

FACTORING RISK ANALYSIS

Invoice Portfolio Assessment Report

PORTFOLIO SUMMARY

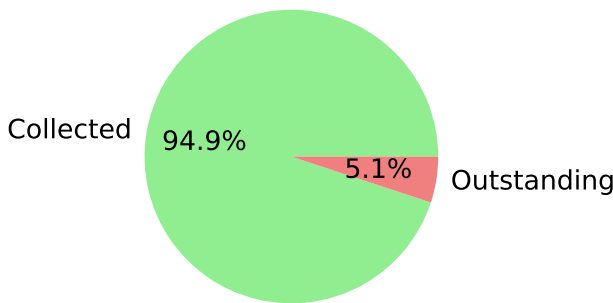
Total Invoices Analyzed: 3,697
Collection Rate: 94.9%
Average Payment Delay: 16.7 days
Total Outstanding: \$923,072.02
Risk Level (90+ days): 8.9%

Analysis Period: January 2024 - June 2025
Report Date: July 01, 2025
Data Snapshot: June 23, 2025

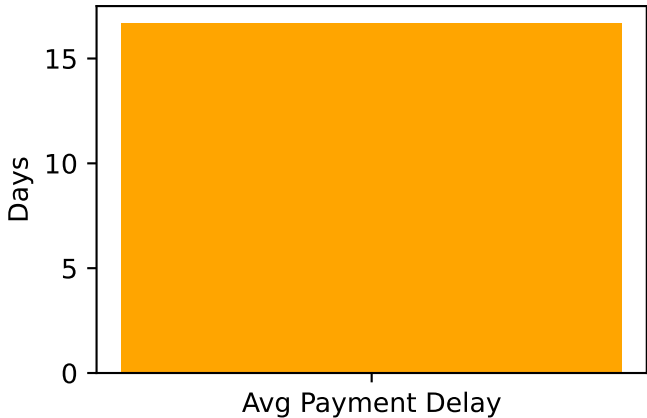
OVERALL RISK LEVEL: LOW

EXECUTIVE SUMMARY

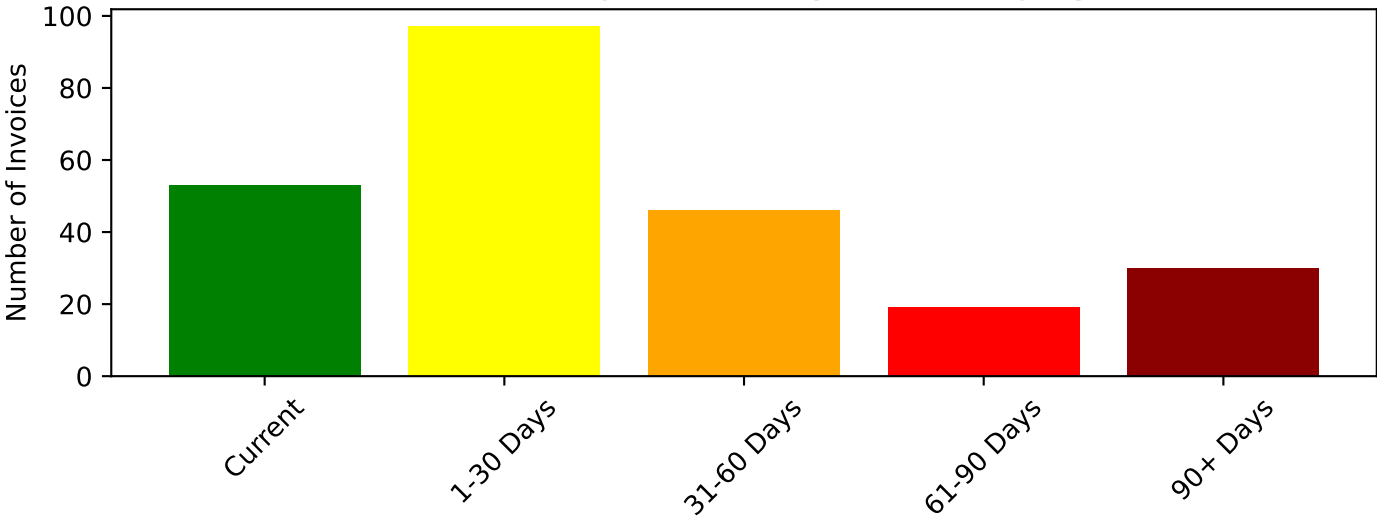
Collection Rate



Payment Delay Performance



Outstanding Invoices by Risk Category



KEY FINDINGS & INSIGHTS

Portfolio Health: EXCELLENT

- Collection rate of 94.9% exceeds industry standards
- Average payment delay of 16.7 days is acceptable

