

## Commercial Real Estate Benchmark Solutions



The Downturn Analyst delivers a comprehensive national coverage of commercial real estate loans, allowing you to model and monitor default risk and loss rates.

To assist you in benchmarking your loan portfolio and assess earnings/capital at risk in various scenarios, The Downturn Analyst provides numerous model-ready data and data-driven reports. This brochure presents an overview of the content and applications of the Commercial Real Estate Benchmark Solutions.

For more details, please contact:  
[customer.service@thedownturnanalyst.com](mailto:customer.service@thedownturnanalyst.com)

### **Applying the Commercial Real Estate Benchmark Solutions**

We help you answer these questions:

- **How do we project the estimated loss rates of distressed loans and loan segments in our portfolio?**
- **How do we link changes in fundamental drivers (e.g., vacancy rates, cap rates, property prices) with increased loss rates in general?**
- **How do we identify the characteristics of the potential defaults using information on defaulted loans 1 year prior to default?**

Read on to find out how you can answer these questions.

## Projecting Loss Rates of CRE Loans

Using historical loss rates captured in our Database, users can review benchmark metrics based on loan and property profiles.

What is unique about our Benchmark Solutions?

- Benchmarks are provided based on recent data from the last 3-18 months.
- Benchmarks are available at a more granular level. For example, instead of a general “Hotels” category, we can help you distinguish between hotels in a suburban area and a metropolitan area, down to the zip codes relevant to your portfolio.

## Linking Fundamental Drivers and Default

Our models and statistical analyses can show you the true historical and projected relationship between observable data such as property prices, assumptions on cap rates, and the implications for increasing loss rates, default rates, and portfolio/tranche values as a result.

By linking theoretical and practical insights on when lenders are likely to push borrowers into default, or when borrowers have an economic incentive to default, to our data, we can help you create rigorous conclusions on how distressed and how valuable properties and projects really are, and undertake more effective stress-testing and scenario analyses.

## Identifying Potential Defaults

Our Database captures some of the key default risk factors – Loan-to-Value and Debt Service Coverage for two years preceding the default.

Using calculations and analyses from our Database, we can help you identify the characteristics of the potential defaults in your portfolio based on risk profiles such as region, property type, commitment size, etc.

## Delivery Options: the Benchmark Solution

- **Standard Reports**  
Reports on the major metropolitan areas and key suburban areas providing loss rates, scenarios and relationships with fundamental drivers and info on defaults experienced in the past 6 months. Prices start at \$199.99.
- **Customized Reports**  
Tell us which property and loan profiles which concern you most and we will customize a report with benchmark metrics to help you analyze these segments. Prices start at \$399.99.
- **Risk Models and Loan Data**  
Setting up a team or hiring consultants to formulate risk ratings and loan assessment strategies? Obtain the underlying data and models as a component of the project. Contact Dan Stein:  
[dan@thedownturnanalyst.com](mailto:dan@thedownturnanalyst.com)



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[www.thedownturnanalyst.com](http://www.thedownturnanalyst.com)

## Contact Us

Contact us with your questions and feedback about our products and services.

### **New York (HQ):**

1133 Broadway, Suite 706  
New York, NY 10010

### **Sales & Client Support Inquiries:**

[customer.service@thedownturnanalyst.com](mailto:customer.service@thedownturnanalyst.com)

### **Press inquiries:**

**Adria Huang**

[adria@thedownturnanalyst.com](mailto:adria@thedownturnanalyst.com)

### **Business development:**

**Dan Stein**

[dan@thedownturnanalyst.com](mailto:dan@thedownturnanalyst.com)