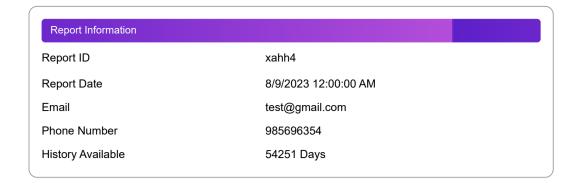
RIKI™ Report

Alternative Data Intelligence

Test



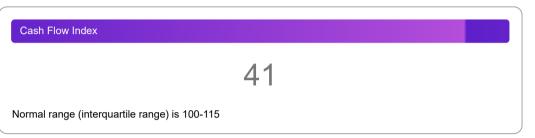
Ability to Pay Metrics



RIKI Trend

47

Trending up by 1.5 points monthly



Cash Flow Index Trend

796

Trending up 1.4 points monthly

12

12

12

12 12

12

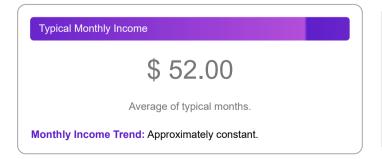
12

12

12

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
Days in Month	30	30	30	30	30	30	30	30	30	30	30
Data Completeness	10	10	10	10	10	10	10	10	10	10	10
# Accounts Tracked	10	10	10	10	10	10	10	10	10	10	10
# Income Transactions	14	14	14	14	14	14	14	14	14	14	14
# Expense Transactions	12	12	12	12	12	12	12	12	12	12	12
Total Income	16	16	16	16	16	16	16	16	16	16	16
Total Expenses	25	25	25	25	25	25	25	25	25	25	25
Total Money Handled	24	24	24	24	24	24	24	24	24	24	24
Largest Transaction	15	15	15	15	15	15	15	15	15	15	15
Discretionary Spending	17	17	17	17	17	17	17	17	17	17	17
% Disc. Spending	30	30	30	30	30	30	30	30	30	30	30
Available Income	29	29	29	29	29	29	29	29	29	29	29
Adjusted Av. Income	24	24	24	24	24	24	24	24	24	24	24
Average Daily Spend	18	18	18	18	18	18	18	18	18	18	18
Income/Expense Ratio	20	20	20	20	20	20	20	20	20	20	20
RIKI	13	13	13	13	13	13	13	13	13	13	13

Income Analysis



Typical Monthly Residual Income

\$ 74.00

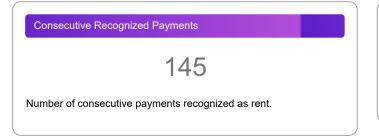
Unspent income, average of typical months.

Month-to-Month Stability Score

451

Scale centered on 100.

Rent Verification



Consecutive Candidate Payments

47

Number of consecutive payments categorized as potential rent.

\$ 745
Rent payment from URLA.

