

**MOODY'S**

**Moody's OneView Introduction and EDF-X &  
CreditLens Refresher**

April 2026

# Agenda

- 1** Introduction to Moody's MOV **20 mins**
- 2** Moody's EDFX Solution **45 mins**
- 3** Moody's CreditLens Solution **45 mins**
- 4** Wrap Up and Q&A **10 mins**

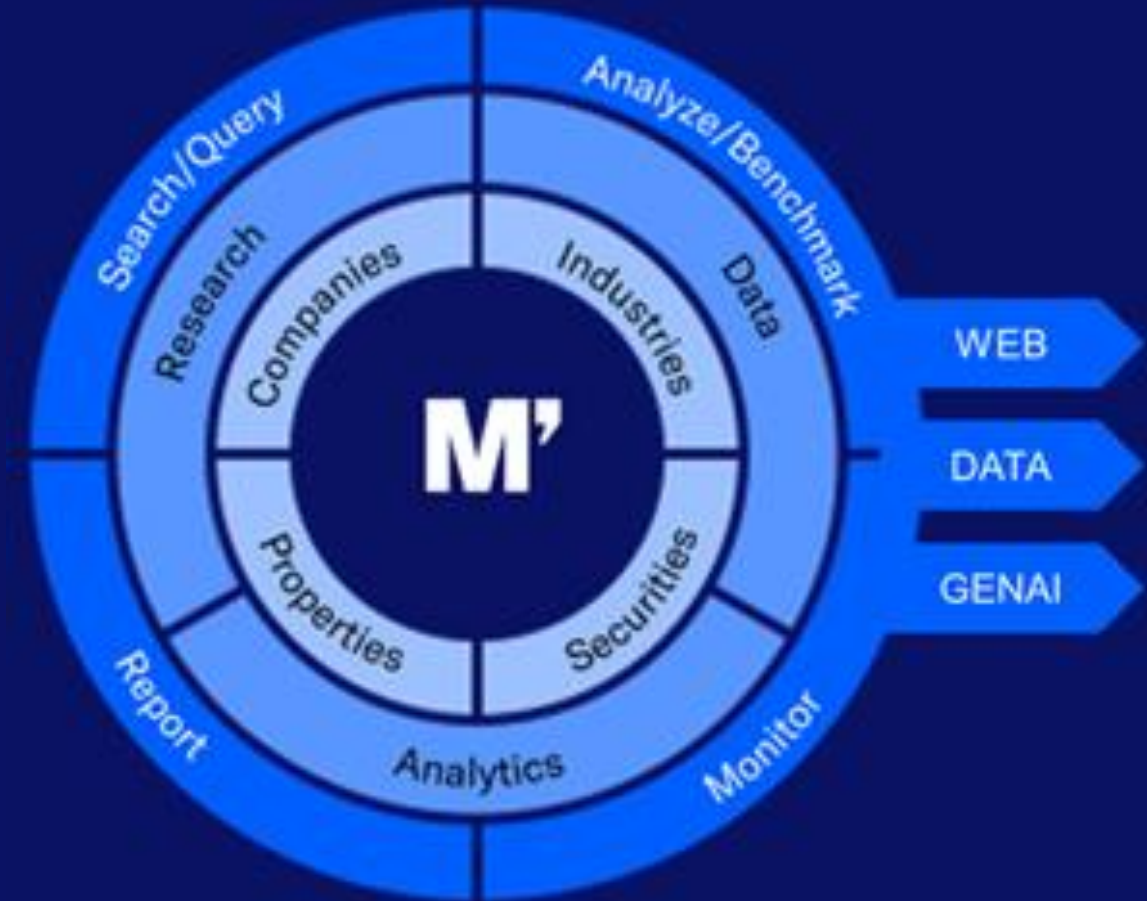
The background is a solid dark blue color. Overlaid on this are several layers of thin, light blue lines that form a complex, wavy, and somewhat grid-like pattern. The lines are more densely packed in some areas and more sparse in others, creating a sense of depth and movement. The overall effect is a modern, technical, and abstract aesthetic.

# 1. Introduction to Moody's OneView

# Moody's OneView

The best of Moody's in one solution,  
with built-in GenAI

- **Unparalleled Coverage** for expanded comparable entity views.
- **Deeper, Connected Insights** for a holistic view of risk.
- **Next-Generation Technology** to surface deeper insights, more quickly.



# Deep Data Coverage

**Rated:** 33,200+ entities and deals including Corporates, Financial Institutions, Insurance, Sovereigns, Infrastructure, Project Finance, Structured Finance.

**Unrated:** 350K – 400K Global Corporates, expanding to millions including Financial Institutions.

**Mid-market and private entities:** Expanded entity coverage beyond large caps to mid-market and private entities.

**Company Financials:** Access detailed, timely, standardized financial information.

**Ownership & Corporate Structure:** Get a detailed look into the individuals and institutions who lead and shape businesses, from key decision makers to influential stakeholders. Uncover credit structure strengths and weaknesses with full mappings of complex corporate groups.

**ESG Scores:** Incorporate ESG risk exposure into credit decisions with ESG metrics.



# Comprehensive Credit Risk Insights & Analytics

**Issuer & Sector Research:** Reveal issuer and sector risk with in-depth analysis on credit trends, drivers, and outlooks from Moody's Ratings.

