



How do you transform risk into high performance?
An Overview of Moody's Analytics





Essential insight serving global financial markets

Moody's Analytics offers award-winning solutions and best practices for measuring and managing risk.

INVESTMENT SOLUTIONS

We are a leading provider of investment research and analytics for debt capital markets and risk management professionals.

As the exclusive distributor of all content produced by Moody's Investors Service and developer of the market-leading EDF™ (Expected Default Frequency) credit measures, we provide the market with information and tools that support better decision making. The scope of our expertise ranges from credit research to macroeconomic forecasts and structured markets.

RISK MANAGEMENT SOLUTIONS

We help lending institutions answer critical risk-related questions and provide best-in-class risk management software solutions. Our solutions and models enable lending organizations to make informed decisions for allocating capital and maximizing opportunities.

As consultants, we devise custom solutions aimed at improving bottom-line performance for more than 1,400 clients globally. We maintain unique capabilities to monitor and comply with country-specific regulatory developments.

WORKFORCE SOLUTIONS

We help organizations maximize the capabilities of their professional staff by offering training, education, and certifications.

As trainers, we offer online learning products, in-person training, and advisory services that help your workforce make a positive, measurable impact on your business. Our specialists are industry experts and practitioners that have significant experience in the markets in which you operate. Through our Copal Partners unit, we also provide high quality outsourced research and analytical services to financial institutions – reducing costs and increasing operational flexibility and efficiency.

Consider what new heights you could reach if you had access to...

A team of more than 1,600 credit analysts and 70 economists with expertise spanning all industry sectors, asset classes, and geographies

A robust suite of sophisticated models and leading enterprise risk management software uniquely designed to your business challenges

The resources to track more than 11,000 corporate issuers, 22,000 public finance issuers, and more than 90,000 structured finance obligations

More than 340 million economic, financial, and demographic time series covering more than 180 countries

Multiple perspectives, models, and expert points of view, encompassing every critical aspect of your current and future financial risk

A dedicated group of consultants and trainers who apply decades of experience as practitioners, regulators, and analysts towards improving how your people perform

Put simply, Moody's Analytics brings together unparalleled research, software, and workforce solutions to help our clients measure, monitor, and manage risk.

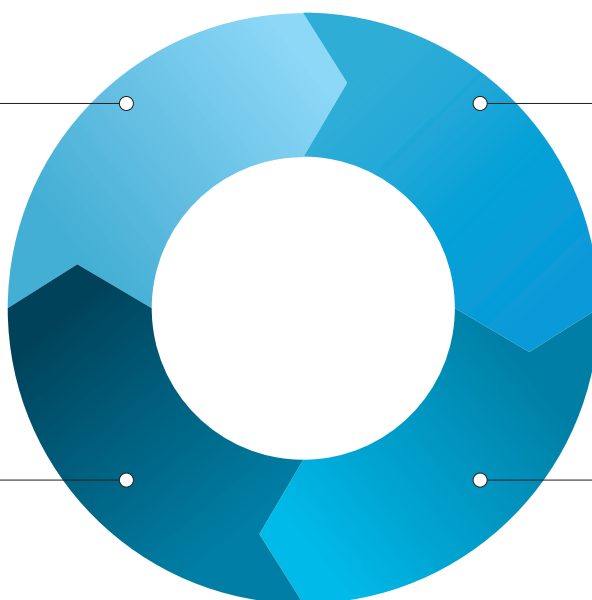
Our suite of solutions combines risk management software, services, and advisors to help clients achieve an enterprise-wide view of risk, adapt to changing financial markets, and meet regulatory requirements. All of our offerings share one purpose: to provide you with greater ability to make the right choices.

ASSESS RISK

At the heart of what we do is to help our clients measure, understand, and mitigate risk. As part of this commitment, we offer financial and economic risk assessment solutions that go beyond just credit risk.

MAKE INFORMED DECISIONS

Behind all the challenges in the global financial landscape lies a unique opportunity to go beyond the basic requirements and make fundamental improvements to existing risk management solutions. Selecting the right partner to support your risk strategy in this dynamic and integrated environment can make all the difference.



ADAPT TO CHANGING MARKETS

More than 40,000 leading market participants – including institutional investors, fixed income credit professionals, risk professionals, equity market participants, commercial lenders, and underwriters – rely on Moody's Analytics for critical insight into their investment and risk management decisions.

