

MOODY'S

Moody's OneView for Credit

QUICKLY IDENTIFY RISKS AND UNCOVER OPPORTUNITIES ACROSS YOUR LENDING VALUE CHAIN

Moody's OneView™ for Credit combines our industry-leading risk capabilities, comprehensive data, and advanced analytics into one intuitive platform. It delivers critical business and credit intelligence to help with in-depth analysis and strategic decision-making.

FASTER INSIGHTS. MORE CONFIDENT DECISIONS.

With a user-friendly, personalized interface, Moody's OneView seamlessly integrates generative AI (GenAI) with Moody's vast data estate and Moody's Ratings research and ratings. This powerful solution accelerates risk analysis, streamlines workflows, and delivers actionable insights to help you navigate complexity and uncover opportunities.

Access risk insights through Moody's OneView or GenAI experience

Org Name	Rating	Rating Date	Rating Class	Outlook	Outlook Date
Rockwell Automation, Inc.	A3	19 Aug 2023	Senior Unsecured - Dom...	Stable	19 Aug 2023
Amphenol Corporation	A3	6 Aug 2023			
RTI Inc.	Baa1	31 Jul 2023			
Titan International, Inc.	B2	30 Jun 2023			
Chart Industries, Inc.	Baa3	4 Jun 2023			
Easton Corporation	A3	28 Apr 2023			
Comstock Building Brands L...	Baa1	25 Mar 2023			
Owens Corning	Baa1	8 Mar 2023			
Westinghouse Air Brake Techn...	Baa2	3 Mar 2023			
Quintech Mckesson Consumer...	Baa3	12 Feb 2023			
Honeywell International, Inc.	A3	10 Jan 2023			
Trex Company	Baa2	7 Jan 2023			
Tape Corp	Baa2	24 Nov 2024			
Hobas Steel	Baa1	27 Aug 2024			
Ten Technology, Inc.	Baa2	14 Mar 2024			
Outlook Corporation	Baa3	10 Jan 2024			
Northern Corporation	Baa2	21 Aug 2023			

GenAI Chat: What's the impact on US GDP from tariffs on China?

According to the information I have, the impact of US tariffs on China is multifaceted. The tariffs, particularly the new 20% US tariffs on imports from China, are expected to affect US industries that rely heavily on intermediate inputs from China, such as machinery and electronics. This could lead to increased costs for these industries, potentially slowing down their growth and affecting the overall US GDP negatively. Additionally, the removal of the de minimis rule, which previously allowed goods below a certain threshold to avoid US tariffs, could further increase costs for US importers of consumer goods, including textiles and clothing. This could lead to higher prices for consumers and potentially reduce consumer spending, which is a significant component of US GDP. However, the overall economic impact might be limited, as only around 50% of total US exports to China would be affected by China's retaliatory tariffs. The broader economic implications would depend on how these tariffs influence consumer behavior, business investment, and trade balances.

KEY BENEFITS:



Comprehensive insights: Access Moody's data and Moody's Ratings research and ratings — all in one intuitive platform — to gain a holistic view of risks and opportunities.



Accelerated analysis: Surface actionable insights faster with AI-powered analytics, saving time and improving efficiency.



Enhanced productivity: Optimize workflows with a customizable interface designed to support better decision-making.

SEAMLESS ACCESS TO RISK INTELLIGENCE

Whether you're working through the Moody's OneView web interface or our GenAI experience, you'll have everything you need to make confident, data-driven credit decisions.

Accelerate credit decisioning with Moody's OneView

Discover how Moody's OneView transforms the commercial lending journey — delivering actionable intelligence, streamlining workflows, and empowering your teams at every stage of the value chain.



MARKET SCREENING

Identify profitable lending opportunities that align with your strategic objectives and market appetite.

- **Opportunity creation:** Analyze macro trends and segment-specific growth areas to uncover opportunities and shifts in demand to inform the design of innovative lending solutions.
- **Product design:** Shape new lending products tailored to emerging borrower needs, with customized terms that fit the right risk-return profile.

PRICING AND PROSPECTING

Easily filter prospects and set tailored lending terms, so that you focus on the highest-potential clients.

- **Lead generation:** Use data, advanced analytics, and wallet sizing insights to prioritize prospects by segment size, financial capacity, and ownership complexity.
- **Preliminary assessment:** Streamline borrower pre-qualification using high-level Moody's Ratings credit models and quickly assess their risk profiles and capacity to support proposed lending terms.

BORROWER ONBOARDING

Support seamless data capture and compliance to initiate the credit review process efficiently.

- **Data verification:** Validate documents and data integrity with automated third-party verification tools that cross-check for completeness and accuracy.

CREDIT AND PRICING

Perform comprehensive credit assessments and optimize loan pricing to balance risk and reward.