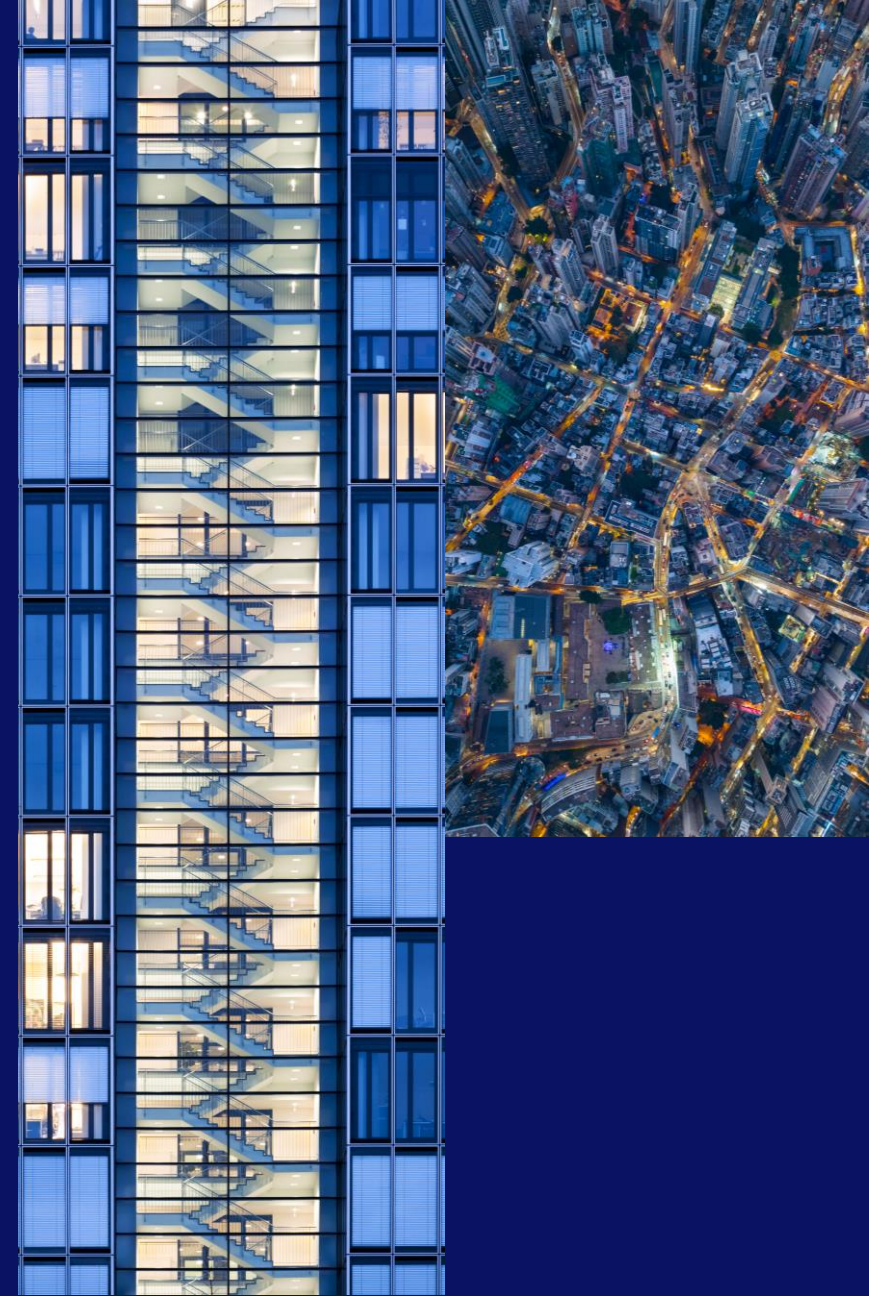
**Macro Economic Reports:** Economic research and scenario-based macro insights from Moody's economists.

**PD & Market Implied Ratings:** Quantify credit risk using Moody's model-driven default probabilities and implied scores. Leverage market-implied bond and CDS signals to assess sentiment, pricing, and risk.

**News:** AI news engine that surfaces market-moving events and sentiments.

**Peer Benchmarking:** Use Moody's Analyst defined peers, our GenAI defined peers, or add peers you've defined.

**Interactive Scorecards:** Standardize credit assessments with access to 15 configurable scorecards that allow you to apply Moody's Ratings methodologies to unrated entities.



# Built-in Moody's GenAI to boost your workflows

## Unlock Actionable Insights

Use Moody's research, ratings, and financial data—with linked citations—to speed analysis of rated, public, and private entities.

## Generate real time answers

Find companies matching your criteria using Advanced Query and natural language search

## Discover more content, faster

Embedded AI speeds research, analysis, and reporting.

## Inform internal reports & communications

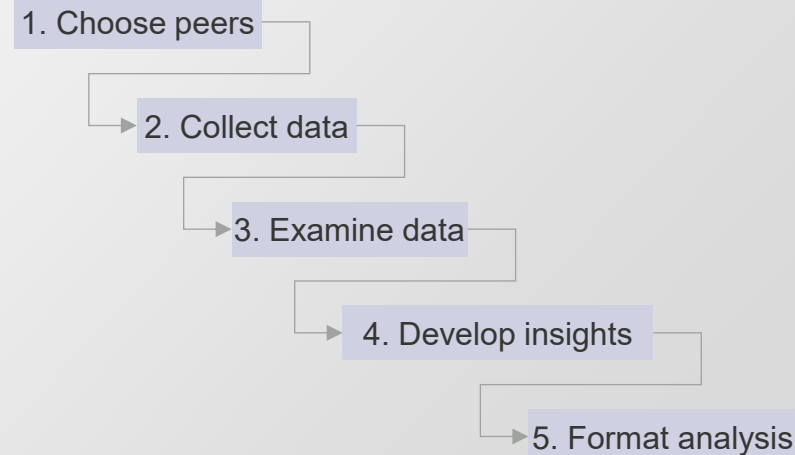
Support decisions and engagement with overviews and detailed data tables

### BEFORE: TIME CONSUMING

#### Without GenAI

Navigate through the **time-consuming journey** of data collection, analysis, and report writing for each task

→ E.g., task to produce a SWOT analysis on Company and key peers



### AFTER: ACCELERATED WORKFLOWS

#### Financial research with our built-in assistant

Transform your workflow with the ease of a **simple question** - achieving comprehensive results, within seconds

Moody's Research Assistant

Perform a SWOT analysis for Tesla and its peers in table format

Sure, here is a SWOT analysis for Tesla and its peers based on the information provided:

Company	Strengths	Weaknesses	Opportunities	Threats
Tesla, Inc.	Considerable lead in battery electric vehicle segment, High EBITA margin and robust free cash flow [3]	Reliance on the earnings contribution of primarily two models, increasing competition from legacy automakers and new entrants [3]	Successful expansion of global footprint, Improvement in product breadth [5]	Softening demand for Tesla models amid an expanding offering of battery electric vehicles by other automakers, Inability to sustain EBITA margin above 5% [5]
Ford Motor Company	Competitive position in North America, High profit margin at Ford Pro [1]	Automotive EBITA margin below 4%, Muted traction of battery electric vehicle sales [1]	Earnings growth to moderate financial leverage further [1]	Inability to stem losses at Ford Model e [1]



# Advanced tools to boost your credit analysis

Harness risks and opportunities across your value chain

## Reveal market drivers and trends

Uncover relevant market currents and drivers with in-depth insights and opinions on thematic, macro, and sector trends.

## Understand company risks

Run in-depth analysis on hundreds of thousands of companies effortlessly, leveraging in-depth financial information, ownership data, probability of default drivers, and other key financials.

## Identify relevant company value

Compare and benchmark companies to identify relative value. Use Moody's Analyst defined peers, our GenAI defined peers, or add peers you've defined.

## Improve credit scenario analysis

Standardize credit assessments with access to 15 configurable scorecards that allow you to apply Moody's Ratings methodologies to unrated entities.

# Your portfolio, always in focus

## Real-time intelligence for proactive portfolio monitoring



### Quickly build a monitoring portfolio

Construct a Monitoring Portfolio and use Moody's GenAI to quickly conduct financial and ratings analysis to assess credit health and trends.



### Stay on top of risks in your portfolio

Gather insights at the company, sector and macro level that are backed by Moody's Ratings industry-leading research, ratings, and Moody's company data.