Risk Assessment: 8.9% of outstanding amount is 90+ days overdue

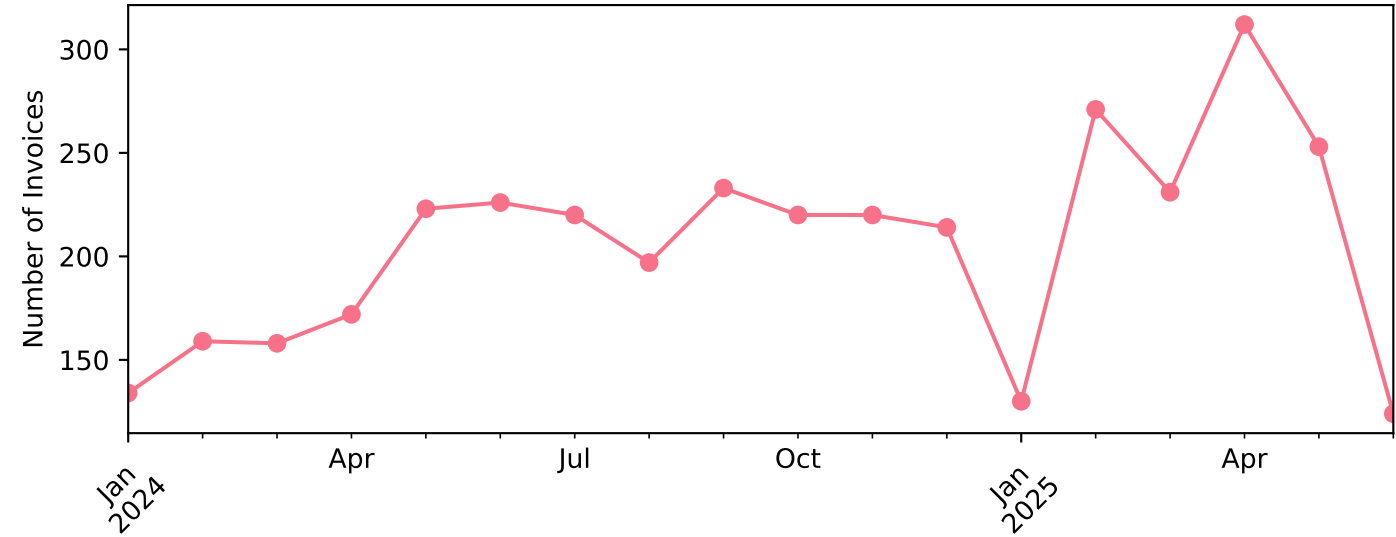
- Total outstanding amount: \$923,072.02
- Portfolio size: 3,697 total invoices
- Paid invoices: 3,452 (93.4%)
- Outstanding invoices: 245 (6.6%)

Liquidity Position: Strong

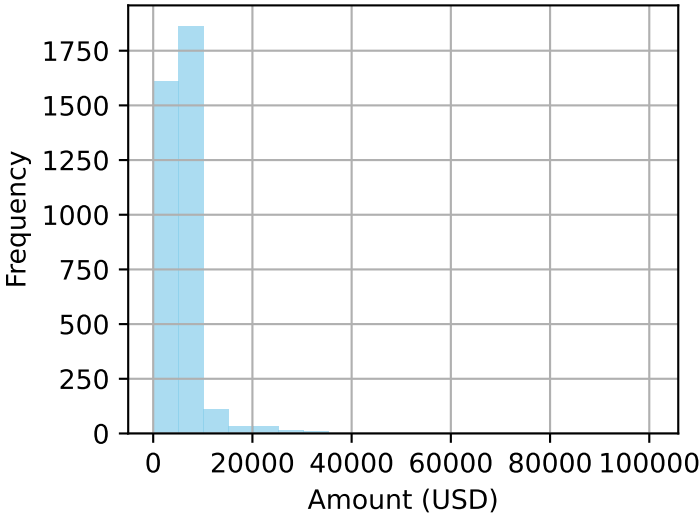
- Low percentage of outstanding invoices indicates strong cash conversion
- Payment behavior shows consistent customer payment patterns

