

## Risk Dashboard Cloud

Gain valuable insight into the inherent risk in your portfolios — at a single loan level or across your entire Lending Cloud portfolio - with Risk Dashboard Cloud. This dashboard view provides a complete picture of underlying details and will alert you to trends and potentially harmful issues that may need addressing, before it's too late to act.

### The Challenge: Proactively identifying current and potential credit risk exposures within a portfolio.

One of the biggest challenges a community bank will ever face is understanding inherent loan risks. Risk Dashboard Cloud provides you with a snapshot view of where your institution stands in terms of key risk measurements and variables. It will also gauge the impact of market stress and borrower vulnerability — when you're evaluating a credit application or after the credit is on your books.

### Snapshot View of Portfolios



## The Solution: Shock and stress test all your complex credits with a single solution.

With Risk Dashboard Cloud you can quickly generate reports on your Lending Cloud loan portfolio data. This decisioning data is used to drive stress testing scenarios in place of quantitative teams. Whether you're scrutinizing portfolio risk or stressing the criteria of a single customer, you have the solution and necessary data all at your fingertips.

### Use Risk Dashboard Cloud for:

#### Portfolio Overview

Receive timely reports and up-to-date information on total loan volumes, number of loans, and the number of borrowers at certain risk ratings and interest rates. The totals are broken down into several credit related details and provide filters that allow you to segment the portfolio into granular levels.

#### Risk Concentrations

Quickly review your portfolio's risk by loan type, customer relationship, loan size, interest rates, branches, loan officer and more. Utilizing concentrations will enable you to identify pockets of risk in your portfolio and quickly drill down into the details. In addition, ensure that your loan policies are being validated with the most up-to-date criteria, such as repayment ability matched to appropriate risk ratings and high risk loans associated with higher interest rates.

#### Sensitivity Analysis

Perform sensitivity analyses that focus on your borrower's debt service margin. This cloud-based dashboard allows you to see how specific changes and variables can impact your risk exposure. This gives you visibility into any potential debt servicing problems at the earliest opportunity, and determines which credits might move beyond the bank's acceptable guidelines.

#### Stress Testing

Gain insight into how your bank could be affected by unexpected changes in risk factors and market conditions — to appropriately plan for worst-case scenarios. Risk Dashboard Cloud makes it simple to perform what-if analysis and "shock" components from the Balance Sheet, Income/Expense Statement, and Collateral. These results will then be calculated back into your risk ratings showing the migration of risk scores in your portfolio.

## 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.

#### CONTACT US

Visit us at [moodyanalytics.com/lendingcloud](https://www.moodyanalytics.com/lendingcloud) or contact us at a location below:

#### AMERICAS

+1.212.553.1653  
[clientservices@moody.com](mailto:clientservices@moody.com)

#### EMEA

+44.20.7772.5454  
[clientservices.emea@moody.com](mailto:clientservices.emea@moody.com)

#### ASIA (EXCLUDING JAPAN)

+85.2.3551.3077  
[clientservices.asia@moody.com](mailto:clientservices.asia@moody.com)

#### JAPAN

+81.3.5408.4100  
[clientservices.japan@moody.com](mailto:clientservices.japan@moody.com)

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