### Conduct real-time or periodic portfolio reviews

Aggregate watchlists in a concise dashboard and get news and alerts on the entities in your portfolio, quickly view a snapshot of the credit quality and easily monitor rating changes.



The background is a solid dark blue color. It features several large, overlapping, wavy patterns of thin, light blue lines. These lines form a grid-like structure that is distorted into fluid, undulating shapes, creating a sense of motion and depth. The patterns are most prominent in the upper left and lower right corners, with some lines extending across the middle of the page.

# Solution Demo

# 2. Forward Looking Credit Assessment

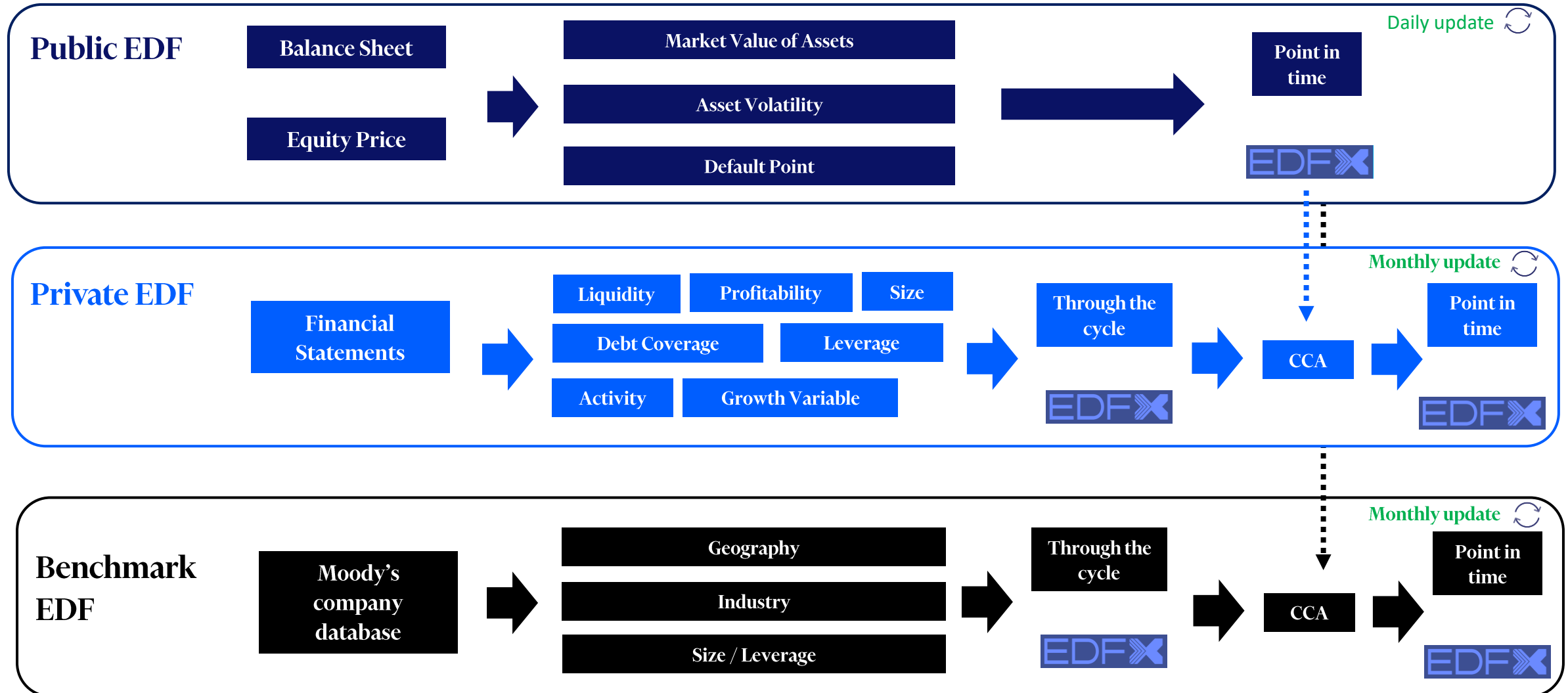
**EDF-X: A solution predicting default, for all types of companies, and 600Mios+ companies, worldwide.**

# What is EDF?

- **Moody's EDF** (Expected Default Frequency) is the **firm's probability-of-default (PD) model**, estimating the likelihood that a company will default within a given time horizon—typically one year.
- It provides forward-looking, scenario-conditioned default risk insights **for 600Mios+ of public and private companies worldwide**, using both financial statements and equity-market information, calculated **daily (Public) or monthly (Private)**
- **EDF-X** is the platform that **integrates** both **public and private credit risk models into one system**
- EDFs are a key input to Moody's Early Warning System helping risk managers to mitigate risk & identify safer names to do business with.

