MOODY'S
ANALYTICS

Moody's Analytics Cloud-Based Lending Solution

Moody's Analytics is a recognized leader in cloud-based lending software — and one of the first to consolidate credit analysis, risk rating models, pre-and post-approval stress testing, automated credit presentations and ongoing loan management in a single system. Our loan lifecycle solution will simplify and streamline your lending practices, improving the entire process for even your most complex credits.

25K

Over 25,000 users

Lending in One Unified System

On-demand, Software-as-a-Service (SaaS) Solution

Integration with Core and Legal Loan Docs

A Comprehensive solution for complex loans

- Commercial Real Estate
- Small Business
- Commercial & Industrial
- Construction
- Agriculture

Realize the Benefits of the Cloud

Our on-demand solution delivers real technology and cost advantages with the convenience of Software-as-a-Service (SaaS).

- Rapid implementation of frequent enhancements
- Enterprise-class technology
- Lower overall cost
- High performance scalability and availability

Complete Loan Lifecycle Management

- Streamline origination and decisioning
- Straightforward software system integrations
- Flexible design for evolving business requirements

AN INDUSTRY LEADER

- Comprehensive solution used by 1 in 5 community banks
- 90%+ customer retention rate
- 8+ yearly releases
- $25M+ in R&D investment: planned for 2015-2019

Credit Risk Management and Regulatory Compliance

- Consistent, transparent and auditable credit assessment
- Quickly flag and navigate exceptions inside a documented process
- Configurable chart of accounts for industry specific analysis
- Easily capture, spread and perform analysis for better decisioning

Increased Profitability

- Reduce operating cost with efficient processes
- Win more business by quickly turning quality loan decisions
- Redeploy IT resources to other development priorities

Realize the benefits that thousands of Moody's users' experience.

Over 25,000 users rely on Moody's Analytics cloud-based lending platform to reduce credit risk and streamline their lending processes.

"Moody's risk grading scale offers tremendous flexibility in setting up parameters that specifically meet our lending policies. We can drive greater efficiencies by standardizing lending practices on a single system across our six branches. Now we have a centralized repository of our loan portfolio which, among other things, ensures that when there are policy changes everyone is following them."

—Tammy Harshbarger, Vice President of Ag and Commercial Lending Hoosier Heartland State Bank

CLOUD-BASED PLATFORM

Improves credit quality and risk management with:

- Lending Cloud
- Risk Dashboard Cloud
- ALLL Cloud

INTEGRATED TOOLS

- Workflow
- Ticklers
- Contact Management
- Credit Bureaus
- Document Management
- Data Integration

About Moody's Analytics

Moody's Analytics, a unit of Moody's Corporation, helps capital markets and credit risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By offering leading-edge software and advisory services, as well as the proprietary credit research produced by Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges.

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