- **Credit review:** Use advanced risk models, integrated ownership structures, and globally standardized financial data to analyze borrower financials, sector exposure, and benchmark against peers for holistic risk insights and scoring.
- **Risk and loan pricing:** Leverage Moody's Ratings research, news, and scenario tools for qualitative and quantitative risk analysis to evaluate profitability using financial and market-based risk metrics.
- **Credit approval:** Streamline proposal documentation and credit committee workflows with access to structured, presentation-ready credit packages using AI-powered automation.

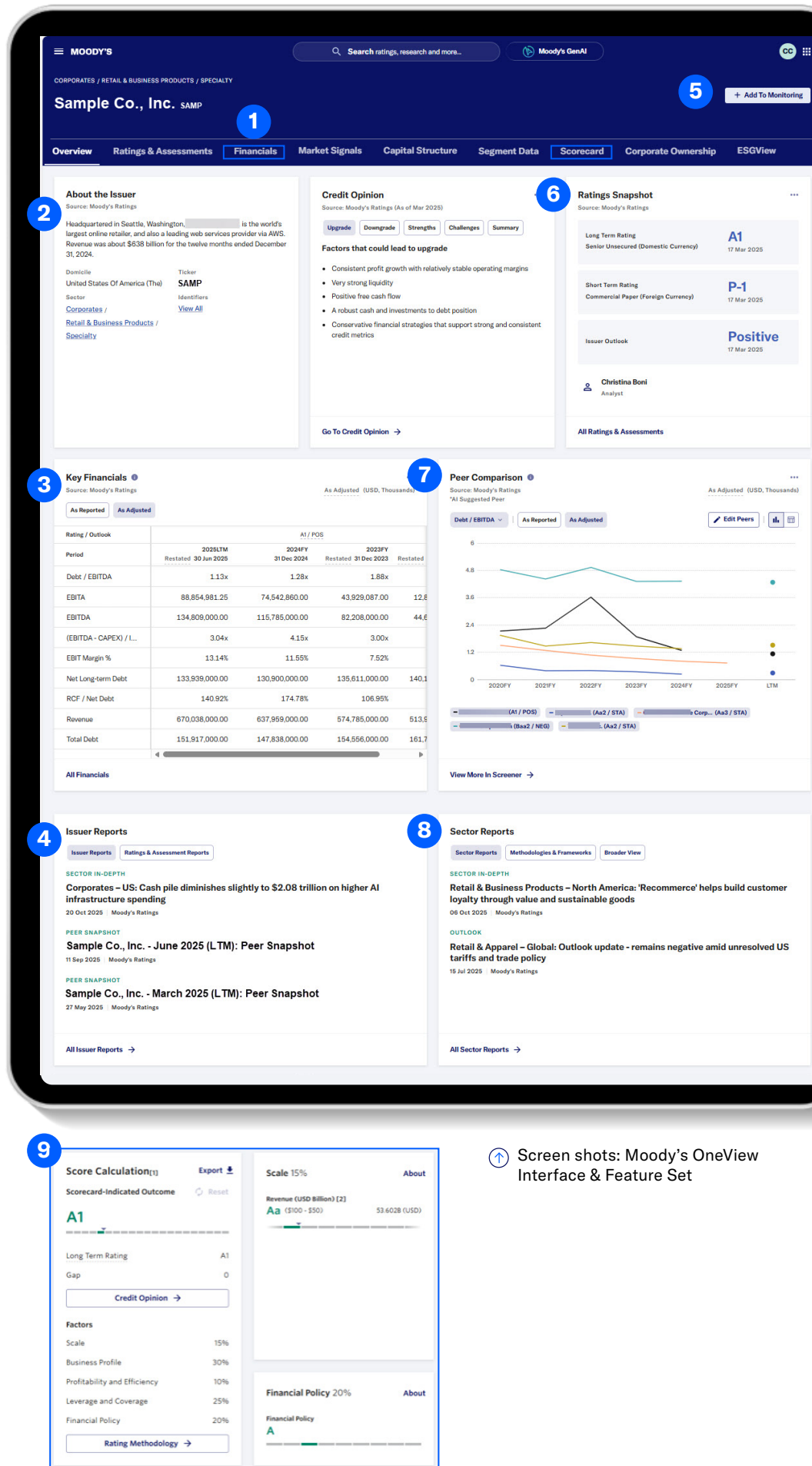
LOAN MONITORING

Proactively monitor loan performance and borrower risk, responding to early warning signals before issues escalate.

- **Loan risk monitoring:** Track exposures, market shifts, and covenant compliance with automated real-time alerts, trend dashboards, and escalation workflows to protect portfolio health and support strategic lending decisions.

