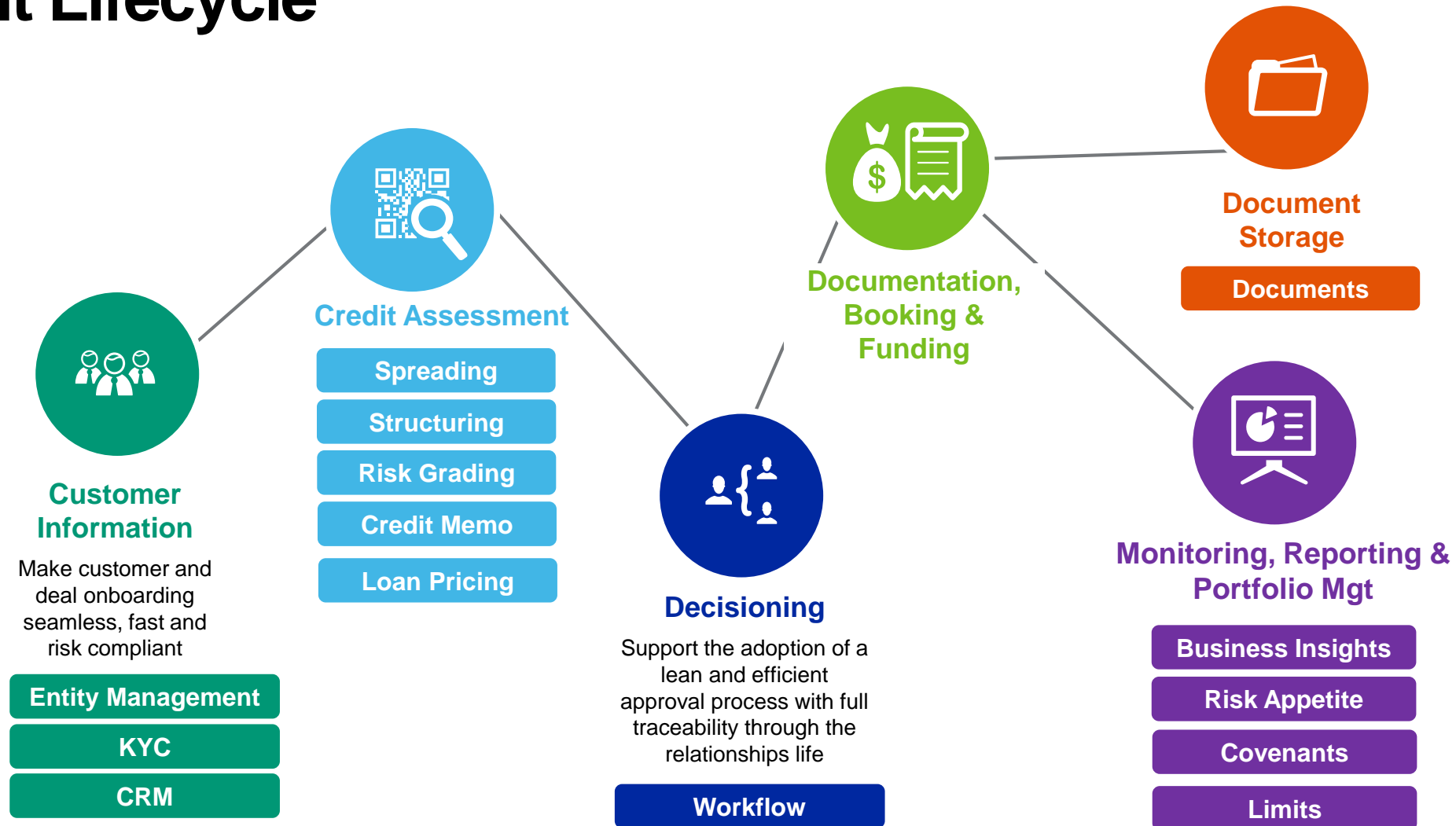


6

Presenting QUIQspread

Moody's Analytics Solutions through the Stages of the Credit Lifecycle

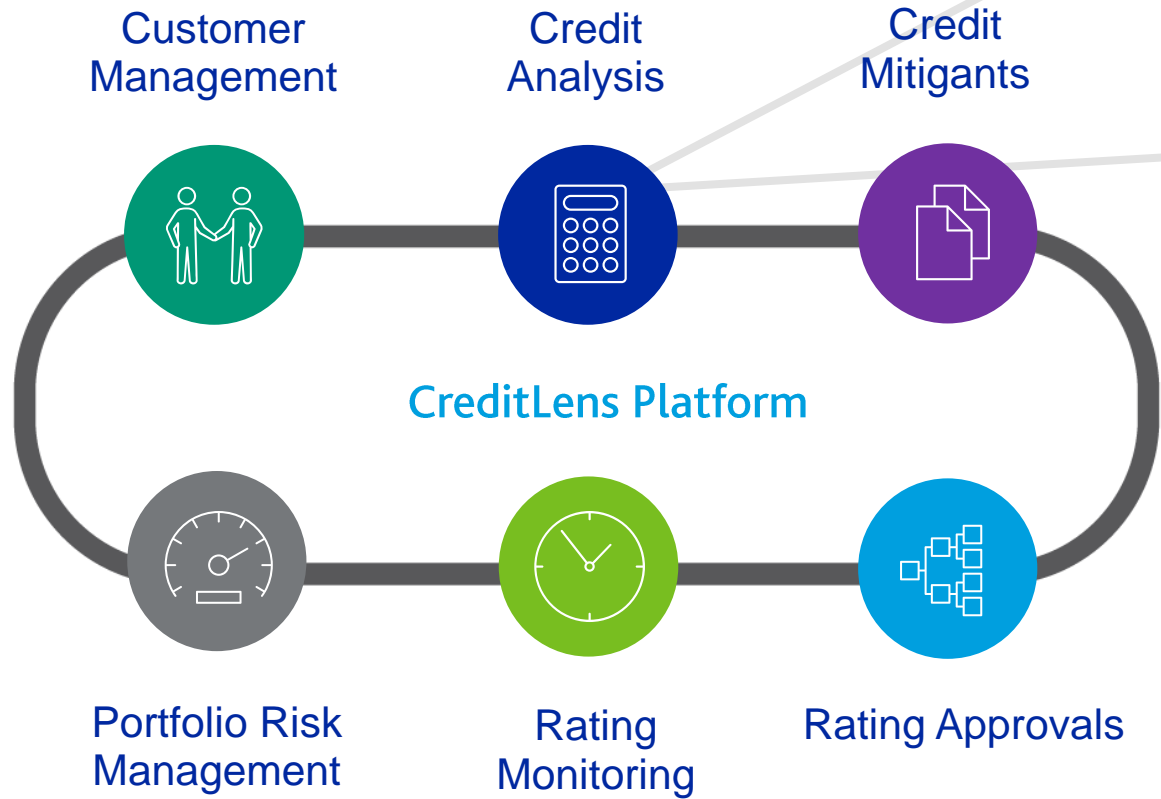


CreditLens Overview



Data Automation Value Chain

- BvD Orbis
- Tax Return Reader
- QUIQspread: AI with OCR and Machine Learning
- Integrations to client specific sources
- MARQ Portal



DECISION ~ MANAGE

Credit Risk Solutions

-  PD & LGD Internal Rating Calculations
-  Credit Usage & Payment Overlay
-  Peer Analysis

Deploy scorecards, integrate your own models



Structure & assess facilities and mitigation



ANALYZE ~ BENCHMARK

Automation – Reduce manual input of spreading

Avoid spreading by leveraging quality digitized data or leverage OCR technology + Machine Learning to achieve high levels of spread automation

Avoid Spreading



Moody's Orbis

Financials for public
and private
companies



MARQ

Automated data
extraction from
customers accounting
software



Tax Return Import

Automated data
extraction from
machine readable tax
forms

Automate Spreading



QUIQspread

Machine
Learning/Automated
spreading of PDF
documents

What is QUIQspread?



Machine Learning



Intuitive User Interface



Spreading Expertise

QUIQspread

Help ▾ mmas-qa-se@example.com ▾

Balance Sheets
December 31, 2016 and 2015

Assets

	2016	2015
Current Assets		
