

Credit Memo: XYZ Corp.

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

Summary

Score: 84 | Grade: A | Eligible Capital: \$3,384,085 | Annual ECL: \$12,437

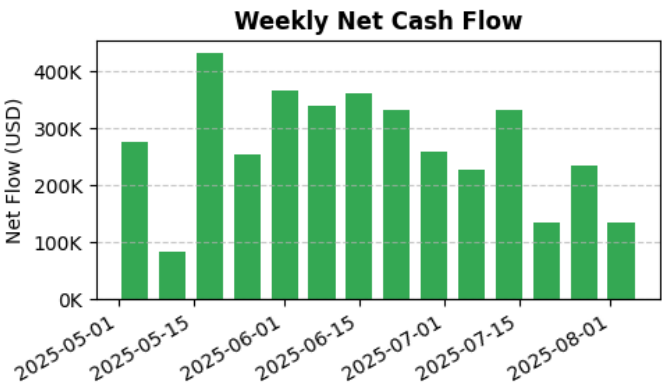
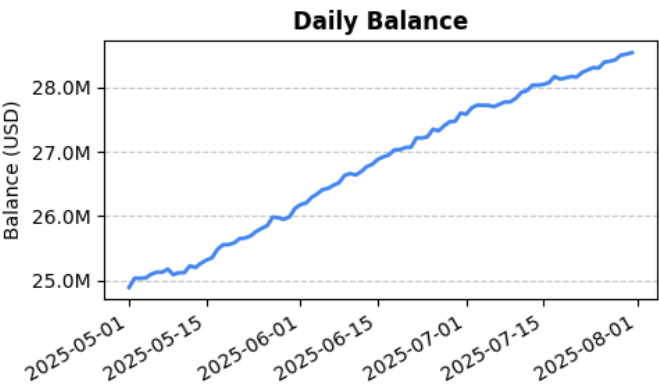
Key Metrics

Avg Daily Balance	\$26,794,223 (Pass)
Days Cash on Hand	766.9 (Pass)
Median Monthly NOCF	\$1,353,173 (Pass)
Weekly NCF Variability	0.37 (Watch)
NSF Count	0 (Pass)
Returned ACH Count	0 (Pass)
Vendor Late Proxy (%)	39.9% (Watch)
DSCR Proxy	4.12x (Pass)

Top Reason Codes

- REV_VAR

Visuals



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