

INTERNAL BANKING SCORES

What Banks Really Look At Before Approving Business Credit & Funding

1. Internal Banking Score Overview

Banks use non-**public**, proprietary scoring systems to assess your **business** risk before granting loans, credit lines, or high-limit products.

These scores are **separate** from your **personal credit** and **not visible** to consumers.



2. Key Components of Internal Banking Scores

Bank Rating Score (1–5 Scale)

- 1 Excellent
- 2 Good
- 3 Moderate
- 4 High Risk
- 5 Severe Risk



Account Balance Stability

- \$10K+ Strong Relationship
- \$3K–\$9,999 Moderate Strength
- Under \$1K High-Risk Flag

Banking Red Flags

- ▶ Multiple NSF/Overdrafts
- ▶ Sudden Cash Spikes
- ▶ High-Risk NAICS Code
- ▶ Velocity Mismatches
- ▶ High-Risk NAICS Code
- ▶ Negative Balances
- ▶ High-Risk NAICS Code
- ▶ Frequent Transfers Between Entities

4. Funding Thresholds

Ideal Profile

- ▶ \$10K+ ADB
- ▶ 0 NSF / 90+ Days

Review Needed

- ▶ \$3K–\$9K ADB
- ▶ 1–2 NSF in 90 Days

High Decline Risk

- ▶ Under \$1K ADB
- ▶ 3+ NSF in 60 Days

Why IBS Matters

Approvals for Business Loans & Credit Lines Depend on Your Internal Score



Business Credit



High Limit Loans



Auto Financing



No-Doc Funding



Real Estate Loans



Equipment Leasing