Cash and cash equivalents	\$ 1,623,677	\$ 1,562,189
Cash - restricted for collateral	145,276	145,058
Accounts receivable - trade, net	56,537	80,802
Accounts receivable - related party	3,766	5,771
Unbilled revenue receivable	2,961,643	3,557,923
Prepaid expenses	417,760	450,204
Total current assets	5,208,659	5,801,947
Fixed Assets, net		
Total assets	\$ 5,952,614	\$ 5,996,363
Liabilities and Stockholder's Equity		
Current Liabilities		
Accounts payable	\$ 112,043	\$ 70,756
Current maturities of long-term debt	352,632	341,136
Current maturities of capital lease obligation	8,880	7,541
Accrued expenses		
Salaries and wages	2,655,191	3,135,832
Payroll taxes and payroll taxes withheld	1,357,824	1,281,018
Other expenses and payroll withholding	318,389	325,452
Total current liabilities	4,804,959	5,181,735
Long-term Liabilities		
Long-term debt, less current portion	287,002	591,395
Capital lease obligation, less current portion	35,205	4,384
Total liabilities	5,127,166	5,777,514
Stockholder's Equity		
Common stock, no par value; authorized 10,000 shares; issued 5 shares, 995 shares outstanding	15,500	15,500
Retained earnings	4,349,948	3,743,349
Treasury stock, 9,000 shares at cost	(3,540,000)	(3,540,000)
Total stockholder's equity	825,448	218,849
Total liabilities and stockholder's equity	\$ 5,952,614	\$ 5,996,363

The accompanying notes are an integral part of these financial statements.

