



## Financial Services

# CASH CRE™

Stress testing and loan-to-value positions for commercial real estate lending.

### Mitigate risk and analyze current and potential commercial loan performance through stress testing.

As a result of the instability of the financial crisis, regulators have strongly encouraged banks and credit unions to implement stress testing on a regular basis to help predict and understand the impact of potential future events. To comply, commercial lenders need a solution to help proactively quantify risk factors and forecast how their loan portfolio will react under different scenarios.

CASH CRE is a scalable analytical tool that facilitates the initial underwriting for commercial real estate loans and provides the framework for lenders to analyze historical, current and future debt to achieve maximum performance. CASH CRE allows lenders to manage risk at a more granular level, assessing volatility before it happens and better managing their entire commercial loan portfolio.

CASH CRE is part of CASH Suite™, a powerful commercial lending software solution that helps business lenders increase profits and grow top-line revenue by achieving straight-through-processing across every step of the commercial loan lifecycle. CASH Suite drives increased efficiencies and greater accuracy while reducing operational risk and enhancing profitability.

- Analyze current and potential future performance of commercial real estate loans by identifying the impact of interest rate changes, expense factors, rental income and vacancy rates on debt service coverage and loan-to-value.
- Stress test the real estate portfolio for changes in rents, interest rate shocks, expense and vacancy rate volatility by segment.
- Identify risks throughout the life of the loan and improve forecast accuracy.
- Report on concentrations by property type, lender and more.

CASH CRE provides banks and credit unions with a solution to proactively conduct stress testing to understand potential risk and optimize the performance of the commercial lending portfolio.

- **Consistent analysis** of CRE profit and loss statements helps develop valuations based on market and/or portfolio average cap rates and identify future property financial capacity.
- **Comprehensive frameworks** enable easy comparison of a commercial property to other "like" properties in the portfolio.
- **Flexible modeling capabilities** by type, geography and segment allow for detailed analysis, evaluation and reporting.
- **"Drill down" functionality** lets analysts dig deeper into the data to assess volatilities before they happen, enabling the bank to take appropriate strategic action, whether it means adjusting its lending practices or increasing its capital reserves.

- **Integration with other CASH Suite solutions** gives greater insight, efficiency and profitability. Combine with CASH GlobalView™ to report on real estate concentrations by property type, lender and more. Share data and analysis with CASH Reward™ to facilitate underwriting and risk measurement for all property types.

CASH CRE and CASH Suite are backed by the unique combination of industry knowledge, technology and responsive customer support provided by Wolters Kluwer.

For more information on how CASH CRE and CASH Suite can help you strengthen your business lending portfolio and accelerate your success call **888.765.4939** or visit [WoltersKluwerFS.com/CASH](http://WoltersKluwerFS.com/CASH).

#### About Wolters Kluwer

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Wolters Kluwer reported 2015 annual revenues of €4.2 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

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For more information about our solutions and organization, visit [WoltersKluwer.com](http://WoltersKluwer.com), or for our financial services solutions, visit [WoltersKluwerFS.com](http://WoltersKluwerFS.com).

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