# Introduction to Expected Default Frequency Model

Sets of models calibrated for various types of assets

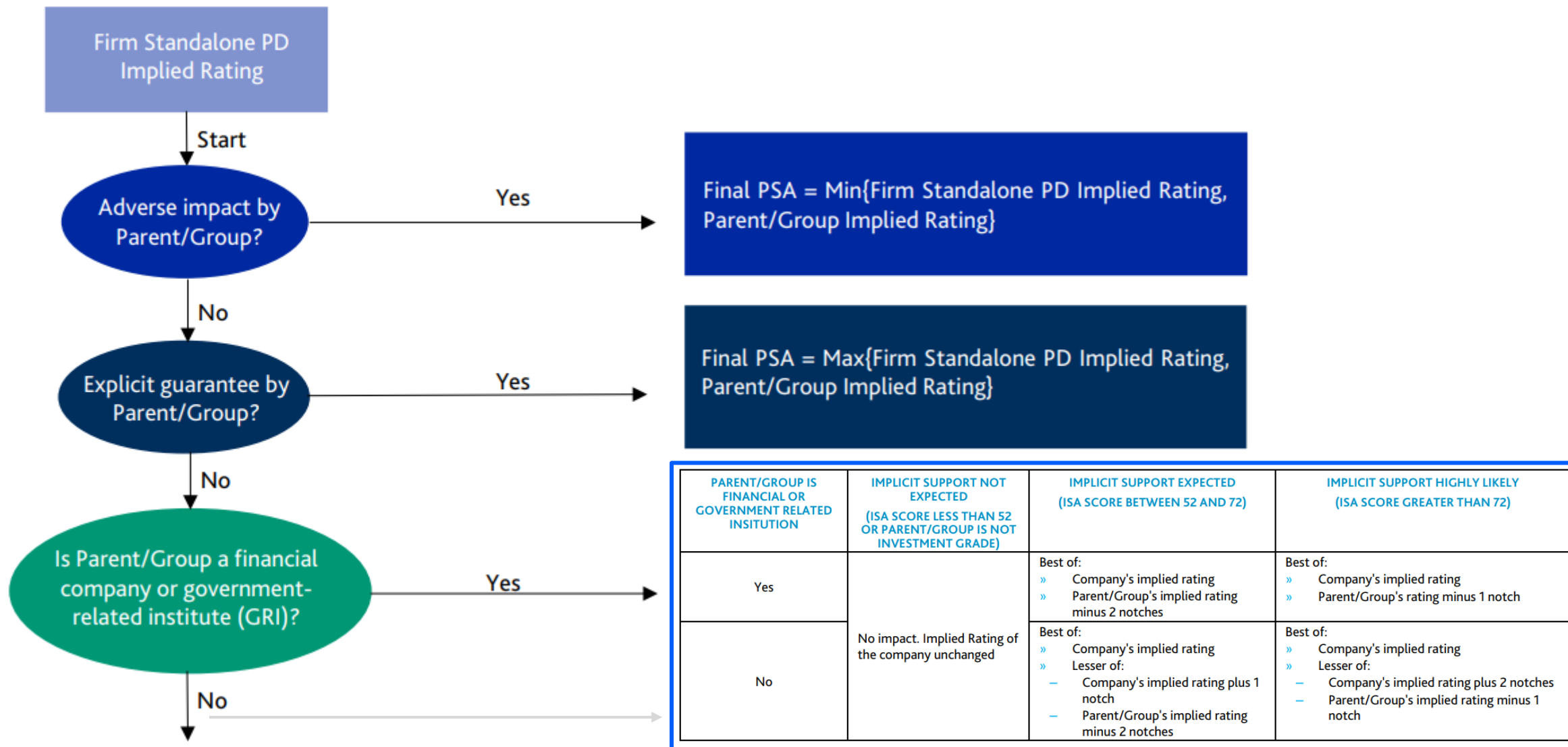


# Qualitative Risk Assessment

## Off-the-shelf and customizable credit quality factors

INDUSTRY/MARKET	<ul style="list-style-type: none"><li>» Customer power (11.6%)</li><li>» Diversification of products (5.4%)</li></ul>
COMPANY PROFILE	<ul style="list-style-type: none"><li>» Years in relationship (6.3%)</li><li>» Supplier power (12.5%)</li><li>» Conduct of account (14.2%)</li></ul>
MANAGEMENT	<ul style="list-style-type: none"><li>» Experience in industry (4.3%)</li><li>» Financial reporting and formal planning (8.5%)</li><li>» Risk appetite (4.3%)</li></ul>
BALANCE SHEET FACTORS	<ul style="list-style-type: none"><li>» Audit method (7.9%)</li><li>» Debtor risk/Accounts receivable risk (4%)</li><li>» Pro-forma interest coverage &amp; Liquidity (10.6% &amp; 10.6%)</li></ul>

# Parent Group Support Assessment Workflow



# Forecast Scenarios - Narrative

## Updated monthly with written narratives

MOODY'S  
ANALYTICS

ANALYSIS  
FEBRUARY 2024

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## Global Macroeconomic Outlook Baseline and Alternative Scenarios

UPDATED MONTHLY

### Baseline Forecast

#### Recent Performance

» **Not out of the woods:** The global economy has experienced a confluence of extreme stresses over the past three years. Uncomfortably high global recession odds in 2023 cast a dark cloud as aggressive monetary tightening alongside still-elevated inflation dampened domestic demand and merchandise exports. The avoidance of recession last year was an upside surprise. The U.S. will remain an important driver of the resilience as its labour market has cooled gradually, all the while inflation and wage growth are pleasantly trending south, to the pleasure of the Federal Reserve. Elsewhere, Europe is traveling in the slow lane. The U.K. succumbed to a technical recession in the second half of 2023. But the decline does not satisfy our broader recession definition, because it was not broad-based. Indeed, the labour market's strength is indicative of an economy that is not crumbling. The euro zone is struggling to gain traction. Though our baseline forecast is that its economy will pick up in 2024, near-term prospects remain weak with only marginal growth pencilled in for the first quarter. China's GDP is forecast by Moody's Analytics at 5% this year, little changed from the 5.3% notched in 2023. Looking beneath the surface of the national accounts is critical. China's economy remains challenged by a lack of domestic demand. Ongoing monetary and fiscal support should improve household consumption and tepid private investment later this year, but do not expect the structural imbalances, including from the property market, to be mended. While the Asia-Pacific region's merchandise exports struggled in 2023, the second half of this year should bring improvement. Indeed, tech exports will turn a corner with forward indicators already showing gains. Meanwhile, service exports should enjoy recovery this year, as arrivals from the mainland keep gathering pace, a situation that disproportionately benefits the Asia-Pacific region. Brazil and Mexico had a strong 2023, with the latter having grown at one of the fastest paces in three decades. The strong gains in Mexico were fuelled by piggybacking the strong U.S. expansion with exports to the U.S. and remittances reaching all-time highs. While Mexico will slow this year, the expansion will remain decent.

#### Key assumptions

» **Energy markets:** Moody's Analytics has left its oil price forecast of between \$80 and \$90 per barrel this year essentially unchanged compared with the past month. The oil market is oversupplied, as U.S. oil production has been stronger than previously thought. Further, the war in Gaza has not broadened to a regional conflict, and the risk premium on oil prices has therefore diminished. The natural gas price outlook was lowered in the near term as slowing production and increased exports are developing more slowly than anticipated.

» **Financial markets:** Bank collapses in the U.S. and Europe during the first half of 2023 are not symptomatic of a serious broader problem in the global financial system. Policymakers' aggressive response will ensure the failures do not weaken the system or more than modestly undermine already weak economic growth. Stock, money and bond market sentiment continues to stabilize.

» **Geopolitical tensions:** The Russian war in Ukraine is expected to continue for the foreseeable future, but its impact on energy, agriculture, and other commodity markets and the global economy should continue to fade. Global oil markets have adjusted well to the disruptions caused by the war. The Hamas-Israel conflict is not expected to spread to other parts of the Middle East and disrupt global energy markets. The relationship between the U.S. and China is vexed but stable, and we expect this to remain the case. The two economies will continue to steadily decouple, but tensions will not boil over into a serious conflict.

» **Supply chains:** Supply-chain bottlenecks worsen following problems in the Red Sea and Suez Canal, but the disruptions remain contained and do not lead to shortages nor to a break-out in goods inflation.

» **Inflation:** Price pressures driven by supply shortages and the shock to energy and commodity prices caused by the Russia-Ukraine war peaked on a year-over-year basis in the third quarter of 2022 and will decline steadily over the next year.

» **U.S. dollar:** The U.S. dollar's value will remain strong until the Federal Reserve is set to ease monetary policy while geopolitical uncertainties such as Russia's war in Ukraine, Israel's declaration of war against Hamas, and tensions between the U.S. and China continue to fester. The dollar's global reserve currency status will remain unchallenged.