- 4 -

Abc Life Insurance Co. Ltd - 31 December 2016.pdf

In Review MARK AS COMPLETE

BALANCE SHEET INCOME STATEMENT

12/31/2016

Total Assets ▾ \$5,952,614

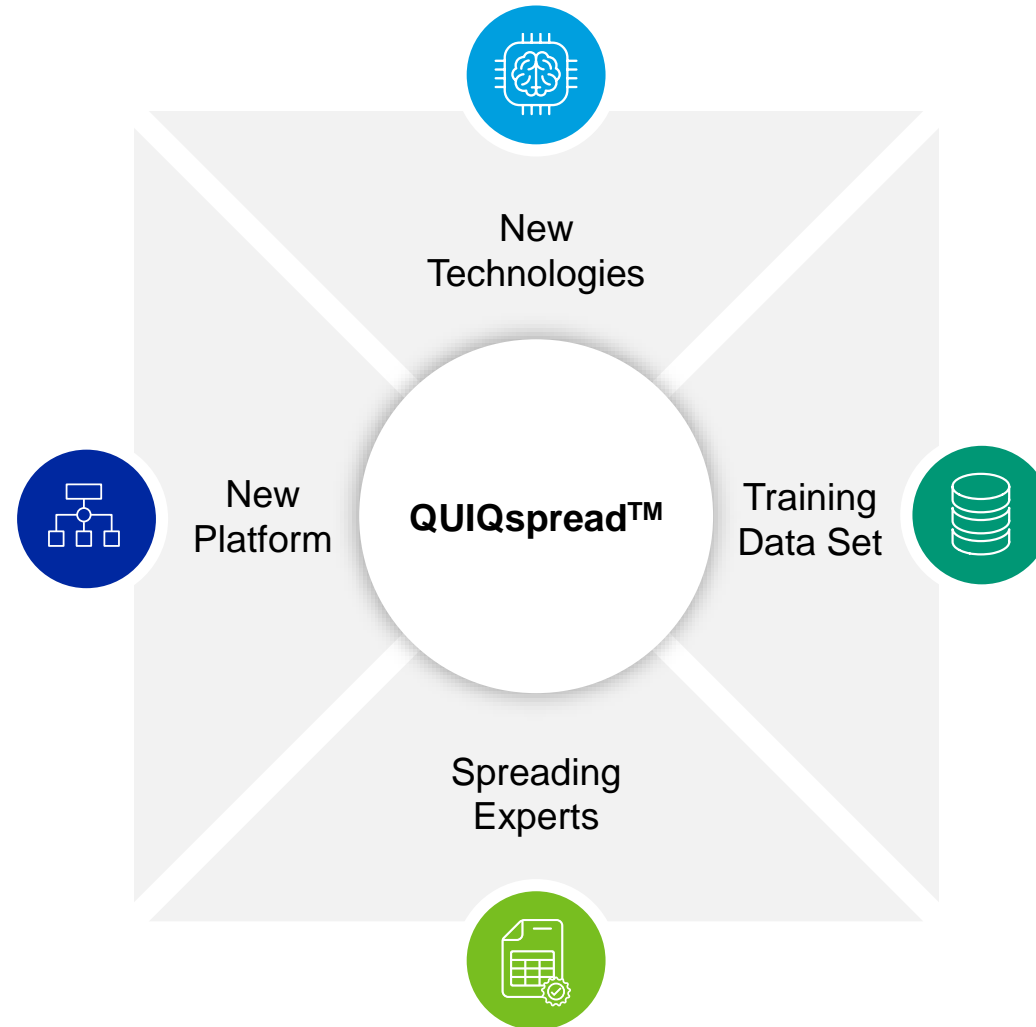
Total Current Assets ▾ \$5,063,383 TOTAL CURRENT ASSETS

Cash	...	\$1,623,677	2016 Calculated:	\$5,063,383
Time Deposits			2016 Reported:	\$5,208,659
Marketable Securities			Difference:	\$145,276
Accts/Notes Rec-Trade ▾		\$56,537	<input type="checkbox"/> Mark as resolved	
Total Accts/Rec-Net	...	\$56,537		
Bad Debt Reserve (-)				
Loans to Related Co - CP				
Due from Related Co - CP		\$3,766		
Accts/Notes Rec-Other	...	\$2,961,643		

