

Commercial Real Estate



Commercial Real Estate (CRE) lenders face considerable challenges. Rising interest rates complicate loan portfolio management, reduced transaction volumes strain operations, and increased regulatory demands require heightened vigilance. These factors can affect a bank's net interest margins and call for a strategic approach to effectively manage the CRE portfolio.

The Lending Suite is tailored to meet the unique demands of CRE lenders. Our solution empowers you to evaluate, manage, and execute CRE loan processes, enhance decision-making, and manage risks with greater efficiency. Leveraging Moody's advanced analytics, GenAI capabilities, and deep market insights allows banks to quickly identify and address potential issues in their CRE portfolio, facilitating preemptive conversations with clients to strategize on upcoming rate changes and their implications.

What we do?



DATA-DRIVEN DECISIONS

Accelerate informed decision-making by integrating default data with economic and climate models, facilitating effective oversight across your investment strategies. Track changes in risk ratings and identify potential issues at both the macro and loan levels.



AUTOMATION FOR EFFICIENCY

Leverage advanced technology and machine learning processes for automated data ingestion, including rent roll and financial statement analysis. This reduces manual tasks and improves accuracy, allowing you to focus on high-value activities.



PROACTIVE RISK MANAGEMENT

Assess probability of default and loss given default to facilitate a more accurate risk pricing and lending decision. Support regulatory compliance and early risk identification with early warning signals, allowing for timely adaptation to maintain a balanced and profitable loan portfolio.



FLEXIBLE AND EFFECTIVE OPERATIONS

Utilize modularity and integration capabilities to significantly reduce costs and address specific challenges through seamless integration of various systems and workflows. Meet diverse lending requirements with tailored, adaptable solutions that boost operational efficiency and user experience, securing a competitive edge in the evolving commercial real estate lending landscape.

How can we help you?



BORROWER ENGAGEMENT

Elevate client experience with a digital borrower and lender portal that provides real-time access to request status, streamlines communication, and allows transparency. Save time with secure, digital document management and reduced data entry. Focus on growth by quickly identifying viable loans, prioritizing prime retail spaces over high-risk ventures like distressed properties.



SPREADING & SCORING

Enhance your financial analysis and risk assessment with AI-driven efficiency. Gain the insights needed for informed decision-making with comprehensive data, scorecards, stress testing, and forecasts, to adeptly manage potential risks such as borrower creditworthiness, interest rate fluctuations, and economic downturns. Additionally, our solution simplifies model management, ensuring compliance and consistency in evaluations



UNDERWRITING & DECISIONING

Improve your CRE credit decisions using Moody's models, which facilitate swift detection of property or borrower risks, leading to improved profitability and risk management. With GenAI, effortlessly generate comprehensive credit memos—ready for your review and approval with just a few clicks.



LOAN OPERATIONS

Automate documentation for faster closings. Enhance collaboration between borrower engagement and loan operations to help with data accuracy and transparency. Provide convenience with digital signatures and API-driven funding. Minimize operational risk and increase closing rates with efficient, end-to-end loan handling.



LOAN MONITORING

Harness AI to transform your commercial portfolio management through rapid data analysis, offering a comprehensive overview, pinpointing growth opportunities and detecting emerging risks, such as declining property values or increasing delinquencies, ahead of time. Utilize automated tools for stress testing loans, monitoring covenants, and assessing tenant creditworthiness to facilitate informed strategic decisions and boost efficiency. Implement consistent, tailored reporting and portfolio assessments to proactively manage risks, support regulatory compliance, and sustain portfolio health.

Unlock unparalleled efficiency in managing your commercial real estate portfolio with our advanced solution that empowers data-driven decisions, automates processes for peak efficiency, and proactively manages risks through cutting-edge analytics and AI.

Elevate your lending strategy today by embracing a solution tailored to meet the unique challenges of the commercial real estate market, allowing your operations to stay competitive, efficient, and ahead of the curve.

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