

Generate a commentary on the risk analysis of the company from its credit report in bullet points, covering the following aspects:

1. Credit score trend analysis as well as a comparison assessment of the company with the average in its industry, based on values from last eight months

Example:

Data Input:

| Date | Current | Feb'25 | Jan'25 | Dec'24 | Nov'24 | Oct'24 | Sept'24 | Aug'24 | July'24 |
|-----------------------|---------|--------|--------|--------|--------|--------|---------|--------|---------|
| This company | 5 | 10 | 1 | 1 | 1 | 1 | 1 | 31 | 31 |
| All scored companies | 46 | 46 | 47 | 46 | 47 | 46 | 46 | 47 | 46 |
| Same industry group | 58 | 57 | 58 | 57 | 57 | 57 | 58 | 58 | 58 |
| Same asset size group | 61 | 61 | 61 | 61 | 61 | 61 | 60 | 61 | 61 |

Analysis output: The company currently has a credit score of 5 out of 100 , which is significantly lower than the average for its industry which is 58. The credit score of the company has been declining since September 2024 from 31 to 1.

2. Analysis of the financial stability risk of the company

Example:

Data Input: Financial Stability Risk Ratings range from a low of 1 to high of 5 with this company receiving a rating of 3. Lower ratings indicate lower risk. Experian categorizes all businesses to fit within one of the five risk segments. This rating predicts the likelihood of payment default and/or bankruptcy within the next 12 months. This rating uses tradeline and collections information, public filings as well as other variables to predict future risk.

Analysis output: It has a financial stability risk of 3, which indicates potential risk in its repayment capability

3. Analyze the days beyond term and provide a commentary on it

Example:

Data Input:

| Date | Current | Feb'25 | Jan'25 | Dec'24 | Nov'24 | Oct'24 | Sept'24 | Aug'24 |
|----------|---------|--------|--------|--------|--------|--------|---------|--------|
| Company | 30 | 47 | 51 | 40 | 15 | 5 | 10 | 18 |
| Industry | 12 | 13 | 13 | 12 | 12 | 14 | 12 | 13 |

Analysis Output:

- Based on days beyond terms, this company pays slower than the industry average. The company has a days beyond term of 30 compared to industry average of 12.

4. Analyze the payment trend of the company whether its improving or declining or stable, based on payment pattern and DBT (days beyond terms) of last six months. "Days Beyond Terms" (DBT) refers to the average number of days a business pays its bills after the invoice due date, indicating how late a company is in settling its debts.

Example:

Data Input: Monthly payment trends

| Date | Balance | Current | 0-30 DBT | 31-60 DBT | 61-90 DBT |
|---------|-------------|---------|----------|-----------|-----------|
| Feb'25 | AED 125,395 | 95% | 0% | 5% | 0% |
| Jan'25 | AED 122,345 | 98% | 0% | 2% | 0% |
| Dec'24 | AED 154,364 | 97% | 0% | 3% | 0% |
| Nov'24 | AED 174,274 | 94% | 6% | 0% | 0% |
| Oct'24 | AED 193,163 | 96% | 4% | 0% | 0% |
| Sept'24 | AED 136,498 | 89% | 11% | 0% | 0% |
| Aug'24 | AED 103,472 | 97% | 3% | 0% | 0% |

Analysis Output: The company has a significantly worsening payment pattern

5. Mention any pending legal judgements pending against the company

Examples of output:

- There are currently no judgements pending against the company
- There is currently 1 judgement pending against for the company