Boost profitability and gain a competitive edge with a holistic view of your customer relationship/value

**PROVEN TECHNOLOGY**
Cutting-edge cash flow engine provides a smoother process and improved precision in your return analysis

**INTELLIGENT PLATFORM**
Streamlined approach to income and expense management to drive consistency in the pricing process

**CREDIT EXPERTISE**
Include credit estimates from similar deals to understand the potential expense and capital impact to each relationship

**DIGITAL PROCESS**
Automatically calculate margin on each relationship and seamlessly distribute results into your systems through a native API

**Recognize profitable relationships**
- Bring confidence and consistency to the measurement of each relationship’s value
- Better understand both the income and expense side of each relationship
- Generate significant time savings for the front line and their targeted relationships
- Simplify your approach using call report information when data isn’t linked
- Improve profits through efficient decision-making around margin

**Share visibility into how your institution makes money**
- Clearly define hurdle requirements to prevent executing deals that are not profitable
- Uncover relationships that are more profitable in uncertain times
- Track Net Interest Margin (NIT) for each relationship, lender, portfolio, and line of business
- Establish how relationships are linked in your underwriting and core systems
- Build new incentive plans for your front line based on your institution’s strategy
Set clear hurdle requirements for your lending team

- Deal: ROA 17.02%, ROE 0%, RAROC 35%
- Facility (0.95%): ROA 17.05%, ROE 0%, RAROC 35%
- Customer 0.93%: ROA 16.93%, ROE 0%, RAROC 35%
- Portfolio 1.35%: ROA 16.35%, ROE 0%, RAROC 35%

View transparent pricing with detailed breakdowns

Moody's Analytics is committed to building solutions that can quickly scale and adapt to your changing business needs. The Relationship Pricing Analyzer is flexible and easily connects with your in-house systems or other award-winning Moody’s Analytics products, allowing you to create a unique, powerful pricing tool.

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