

Exclusive Look into the CreditLens™ Solution

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Agenda

1. Introduction
2. CreditLens solution Overview
3. 1st Product Demonstration
4. Product Feature Poll
5. 2nd Product Demonstration
6. Q&A

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Introduction



- **Gregory Robinson, Director**



- **Michael Forbes, Solutions Specialist**

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CreditLens Solution Overview

Major Commercial Lending Themes

Notes from the Road

- **Flow of Information**
- **Bridge to Process Efficiencies**
 - **Spreading Automation & RPA**
 - **More FTEs \neq More Production**
 - **Strong Demand for Cloud Deployments**
- **Greater Desire for Counterparty Risk Management from Corporates**
- **Re-Evaluation of their Vendor Partners**



The Future of Commercial Lending

Major Moody's Analytics Investment

- **Dynamic APIs**
- **Cloud Deployment Option**
- **Integration w/ Automation (Today!)**
 - **QUIQspread™ tool**
 - **MARQ™ Portal**
 - **Bureau van Dijk, a Moody's Analytics company**
- **Flexible Risk Rating Framework**
- **New CreditLens solution Capabilities**
 - **Entity Management, Credit Memos, Covenants**

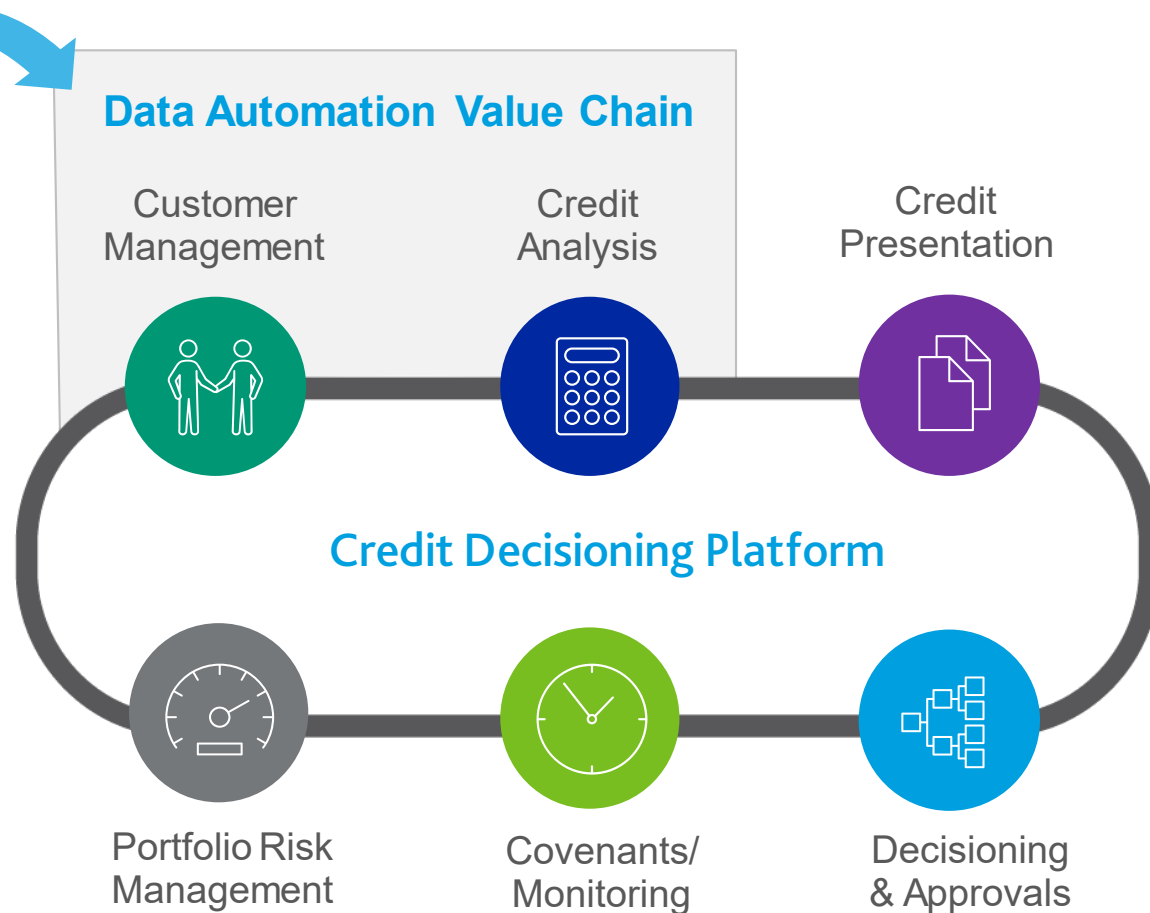


Extending Further with the CreditLens Solution

Deliver the ability to decrease time to decision while increasing asset quality through stronger risk controls.