» **Monetary and fiscal policy:** On average, policy rates remain at their terminal levels through the first quarter of 2024 to combat still-elevated inflation. Asset purchases will continue to be wound down. Government infrastructure spending enacted in 2022 supports growth.

» **Long term:** In the long run, structural factors such as high debt levels and a declining working-age population bear down on global growth.

#### The outlook

» **Real economy:** The lagged effects of high interest rates, negative sentiment, weak manufacturing orders, and China's still-sluggish performance will provide headwinds to global growth over the first half of 2024. Adding to the gloom, the service industry—which prevented most major economies from collapsing last year—is turning increasingly soft across most of the world. Growth in the global economy will be below potential in the near term as tight financial conditions continue to bite. Firms will be wary of investing given the high costs of financing and lean order books.

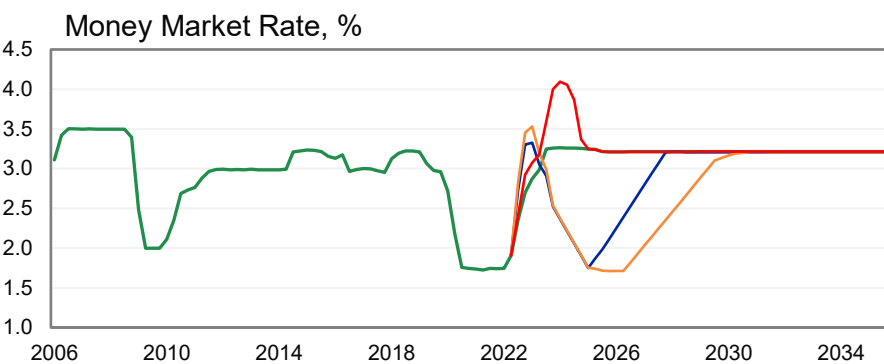
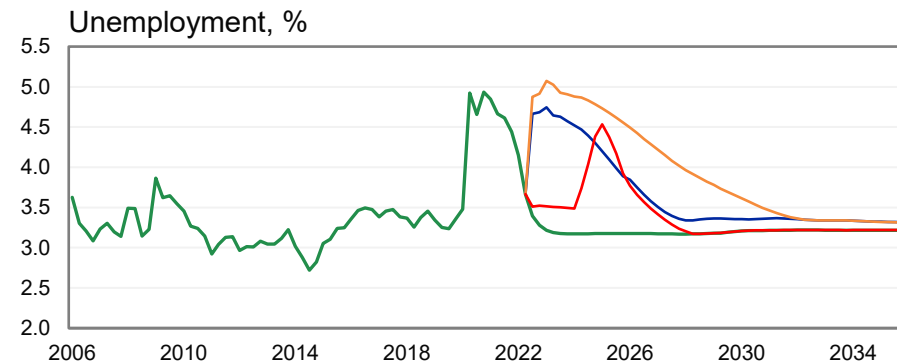
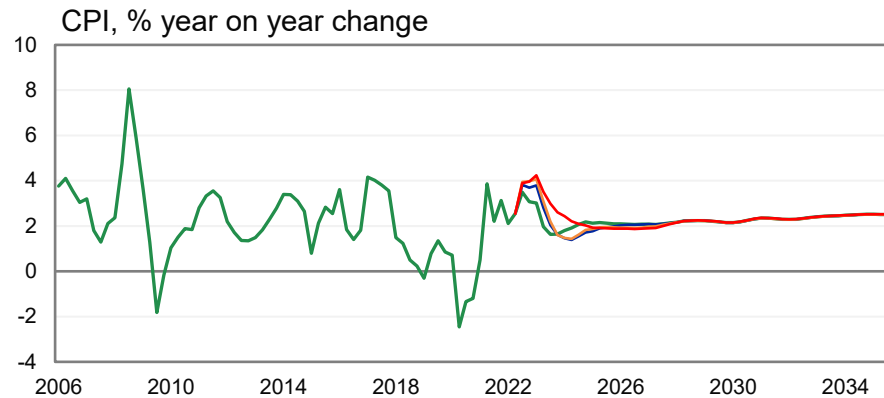
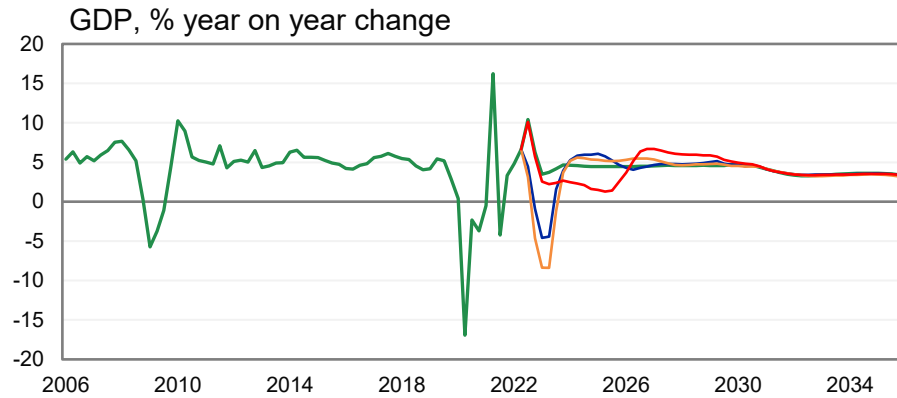
» **Labor markets:** One major assumption of our 2024 baseline is that labor markets will hold the fort. While the slowdown in growth will certainly be accompanied by further easing in labor market conditions, there is little evidence—anywhere—that employment will collapse or that layoffs will pick up significantly.

## NARRATIVE SCENARIOS

- CF Consensus Forecast
- Climate Risk
- Regulatory Scenarios (CCAR, PRA, EBA etc.)
- Sovereign Debt
- Trade War
- Brexit
- Political Scenarios

# Example Forecast Scenarios

Updated monthly with written narratives



— Baseline — S3 — S4 — S6

## PROBABILISTIC SCENARIOS

- BL Baseline Forecast
- S0 Upside - 4th Percentile
- S1 Upside - 10th Percentile
- S2 Downside - 75th Percentile
- S3 Downside - 90th Percentile
- S4 Downside - 96th Percentile
- S5 Below-Trend Long-Term Growth Scenario
- S6 Stagflation Scenario
- S7 US Next-Cycle Recession Scenario
- S8 Low Oil Price Scenario

