

# EXSYS Case Study

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## Credit Analysis Advisor and Report System

*Moody's Risk Management Services, Inc.*

A knowledge automation system was developed to support the needs of commercial lending institutions. Over one third of the top 100 commercial banks in the US and Canada along with some of the largest industrial and financial companies in the world use FAST (Financial Analysis Support Techniques) software for credit analysis. It gives a credit analyst access to the expertise of more experienced advisors, thereby accelerating the training process and increasing productivity. It also provides a complete range of traditional analytical reports on both historical and proforma basis.



The system provides complex analysis of the traditional report data. This supports the company's philosophy of utilizing the latest technology to increase the loan officers' productivity. The knowledge automation system not only provides English language interpretation of the historical financial output, but also prepares the assumptions for annual projections, and produces text output linkable to word processing software. Much of the tedious writing of analytical reports is eliminated because the system generates standard financial statement reviews.

Through periodic updates, the knowledge base is customized for a bank's current loan policy, US and local economic forecasts and interest rate projections. The system consistently and reliably interprets the relationship of these variable factors and user-defined levels of sensitivity associated with a particular financial statement.