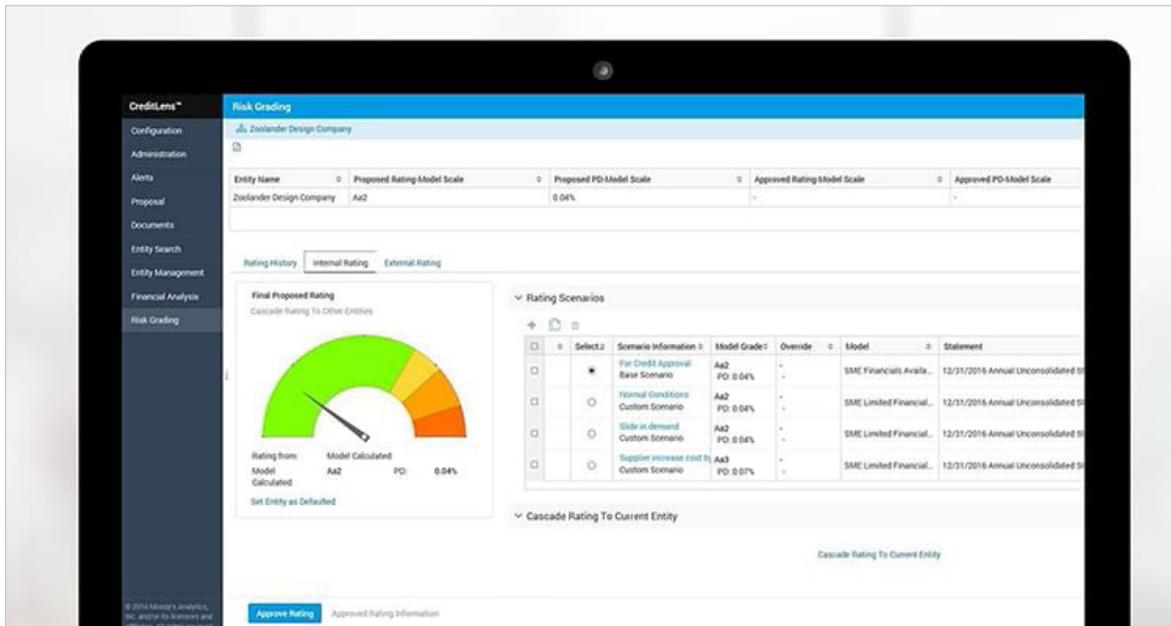


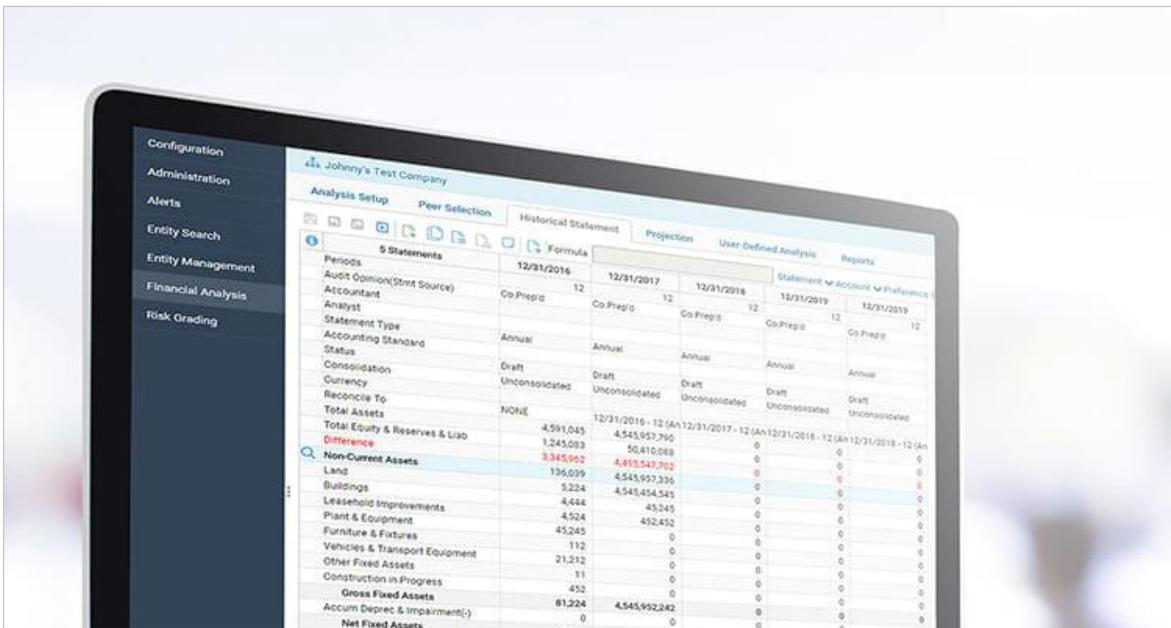
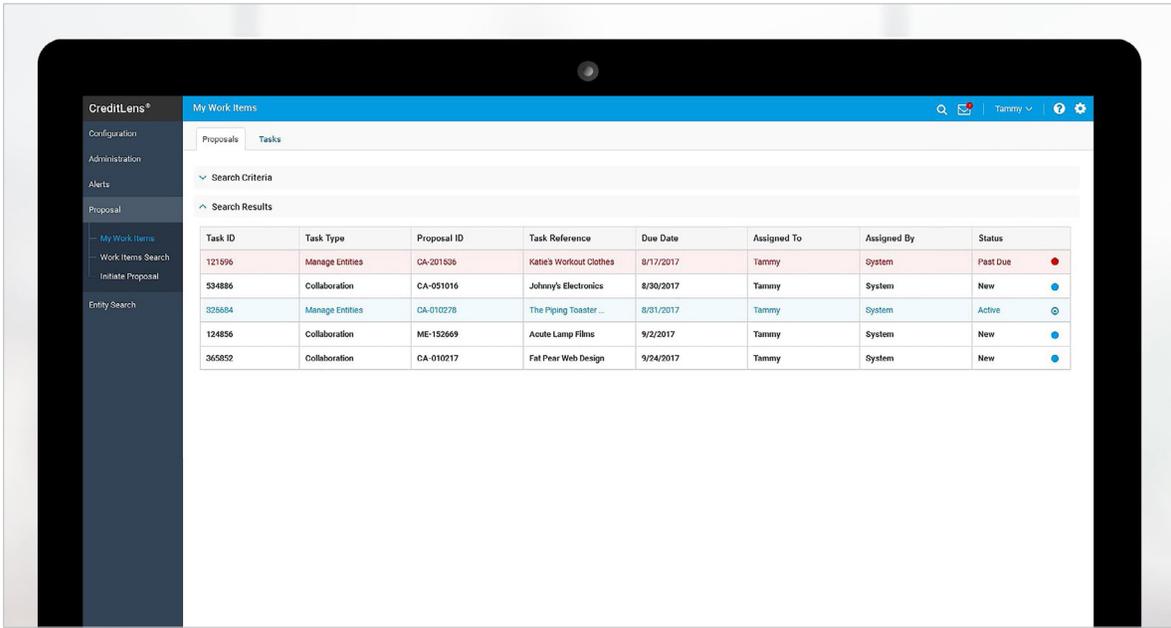
The Moody's Analytics CreditLens platform helps financial institutions make better commercial lending decisions, with increased speed and efficiency. Its innovative technology enables consistent spreading, which powers advanced analytics, including the ability to compare and benchmark your portfolio for enhanced risk assessment.

