

# CASH CRE™



## Mitigate risk and analyze current and potential commercial loan performance through stress testing.

Regulators have strongly encouraged banks and credit unions to implement stress testing on a regular basis to help predict and understand the impact of potential future events. To comply, commercial lenders need a solution to help proactively quantify risk factors and forecast how their loan portfolio will react under different scenarios.



### Scalable analytical tool

Designed to support the initial underwriting process for commercial real estate loans.



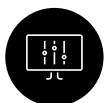
### Comprehensive loan analysis

Provides a framework for evaluating historical, current, and projected debt to achieve better performance.



### Granular risk management

Enables lenders to assess risk at a detailed level, identifying potential volatility before it occurs.



### Portfolio performance optimization

Helps lenders better manage and optimize the performance of their entire commercial loan portfolio.

CASH CRE™ 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.



Analyze current and potential future performance of commercial real estate loans by identifying the impact of interest rate changes, expense factors, rental income, and vacancy rates on debt service coverage and loan-to-value



Identify risks throughout the life of the loan and improve forecast accuracy



Stress test the real estate portfolio for changes in rents, interest rate shocks, expense, and vacancy rate volatility by segment



Report on concentrations by property type, lender, and more

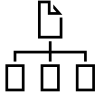


## Stress testing and loan-to-value positions for commercial real estate lending

CASH CRE provides banks and credit unions with a solution to proactively conduct stress testing to understand potential risk and optimize the performance of the commercial lending portfolio.



**Consistent analysis** of CRE profit and loss statements helps develop valuations based on market and/or portfolio average cap rates and identify future property financial capacity



**Comprehensive frameworks** enable easy comparison of a commercial property to other “like” properties in the portfolio



**Flexible modeling capabilities** by type, geography, and segment allow for detailed analysis, evaluation, and reporting



**“Drill down” functionality** lets analysts dig deeper into the data to assess volatilities before they happen, enabling the bank to take appropriate strategic action, whether it means adjusting its lending practices or increasing its capital reserves



**Integration with other CASH Suite solutions** gives greater insight, efficiency, and profitability. Combine with CASH GlobalView™ to report on real estate concentrations by property type, lender, and more. Share data and analysis with CASH Reward™ to facilitate underwriting and risk measurement for all property types

CASH CRE and CASH Suite are backed by the unique combination of industry knowledge, technology, and responsive customer support provided by Wolters Kluwer.



For more information on how CASH CRE and CASH Suite can help you strengthen your business lending portfolio and accelerate your success, call **800-765-4939** or visit [wolterskluwer.com/CASH](https://wolterskluwer.com/CASH) →

## About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

Wolters Kluwer shares are listed on Euronext Amsterdam (WKL) and are included in the AEX, Euro Stoxx 50, and Euronext 100 indices. Wolters Kluwer has a sponsored Level 1 American Depositary Receipt (ADR) program. The ADRs are traded on the over-the-counter market in the US (WTKWY).

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