PORTFOLIO OVERVIEW

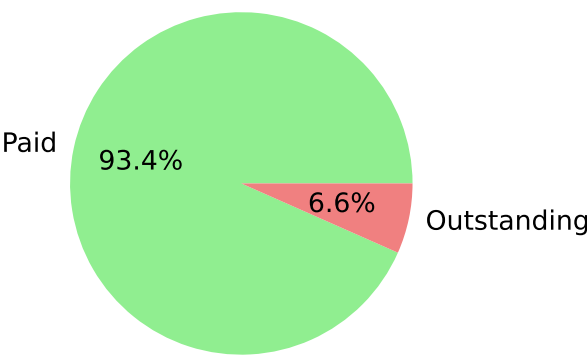
Monthly Invoice Volume Trend



Invoice Amount Distribution



Payment Status Distribution

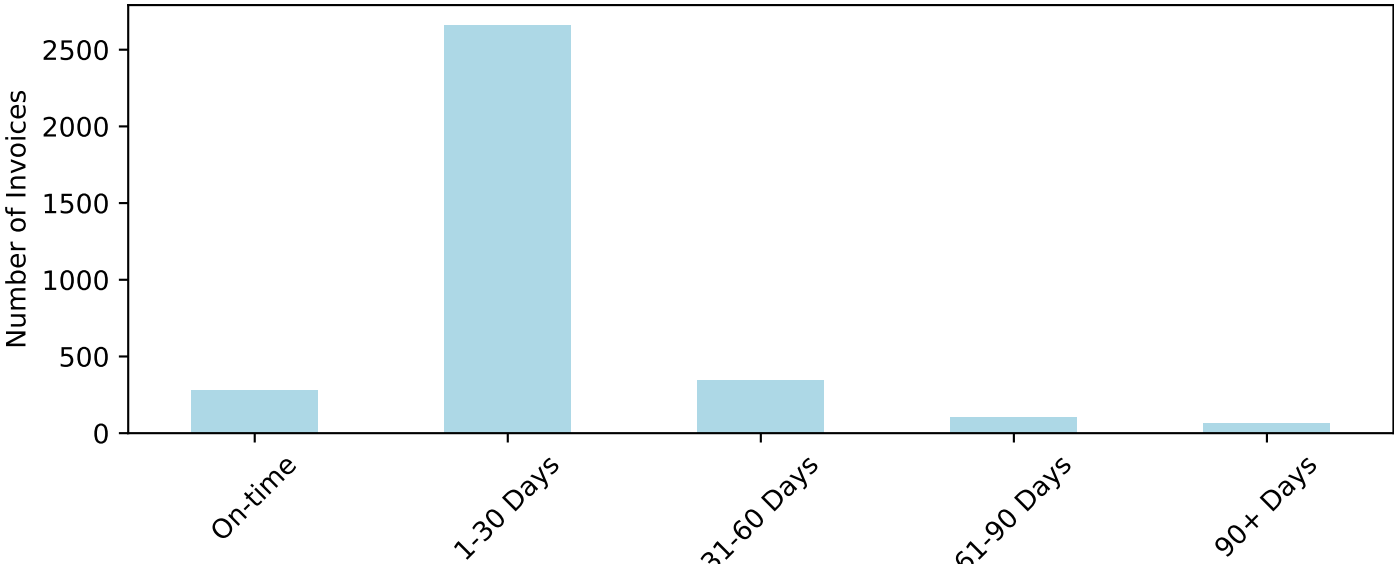


Portfolio Summary Statistics

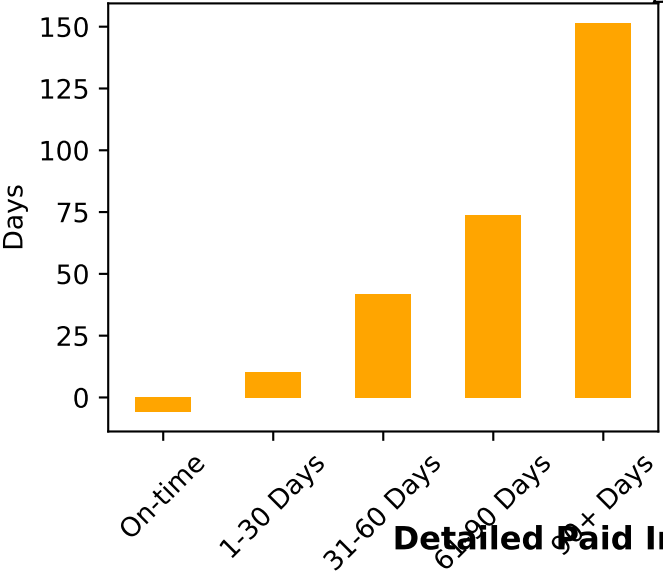
| Metric | Value |
|------------------------|-----------------|
| Total Invoices | 3,697 |
| Total Billed Amount | \$18,685,824.65 |
| Total Collected | \$17,738,911.25 |
| Total Outstanding | \$923,072.02 |
| Average Invoice Amount | \$5,054.32 |
| Largest Invoice | \$100,800.00 |
| Smallest Invoice | \$0.00 |
| Collection Rate | 94.9% |

