

# Credit Memo: XYZ Corp.

As-of Date: 2025-08-20 | Window: 6m

## Summary

Score: 51 | Grade: D | Eligible Capital: \$0 | Annual ECL: \$0

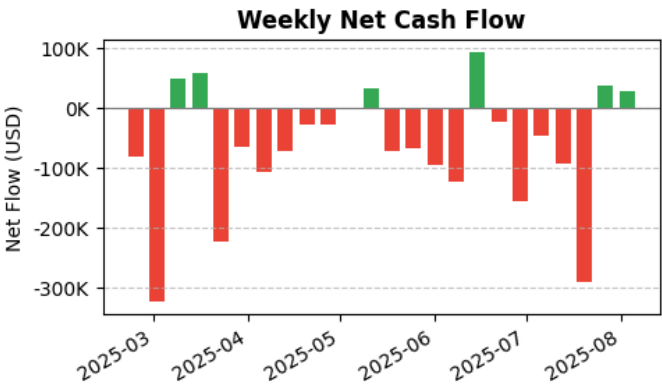
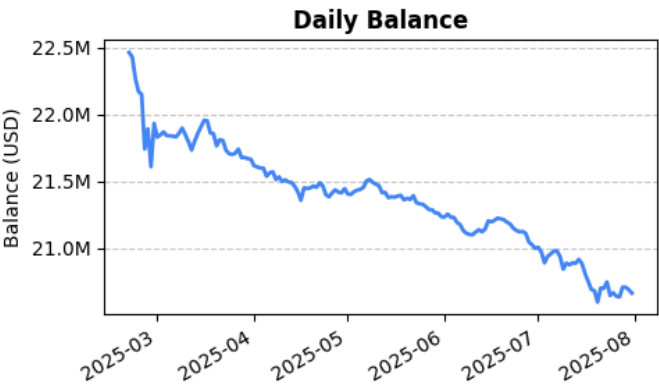
## Key Metrics

Avg Daily Balance	\$21,369,690 (Pass)
Days Cash on Hand	539.7 (Pass)
Median Monthly NOCF	-\$251,854 (Watch)
Weekly NCF Variability	-1.58 (Pass)
Annualized Revenue	\$31,678,846 (Pass)
Draw on Credit Ratio (%)	19.2% (Pass)
Top Vendor Share (%)	1.7% (Pass)
% of Days Below Zero	0.0% (Pass)
NSF Count	3 (Watch)
Returned ACH Count	2 (Watch)
Vendor Late Proxy (%)	40.0% (Watch)
DSCR Proxy	-0.89x (Watch)

## Top Reason Codes

- NSF\_EVENTS
- LOW\_DSCR
- NEGATIVE\_CASHFLOW

## Visuals



*Policy Note: This is an automated credit assessment based on provided cashflow data.*