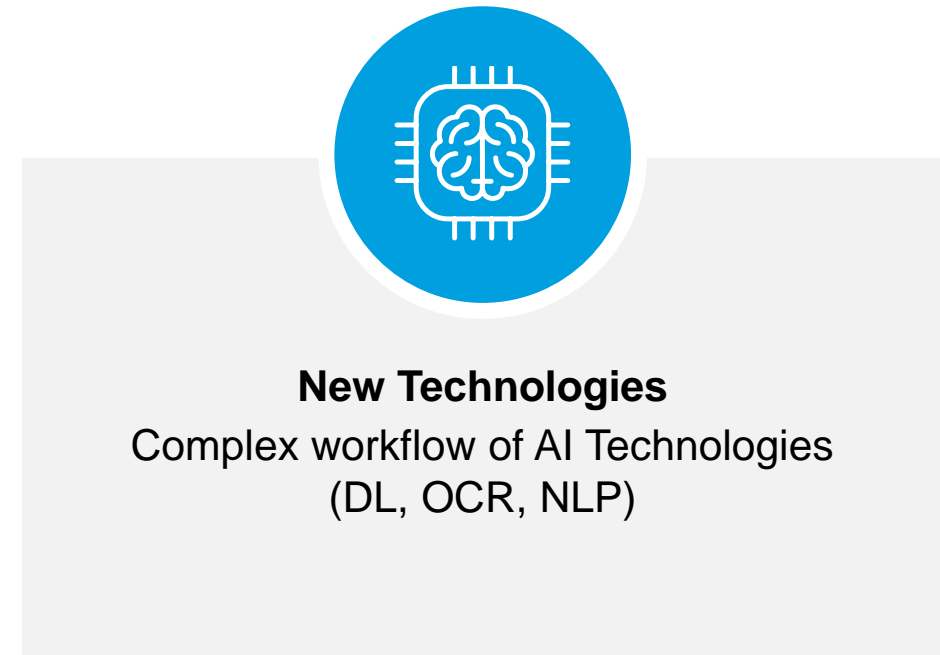
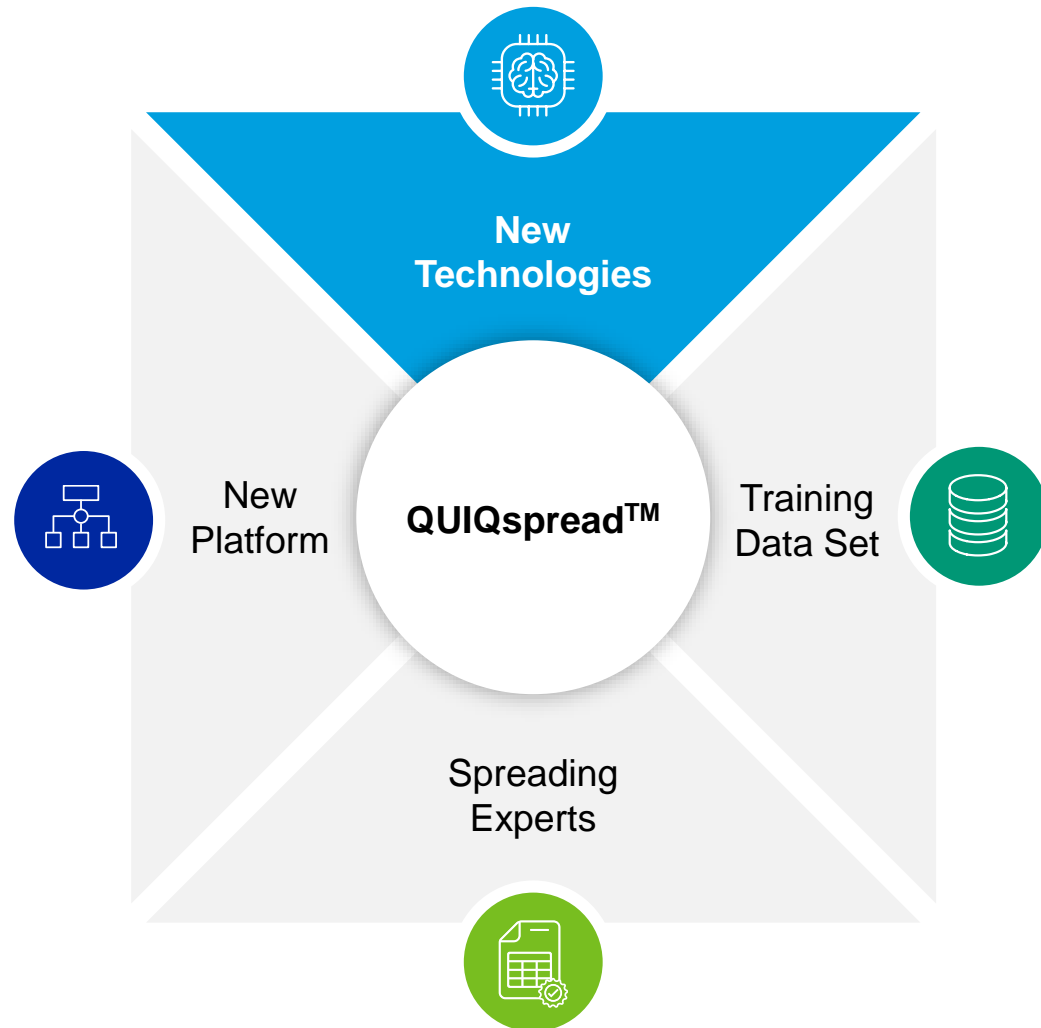
2016