PAID INVOICES ANALYSIS

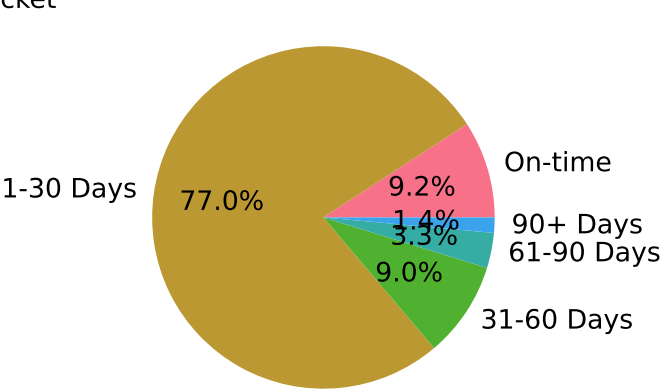
Payment Delay Distribution



Average Days Late by Category



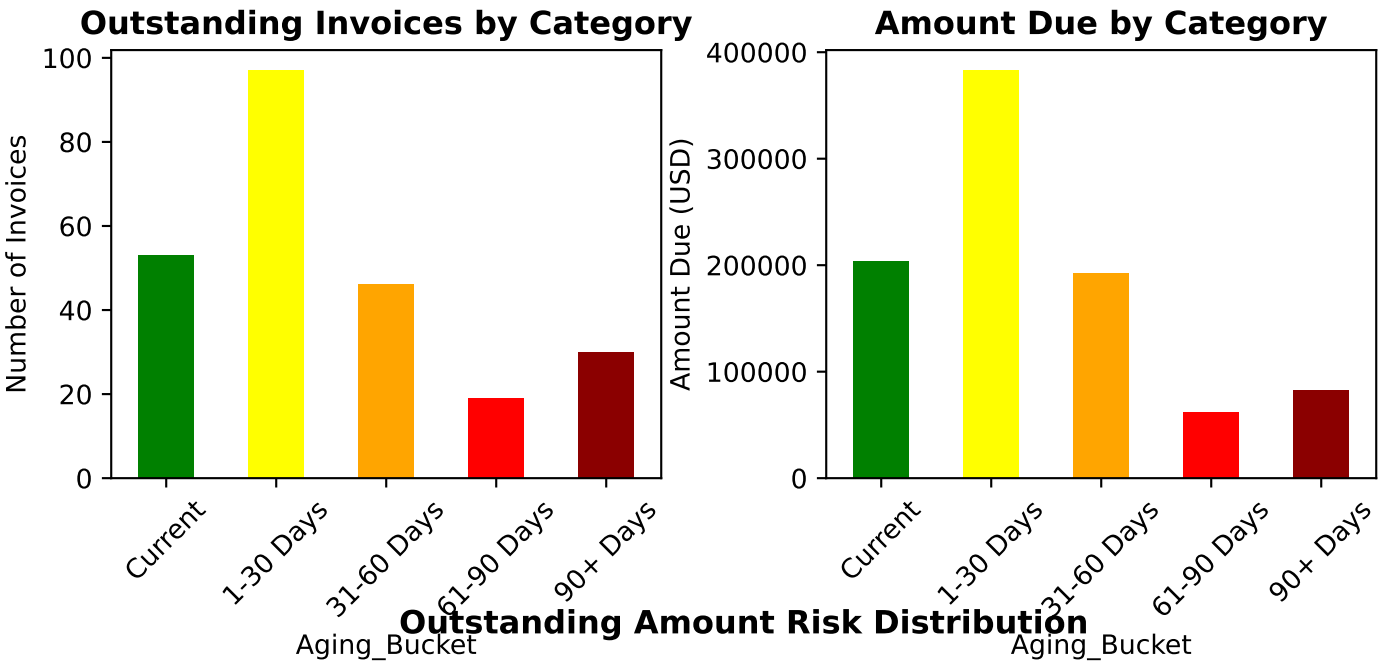
Amount Distribution by Aging



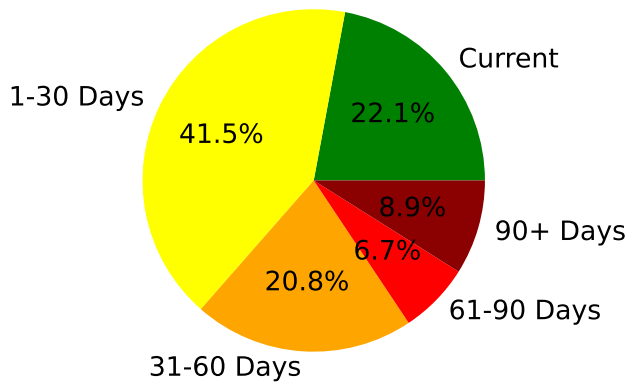
Detailed Paid Invoices Aging Statistics

| Aging_Bucket | Invoice_Count | Total_Amount | Avg_Days_Late | Max_Days_Late | Percentage |
|--------------|---------------|--------------|---------------|---------------|------------|
| On-time | 280 | 1629970.59 | -5.89 | 0 | 8.11 |
| 1-30 Days | 2658 | 13679299.86 | 10.21 | 30 | 77.0 |
| 31-60 Days | 346 | 1606797.99 | 41.92 | 60 | 10.02 |
| 61-90 Days | 102 | 590097.28 | 73.85 | 90 | 2.95 |
| 90+ Days | 66 | 256586.91 | 151.55 | 404 | 1.91 |

