

News

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Moody's Analytics Launches New Front-Office Loan Pricing Solution

NEW YORK, November 17, 2021 – Moody's Analytics is pleased to announce the launch of [Relationship Pricing Analyzer](#), a new front-office pricing solution that helps bankers more efficiently and effectively price loans.

In a competitive lending environment, decision makers at financial institutions have a growing need for deep insights around margin and relationship profitability when determining loan pricing. Net interest margin compression seen among US banks in the third quarter of 2021 is driving executives to seek smart, efficient relationships with their customers.

"Competition is intensifying for high-quality relationships, and an optimized pricing structure can help lenders compete more effectively," said Anna Krayn, Global Head of Industry Practices. "Relationship Pricing Analyzer streamlines income and expense management, which helps drive consistency in the pricing process and allows relationship managers to pursue new opportunities."

Relationship Pricing Analyzer helps the front-office measure the income that a relationship brings to a bank in the form of coupon, fees, and derivative income against the associated credit, financial, and operational costs that are incurred to support the customer.

Using Relationship Pricing Analyzer, bank relationship managers can win deals via competitive differentiation and speed to market, while portfolio managers can effectively monitor relationship profitability, capital at risk, expected loss, and portfolio returns.

Relationship Pricing Analyzer is part of our ecosystem of applications that provide extensive data resources for benchmarking, portfolio monitoring and management, and performance enhancement. All the applications are available within the Moody's Analytics [CreditLens™](#) platform, an industry leading solution for credit decisions and loan origination that helps banks, credit unions, and other financial institutions make better lending decisions faster.

About Moody's Analytics

Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and innovative application of technology help our clients confidently navigate an evolving

marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs. For more information about Moody's Analytics, visit our [website](#) or connect with us on [Twitter](#) and [LinkedIn](#).

Moody's Analytics, Inc. is a subsidiary of Moody's Corporation (NYSE: MCO). Moody's Corporation reported revenue of \$5.4 billion in 2020, employs more than 13,000 people worldwide, and maintains a presence in more than 40 countries.

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