MEET REGULATORY REQUIREMENTS

From stress testing and Dodd-Frank through Basel III and Solvency II, our solutions enable institutions to comply with changing regulatory requirements. Our clients can be assured of fully documented and transparent models and methodologies from an independent source.

Moody's Analytics integrated solutions: beyond ratings.

Our cross-disciplinary, integrated solutions offer analysis, software, and research to help clients assess financial risk. To learn more, visit [MoodysAnalytics.com](https://www.MoodysAnalytics.com).

Leverage our expertise to help you make better investment decisions

We provide fixed income and credit professionals with the most comprehensive suite of research, data, and credit scoring tools to analyze and monitor individual securities, companies, and industries. As the pioneer in quantitative credit risk measurement, Moody's Analytics provides the tools and resources to help our clients set up effective credit analysis tools and monitoring systems. Services include:

- » Rating Agency Research from Moody's Investors Service
- » Quantitative Credit Risk Measurement (EDF™)
- » Default Research and Data

Properly manage and value structured obligations

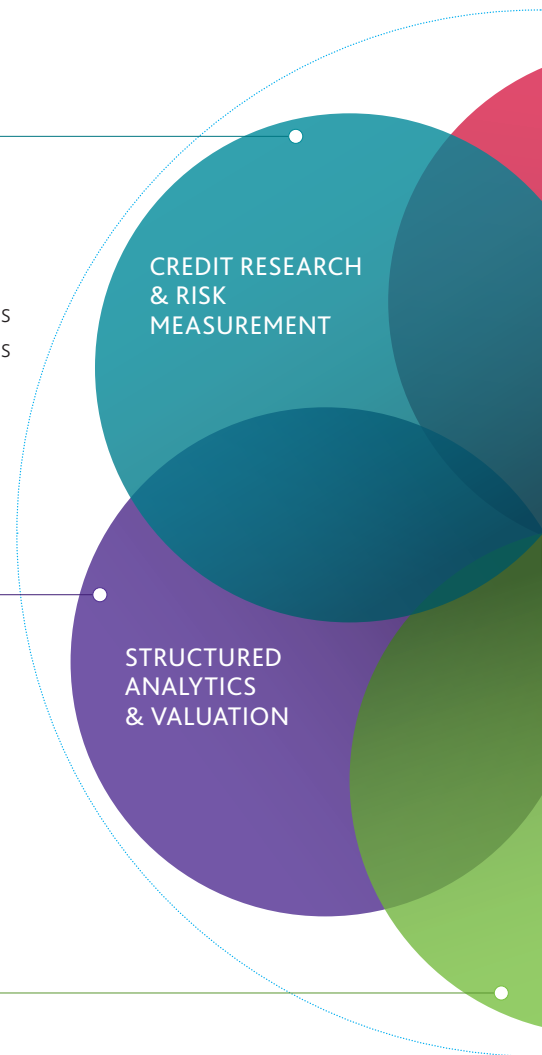
Our solutions can help you manage your deals, forecast cash flows, identify undervalued or overvalued securities, make investment decisions, assess probability of default, and estimate expected losses. Unlike many other providers, we serve the structured credit market, but we do not participate as an investor – so our results are not biased by trading positions. Services include:

- » Cashflow Models
- » Credit Models
- » Pool, Loan, and Performance Data
- » Valuation & Advisory Services

Manage risk across your enterprise

Our Enterprise Risk Solutions go beyond credit, market, and operational risk. We help institutions see an expansive view of risk across the entire risk lifecycle – from integrated origination solutions and measuring counter-party credit risk to portfolio-level analysis and economic capital calculations. We also provide solutions for regulatory risk management and reporting, and managing balance sheet and liquidity risk. Through our industry and product experts, we offer professional services, including implementation, advisory, and customer support. Services include:

- » Credit Assessment and Origination
- » Regulatory Risk and Compliance
- » Balance Sheet Management
- » Portfolio Management





ECONOMIC
& CONSUMER
CREDIT ANALYTICS

Quantify the impact of economic and consumer credit trends on your business and investments

We provide economic, consumer credit and financial data, analysis, and forecasting at the global, macro, and regional levels. Our offerings range from extensive databases and customized models to forecasts that incorporate both standard and regulatory-driven alternative scenarios. We designed our solutions to meet the diverse planning and information needs of businesses worldwide, including financial institutions, real estate investors, and governments. Services include:

- » Economic, Credit, and Financial Data
- » Monthly Forecasts with Alternative Scenarios
- » Economic Research
- » Consumer Credit Analytics
- » Economic Advisory Services

TRAINING
& CERTIFICATION

Ensure your workforce makes a positive, measureable impact on your business

We design and develop customized training programs in the areas of banking, finance, risk, and professional skills. Our experts work with institutions to improve organizational performance by focusing on building employee skills, knowledge, and credentials. We have experience and a deep commitment to delivering outstanding learning solutions.

