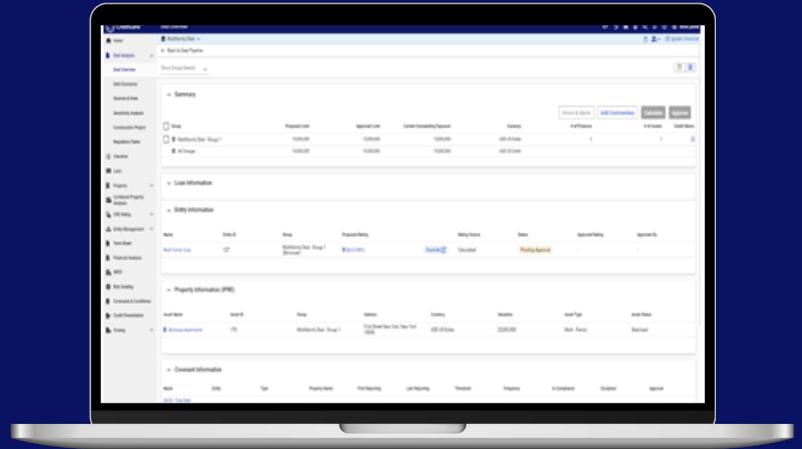


# MOODY'S

## LENDING SUITE

# Underwriting & Decisioning



Expertly balance ambitious growth and comprehensive risk management with our underwriting & decisioning solution.

Overcome underwriting challenges like inconsistent risk analysis, disconnected systems, and manual tasks with Moody's Underwriting & Decisioning solution. Expedite decisions, enhance risk assessment, and seize opportunities.

## What we enable?



### DATA-DRIVEN DECISIONS:

Leverage Moody's models, scorecards, and rich content to make informed, high-quality credit decisions based on quantitative and qualitative analyses.



### IMPROVED CUSTOMER EXPERIENCE:

Improve the experience for both lender and borrower with a seamless and intuitive process designed by lenders with practicality and ease in mind. Flow through workflows efficiently and get to decisions faster.



### STRATEGIC BUSINESS GROWTH:

A holistic view into borrower risk helps you quickly identify bad credit decisions while uncovering valuable opportunities for growth.

# How we enable you?



## **DEAL STRUCTURING:**

Build, organize, and view both simple and complex deals for optimal profitability and risk management.



## **AUTOMATED CREDIT MEMO:**

Use generative AI (GenAI) to extract and synthesize relevant information from disparate sources. Create a comprehensive credit memo with the click of a button that you can review and edit as needed.



## **LOAN CONDITIONS AND POLICY EXPECTATIONS:**

Easily configure and adapt to your bank's specific loan conditions and policy expectations, promoting operational efficiency, policy adherence and transparency for stakeholders.

## Designed with the modern lender in mind

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

Whether you're a small business lender or a large financial institution, our suite offers a scalable solution that meets your unique needs.

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