	2016	2015	Difference
TOTAL ASSETS	\$5,952,614	\$5,952,614	\$0

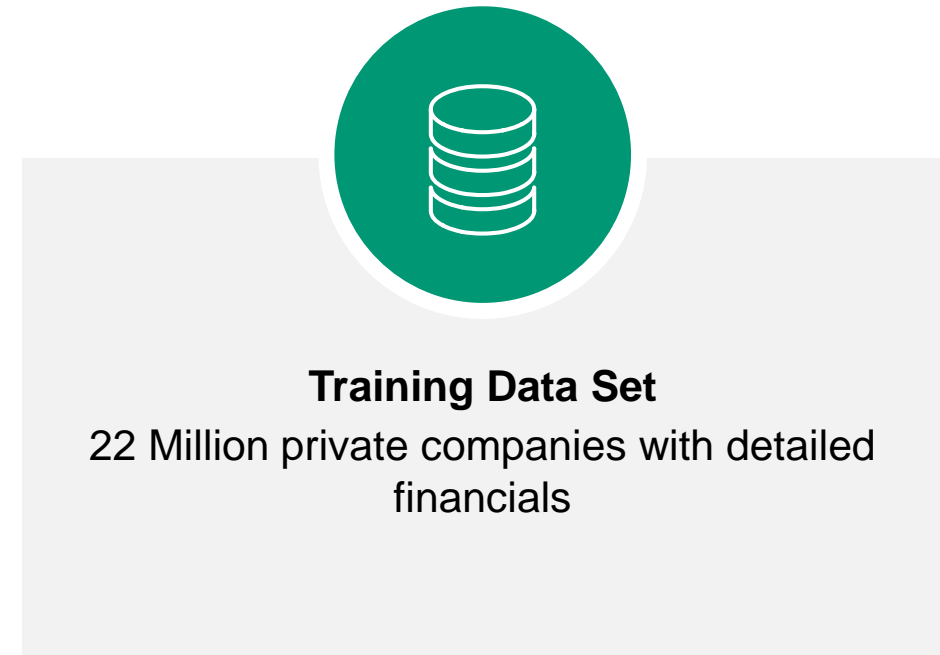
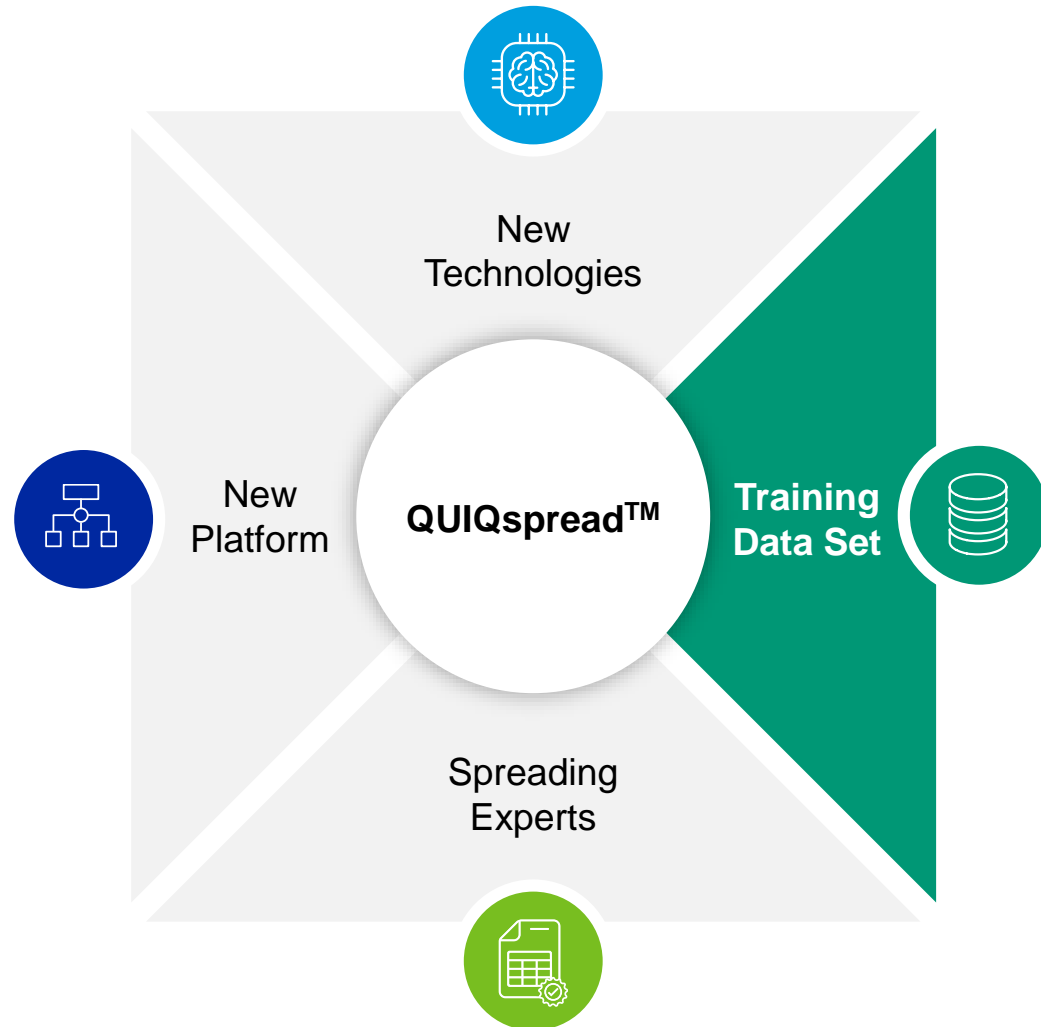
QUIQspread: Automated spreading for faster, better decisions