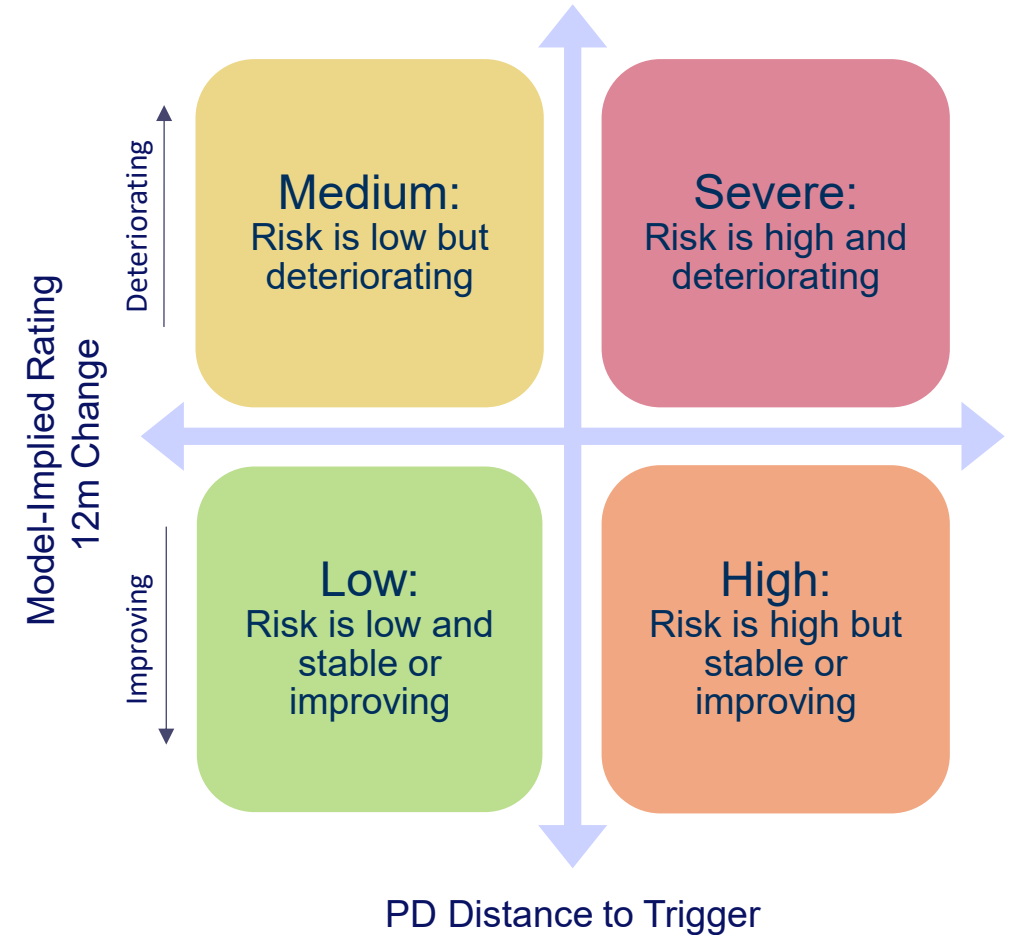
# EDF-X Early Warning System

The PD Score synthesizes relative-to-peers and absolute credit risk information into a simple, actionable signal presented in a quadrant view

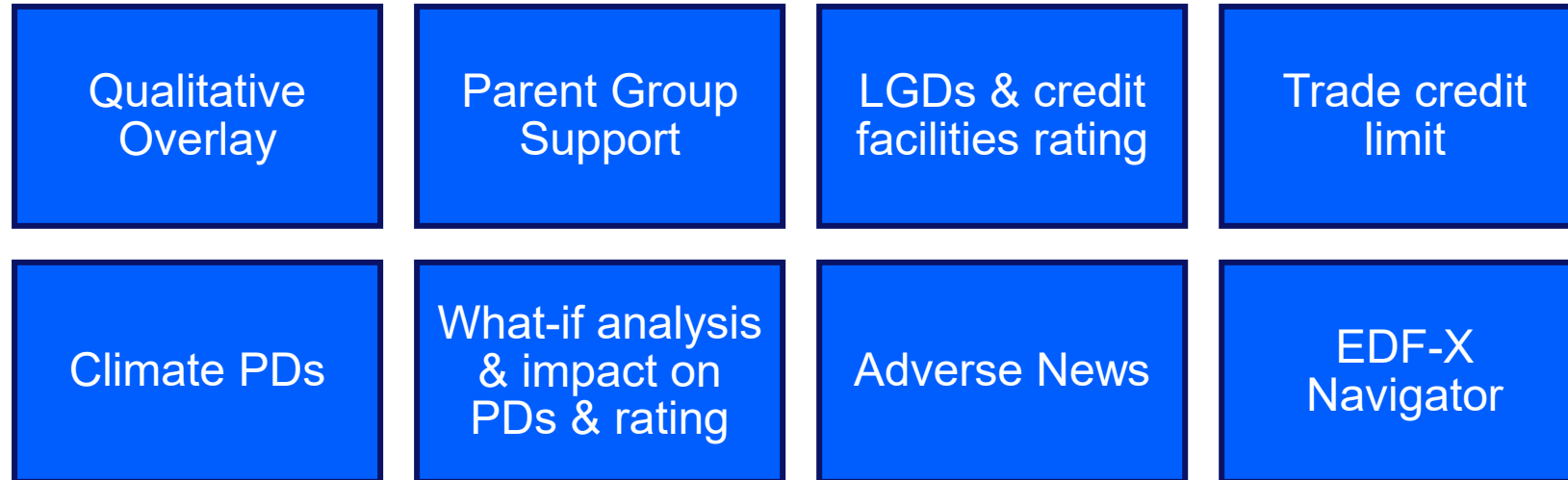
WARNING SIGNAL	EDF-X EWS	
	PD vs. EDF-X Trigger <sup>^</sup>	Implied Rating 12m change <sup>*</sup>
<b>SEVERE</b>	PD > Trigger	Deteriorating
<b>HIGH</b>	PD > Trigger	Improving or Unchanged
<b>MEDIUM</b>	PD <= Trigger	Deteriorating
<b>LOW</b>	PD <= Trigger	Improving or Unchanged

<sup>\*</sup> Measures the recent change and trend in firm specific credit risk. Caa/C are classified as deteriorating

<sup>^</sup> EDF-X Trigger – Analyzes a firm's risk relative to their country/region/industry peer group



# EDF-X – Additional Insight



## Physical Risk

Quantify the global warming impact on a company's operations and supply chain.

## Transition Risk

Assess the cost of transitioning to a low-carbon economy under different policy scenarios

**EDF-X Navigator**  
What can EDF-X Navigator do?  
Sample Questions

- "Can I download reports in EDF-X?"
- "What's the difference between Forward and Cumulative PD?"
- "How can I add my own financial statements and companies to EDF-X?"

The background is a solid dark blue color. It features several large, overlapping, wavy patterns of thin, light blue lines. These lines form a grid-like structure that is distorted into fluid, undulating shapes, creating a sense of motion and depth. The patterns are most prominent in the upper left and right areas of the slide.

