

Nova Credit

Retro-Risk Report

Prepared for: ACME Financial

August 31, 2025

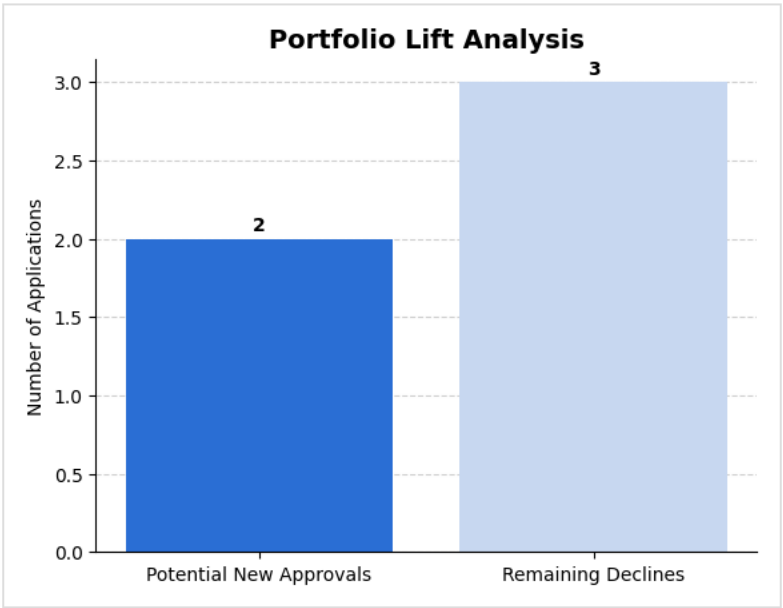
Executive Summary

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.

<div>2</div> <div>Potential New Approvals</div>	<div>40.00%</div> <div>Portfolio Approval Lift</div>	<div>\$60,000</div> <div>Value of New Originations</div>
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Analysis Overview

Out of 5 declined applications analyzed, our model identified 2 applicants as creditworthy. This represents a 40.00% lift in loan approvals, unlocking \$60,000 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.