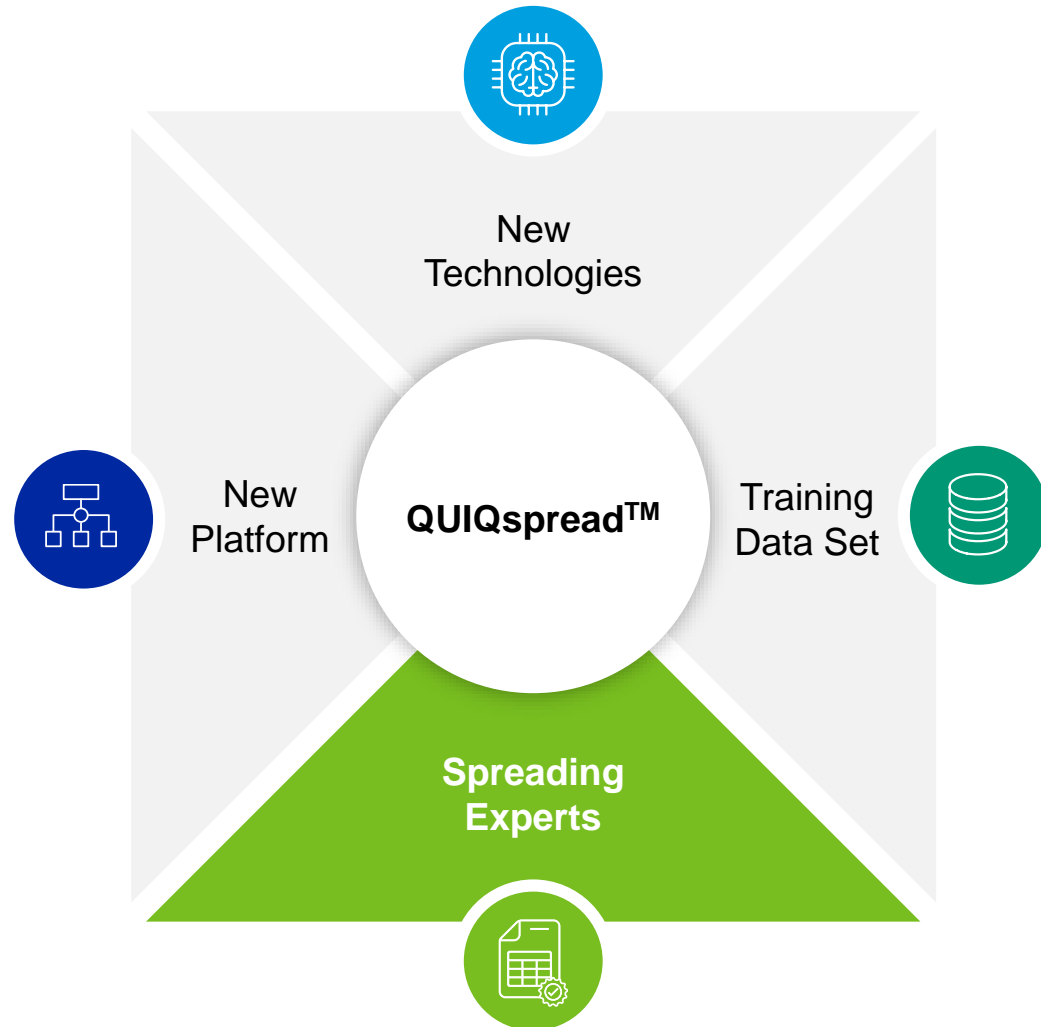
QUIQspread: Automated spreading for faster, better decisions



