

Nova Credit

Retro-Risk Report

Prepared for: ACME Financial

August 31, 2025

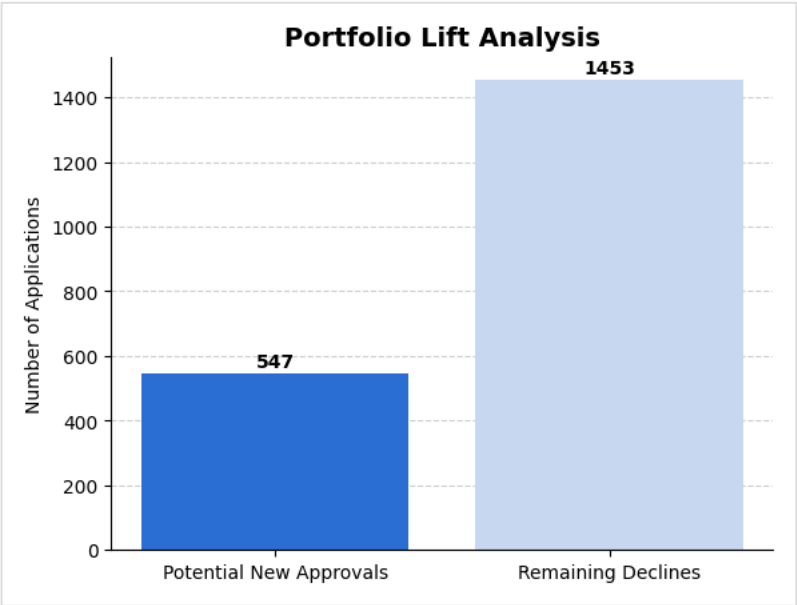
Executive Summary

This report presents a retro-simulation analysis of the historical loan application portfolio provided by ACME Financial. The analysis was conducted using Nova Credit's Cash Atlas™ underwriting model.

547 Potential New Approvals	27.35% Portfolio Approval Lift	\$11,800,505 Value of New Originations
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Analysis Overview

Out of 2000 declined applications analyzed, our model identified 547 applicants as creditworthy. This represents a 27.35% lift in loan approvals, unlocking \$11,800,505 in additional loan originations.



Methodology & Disclaimer

Methodology

This analysis was performed using Nova Credit's Cash Atlas™ cash flow underwriting model. The model analyzes consumer-permissioned bank transaction data to generate predictive credit risk assessments.

Disclaimer

This report is for informational purposes only and is based on data provided by ACME Financial. Results are simulated and do not guarantee future performance. All data is handled securely and purged after analysis completion.