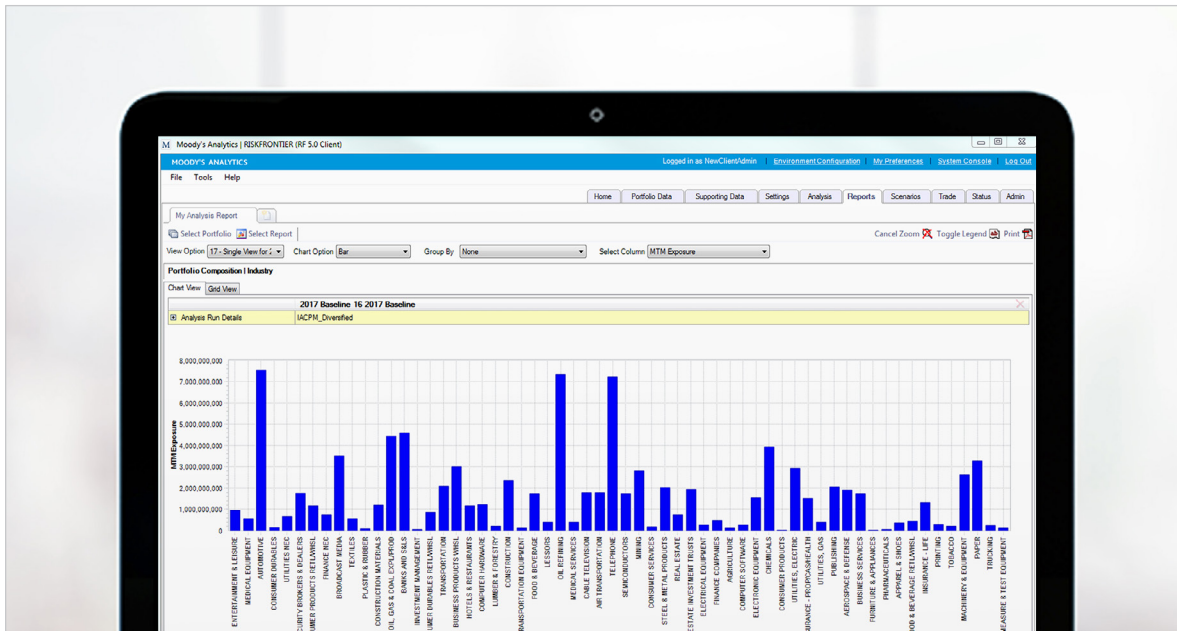


The RiskFrontier software is an industry-leading credit portfolio risk management solution that helps users understand portfolio risk dynamics, manage concentration risk, quantify risk appetite, and conduct stress testing. Our award-winning software and credit risk advisory professionals empower companies with tools for strategic and profitable decision-making.

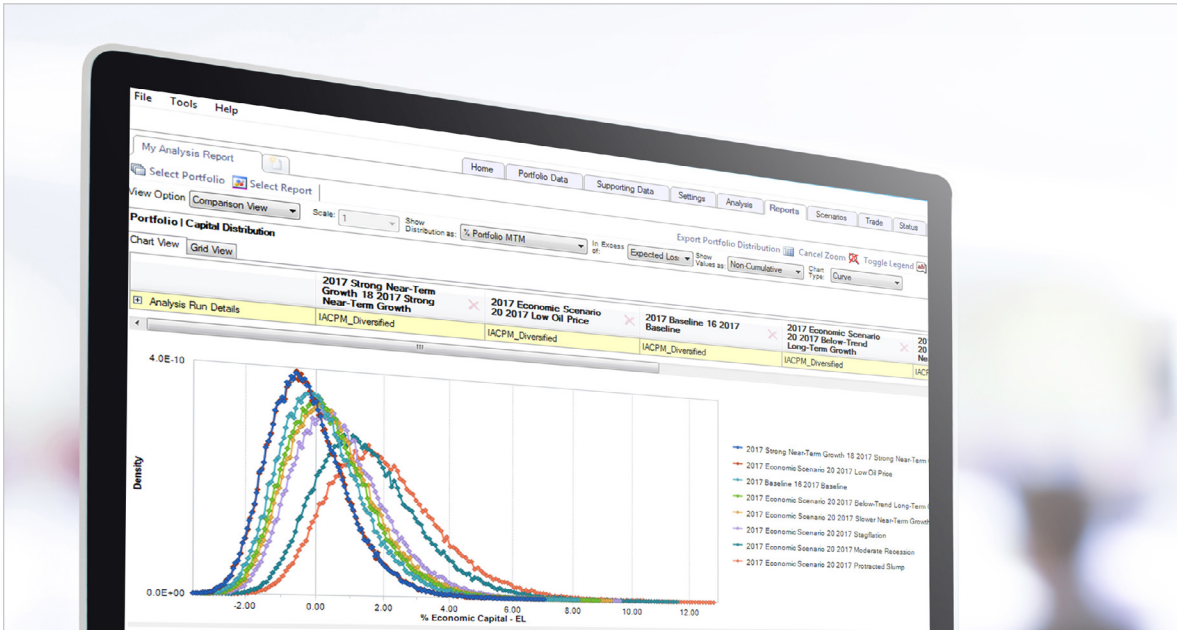
A Comprehensive Solution to Support Business Analysis and Portfolio Optimization

