

DATA COLLECTION AND ANALYSIS TOOLS

# MOODY'S KMV FINANCIAL ANALYST

Moody's KMV Financial Analyst® is a financial data and analysis tool that provides institutions with an organized framework for credit decisions.

**MARKET CHALLENGE: ACCURATE AND OBJECTIVE CREDIT ANALYSIS**

Today, banks are shifting from a credit review process contingent on the opinions of individuals to a systematic process based on objective inputs.

This change, primarily driven by the need for more accurate and timely credit decisions with lower origination costs, is critically dependent on standardized financial inputs. At the same time, regulators are mandating that banks document the inputs to their internal rating processes.

The challenge of bringing this data together is further complicated by the fact that banks operate across many different locales.

**MOODY'S KMV FINANCIAL ANALYST: A FINANCIAL INFORMATION AND ANALYSIS TOOL**

Moody's KMV Financial Analyst provides the foundation for systematic credit analysis of public and private firms. Its centralized database provides a powerful, highly organized framework for faster performance, greater data integrity, better security, data sharing among many users and seamless connection of financial statements to internal rating tools.

**MOODY'S KMV FINANCIAL ANALYST OFFERS:**

- Consistent data collection and analysis capability
- Uniform analysis of cash flows
- Customizable ratios and benchmarking to industry peers
- Covenant tracking
- Localized versions available in Spanish, French and German

**PRODUCT HIGHLIGHT**

Projection Assumptions	Historical	Historical	Projection	Projection
Statement Date	12/31/2003	12/31/2004	12/31/2005	12/31/2006
Periods	12	12	12	12
<b>Income/Expenses</b>				
Net Sales	22,953	28,414	23.79	23.79
Sales/Revenues	0	0	23.79	23.79
Sales/Revenues	0	0	23.79	23.79
Returns & Allowances (-)	0	0	23.79	23.79
Discounts (-)	0	0	23.79	23.79
Cost of Goods Sold	15,400	19,657	28.73	26.64
Cost of Sales/Revenues	0	0	28.73	26.64
Cost of Sales/Revenues	0	0	28.73	26.64
Cost of Sales - Depreciation	67	166	16.97	16.97
Other Operat				23.79
Selling Expen				23.96
General & Ad				23.96
Other Gen &				23.96
Post-Retireme				23.96
Operating Ex				23.96
Officers' Cor				23.96

  

Financial Analyst is a powerful forecasting tool. In the example above, costs of goods sold is projected as a percentage of net sales.

## KEY PRODUCT FEATURES

### POWERFUL FUNCTIONALITY

- Allows forecasting using key variables to sensitize and assess the impact of possible future events and business strategies
- Organizes data and reports in standardized formats
- “Backs into” and sensitivity tests a customer’s forecast assumptions
- Easily exports financial statement data for use in portfolio reporting and risk products
- Allows input of detailed notes about customers, financial statements and accounts
- Authoring system enables banks to build financial data templates consistent with their credit policy definitions

### EASE OF USE

- Links seamlessly with Moody’s KMV solutions, Microsoft® Excel and Word
- Supports data sharing with other applications and outside sources, eliminating duplicate data entry
- Allows customization of the chart of accounts, ratio calculations and reports while maintaining control and consistency

## MOODY'S KMV FINANCIAL ANALYST

### INTEGRATION WITH MOODY'S KMV PRODUCTS

Financial Templates within Financial Analyst offer integration with Moody’s KMV RiskCalc® models and CreditEdge® to include Moody’s KMV EDF™ (Expected Default Frequency) private and public firm credit measures. Financial Analyst also provides data for analysis in Credit Monitor® or Moody’s KMV Portfolio Manager™ via the Private Firm Processor export utility.

Financial Analyst is an integral part of Moody’s KMV Risk Advisor™, which uses data from Financial Analyst to support customized, consistent analysis of quantitative and qualitative inputs for internal ratings.

Moody’s KMV offers additional products that enhance the capabilities of Financial Analyst:

- Moody’s KMV Benchmark™
- Moody’s KMV Decisions®
- Moody’s KMV Consultant Reports
- Moody’s KMV Data Imports

↙ For extended details on this product, please visit the [Moody’s KMV product page](http://www.moodyskmv.com/products):  
[www.moodyskmv.com/products](http://www.moodyskmv.com/products)

### To Learn More:

#### Contact your Moody’s KMV Client Representative or call:

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