# Solution Demo

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# **3. CreditLens – Gen AI – Credit Memo**



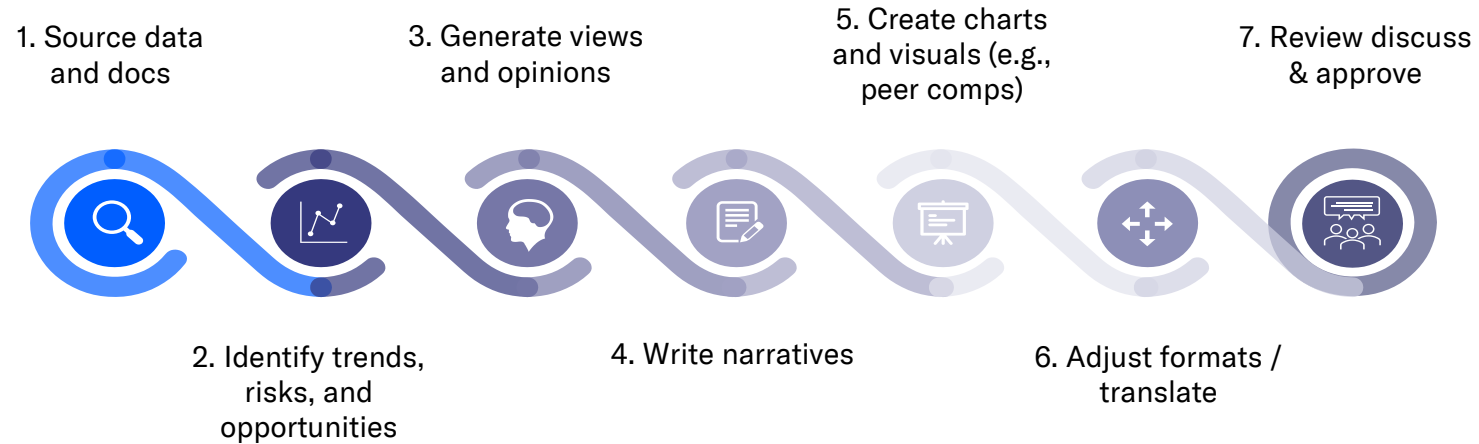
# How Other Institutions are Leveraging Gen AI

# Transforming existing processes

## Generating a credit memo through an augmented approach

### Existing Process

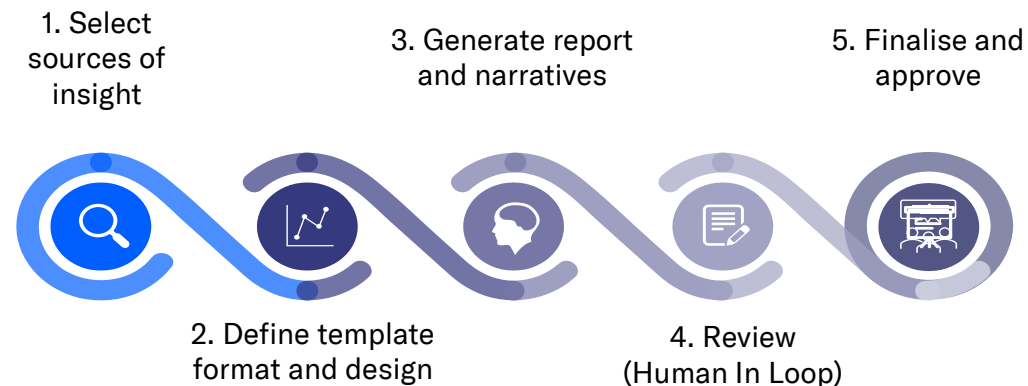
→ Navigate through the time-consuming journey of data collection, analysis, and report writing



→ Manual processing  
→ Resource intensive  
→ Can be inconsistent

### Enhanced Process

→ Define target state once, remove the need for manual processing and access more insights in a more optimized way



→ Increase efficiencies  
→ Integrated assessment  
→ Deeper insights  
→ Consistent and transparent

# Benefits of CreditLens Gen AI

- Includes information only from **reliable** data sources
- **Traceable** source by means of citations for each text generated
- Gen AI write up is **Auditable** as the data sources are traceable
- **No hallucination** and will return “no source of information” if it cannot find
- Deeper insights and contents powered by extensively **curated** Moody’s data
- Configurable template(s) report and screen & prompts



# Moody's – Analytics Expertise & Data Estate

# We partnered with Microsoft to accelerate development



We have deployed **Moody's CoPilot** to all MCO employees



**Microsoft Teams**

## STRATEGIC PARTNERSHIP



**Foundational Opportunity:** Microsoft to significantly increase use of Moody's data (MDM); Moody's to significantly increase use of Microsoft applications (Azure cloud commitment)

Moody's Research Assistant	Foundational Data & Fabric Partner	Moody's Teams App	MCO Adoption of Teams	Microsoft Company 360
Moody's leverages existing LLM's to build a research copilot for use as an interactive engagement channel with Moodys.com	Moody's to make data available on Microsoft's data marketplace and Microsoft Fabric as a foundational partner	Build an App for download within Teams that trawls a users calendar/chat/email and initiates a workflow to provide user basic information from Moody's	Moody's to adopt Teams; pilot use for MIS analysts to improve efficiency	Microsoft to leverage Moody's data for their company 360 approach; jointly build AI enabled KYC tools for use within Microsoft

# Moody's Decision-grade Data & Content as a Foundation

AI performance depends on the **strength of its data foundation**. Moody's delivers the depth, structure and precision to enable strategic transformation.

## Comprehensive Cross-Domain Coverage

Beyond credit ratings and research, Moody's data spans company financials, ownership structures, M&A activity, real estate, patent filings, digital footprints, economic indicators and more.

## Global Reach & Historical Depth

620M+ entities across 165 countries and over 25 years of archived financials and ownership data enable longitudinal analysis and trend discovery.

## Uncompromising Stewardship

Rigorous maintenance, data enrichment and regulatory governance, built for confidence and data interoperability

### Moody's Data



#### Fixed Income

33,200+ M' Ratings  
30k/600k+ SF/CUSIPs



#### Firmographics

620M+ Entities



#### Financials Data

210M+ Entities



#### Ownership & sanctions

2bn+ Ownership Links  
23M+ Risk Profiles



#### Commercial Real Estate

8.2M+ Properties  
3.4M+ Transactions



#### News & Media

28k+ News Sources  
5k+ Metadata Fields



#### M&A Deals

2.7M+ deals & rumors



#### IP & patents

170M+ patents and IP



#### Economic data

545M+ time series

### Moody's Content



#### Credit Research



#### Early Warning



#### Climate Analytics



#### News Sentiment



#### Cyber risk



#### Macro/sector/ entity forecasts

# Generic AI in Banking: A Risk Not Worth Taking



## Accuracy & Reliability

Hallucinations & misinformation are major concerns when models are not supported by up-to-date, grounded, and verified data.



## Embedded Expertise

Lack of deep domain and industry-specific knowledge limiting its effectiveness in varying credit assessment scenarios



## Auditability & Traceability

The “black box” nature of generic GenAI models makes it challenging to provide clear explanations for its output, significantly complicating the verification and accountability essential for informed decision-making.

