

News

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MOODY'S ANALYTICS RELEASES NEW VERSION OF RISKORIGINS™ CREDIT RISK LIFECYCLE SOLUTION FOR COMMERCIAL LENDERS

NEW YORK, August 3, 2015 – Moody's Analytics, a leader in credit risk management, today announced that it has enhanced its RiskOrigins solution, which provides credit decisioning and monitoring for commercial lenders. Among the enhancements are a new collaborative workflow model and deal structuring functionality, which help lenders make smarter credit decisions, streamline the complex process of assessing credit risk, improve efficiency and comply with regulations.

"In today's environment of low margins and increased competition, banks need to work smarter and more efficiently than ever – especially when it comes to evaluating credit," says Keith Berry, Managing Director of Credit Assessment and Origination at Moody's Analytics. "We've enhanced our RiskOrigins solution to go beyond traditional loan origination and help lenders make smarter credit decisions, which can help improve underwriting quality, increase deal throughput and boost profitability."

Used by some of the world's largest financial institutions in over a dozen countries, the RiskOrigins solution gives lenders greater insight into deals on their books, or in their pipeline, and illuminates potential impact on an institution's overall credit profile.

The solution's new workflow model streamlines the credit risk lifecycle by improving and automating error-prone manual procedures, such as spreading and risk grading, monitoring covenants and managing the bank's risk appetite. In addition, its deal structuring functionality addresses the challenges that financial institutions face in efficiently capturing deal data and defining risk mitigants at loan origination.

Moreover, the RiskOrigins solution helps standardize information from disparate sources to enhance data integrity and governance, which are becoming hot-button issues with banking regulators. By enforcing transparent, repeatable and auditable processes, the RiskOrigins solution helps lenders incorporate best practices into their operations and meet compliance challenges with confidence.

"The banks we talk to expect to increase spending for commercial lending technology more than for other systems, and are focusing on adopting modern, integrated commercial lending platforms like RiskOrigins to standardize and simplify operations," says Joanne Pollitt, Executive Advisor at CEB TowerGroup, which provides counsel to financial services leaders on the technology issues that are most important to their businesses. "We foresee strong, sustained growth in demand for these systems in the years ahead."

For more information about the RiskOrigins solution, please visit www.moodyanalytics.com/riskorigins.

About Moody's Analytics

Moody's Analytics helps capital markets and 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 providing leading-edge software, advisory services and research, including proprietary analyses from Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges. Moody's Analytics is a subsidiary of Moody's Corporation (NYSE: MCO), which reported revenue of \$3.3 billion in 2014, employs approximately 10,000 people worldwide and has a presence in 33 countries. Further information is available at www.moodyanalytics.com.

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