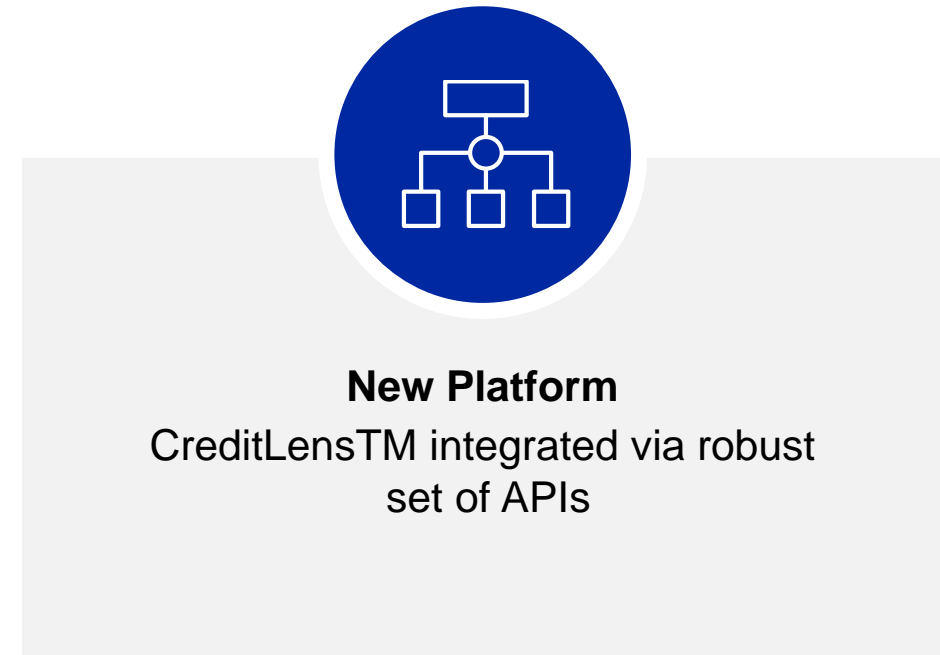
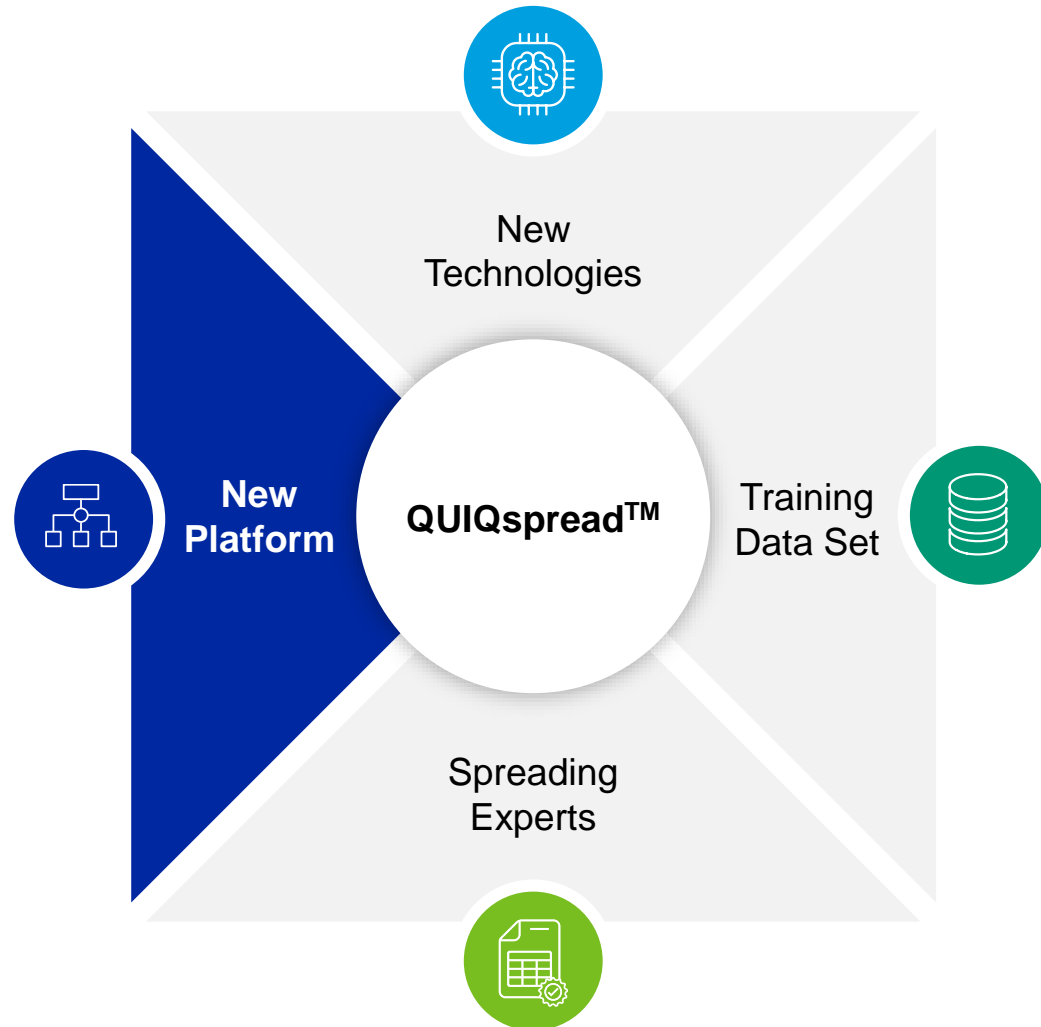
QUIQspread: Automated spreading for faster, better decisions