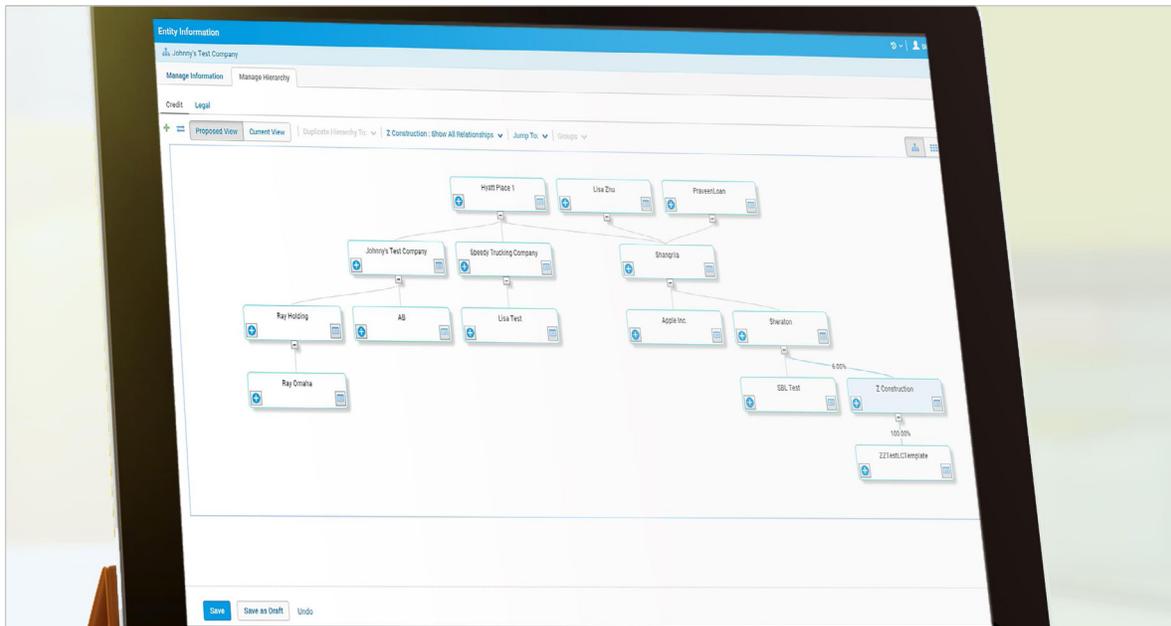
### Improve process efficiencies and profitability by making informed lending decisions faster

- » Access powerful financial analysis that produces dual risk rating models or use rating models configured to your own internal credit policies and risk rating rules.
- » Enhance your risk assessment using relationship hierarchies created in CreditLens or imported from your CRM database, and conduct multiple risk entity, relationship, and hierarchy modeling.

- » Leverage business rules to minimize errors, increase data accuracy and guide users through the credit risk assessment in accordance with your bank policies.
- » Benefit from data auditability, deal approval frameworks, conditions precedent and covenant adherence for your internal and external policy compliance.
- » Gain valuable insight from your loan data with integrated and intuitive dashboards that allow users to better understand portfolio profitability, risk exposures and loan application pipeline.







## Manage your credit decision process within a single, workflow-enabled credit decision platform

- » Easily import data into the financial spreading grid and use industry templates for more consistent spreading.
- » Build, modify and deploy sophisticated internal ratings models and cascade risk grades to multiple entities.
- » Extend risk grading capabilities with industry standard statistical and machine learning modeling capabilities, with languages like R, Python and SaS.
- » Structure lending facilities and associated collateral for credit approval using industry compliant BPMN and CMMN workflow tools.
- » Upload and manage document attachments.
- » Choose a simple and scalable technology architecture which supports modular deployment both on-premise and in the cloud.

## Maximize the Effectiveness of your Credit Decision Framework

CreditLens software simplifies and standardizes the way firms collect, analyse, and store credit data, laying the groundwork for a robust credit origination and decisioning framework. Designed with configurability in mind and accessible through a modern, easy to use interface for improved efficiency and automation.



## CONTACT US

Find out more information about Moody's Analytics award winning products and solutions.

[www.moodyanalytics.com/contact-us](http://www.moodyanalytics.com/contact-us)

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