Reis Portfolio Analytics

Valuation and Credit Risk Module

Reis Portfolio Analytics reduces the time and expense associated with quantifying the value and risk of individual commercial real estate assets and whole portfolios.

Available Now

To arrange a live demo—or a trial using your own data—contact Michael Richardson, Senior Vice President: 212-921-1122 x202.

Your Portfolio at Your Fingertips

At last there is an easy way to integrate all of your real estate asset and loan information into a single system that gives you a comprehensive and functional perspective on your entire portfolio. Based on probable future market conditions and expected property performance you can now:

- Proactively manage your portfolio.
- Identify expected credit costs in support of transaction pricing and loan loss reserve estimation.
- Measure credit risk for organizational economic capital allocation and regulatory compliance.
- Calibrate risk-rating scales with quantitative measures of credit risk.

Trusted Reis Data & Methodologies

Reis market data and forecasts are used by more than 500 of the nation's largest commercial and investment banks, insurance companies, investment advisory and appraisal firms and are featured regularly in the *Wall Street Journal*. Our decades of experience helping institutions analyze their real estate portfolio value and credit risk make us the ideal source for your portfolio management needs. With thousands of users depending on Reis data to defend and support daily transactions, it's only logical to use Reis data to evaluate the properties and loans in your portfolio.

Easy to Upload Your Data

Reis has created a user-friendly import routine that makes it easy for you to get your data into the system. And the portfolio module, backed by Reis's proprietary database, can work with as much or as little information as you can provide. Whether you have only partial address information, a full current operating statement, or nothing more than the net cash flow from the date of origination, the Reis system interprets what you provide and then utilizes the most granular data available to generate accurate property valuations and credit scores that are rolled up to generate a robust set of portfolio analytics.

Fast Granular Precision

What sets Reis apart is that our module allows you to drill down to review a wide array of Reis modeling inputs derived directly from the subject property, competitive properties and/or submarket-level information (rent, vacancy, forecasts, expenses, etc.) and, if need be, modify them to develop a more tailored picture of net cash flow, value and credit risk.

Sophisticated Analysis & Reporting

The Reis Portfolio Analytics module brings to real estate professionals the same instant, real-time perspective that their counterparts in the financial markets have long enjoyed, and offers a suite of reporting options designed to meet both internal and external reporting requirements (ie: Basel II Capital Accord).

Reis Portfolio Analytics

Valuation and Credit Risk Module

Reis Portfolio Analytics:

- Covers all real estate asset types
- Covers all U.S. markets
- Comes pre-populated with Reis data
- Employs Reis forecast information, or your own
- Provides flexible reporting

Key Features:

- Web-based or on-site client access
- Flexible input data requirements; easy upload process
- Quickly handles up to tens of thousands of properties and loans
- Supported by the full array of Reis market intelligence, updated quarterly
- Pre-populated lease structure details

With Reis Portfolio Analytics you can:

- Analyze thousands of properties at once, or in customizable aggregations
- Monitor your “watch” list
- Drill down to problem markets, submarkets, and individual properties and loans

Credit Risk Attributes:

- Maps directly to your own internal credit-rating system
- Monte Carlo cash flow simulations and the Reis credit event model enable the calculation of unique probability of default, loss given default, and expected/unexpected losses for each loan in the portfolio

Portfolio Summary Statistics

1	Properties	Value (1000s)	% of Portfolio Value	UPB (1000s)	% of Portfolio UPB	LTV	DSC
Apartment	27	$444,066	29.6%	$283,867	28.7%	70.9%	1.60
Hospitality	2	$14,387	1.0%	$21,493	2.2%	58.0%	1.66
Industrial	1	$6,823	0.5%	$4,739	0.5%	69.4%	1.27
Mixed Use	3	$25,495	1.7%	$17,538	1.8%	68.9%	1.48
Mobile Home Park	2	$16,518	1.1%	$11,808	1.2%	71.5%	1.51
Office	9	$392,866	26.2%	$267,897	27.1%	70.7%	1.89
Retail	52	$593,608	39.5%	$376,183	38.1%	77.5%	1.91
Special Purpose	1	$8,569	0.6%	$4,584	0.5%	53.5%	1.78
Summary	97	$1,502,332	100.0%	$988,107	100.0%	72.9%	1.79

Report

2 **Loan/Property Screener**

[View/Edit Alerts]

	Low	High
Building Value (millions)	5	
◉ and ○ or		
Prob. of Default, One Year (%)	1	
◉ and ○ or		
Prob. of Default, Cumulative (%)	6	
◉ and ○ or		
LGD (Loss Given Default) (%)	0	

Find Properties

Remove

3	Street Address	City	State	Property Type	Unique Property ID	Value (1000s)	LTV Ratio	DSC	Risk Rating	Cumulative PD	One Year PD ▲	Loss Given Default	Alerts
○	11155 Tara Boulevard	HAMPTON	GA	Ret	WB04C10AP37	$9,901	86.8%	1.19	3-	5.36%	1.78%	23.0%	0
○	3500 Route 9	OLD BRIDGE	NJ	Ret	WB04C10AP39	$8,970	88.8%	1.42	4+	6.06%	1.88%	25.5%	0
○	840 North Broadway	EVERETT	WA	Off	WB04C10AP19	$16,368	84.1%	1.47	4-	7.96%	3.64%	28.6%	0
○	1011 West Butler Road	GREENVILLE	SC	Apt	WB04C10AP46	$7,723	89.4%	1.44	4-	9.66%	5.44%	31.8%	0
○	1055 North State Street	OREM	UT	Apt	WB04C10AP21	$15,546	86.0%	1.04	4-	9.80%	9.30%	35.3%	0

1) Portfolio Summary Statistics: After you upload properties, the system will provide you with a detailed overview segmented by property type.
2) Loan/Property Screener: Using the screener you can view portions of the portfolio based on such variables as one year probability of default, cumulative probability of default, loss given default, credit risk rating, LTV, DSC, unpaid balance, and more.
3) Individual Property/Loan List View: View detailed loan and credit statistics on an individual property/loan basis with links to a full cash flow proforma for each asset within the portfolio, and year-by-year credit statistics on the timing and magnitude of losses.