



## Financial Services

# CASH Insight™

Financial analysis  
for commercial  
lending.

### Evaluate potential borrowers with greater consistency through streamlined analysis and stress testing of financial statements and tax returns.

Accurate, consistent and efficient analysis of a potential borrower's financial position is critical to the commercial loan origination process. To make sound lending decisions, you need an enterprise-wide financial analysis solution that provides timely access to the critical data needed to assess commercial and industrial loan applications.

CASH Insight provides a powerful yet simple-to-use tool for analysts and lenders to probe the financial capacity of businesses and individual borrowers and guarantors. With CASH Insight, you can evaluate the financial strength of prospective borrowers and achieve greater analytical depth and consistency to increase long-term profitability.

CASH Insight 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.

- Assess financial capacities over anticipated loan terms at the individual borrower and guarantor levels.
- Analyze financial statements and tax returns utilizing comprehensive industry benchmarks.
- Ensure consistent analysis from year-to-year, deal-to-deal and lender-to-lender.
- Automatically track and report loan covenants throughout the term.
- Create global cash analysis of complex relationships to see EBITDA, DSC, UCA Cash Flow, and more.
- Create projections based on most likely historical averages, or specific variables by line item.
- Tailor and create custom chart of accounts with the institution's unique calculations.

The powerful yet easy-to-use projection capabilities and robust reporting options of CASH Insight allows lenders to probe the financial capability of borrowers with efficient and consistent analysis of financial statements and tax returns.

**Comprehensive charts** provide analysis of historical, global, peer comparative, pro-forma and projected financial capacity.

**Industry-specific templates** help streamline and standardize analysis.

**Customizable reporting capabilities** allow users to create the reports and templates that they need.

**Convenient delivery options** let analysts share information with non-CASH Insight users in popular formats (i.e. PDF, Microsoft® Excel, and Word).

**Frequently updated data** reflects current business and personal tax laws.

**Automatic loading of forms and schedules** increases efficiency and consistency and reduces errors.

For more information on how CASH Insight and CASH Suite can help you strengthen your business lending portfolio and accelerate your success call [800.397.2341](tel:800.397.2341) or visit [WoltersKluwerFS.com/CASH](http://WoltersKluwerFS.com/CASH).

## About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments.

Wolters Kluwer N.V. (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2016 annual revenues of €4.3 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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