |

4. Sumário

|                          |       |
|--------------------------|-------|
| Score de Faturamento     | 379   |
| Score de Dívida          | 22    |
| Score de Dívida - Sócios | 2     |
| Score Final              | 200   |
| Anomalia                 | False |