

Credit Memo: ABC Corp.

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

Summary

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

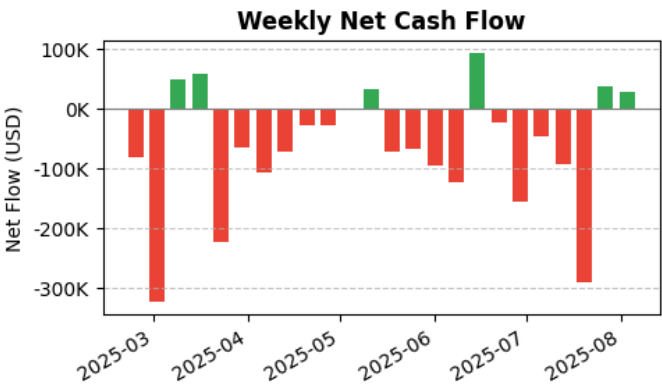
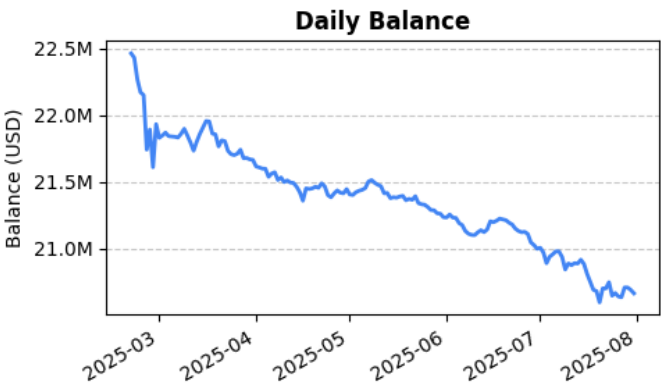
Key Metrics

Avg Daily Balance	\$21,369,690 (Pass)
Days Cash on Hand	539.7 (Pass)
Median Monthly NOCF	\$-251,854 (Pass)
Weekly NCF Variability	-1.58 (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.