OUTSTANDING INVOICES ANALYSIS



Outstanding Amount Risk Distribution



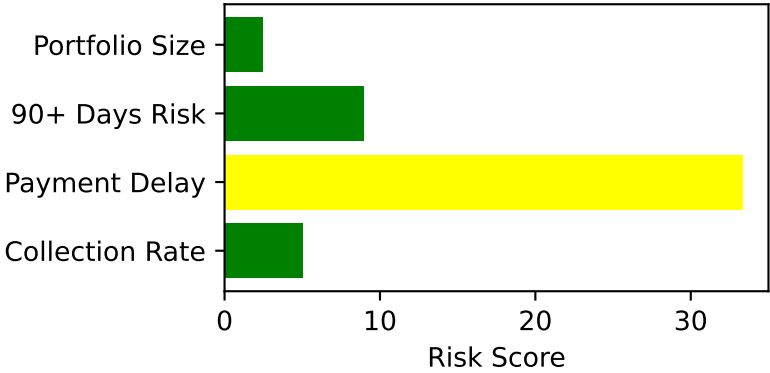
Detailed Outstanding Invoices Statistics

| Aging_Bucket | Invoice_Count | Total_Amount | Total_Due_Amt | Avg_Days_Overdue | Max_Days_Overdue | Percentage |
|--------------|---------------|--------------|---------------|------------------|------------------|------------|
| Current | 53 | 203683.32 | 203683.32 | -26.34 | -1 | 21.63 |
| 1-30 Days | 97 | 382851.66 | 382851.66 | 12.06 | 30 | 39.59 |
| 31-60 Days | 46 | 192180.68 | 192180.68 | 47.09 | 60 | 18.78 |
| 61-90 Days | 19 | 61819.9 | 61819.9 | 75.47 | 85 | 7.76 |
| 90+ Days | 30 | 82536.46 | 82536.46 | 264.0 | 490 | 12.24 |