Services include:

- » Program Design and Development Services
- » eLearning Solutions
- » Blended, Multi-Channel Learning Solutions
- » Standardized Certifications and Designations

ENTERPRISE RISK
SOLUTIONS

Regulatory Solutions

Moody's Analytics delivers an industry-leading suite of tools to help firms overcome regulatory monitoring and reporting challenges related to stress testing, Basel II and III, Dodd-Frank, Solvency II, and transfer pricing. Our comprehensive, integrated solutions are based on domain expertise, advice from respected practitioners, best-in-breed modeling capabilities, and extensive data sets.







Outsourcing

Our Copal Partners unit, one of the world's leading providers of outsourced research and analytics services to institutional customers, provides high quality research capabilities to our clients. Copal's workflow processes are designed to ensure the highest possible level of data integrity and auditability while delivering rigorously verified research and analysis.

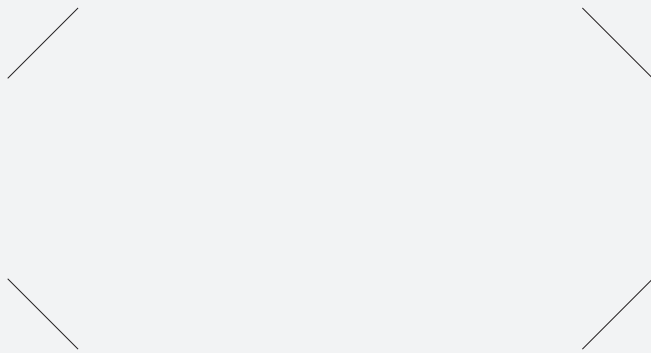
Guiding you to the summit.

Our people, research, and software tools are here to help you avoid potential obstacles and wrong turns as you address your risk management needs. Our clients span the areas of banking and corporate finance to insurance, sovereigns and government, structured and public finance, and managed funds.

Our integrated solutions include:

-  **Superior Analyst & Economist Access**
We offer our clients direct access to our global network of analysts, economists, and consultants, who deliver valuable insights, drive the markets, and predict economic trends to help improve the way our clients do business.
-  **Web-based Research, Monitoring Tools, and Data Services**
We put our ratings and outlooks, issuer and security-level information, and structured deal databases at your fingertips. Many of our tools can be integrated into your proprietary applications to improve data integrity and facilitate analysis. Our websites aggregate multiple perspectives on credit risk to ensure clients have access to the most current information and insights and are able to track ratings and other market changes as they unfold.
-  **Software Tools & Related Services**
Our comprehensive suite of products combines the world's most extensive and relevant databases with advanced analytic modeling techniques. Our expertise is embedded in our software solutions. We also offer professional services through our industry and product experts, including implementation, advisory, and customer support.
-  **Advisory Services**
Our Advisory Services team draws on their experience as former analysts, practitioners, and regulators to understand your business challenges. Our customized advisory engagements use extensive data, research, analytic tools, software, and expertise to address all types of risk management needs.
-  **Training**
Our experts design, develop, and facilitate programs and credentials to build the skills of your employees and deliver real return on your training investments. We create customized learning solutions for financial institutions using practical learning methodologies and our expertise in credit and finance.
-  **Outsourcing**
Through our Copal Partners unit, we offer superior outsourced research and analytics. Copal provides clients with financial research, outsourcing, and consulting services through client-specific proprietary products. Clients benefit from global dedicated services delivered through off-site research centers in India, China, and Argentina.





Moody's Analytics has the data, tools, and capabilities to help you achieve new heights.

About Moody's Analytics

Moody's Analytics, a unit of Moody's Corporation, helps capital markets and credit risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By offering leading-edge software and advisory services, as well as the proprietary credit research produced by Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges.

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