

# thinkFolio for Loans

**Manage loans, CLOs, diversified credit and multi-asset portfolios on a single, global platform.**

The syndicated loans market offers attractive risk and reward characteristics. Given the nuances and unique characteristics of each loan, fund managers require sophisticated tools to support their investment decision analysis and implementation processes.

The ability to project future cashflows and generate what-if scenarios, which model everything from pre-payment and default risk to changes in reinvestment rates, can be crucial for selecting the right investment. Investors also require access to granular information to help them make informed decisions, bringing transparency to specific characteristics and covenants that have the potential to impact risk profiles and returns. Post-trade processes in the loans market can also be relatively drawn out compared to other asset classes and, as such, there are significant opportunities to drive efficiencies by deploying a single, integrated platform.

thinkFolio is a multi-asset investment management platform with strengths in fixed income and credit investing. The platform's ability to ingest critical reference data, analyze loan instruments and pricing intelligence, model cashflows and simulate scenarios can help maximize returns and mitigate re-investment risk.

Users have the ability to manage loans by underlying contracts, including unfunded, TRS and capitalizing loans. Positions can be broken down by an array of advanced aggregation logic including portfolios, tax lots, settlement methods and counterparties. Sophisticated modelling capabilities accompany this flexibility to ensure fund managers can model and plan for the impact of key events, from early repayments to rate shocks. To complement its modelling and analytics suite for loans, the platform also includes robust cash management functionality.

By using thinkFolio, fund managers can leverage these loans-specific capabilities within the same platform they utilize to support the other asset classes that make up their portfolios.

## **Loan market expertise**

thinkFolio delivers unrivalled fixed income and credit capabilities, including a sophisticated set of analytics and modelling tools to drive better-informed decisions. Complementing these core capabilities, S&P Global Market Intelligence is an established leader in the syndicated loans market, providing high-quality reference data and pricing, along with processing services, to drive post-trade efficiencies. thinkFolio includes integration with Market Intelligence's loan reference data and pricing products.

## **Sophisticated modelling tools & data model flexibility**

Fund managers can model the impact of different scenarios and decisions on investment returns and cashflows. They can stay one step ahead of future events by slicing and dicing portfolios according to any criteria, performing benchmark-relative comparisons, portfolio targeting, what-if scenarios and rate shock analysis. Additionally, thinkFolio's open data model allows firms to deploy their proprietary credit research inputs to complement the platform's native capabilities (e.g. proprietary classification tags, credit analyst ratings, ESG scoring metrics, etc.).

## **Key Stats**

**\$4 trillion+**  
Combined AUM of clients

## **Customers**

Asset managers

Family offices

Funds of funds

Hedge funds

Insurance companies

Pension funds

Private banks

Sovereign wealth funds

**Integrated with other Market Intelligence products including:**

Loan Reference Data

Pricing & Liquidity Data

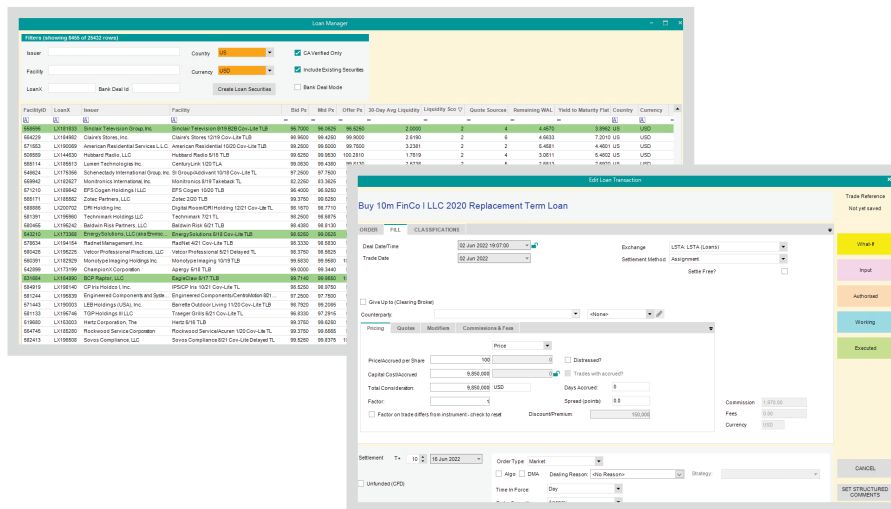
WSO software and services

## Transitioning from LIBOR

The retirement of the London Interbank Offer Rate (LIBOR) has meant that both new and existing floating rate agreements are adopting Risk-Free Rates (RFR). thinkFolio has been at the forefront of these changes and supports the full range of RFR calculation methodologies for the impacted asset types, including loans.

## Compliance

thinkFolio supports pre-, intra- and post-trade investment compliance. With its advanced and intuitive rule-builder, it can fully automate all major regulatory, client mandate and firm-wide rules. It offers workflow flexibility via exception management dashboards, user administration functionality, four-eyes checks, and a detailed audit trail of all user actions. Other key features include an out-of-the-box loans data model with pre-built CLO compliance calculations; a sophisticated rating and derivation waterfall builder and result analyzer; smart analytics formula builder, visualization and drill-through; hierarchical parent-child data model to allow single data points for portfolio-level parameters; and a CLO test tool for detailed reporting of CLO quality and coverage tests.



thinkFolio's integration with Loan Reference Data from S&P Global Market Intelligence

## Further information:

thinkFolio: [spglobal.com/thinkFolio](https://spglobal.com/thinkFolio)

S&P Global Market Intelligence loan solutions: [spglobal.com/leveragedloans](https://spglobal.com/leveragedloans)

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[spglobal.com/marketintelligence](https://spglobal.com/marketintelligence)

## Cash management

thinkFolio provides a comprehensive and granular view of cash, including flexible cashflow forecasting that is easy to manage and understand across all asset types, including loans. Cashflows form the foundational level of the platform and are the basis for the analytics it generates. Low-confidence cashflows can also be filtered out as appropriate.

## Ease of integration

A flexible and extensible architecture enables easy integration into existing environments. thinkFolio can be deployed as a complete cross-asset investment management platform or used to address specific capability gaps in incumbent systems. thinkFolio is integrated with not only other Market Intelligence products and services, but also major third-party execution management systems and liquidity venues, including MarketAxess for the electronic trading of public loans.