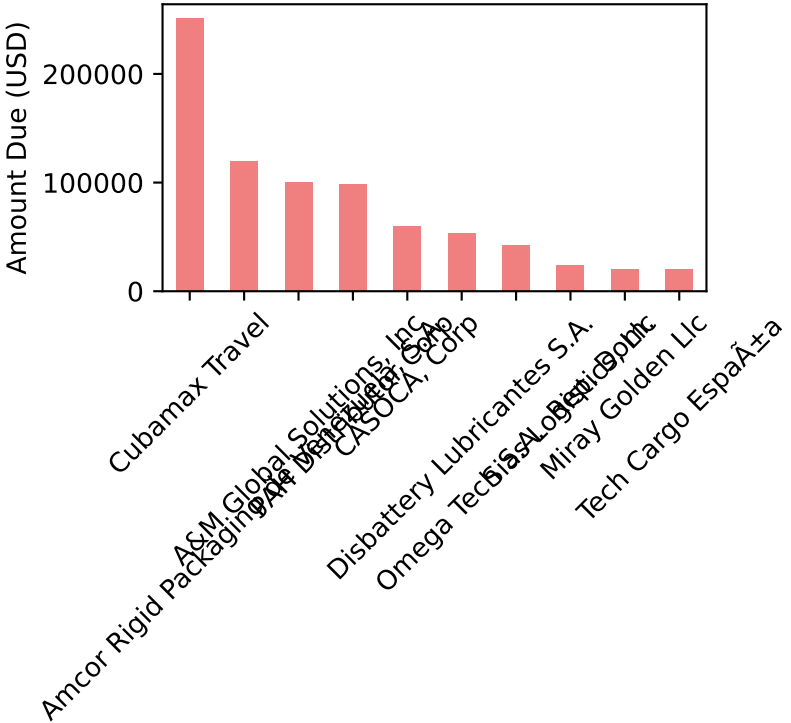
RISK ASSESSMENT

OVERALL RISK LEVEL: LOW

Risk Factor Analysis



Top 10 Client Concentration Risk



Applied to

RISK ASSESSMENT SUMMARY

Primary Risk Factors:

- 90+ Day Receivables: 8.9% of outstanding amount
- Collection Efficiency: 94.9% overall collection rate
- Payment Delays: 16.7 days average delay
- Portfolio Liquidity: 6.6% outstanding ratio

