

DATA COLLECTION AND ANALYSIS TOOLS

MOODY'S KMV RISKANALYST

COMMERCIAL REAL ESTATE DATA TEMPLATES

The Commercial Real Estate Data Templates help institutions streamline their credit decisions by standardizing the collection of property data and improving the accuracy and consistency of commercial property analysis.

MARKET CHALLENGE: INCONSISTENT ANALYSIS IN COMMERCIAL REAL ESTATE LENDING

Commercial real estate loans can represent a significant proportion of a financial institution's portfolio. History has shown that market cycles can inflict large credit losses on institutions that are ill-equipped to handle fluctuations within a specific segment like commercial real estate.

Assessing risk in this cyclical and volatile industry is made more complex by the variety of unique property types and development projects. Compounding the difficulty is the issue of analyzing credit risks associated with a property at different phases within its life cycle.

Institutions that do not have a consistent approach or standardized analysis of their commercial real estate exposures are left at a distinct disadvantage in both loan origination as well as monitoring the changing credit risks within their portfolio.

RISKANALYST COMMERCIAL REAL ESTATE DATA TEMPLATES

The RiskAnalyst Commercial Real Estate (CRE) Data templates allow users to collect, analyze and store both

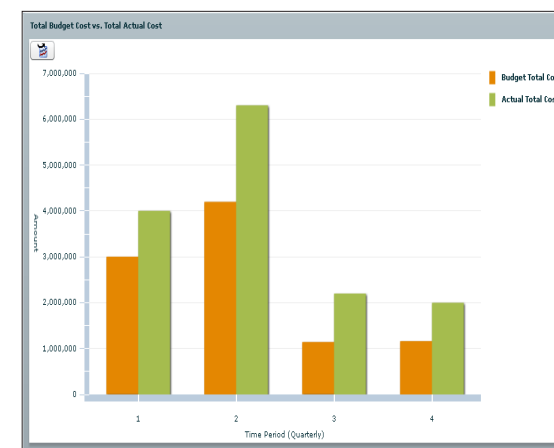
historical and pro-forma information in a consistent manner. There are currently three commercial real estate data templates available for use with RiskAnalyst: Income Producing Real Estate, Land Development, and Home Builder.

The CRE data templates can be used as the primary system of record and provide an effective solution which includes uniform and centralized analysis of property level information such as net operating statements, appraisal data, rent and vacancy rates, loan exposure details, debt service coverage, loan-to-value, sensitivity analysis, tenant rent rolls and market factors.

RISKANALYST COMMERCIAL REAL ESTATE DATA TEMPLATES OFFER:

- The flexibility to meet organizations' credit risk assessment goals, such as regulatory requirements, internal policies, and central oversight.
- Sensitivity analysis of key drivers in assessing the risk of commercial real estate loans.
- Detailed analysis of different types of loans, including amortizing, interest-only, fixed or adjustable rate.

PRODUCT HIGHLIGHT



The RiskAnalyst CRE Data Templates provide powerful tools to help you analyze and monitor your commercial real estate exposures.

KEY PRODUCT FEATURES

KEY BENEFITS

- Provides consistent collection, analysis and storage of historical and pro-forma property data
- Assists with regulatory compliance, including stress testing and reporting at the portfolio level
- Enhances your institution's risk management process
- Highlights the impacts on proposed and existing commercial real estate transactions
- Enhances the lending process with reports on key metrics
- Improves your monitoring process after origination by identifying potential issues

FEATURES

- Central repository of property data for your commercial real estate portfolio
- Separate income producing real estate, land development and residential home builder data templates
- Multi-phase credit analysis and monitoring capabilities
- Sensitivity analysis of important underwriting metrics
- Comprehensive construction and development budget monitoring
- Ability to model multiple owner relationships
- Instant on-screen calculations and detailed reports

PART OF THE RISKANALYST PLATFORM:

The CRE data templates are tightly integrated with the rest of RiskAnalyst. The robust internal ratings framework that serves as a basis for the deployment of internal rating models in RiskAnalyst can help your institution ensure a consistent property risk rating process. Additionally, property information and analysis can be linked with financial statement data in RiskAnalyst.

↘ **For extended details on this product, please visit the Moody's KMV product page:**
www.moodyskmv.com/products

MOODY'S KMV RISKANALYST

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