



Anticipate Change Manage CRE

CASH CRE is a fully scalable analytical tool that quantifies the debt service capabilities and loan to value positions of commercial real-estate.

Commercial real-estate loan risks change throughout the life of the loan. Your analytical systems should help identify the impact of future changes in interest rates, expense factors and vacancy rates on debt service coverage and loan to value.

CASH CRE does just that. It's designed to facilitate the initial loan underwriting while at the same time providing a framework within which bankers may stress test properties and, using CASH GlobalView, portfolios for the impact of future events. CRE is fully scalable and is integrated with other CASH Suite applications.

Benefits

CASH CRE offers an easy to use framework within which to analyze the current and potential future performance of your commercial real-estate loans.

- Consistently analyze properties to determine loan to value and debt service coverage for all property types
- Stress test properties to determine sensitivities to the impact of interest shocks and expense and vacancy rate changes on loan to value and debt service capacity
- Develop valuations based on market and/or portfolio average cap rates
- Using CRE and GlobalView, report on real-estate concentrations by property type, lender and more
- Using GlobalView, stress test the complete real-estate portfolio for interest rate shocks, expense and vacancy rate volatility
- Identify future property financial capacity level with flexible forecasting tools
- Share data and analysis with CASH Reward to facilitate underwriting and risk measurement for all property types
- Increase productivity with intuitive Microsoft Office-based interfaces

Features

CASH CRE is an intuitive, fully scalable program enabling the analysis of commercial real-estate properties of all types.

- Maintain the bank's real-estate lending guidelines for concentrations and target loan to value and debt service coverage by property type
- Create detailed property profiles for all property types
- Enter and analyze property P&L's, rent rolls, appraisals and more
- Stress test properties for interest rate shocks and expense and vacancy rate fluctuations
- Easily produce standard and custom reports that may be incorporated in Word write-ups
- Share data and analysis with anyone by printing or sending reports to Excel files, PDFs or Outlook emails
- Develop comprehensive and summary reporting at the property and portfolio levels
- Create on demand reports designed to facilitate interaction with Bank Boards, auditors and regulators