QUIQspread: Automated spreading for faster, better decisions



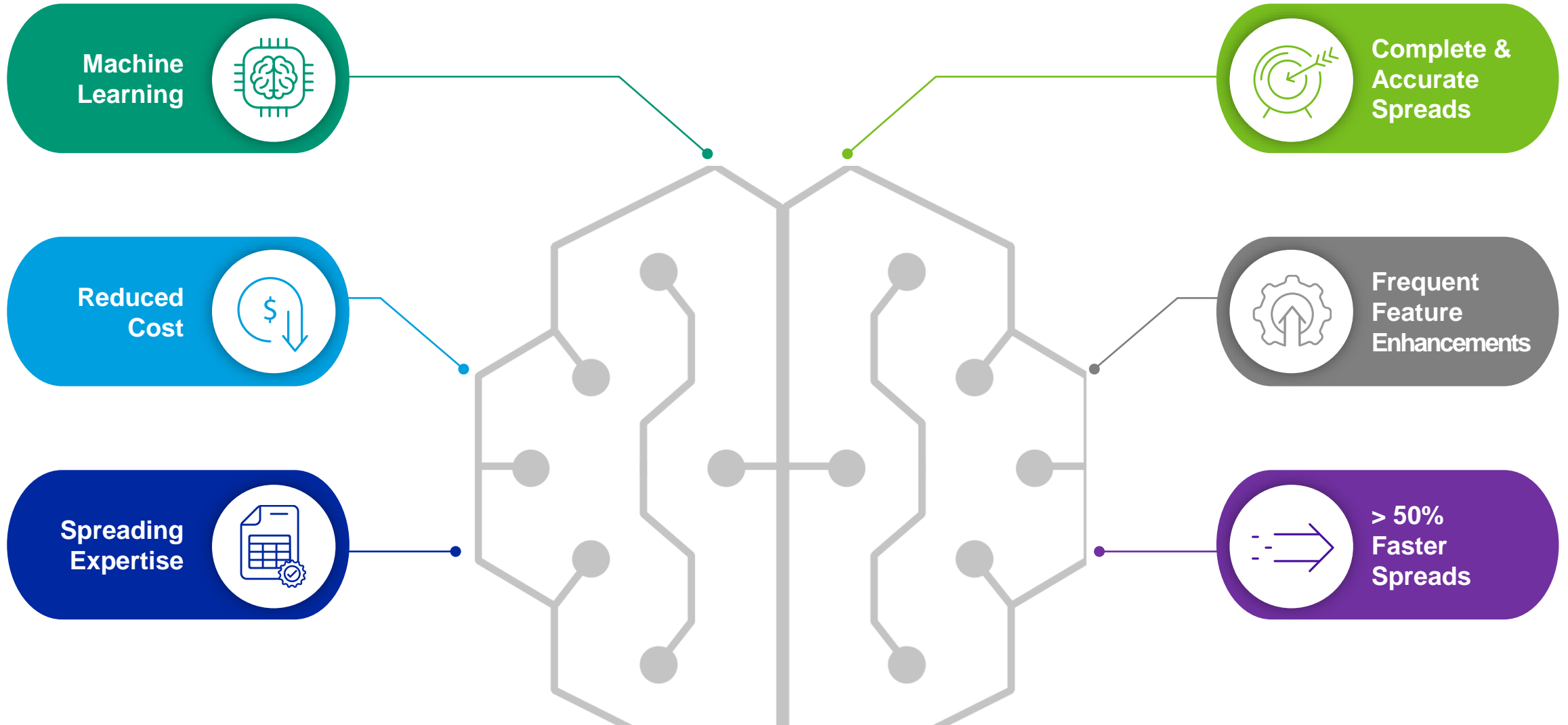
QUIQspread: Automated spreading for faster, better decisions



Customizing QUIQspread for you



Key Differentiators & Benefits



The background features a large, light blue hexagonal shape that resembles a brain. This shape is composed of several interconnected hexagons. A vertical line runs down the center, separating the left and right hemispheres. Inside each hemisphere, there are circuit-like patterns made of thin lines and small circles, suggesting a neural or technological theme.

DEMO

Q&A

**2019 ARTIFICIAL
INTELLIGENCE
AWARDS**

Moody's Analytics

Best Financial Services AI Solution: QUIQspread

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