

Nova  
Credit  
Retro-

Risk  
Prepared  
for:  
Report  
ACME  
Financial

August  
31,  
2025



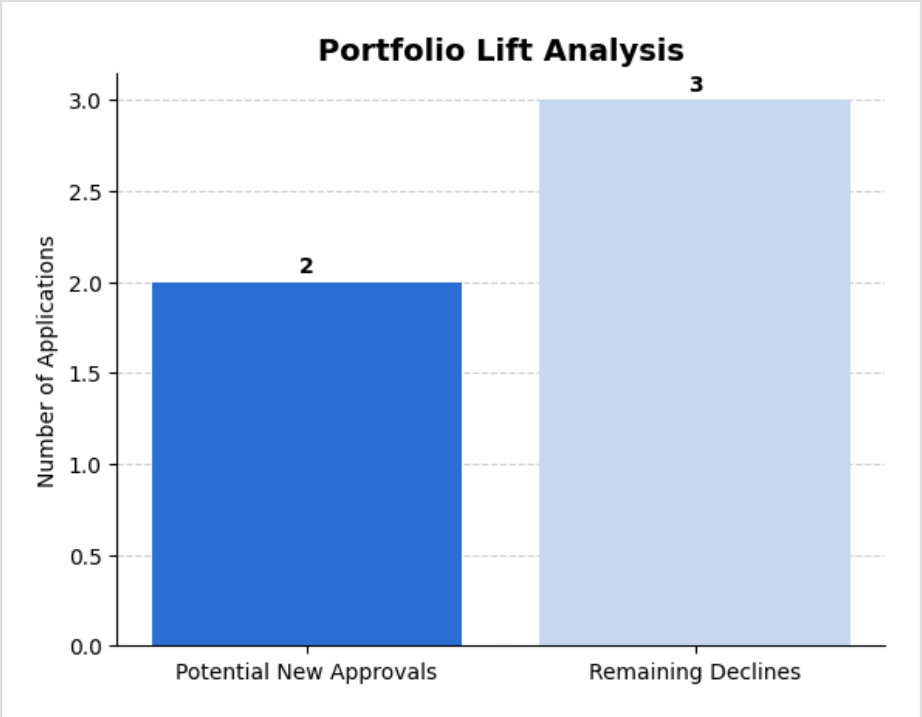
# Executive Summary

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 to identify creditworthy applicants who may have been declined by traditional underwriting methods.

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

## Analysis Overview

Out of the **5** declined applications analyzed, our model identified **2** applicants as creditworthy. This represents a potential **40.00% lift** in loan approvals from this cohort, unlocking an estimated **\$60,000** in additional loan originations.



# Methodology & Disclaimer

---

## Methodology

This analysis was performed using a representative version of Nova Credit's Cash Atlas™ cash flow underwriting model. The model analyzes thousands of data points from consumer-permissioned bank transaction data to generate a highly predictive assessment of credit risk and affordability, independent of traditional credit bureau scores.

## Disclaimer

This report is for informational purposes only and is based solely on the data provided by ACME Financial. The results are a simulation and do not constitute a guarantee of future performance or a formal offer of credit. The accuracy of this analysis is dependent on the accuracy and completeness of the provided historical data. All data provided for this analysis is handled in accordance with our strict data security and privacy policies and is securely purged after the engagement.