

Scorecard Agent for Private Credit

Automating Credit Assessments with Moody's Agentic Solutions

Private Credit market demands a unique balance of speed, precision, and the capacity to adapt and grow effectively. Help enhance the efficiency of credit decision-making by automating the generation of indicative credit assessments for private and unrated entities. Powered by Moody's Ratings' established methodologies and Agentic AI technology, this solution streamlines manual data preparation while maintaining the importance of human expertise. Whether evaluating bespoke transactions, leveraged loans, or portfolio risks, the Moody's Agentic Solutions Scorecard Agent is designed to support faster, more consistent, and methodology-aligned credit insights, supporting private credit professionals to move with confidence in dynamic markets.

KEY FEATURES



Fast scorecard output

Execute agentic scorecards for private credit using established methodologies to generate indicative rating scorecard outcomes with minimal input requirements.



AI-powered financial extraction and adjustment

Financials are extracted from uploaded documents and Moody's Ratings adjustment logic is applied to calculate scorecard metrics.



AI-assisted qualitative scoring

Qualitative factors from public disclosures and the web are analyzed and assessed against methodology guidance to evaluate creditworthiness.



Human-in-the-loop oversight

Users can monitor, override, and validate inputs and scores, improving transparency and integrity.



Explainable results

Get factor-level rationale details for transparency and consistent output across repeated runs.



Privacy and access controls

Document uploading security framework provides robust privacy and access controls to keep private documentation secure.

DATA AND CONTENT

- 01** **Moody's Ratings and Research**
Expert credit ratings and in-depth research to enhance private credit analysis.
- 02** **Established methodologies**
Apply methodologies to generate risk profiles and perform scenario analysis for private credit portfolios, including leveraged finance and unrated entities.
- 03** **Broad company data**
Wide-ranging global private and public company financials for over 12,000 companies, uncovering deeper insights into unrated borrowers.
- 04** **Customer uploaded documentation**
Secure ingestion of customer-provided PDFs and spread financials to extract and adjust financials with privacy and access controls.
- 05** **Web search**
Incorporate qualitative insights from curated and vetted web searches to evaluate private credit opportunities holistically.



BENEFITS

- **Rapid scorecard indicated outcomes:** Help enhance decision-making with AI-powered scorecards that accelerate credit assessments while aligning pricing and exposure strategies.
- **Standardization and transparent evaluation:** Leverage automation to transform qualitative inputs into institutional-grade risk profiles for unrated borrowers. This helps to deliver consistent outcomes, expands the investable universe, and provides auditable justification for every decision.
- **Enhanced oversight and control:** Supports secure data ingestion and customer-led human-in-the-loop oversight allowing validation of critical financial data points and shorten time to credit assessment without compromising consistency.
- **Helps streamline workflows and support performance objectives:** Reduces bottlenecks by automating financial adjustments, qualitative factor analysis, and sector-specific assessments. This allows your team to focus on higher-value deal structuring and strategy instead of manual data entry and processing.

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