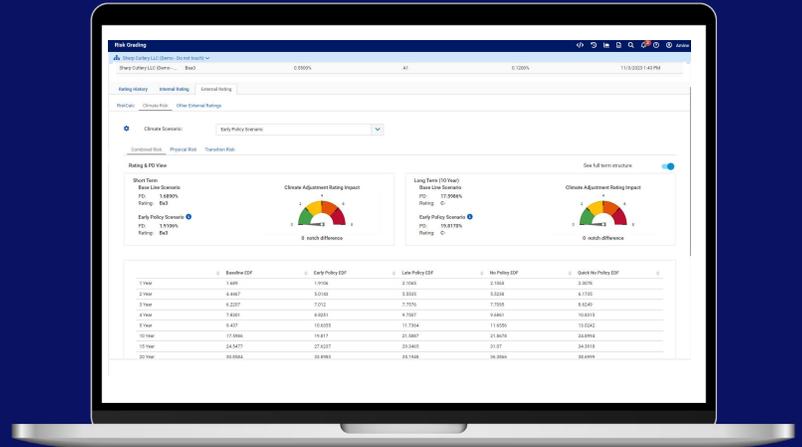


MOODY'S

LENDING SUITE ORIGINATION

Spreading & Scoring



Simplify complex credit risk assessment. Enhance your workflow, deepen insight, and boost high-quality loan volumes.

Many banks face inefficiency and bottlenecks due to antiquated systems, data gaps, and manual operations. Transform these hurdles into growth opportunities with automation, standardized analysis, and actionable insights.

What we do?



EMPOWER CREDIT DECISIONS

Stay informed in a rapidly evolving market and evaluate risk thoroughly. Take advantage of Moody's industry-leading credit models, economic research and forecasts for a consistent, quantitative assessment of credit risk.



DEEPEEN RISK UNDERSTANDING

Easily collect and analyze financial data from various sources and generate meaningful findings.



OUTPACE COMPETITORS

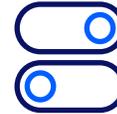
Improve growth potential and operational efficiency so you can process more loans and grow your business without sacrificing risk integrity.

How we help you?



AUTOMATED FINANCIAL SPREADING

Spend less time on financial spreading using data feeds or AI to automatically extract, validate, and map financial data from a variety of sources into your origination system.



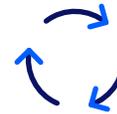
INTEGRATED CONTENT

Access data, forecasts, scorecards, and stress testing capabilities to distill complex variables into simpler terms for better understanding of potential risks and opportunities.



ROBUST FINANCIAL ANALYSIS

Leverage a user-friendly financial analysis module to process a wide range of data and scenarios for a comprehensive and reliable assessment of your borrowing entity.



MODEL LIFECYCLE MANAGEMENT

Effectively develop, validate, monitor, and update your own models for consistent risk assessment and regulatory compliance.

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 adaptable solution that meets your unique needs.

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