



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.



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