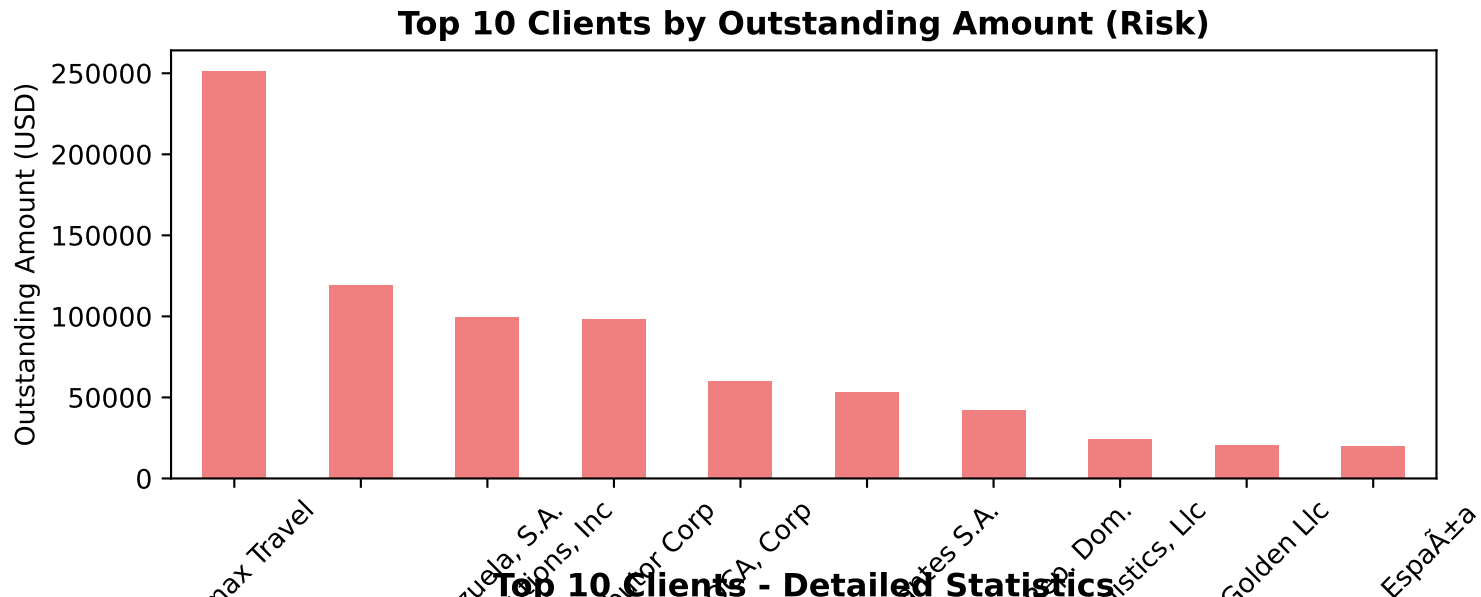
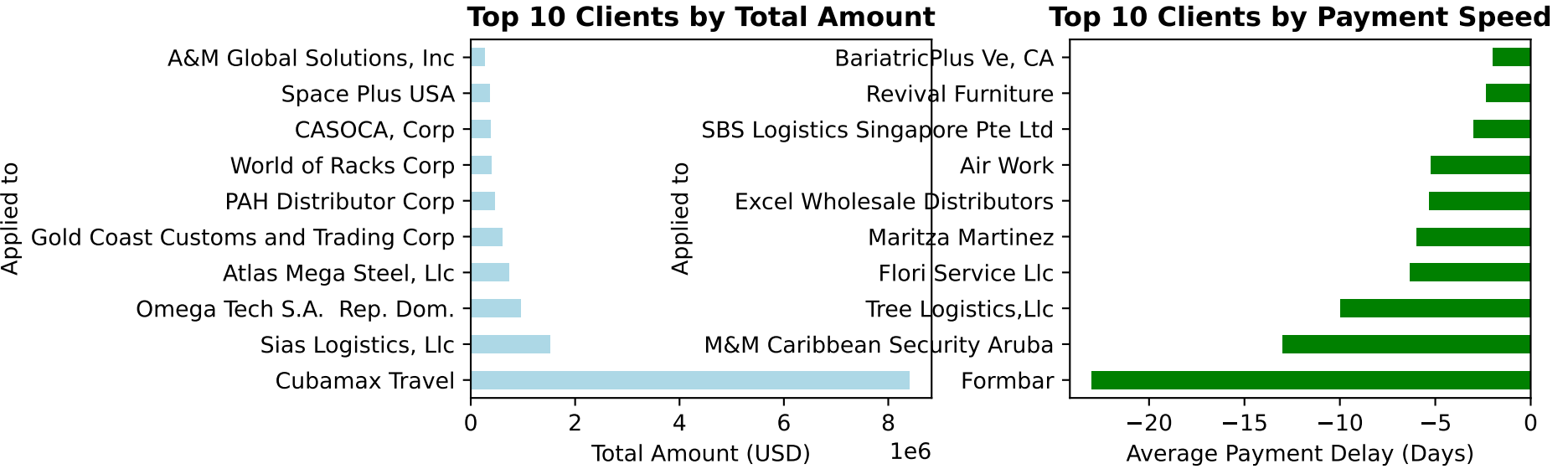
Risk Mitigation Status:

☐ LOW RISK: Portfolio shows strong collection performance

Recommended Actions:

- Continue current collection procedures
- Monitor for any deterioration
- Maintain credit policies

