

DXScore for Commercial Real Estate Loans

The Definitive Credit Rating for Commercial Real Estate Loans

DXScore® from DebtX is a credit rating system for commercial real estate loans. DXScore measures risk independent of financial factors such as required market yield. Its analytics are based on more than 15 years of trade data and origination data captured on tens of thousands of loans through the DebtX platform, making DXScore the first and only credit rating system of its kind.

DXScore enables commercial real estate lenders, warehouse lenders and regulators to uncover credit strengths and weaknesses that otherwise may go unnoticed when originating new loans or monitoring existing loan portfolios. DXScore is calibrated to calculate a loan's total credit risk based on the relationships among multiple risk variables observed over the long-term. DXScore distills these risks into a single numeric credit score that enables lenders and regulators to evaluate relative risk across otherwise heterogeneous assets.

DXScore® at a Glance

- ◆ A risk rating system that provides the ability to measure relative risk for heterogeneous CRE loans with widely differing loan characteristics
- ◆ Objective & independent metric to supplement internal risk rating systems
- ◆ Uncovers strengths & weaknesses in originations and existing loan portfolios
- ◆ Provides efficient monitoring and tracking of risk in your loan portfolio ongoing over time
- ◆ Calibration customizable to mirror internal rating scales
- ◆ Repeatable, consistent, transparent and auditable methodology, meeting SSAE 16 standards
- ◆ Leverages DXMark® technical architecture, enabling simultaneous loan pricing (DXMark) and credit rating (DXScore) for portfolios of any size

DXScore is objective, repeatable and auditable, and provides critical missing information in loan risk assessment.

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