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Risk Integrated Guides Commercial Real Estate Finance Groups through Challenging Times

New functionality enables comprehensive reporting in familiar format and offers an alternative risk view

New York/London - November 9, 2009, [Risk Integrated](#), a consultancy and software firm focusing on risk measurement for specialized lending, today announced the availability of a new suite of reporting tools, extending its existing Specialized Finance System (SFS) into an enterprise-level Management Information System (MIS). Lending officers and portfolio analysts can now report on existing commercial real estate (CRE) portfolios accurately and can quickly generate and rely on the detailed reports required by senior management, investors and regulators. As a result, the SFS-MIS helps property finance groups focus on identifying and restructuring troubled assets.

Yusuf Jafry, Ph.D., co-founder and chief technology officer at Risk Integrated, “Currently the commercial real estate market is suffering from negative headlines, especially with regards to projections of future performance. Commercial real estate structures are complex and small differences such as a tenant’s credit worthiness make a large difference in the overall risk profile. In the absence of detailed information, the negative headlines lead investors to make conservative assumptions about the state of financial institutions with significant CRE portfolios. Groups without comprehensive reporting capabilities are being forced to either curtail their business or spend many hours pulling reports together manually.”

The new MIS capabilities and data extraction tools complement the SFS suite of data consolidation tools that Risk Integrated has developed to feed the underlying detailed risk models for the CRE market. In addition to running stress tests and statistical risk models, portfolio managers can now extract the raw input data and report in a form that is familiar to senior managers and property investors. For example, when

reporting on the lease structures or exposure to an individual tenant across the portfolio, they will have three very different and complementary ways of viewing the risks involved: “what-if” stress tests, probabilities based on Monte Carlo cash flow simulation, and raw detailed data to feed manager’s intuitive understanding of the risks across the portfolio.

The new MIS tools are built with the latest enterprise reporting technologies including Microsoft SQL Reporting Services harnessing traditional SQL data sources. As the system accesses XML native data types via XQUERY, commercial real estate finance groups can easily model data and structure complex deals.

The flexible reporting capabilities include the analysis of covenants, exit yields and remaining in-place lease profiles, as well as more standard reports such as current loan to value and debt service coverage ratio by sector and geography. The web-based SFS is available immediately across the internet or as a centralized in-house application.

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Notes to editors:

A demo and/ or screenshots are available on request.

For more information:

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About Risk Integrated

Risk Integrated is a consulting and software firm focusing on risk measurement for specialized lending including commercial real estate, project finance, object finance, commodities, and asset-backed securities. Its core product, the Specialized Finance System, is a complete, enterprise-level platform to assist financial institutions in quantifying, managing and reporting their risks. Risk Integrated’s objective is to give each client a clear, integrated view of their risk in structuring new assets and managing portfolios of thousands of assets. For more information, visit

www.riskintegrated.com or follow the company on
<http://twitter.com/RiskIntegrated>.