Better Understanding. Better Decisions.

Claira uses artificial intelligence to understand and analyze business logic trapped in financial contracts. Use Claira to provide actionable insights on a variety of business uses cases without using expert resources for training & data labeling.

Pre-trained Models

Claira's specialized AI and Natural Language Understanding is pre-trained to understand and analyze the business logic in financial contracts. No need to train, pre-label, markup or style-sheet documents. Just upload & go to focus your organization on business outcomes.
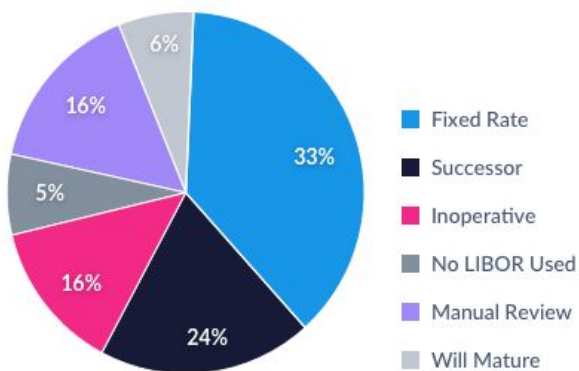
Computational Linguistics

Claira's unique approach uses computational linguistics and sentence-level, deep-semantic parsing to provide higher level understanding and greater accuracy. Claira provides you greater insights to take immediate action.

Actionable Insights

Customized reporting to drive your organization to quick resolution.

IMPACT

- Fixed Rate — 33%
- Successor — 24%
- Inoperative — 16%
- No LIBOR Used — 5%
- Manual Review — 16%
- Will Mature — 6%

Full Transparency

Sentence-level classification & driver details to look back at the what/how/why of conclusions.

Classification   Escalated ⌄   Notes   Share & Escalate

All(22)   Screen Rate(2)   Dealer Quotes   Previous Rate(1)   Successor(10) ⌄
Irrelevant LIBOR   Rate Floor

☐ Mark as Will Mature before Dec 31, 2021

Screen Rate ⌃
☑ Screen Rate
☐ Dealer Quotes
☐ Previous Rate
☐ Successor ⌄
☐ Irrelevant LIBOR
☐ Rate Floor

...e quarterly reference rate (and, if applicable, the methodology for ...ed by the Collateral Manager (in its commercially reasonable discretion) ...ed or acknowledged as being the industry standard for quarterly pay ...knowledgment may be in the form of a press release, a member ...protocol, publication of standard terms or otherwise) by the Loan ...) (together with any successor organization, "LSTA") or rate proposed or ...r by the Alternative Reference Rates Committee ("ARRC") or (b) if 50% or ...eral Obligations are quarterly pay Floating Rate Obligations, the rate that is ...used in at least 50% (by principal amount) of (x) the quarterly pay Floating ...or (y) the floating rate securities issued in the

Screen Rate ⌄

With respect to the Floating Rate Notes, for each interest period, LIBOR will be the rate for deposits in US dollars for a one-month period which appears on the Reuters Screen LIBOR01 Page (or similar replacement page) as of 11:00 AM, London time, on the related LIBOR determination date, as described further under "Description of the Notes—"Determination of LIBOR."

Insights for Immediate Action.

Claira structures and transforms financial agreements into analyzable data. Each application is built on an AI foundation of legese understanding enabling actionable insights for many critical areas of your business.

LIBOR Remediation

Claira can accelerate your LIBOR transition by enabling your business to identify, negotiate, and resolve your critical documents. Claira provides customized reporting to assess impact and automatically produces draft agreements, to drive you to quick resolution.

Loan Covenant Insight

With Claira, you can quickly evaluate details of cash management clauses in Commercial Loans & CMBS. Understand the trigger events and corresponding cash flow changes. Created customized reporting or export insight data for further analysis.

Amendment Generation

Automatically create amended contracts directly from PDF versions of signed & executed agreements. Insert preferred amendment language directly with track changes or as a clean copy to accelerate any remediation activity required.

Alpha Capture

Use Claira to track & understand key events from public filings. Automatically monitor EDGAR filings to get timely details of key impactful information for better portfolio & trading decisions.

Rate Floor Discovery

Let Claira assess the rate floors embedded across agreements and provide a more accurate representation of rate risk. Claira provides sentence-level detail on classification drivers with a complete audit trail.

Custom Insights

- Collateral/Margin Optimization
- Enhance Trading Strategies
- Securitized Products Analysis
- Stress Testing and Risk Scenarios
- Credit Downgrade & Default Risk
- Operational & Legal Risk Management
- More...

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