**RATED COMPANY:
CONTENT AND CAPABILITIES**

- 1 DETAILED FINANCIALS**
Access normalized, comparable financial statements to evaluate creditworthiness and trends
- 2 FIRMOGRAPHICS**
Quickly profile and segment entities with standardized business identifiers, size, industry, and location attributes
- 3 FINANCIAL OVERVIEW**
Access “As Reported” and “As Adjusted” key financial data at-a-glance, like EBITA, Revenue and Long-term Debt
- 4 ISSUER RESEARCH**
Gain a strategic view of issuer risk with deep analysis on credit trends, drivers, and outlooks
- 5 MONITORING**
Aggregate watchlists in a concise dashboard alerts and monitoring
- 6 MOODY’S RATINGS**
Anchor your credit decisions with trusted, independent credit ratings and outlooks
- 7 PEER GROUP & BENCHMARKING**
Benchmark against custom peer sets to understand performance, risk, and credit quality
- 8 SECTOR RESEARCH**
Uncover relevant market currents and drivers with in-depth insight and opinions on thematic, macro and sector trends
- 9 INTERACTIVE SCORECARDS**
Standardize credit assessments with configurable scorecards that align to internal policies and override logic



Screen shots: Moody's OneView Interface & Feature Set

**RATED COMPANY:
CONTENT AND CAPABILITIES**

- 10 CAPITAL STRUCTURE**
Understand an issuer’s debt profile, subordination risk, and funding mix to inform exposure decisions
- 11 NEWS & SENTIMENT INDICATOR**
Surface timely credit-relevant events and sentiment shifts with real-time news feeds and analytics
- 12 BOND AND CDS SIGNALS**
Leverage market-implied credit signals to assess sentiment, pricing, and risk in real time
- 13 CORPORATE OWNERSHIP**
Uncover hidden risk and support relationships with full visibility into ownership chains

Ownership & Structure

Ultimate Owners

Name	Integrated Ownership %
Familien Porsche/Piech	53.30%
Government Of Qatar	17.00%
Bundesrepublik Deutschland	10.00%

Direct Owners

Name	Direct Owners %
Porsche Automobil Holding SE	53.30%
State Of Lower Saxony	20.00%
Qatar Holding Germany GmbH	14.60%

- 14 ESG SCORES**
Incorporate ESG risk exposure into credit decisions with transparent environmental, social, and governance metrics

10 Capital Structure
Source: Moody's Ratings (As of Dec 2024) As Adjusted (USD, Thousands)
As Reported As Adjusted

13 Corporate Ownership
Source: Moody's (As of Nov 2023)
Current Shareholders Corporate Structure

Significant Owners	Integrated Ownership %
The Vanguard Group, Inc.	8.28%
Direct Owners	Direct Ownership %
The Vanguard Group, Inc.	7.26%
Blackrock, Inc.	6.68%
	1.89%

11 News
Sentiment Analysis 90 Days 961 Stories
Positive (37%) Neutral (33%) Negative (30%)

12 Market Signals
Source: Moody's (As of Oct 2025)

Senior Unsecured or Equivalent Rating
A1
Current

Bond Implied Rating
Aa3
Current
Gap 1
Largest Gap (Past year) 2

CDS Implied Rating
A1
Current
Gap 0
Largest Gap (Past year) 4

PD Implied Rating - (Dynamic Mapping)
Aa2
Current
Gap 2
Largest Gap (Past year) 2

14 ESGView
Source: Moody's Ratings
Credit Impact Score (As of 20 Mar 2025)
CIS-2

Issuer Profile Score (As of 20 Mar 2025)
Environmental: **E-3** Social: **S-3** Governance: **G-2**

ESG in Credit

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Screen shots: Moody's OneView Interface & Feature Set

Get instant answers with Moody's OneView GenAI assistant

Moody's advanced GenAI query assistant delivers fast, actionable insights to help you evaluate risk, benchmark performance, and identify trends.

CORE CAPABILITIES:

- Evaluate a company's financial health by monitoring debt, leverage ratios, and overall risk.
- Compare sector medians for key indicators and quickly identify outperformers or underperformers.
- Spot trends in leverage, debt, and EBITDA with five years of financial data and calculated percentage differences to guide long-term strategies.

OPERATIONAL RED FLAG EXAMPLE: INVENTORY BUILD-UP



PROMPT:

List @United States @ Manufacturing entities whose reported inventories have increased at least 10% from 2022 to 2024. Detail 2022–2024 revenue, inventory YoY % changes, YoY % change from 2022 to 2024, and current credit rating and outlook.



WHY IT WORKS:

Inventory inflation can indicate demand slack or operational strain. This prompt highlights potential risk areas while connecting insights directly to credit ratings for deeper analysis.

UNLOCK THE FULL POTENTIAL OF YOUR BUSINESS

Leverage Moody's OneView for Credit to harness comprehensive data, advanced analytics, and real-time insights. Streamline workflows, make data-driven decisions, and unlock new growth opportunities.

Discover how Moody's OneView can transform your workflow.

Request a demo today: clientservices@moodys.com