

Test Cases ▾

[NEW SCENARIO](#)

BORROWER	Inland Courtyard
ORIGINATION TYPE	New Commercial
LOAN TYPE	Owner CRE
LOAN INDUSTRY	Traveler Accommodation
LOAN AMOUNT	\$3,750,000
RATE	LIBOR 1M 2.72%
UPFRONT FEE	0.5%
EXPECTED MATURITY	120 Mo
AMORTIZATION	240 Mo
INTEREST ONLY PERIOD	0 Mo
DEPOSITS	\$110,000
INTERNAL RISK RATING	4
LOCATION	Zip Code

RECALCULATE RESULTS

LOAN METRICS

[VIEW ANALYSIS REPORT >](#)

<p>Regulatory ROE 16.6% EXCELLENT</p>		<p>RETURN ON ASSETS 1.7%</p>
<p>Economic ROE 17.6% EXCELLENT</p>	<p>Stressed ROE -1.1% LOW</p>	<p>NOMINAL NIM 3.5%</p>
		<p>NET PROFIT \$503,553</p>
<p>ANNUAL PROBABILITY OF DEFAULT</p> <p>2.97%</p> <p>5.00% 0.50%</p>	<p>POD VOLATILITY</p> <p>2.79%</p> <p>AVERAGE</p>	<p>NET POD CHANGE</p> <p>10.4%</p> <p>↗</p>
<p>CUMULATIVE PROBABILITY OF DEFAULT</p> <p>29.70%</p> <p>AVERAGE</p>	<p>LOSS GIVEN DEFAULT</p> <p>30.0%</p> <p>0% 100.00%</p>	<p>EXPECTED LOSS</p> <p>0.89%</p>