CLIENT ANALYSIS



| Top 10 Clients - Detailed Statistics | | | | | | |
|--------------------------------------|---------------|--------------|------------|------------|-----------|-----------------|
| | Invoice_Count | Total_Amount | Avg_Amount | Total_Paid | Total_Due | Collection_Rate |
| Cubamax Travel | 1550.0 | 8409847.77 | 5425.71 | 8158300.77 | 251547.0 | 97.0 |
| Sias Logistics, Llcc | 199.0 | 1516199.79 | 7619.09 | 1492160.93 | 24038.86 | 98.4 |
| Omega Tech S.A. Rep. Dom. | 232.0 | 948506.51 | 4088.39 | 906045.34 | 42461.17 | 95.5 |
| Atlas Mega Steel, Llcc | 34.0 | 727010.0 | 21382.65 | 727010.0 | 0.0 | 100.0 |
| Gold Coast Customs and Trading Corp | 52.0 | 605683.0 | 11647.75 | 605683.0 | 0.0 | 100.0 |
| PAH Distributor Corp | 77.0 | 463511.41 | 6019.63 | 365083.97 | 98427.44 | 78.8 |
| World of Racks Corp | 23.0 | 397839.75 | 17297.38 | 397839.75 | 0.0 | 100.0 |
| CASOCA, Corp | 12.0 | 384643.31 | 32053.61 | 324514.71 | 60128.6 | 84.4 |
| Space Plus USA | 25.0 | 365379.11 | 14615.16 | 365379.11 | 0.0 | 100.0 |
| A&M Global Solutions, Inc | 96.0 | 265835.76 | 2769.12 | 165947.86 | 99887.9 | 62.4 |

RECOMMENDATIONS & ACTION PLAN

- COLLECTION EFFICIENCY: Excellent performance - maintain current procedures
- △ PAYMENT TIMING: Acceptable delays - monitor for deterioration
- RISK LEVEL: Low risk portfolio - maintain monitoring

IMMEDIATE ACTIONS (0-30 days):

- Focus collection efforts on 90+ day receivables
- Contact top 10 outstanding clients for payment plans
- Review and update credit policies if risk is elevated

SHORT-TERM ACTIONS (30-90 days):

- Implement weekly aging reports
- Establish client payment performance scorecards
- Consider offering early payment discounts

LONG-TERM STRATEGY (90+ days):

- Regular portfolio risk assessment (monthly)
- Client credit limit reviews based on payment history
- Implement automated collection procedures

MONITORING & REPORTING:

- Weekly aging reports for collections team
- Monthly executive dashboard with key metrics
- Quarterly portfolio risk assessment
- Annual credit policy review

PRIORITY MATRIX:

HIGH PRIORITY: 90+ day receivables, large outstanding amounts

MEDIUM PRIORITY: 60-90 day receivables, repeat late payers

LOW PRIORITY: Current and 1-30 day receivables

Success will be measured by:

- Reduction in 90+ day receivables
- Improvement in overall collection rate
- Decrease in average payment delays
- Maintenance of strong client relationships

DETAILED DATA TABLES

Paid Invoices Aging - Detailed Statistics

| Aging_Bucket | Invoice_Count | Total_Amount | Avg_Days_Late | Max_Days_Late | Percentage |
|--------------|---------------|--------------|---------------|---------------|------------|
| On-time | 280 | 1629970.59 | -5.89 | 0 | 8.11 |
| 1-30 Days | 2658 | 13679299.86 | 10.21 | 30 | 77.0 |
| 31-60 Days | 346 | 1606797.99 | 41.92 | 60 | 10.02 |
| 61-90 Days | 102 | 590097.28 | 73.85 | 90 | 2.95 |
| 90+ Days | 66 | 256586.91 | 151.55 | 404 | 1.91 |

Outstanding Invoices Aging - Detailed Statistics

| Aging_Bucket | Invoice_Count | Total_Amount | Total_Due | Avg_Days_Over | Max_Days_Over | Percentage |
|--------------|---------------|--------------|-----------|---------------|---------------|------------|
| Current | 53 | 203683.32 | 203683.32 | -26.34 | -1 | 21.63 |
| 1-30 Days | 97 | 382851.66 | 382851.66 | 12.06 | 30 | 39.59 |
| 31-60 Days | 46 | 192180.68 | 192180.68 | 47.09 | 60 | 18.78 |
| 61-90 Days | 19 | 61819.9 | 61819.9 | 75.47 | 85 | 7.76 |
| 90+ Days | 30 | 82536.46 | 82536.46 | 264.0 | 490 | 12.24 |