- ❖ Tax Return Reader
- ❖ Orbis database from Bureau van Dijk, a Moody's Analytics company
- ❖ Easier integrations to client specific sources
- ❖ Optical Character Recognition (OCR) for PDF statements w/ machine learning



- ✓ Data Quality
- ✓ Uphold organizational policies
- ✓ Spread from Multiple Sources for different sizes of deals
- ✓ Decrease origination time
- ✓ Reduce wasteful activities from spreading errors
- ✓ Control business process times

“Like for Like” . . . Not Really . . .

RiskAnalyst platform vs. The CreditLens solution

- **Entity Management**
- **Data Capture Improvements**
- **Platform Technology**
 - **HTML 5, Browser Independence, Cloud Deployment Option**
 - **More Platform Configurability**
- **Enhanced Reporting Capabilities**
- **Lower Cost of Ownership over Time**


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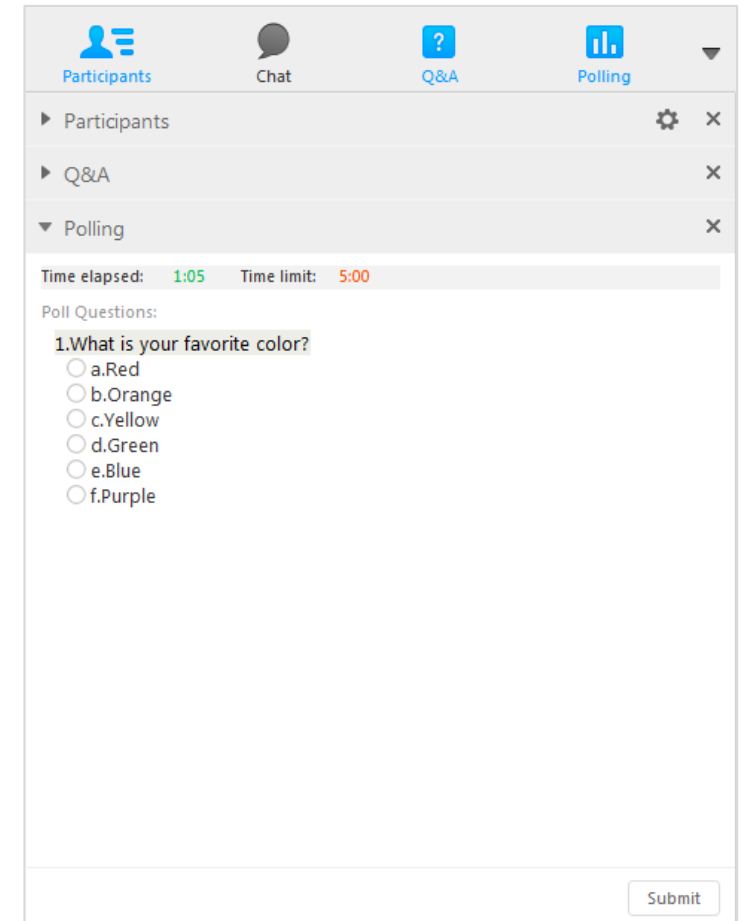
1st Product Demonstration

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Product Feature Poll

Polling Instructions

1. The  icon will appear in the right hand corner of the WebEx platform when it comes time for polling.
2. Please select it, so that the icon is blue (as shown).
3. Select your answers in the **Polling** section that appears in the right hand panel of the platform.
4. Click “Submit.”
5. Results will display after the poll has ended.



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2nd Product Demonstration

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Q&A

MOODY'S
ANALYTICS

Visit [CreditLens.com](https://www.creditlens.com) for more information