MARKET CHALLENGE: ACCURATE CREDIT MEASURES
Today, shareholders and regulators are demanding that credit risk be measured and managed with a new level of accuracy. This pressure, combined with the increased frequency and magnitude of credit events, calls for precision by lenders that ten-grade rating systems cannot provide. The challenge is even more complex due to sheer volume: thousands of credits in different industries, countries and size ranges must be screened on an effective, consistent basis.

MOODY’S KMV CREDIT MONITOR: DELIVERING INSIGHT INTO THE CREDIT RISK OF PUBLIC AND PRIVATE FIRMS
Credit Monitor allows users to measure and manage credit risk with greater accuracy. It enables the world’s leading financial institutions and regulators to significantly improve their credit risk process: discriminating between 1 and 3,500 basis points of risk, placing analytical resources where the real risk lies and anticipating credit events instead of reacting to them.

POWERING CREDIT MONITOR: MOODY’S KMV EDF CREDIT MEASURES
Moody’s KMV EDF™ (Expected Default Frequency) credit measures are actual probabilities of default that are the market standard for lenders and investors.

Public company EDF credit measures are based on collective, real time intelligence extracted from the global markets. A public firm’s probability of default is calculated from three drivers: the market value of its assets, its volatility and its current capital structure.

Private company EDF measures are based on the unique insight provided by the Moody’s KMV CRD® (Credit Research Database), the world’s largest private company database. Fundamental data on private firms is aligned with extensive observations of default to capture the true predictors and their impact on default.

MOODY’S KMV CREDIT MONITOR OFFERS:
- Powerful, accurate default probabilities for public and private firms
- In-depth reporting on high-risk companies and changes in risk
- Benchmarking of companies and portfolios against categories including industry, country, internal and external rating grades and custom benchmarks
- Transparent view of credit drivers

Credit Monitor® is a desktop solution that allows risk managers to accurately assess and manage credit risk for both public and private companies.
## KEY PRODUCT FEATURES

### COMPREHENSIVE COVERAGE
- EDF credit measures on over 27,000 public companies and virtually all the private companies in a portfolio

### POWERFUL ANALYTICS
- Analyze improving or deteriorating trends with a rich set of reporting, graphing and querying tools
- Understand why default probabilities have changed by examining the details of the model drivers
- Run scenarios based on proposed new financings, corporate restructurings and updated information
- Compare individual firms and portfolios to peers, aggregates such as industry, country and agency ratings and user-defined benchmarks

### EASY TO USE
- Ability to access an extensive range of existing graphs and create new graphs
- Wizards walk users through the recalculation of credit risk when a firm has engaged in complex transactions such as mergers, acquisitions, debt repayments and stock buy-backs
- Automated generation of time series private company EDF measures from Moody’s KMV Financial Analyst® data
- Monthly data updates, delivered via CD or the Web, that are centralized and easily automated
- Open database architecture for easy integration into internal systems

### EXTENSIVE TOOLSET
- Customized benchmarks and reports
- Ability to generate EDF credit measures from financial statement data
- Robust import and export utilities
- Workstation Setup and Update Assistant to help deploy and manage applications large user base

### INTEGRATION WITH MOODY’S KMV PRODUCTS
Credit Monitor integrates with RiskAnalyzer™, Moody’s KMV Financial Analyst® and Moody’s KMV RiskCalc® to support analysis of private and public company EDF credit measures. In addition, it provides data for credit portfolio analysis within Moody’s KMV Portfolio Manager™.

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**To Learn More:**

Contact your Moody’s KMV Client Representative or call:

**From North and South America**
+1 (866) 321-KMV (6568) or +1 (415) 874-6000

**From Europe, The Middle East and Africa**
+44 (0) 20 7280 8100

**From Asia, New Zealand, Australia and India**
+81 (3) 3218-1160

Visit Moody’s KMV online: [www.moodyskmv.com](http://www.moodyskmv.com)

E-mail Moody’s KMV: [info@mkmv.com](mailto:info@mkmv.com)