Credit Risk Management for Agricultural Lending

From the family farm to large agribusiness enterprises, our cloud-based platform is a comprehensive solution that enables you to manage loans for your agricultural customers. You’ll have a multitude of tools to simplify your financial analysis, streamline your workflows and make better decisions to improve credit quality and proactively manage your portfolio risk.

Designed to meet the needs of today’s Ag lender, Moody’s Analytics cloud-based platform focuses on the analysis of historical and projected financial statements. We address the most critical components of the credit analysis process which can frustrate even the most experienced lenders. This comprehensive solution enables you to:

- Gain an accurate picture of the agriculture borrower’s financial condition
- Incorporate the Farm Financial Standards Council Ratios (FFSC) and your own ratios into the analysis
- Identify specific strengths and weaknesses of a credit request
- Make sound credit decisions
- Build a more profitable loan portfolio

Perform summary or in-depth credit analysis for better decisioning.

We’ve built our cloud-based lending software with more than a quarter century of Ag experience, providing you with a solution to help measure the financial performance of farmers and ranchers. Now you can thoroughly assess creditworthiness using a flexible platform that accommodates variances within the agricultural industry. Flexibility, data integrity and efficiency help you address each situation confidently in your portfolio.

FINANCIAL SPREADS AND CREDIT ANALYSIS provide detailed knowledge about your borrower’s credit requests:

- Unlimited Balance Sheets (Actual, Interim & Projected)
- Income & Expense Statements (Actual & Projected)
- Cash, Accrual & Earned Equity Analysis
- Enterprise Analysis
- Tax forms
- Configurable Credit Memo
- Scoring & Risk Rating
- Consolidations
- Global Cash Flows
- Summary and Detailed Reports
- FFSC Ratios
- Electronic FSA Guaranteed Loan Applications
Comprehensive lending platform: More than just financial spreads and credit analysis

**Financial Statements** provide configurable templates to reflect your borrower’s business.

**Workflows** efficiently manage credits and quickly define tasks while ensuring that standard processes are followed.

**API Integration** with systems such as core banking systems, CRM solutions and loan document systems eliminate duplicate data entries and tedious transactions.

**Sensitivity Analysis and Stress Testing** provide the tools you need to keep a pulse on your real risk exposure utilizing pre- and post-approval stress testing, concentration and sensitivity analysis.

**Credit Bureau** (Experian, TransUnion, Equifax, Dun & Bradstreet, Experian Business) data can be pulled into the lending platform electronically and stored historically for audit purposes.

**Better Decisioning** to streamline your decision process while ensuring you maintain complete information in consistent formats.

» **Credit Presentation:** Configurable to fit the needs of your institution, including support information required for proper decisions.

» **Online Approval:** Committee members have secure access from anywhere to prepared loan files. Track each milestone in the approval process with eSignatures and eNotices.

**Monitoring and Servicing** ticklers help you ensure that all pre- and post-approval tasks are performed, such as gathering:

» Updating Annual Income Statements
» Monitoring Covenants
» Inspecting Collateral
» Annual Property Appraisals

**Risk Rating/Scorecards** enable you to configure your Risk Rating model to include objective and subjective criteria, and FICO SBSS scorecards.

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.