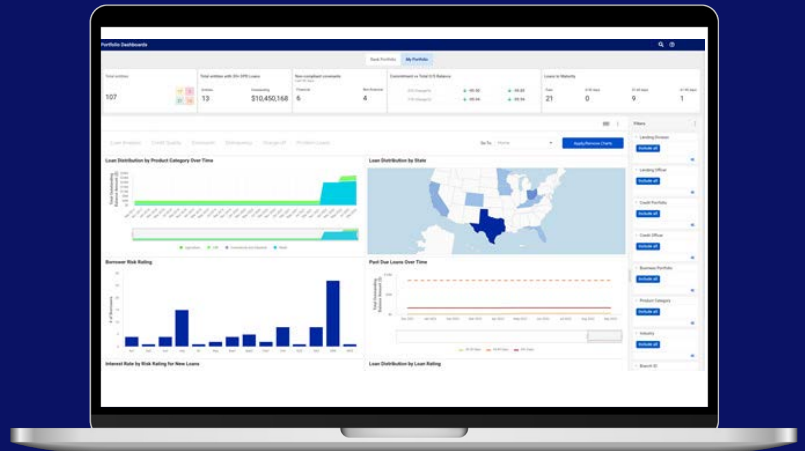


MOODY'S

LENDING SUITE

Loan Monitoring



**Enhanced decision
making using enriched
portfolio data**

Quickly ingest and visualize data for a meaningful view of your commercial portfolio and leverage AI tools to prioritize your focus on developing risk and opportunities for growth.

What we enable?



ENHANCED PORTFOLIO OVERVIEW

- Systematize data ingestion and aggregation for efficient portfolio analysis, offering a comprehensive view of assets, market data, and benchmarks.
- Centralized data provides top-down visibility and facilitates a holistic understanding of portfolio performance.



RISK MANAGEMENT FOR GROWTH

- Early warning signals and sensitivity analysis provide a better and more timely understanding of risk.
- Integrated property, market, and sub-market data enhance portfolio analysis and decision making, enabling effective oversight across investment strategies.



AUTOMATION FOR EFFICIENCY

- Leverage AI to identify and prioritize risky loans without time-consuming and ineffective manual analysis.
- Automated financial covenant tracking strengthens client relationships by focusing on high-risk loans early, and boosts operational efficiency for timely decisions.

How we enable you?



EARLY WARNING SIGNALS

Uncover hidden risk with pattern detection and early warning signals based on a wide range of performance indicators. Notifications when changing dynamics breach your organization's tolerance levels helps you to take action quickly.



DATA INGESTION

Advanced technology and machine learning ingest unstructured data with no configuration or templates required, simplifying the process of uploading financial documents and tenant information.



DASHBOARDS AND REPORTING

Enable asset performance analysis, identification of performance variations, and a deeper understanding of key financials and metrics using integrated tools for dynamic reporting and portfolio visualization.



WHAT IF ANALYSIS

Stress test individual loans at bulk to assess resilience of your loan portfolios under various firm-specific or macroeconomic scenarios. Perform targeted reviews and implement additional oversight and monitoring to address vulnerabilities.



AUTOMATED COVENANTS

Enhance operational efficiency so you can focus on high value tasks with configurable covenant templates, a policy library, automated financial covenant tracking, and a team queue feature for collaboration.



TENANT ANALYTICS

Analyze CRE exposure, warning signs, creditworthiness, and leverage indicators. Gain a detailed view of risk exposure, that can guide strategic decisions and risk management.

Designed with the modern lender in mind

The Lending Suite serves targeted capabilities for C&I, CRE, SMB and Ag portfolios by leveraging the power of advanced analytics, automation, and machine learning to deliver a seamless experience.

Our monitoring solutions are designed to help you analyze and manage your portfolio more effectively to identify where risk management can lead to better outcomes.

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