



Moody's CreditCycle solution enables consumer lenders to manage credit risk more effectively by providing credible loss-forecasting, benchmarking, and stress testing models for assessing the performance of portfolios. Clients can analyze the impact of policy changes, plausible economic scenarios, and their own lending standards.

### Leverage transparent, econometric, consumer credit loss forecasting models

- » Integrated, up-to-date economic data and monthly forecast updates reflect the latest conditions.
- » Econometric models account for origination, vintage quality, life cycle component, and prevailing economic conditions.
- » Consistent set of scenarios simulates the impact of defaults, energy crises, and other events.

- » Fully specified equations, backed by a transparent and documented methodologies, support internal and regulatory compliance needs.

### **Benefit from intuitive, transparent models with integrated economic data, supported by a highly experienced staff of economists**

- » Leverage integrated economic data, forecasts, and scenarios into your stress testing processes.
- » Analyze the effects of life cycle component, origination condition, and economic events on portfolio performance.
- » Save time and resources by using our off-the-shelf economic forecasts and alternative scenarios.
- » Improve confidence when interacting with internal stakeholders and regulators, by using fully transparent and documented models.

### **Rely on credible consumer credit loss forecasts and economic scenario analyses from a credible source**

Moody's CreditCycle solution is backed by economists with extensive experience in forecasting business cycles and formulating credible stress scenarios. We offer a quantitative, transparent, and documented methodology for incorporating economic factors into stress testing processes.

### **Consumer Credit Loss Forecasts and Economic Scenario Analyses from a Leading Source**

Moody's CreditCycle service is supported by economists with more than 20 years of experience in forecasting business cycles and formulating stress scenarios. We offer a quantitative, transparent, and documented methodology for incorporating economic factors into stress testing processes.



## CONTACT US

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

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## CONTACT DETAILS

Visit us at [moodysanalytics.com](http://moodysanalytics.com) or contact us at a location below.

### AMERICAS

+1.212.553.1653

[clientservices@moodys.com](mailto:clientservices@moodys.com)

### EMEA

+44.20.7772.5454

[clientservices.emea@moodys.com](mailto:clientservices.emea@moodys.com)

### ASIA (EXCLUDING JAPAN)

+852.3551.3077

[clientservices.asia@moodys.com](mailto:clientservices.asia@moodys.com)

### JAPAN

+81.3.5408.4100

[clientservices.japan@moodys.com](mailto:clientservices.japan@moodys.com)