

Credit Memo: ABC Corp.

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

Summary

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

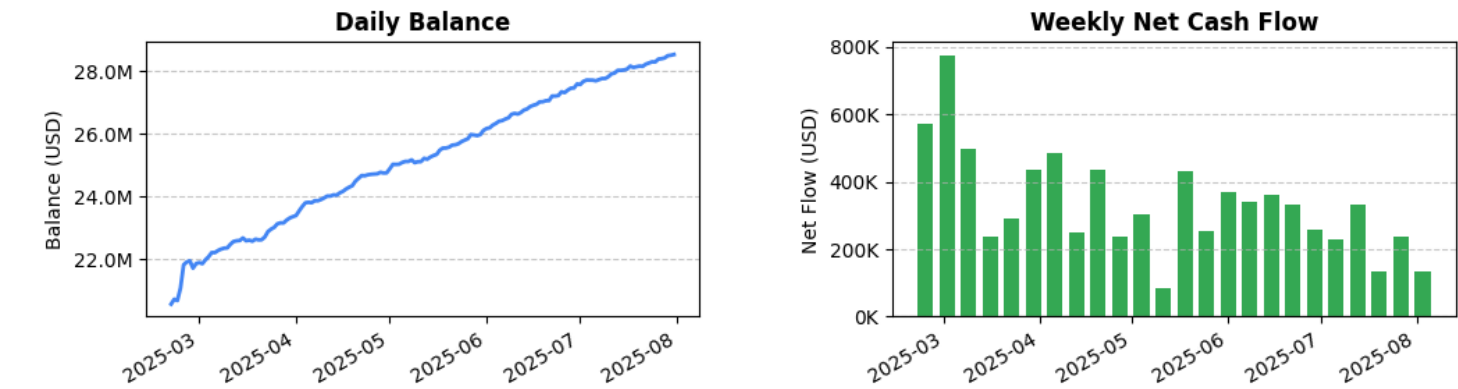
Key Metrics

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)
Annualized Revenue	\$53,446,647 (Pass)
Draw on Credit Ratio (%)	18.8% (Pass)
Top Vendor Share (%)	1.8% (Pass)
% of Days Below Zero	0.0% (Pass)
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.