

# Credit Memo: XYZ Corp.

As-of Date: 2025-08-20 | Window: 3m

## Summary

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

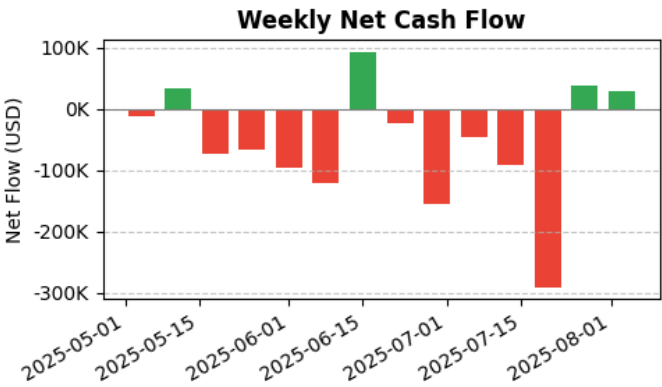
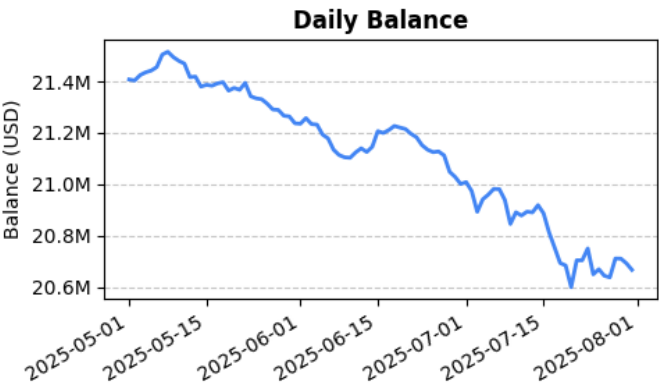
## Key Metrics

Avg Daily Balance	\$21,115,991 (Pass)
Days Cash on Hand	540.9 (Pass)
Median Monthly NOCF	\$-236,044 (Watch)
Weekly NCF Variability	-1.74 (Pass)
Annualized Revenue	\$31,230,031 (Pass)
Draw on Credit Ratio (%)	19.4% (Pass)
Top Vendor Share (%)	1.8% (Pass)
% of Days Below Zero	0.0% (Pass)
NSF Count	3 (Watch)
Returned ACH Count	0 (Pass)
Vendor Late Proxy (%)	40.9% (Watch)
DSCR Proxy	-1.02x (Watch)

## Top Reason Codes

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

## Visuals



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