The screenshot shows a web browser window with the URL `chatgpt.com`. The page title is "Bank Lending Growth Sectors". The user's query is: "Which sectors should I be targeting to grow my bank lending portfolio in the US in light of the recently imposed tariffs?". The response is as follows:

To effectively grow your bank lending portfolio in the U.S. in light of recently imposed tariffs, it's important to focus on sectors that are either insulated from the direct impact of tariffs or those that may benefit from the changing economic landscape. Here are some sectors to consider:

- 1. Domestic Manufacturing**
  - **Why it's important:** While tariffs can hurt certain sectors of manufacturing that rely on imports, some industries in the U.S. are poised to benefit from tariffs as they may face less competition from overseas. This includes industries such as **steel, aluminum, machinery, electronics, and automotive** production.
  - **Opportunity:** Companies that rely heavily on local production or are part of the supply chain for other manufacturers may see growth due to the shift in import/export dynamics. Manufacturing businesses may need working capital or equipment financing.
- 2. Agriculture**
  - **Why it's important:** While tariffs on agricultural exports (e.g., soybeans, corn) can hurt farmers, there may be a corresponding increase in demand for domestic products or new trade agreements that will help certain crops and livestock. Agriculture is a vital part of the U.S. economy, and depending on the specific tariff structure, certain domestic crops or livestock could see growth.
  - **Opportunity:** Providing loans to agricultural producers to help them diversify, modernize, or strengthen local supply chains. For instance, agricultural technology (AgTech) companies or sustainable farming initiatives may see opportunities to innovate in response to shifting trade patterns.
- 3. Technology and Innovation**

# Automated Credit Memo Assistant

A chatbot-style ACM Assistant that uses Moody's AI to streamline credit memo creation by bringing together entity data, financial analysis, uploaded documents, news, and internal policies into one intelligent workspace.

## Contextual Q&A

Allows open-dialogue questions to further analysis, verify assumptions, explain variations, or explore scenario impacts.

## Quality Checks

Highlights inconsistencies across sections and identifies incorrect or missing metrics.

## Policy & Compliance Support

Compares the draft memo against internal lending policies to flag non-compliant elements (where configured).

Credit Presentation

Aurelia Mining

operations in August 2024 [8] . Site production and transport costs fell, and depreciation and amortisation decreased 39.68% to A\$37.82M under the unit-of-production method following lower throughput [9] . These savings were partly offset by slightly higher royalty charges and a positive inventory movement. Corporate administration expenses were reduced by 29.16% to A\$9.81M, reflecting disciplined cost control in head office and support functions [2] . Net other income and expenses improved significantly, benefiting from the sale of excess biodiversity credits, favourable foreign exchange movements and a fair value adjustment on Trafigura warrants [7] . Finance costs rose 11.92% to A\$16.92M, driven by interest expense of A\$13.865M and the unwinding of rehabilitation provisions of A\$3.002M [3] . The Group had no drawn debt under its US\$23.6M undrawn Trafigura Loan Note facility as at 30 June 2025, preserving financial flexibility [8] .

Please reformat highlighted text to highlight positive trends in green and negative trends in red  
Just now

I am highlighting positive trends in green and negative trends in red within the selected income statement narrative.

✓ Edited 'EntityCreditMemoFinancial - FinancialAnalysisNote'

I am highlighting negative and positive trends in the selected cost and expense narrative with red and green text.

✓ Edited 'EntityCreditMemoFinancial - FinancialAnalysisNote'

I am highlighting the reduction in corporate administration expenses in green within the selected narrative.

✓ Edited 'EntityCreditMemoFinancial - FinancialAnalysisNote'

I am highlighting the increase in finance costs in red within the selected narrative.

✓ Edited 'EntityCreditMemoFinancial - FinancialAnalysisNote'

Done — I reformatted the highlighted narrative so **positive trends are shown in green** (e.g., revenue, gross profit, EBITDA, cost reductions) and **negative trends are shown in red** (e.g., ore processed decline, finance cost increase).

Type your message...



Section View Full View

Submit Final Report

EntityCreditMemoInd... EntityCreditMemoFin... EntityCreditMemoEx... EntityCru

### EntityCreditMemoFinancial - FinancialAnalysisNote

**Aurelia delivered a substantial turnaround in profitability underpinned by higher metal prices and disciplined cost management, driving gross profit up 155.33% and net profit to A\$48.85M.**

Sales revenue increased **10.84%** to A\$343.5M, driven by a higher average realised gold price of A\$4,061/oz (up **28%**) and stronger copper and zinc sales, which more than offset lower gold volumes following the Dargues Mine closure [2] . Gross profit surged **155.33%** to A\$85.71M, lifting the margin sharply, and EBITDA rose **69.12%** to A\$121.9M, reflecting improved operating performance at Peak and initial contributions from the Federation Project [5] . Profit before income tax and net finance expenses jumped **813.61%** to A\$84.04M, ultimately delivering a net profit after tax of A\$48.85M compared with a loss in the prior year. Basic and diluted earnings per share improved to 2.89 cents per share.

Cost of sales declined **6.72%** to A\$257.8M despite a **27%** drop in ore processed after the Dargues Mine ceased operations in August 2024 [8] . Site production and transport costs fell, and depreciation and amortisation decreased **39.68%** to A\$37.82M under the unit-of-production method following lower throughput [9] . These savings were partly offset by slightly higher royalty charges and a positive inventory movement.

Corporate administration expenses were reduced by **29.16%** to A\$9.81M, reflecting disciplined cost control in head office and support functions [2] . Net other income and expenses improved significantly, benefiting from the sale of excess biodiversity credits, favourable foreign exchange movements and a fair value adjustment on Trafigura warrants [7] .

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# AI – Credit Landscape Evolution

# Moody's Lending Suite

## Confidence Across the Credit Lifecycle

### Credit Request

### Origination

### Monitoring

Wrapped with GenAI

Credit Request



Credit Analysis & Write-up



Structuring & Pricing



Credit Decisioning



Fulfillment & Booking



Covenants Management



Loan Monitoring



Commercial & Industrial | Agriculture | Commercial Real Estate | Small Business

The background is a solid dark blue color. It features several large, overlapping, wavy patterns of thin, light blue lines. These lines form a grid-like structure that is distorted by the waves, creating a sense of depth and movement. The patterns are most prominent in the upper left and lower right corners, with some lines extending across the middle of the page.

# Solution Demo

The background is a solid dark blue color. It features several abstract, wavy, light blue line patterns that create a sense of depth and movement. These patterns are composed of many thin, overlapping lines that form a mesh-like structure, with some areas appearing more dense than others. The lines flow from the top left towards the bottom right, with some vertical elements on the right side.

# 4. Wrap-Up and Q&A

**Thank you**

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