

Credit Memo: XYZ Corp.

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

Summary

Score: 82 | Grade: A | Eligible Capital: \$3,298,742 | Annual ECL: \$12,123

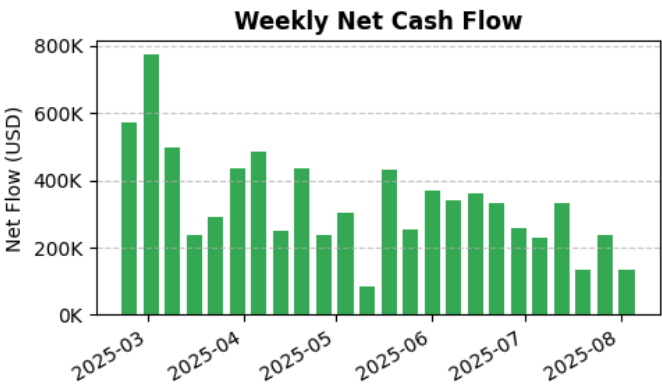
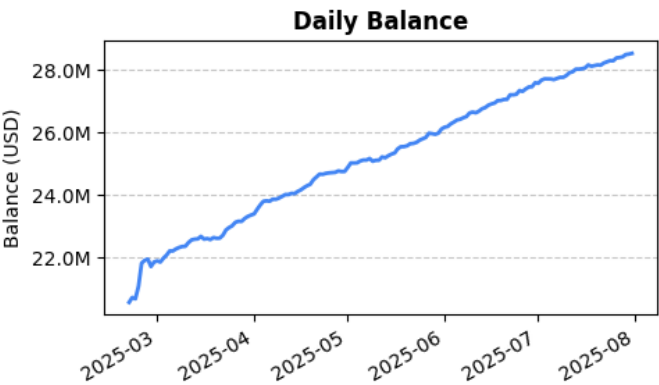
Key Metrics

| | |
|------------------------|---------------------|
| Avg Daily Balance | \$25,219,898 (Pass) |
| Days Cash on Hand | 679.5 (Pass) |
| Median Monthly NOCF | \$1,374,476 (Pass) |
| Weekly NCF Variability | 0.46 (Watch) |
| NSF Count | 0 (Pass) |
| Returned ACH Count | 0 (Pass) |
| Vendor Late Proxy (%) | 41.1% (Watch) |
| DSCR Proxy | 4.68x (Pass) |

Top Reason Codes

- CASH_BUFFER
- NO_NSF
- DIVERSIFIED_VENDORS

Visuals



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