- » Consider effects of correlations on capital and profitability across a broad range of assets at both the granular and portfolio level with a comprehensive model.
- » Model portfolio and loan-level credit risk (expected and unexpected loss, distribution of values, losses, and capital) and analyze concentrations by industry, region, asset type, and counterparty.

- » Perform what-if analysis, stress testing, and reverse stress testing to determine losses and assess capital adequacy under various economic conditions.
- » Quantify the impact of new deals or trades within a portfolio using real-time insight to improve loan origination and portfolio management.
- » Monitor portfolio risk by comparing aggregated and granular views of the portfolio to identify exposures that are mispriced and start improving the risk profile.



Access a flexible user interface that allows for sharing strategies, analytics, and reports.



The screenshot shows the Moody's Analytics software interface. The top bar includes 'MOODY'S ANALYTICS' and user information: 'Logged in as: NewClientAdmin', 'Environment: Configuration', 'My Preferences', 'Selected Controls', and 'Last Used'. The main window has a menu bar (File, Tools, Help) and a navigation bar (Home, Portfolio Data, Supporting Data, Settings, Analysis, Reports, Scenarios, Trade, Status, Admin). Below the navigation bar is a toolbar with icons for Refresh, Detail, New, Duplicate, Delete, and Apply. The central area displays a table of macroeconomic scenarios. On the right, a 'Macroeconomic Scenario' dialog box is open, showing details for the '2017 Baseline' scenario, including its description, correlation model (GCOFR 2016), and a list of macroeconomic variables with their returns and descriptions.

Name	Description	Type
2017 Baseline	2017 Baseline	Macroeconomic
2017 Below-Trend Long-Term Growth	2017 Below-Trend Long-Term Growth	Macroeconomic
2017 Low Oil Price	2017 Low Oil Price	Macroeconomic
2017 Moderate Recession	2017 Moderate Recession	Macroeconomic
2017 Protracted Slump	2017 Protracted Slump	Macroeconomic
2017 Slower Near-Term Growth	2017 Slower Near-Term Growth	Macroeconomic
2017 Stagflation	2017 Stagflation	Macroeconomic
2017 Strong Near-Term Growth	2017 Strong Near-Term Growth	Macroeconomic
Financial Crisis of 2008 - U.S. Corporates	Moody's provided historical macroeconomic scenario for U.S. Corporates	
Financial Crisis of 2008 - U.S. CRE	Moody's provided historical macroeconomic scenario for U.S. CRE	
Financial Crisis of 2008 - U.S. Retail	Moody's provided historical macroeconomic scenario for U.S. Retail	

Macroeconomic Variable	Return	Description
US GDP	0.02214	Log-Return
US Unemployment	-0.02062	Log-Return
US Housing Starts	0.23112	Log-Return
US Vehicle Sales	0.01156	Log-Return
US House Price Index	0.043202	Log-Return
US Corporate Profits	0.044025	Log-Return

Effective Portfolio Management for Improved Decision-Making and Transparency

- » Enhance profitability by maximizing risk-adjusted returns and appropriately allocating capital to maintain adequate capitalization levels over time.

- » Improve resource allocation and provide appropriate incentives to business lines to understand performance at a granular level with multiple risk dimensions considered.
- » Support risk measurement and management by measuring the sensitivity of portfolio loss results to credit models, instrument pricing models, risk factor models, and credit assumptions.
- » Address regulatory compliance needs, reconcile regulatory and economic capital calculations, consider concentration risks, and demonstrate in-depth understanding and control of covered risks.

An Industry Leader in Portfolio Management Research and Advisory Services

Moody's Analytics credit risk specialists provide software implementation, custom modeling, economic capital and risk management consulting, regulatory and process support, and training customized to each client's unique requirements. These services, combined with our renowned credit research, empower clients to improve their credit portfolio risk management strategy and bottom-line performance.



Risk Technology Rankings 2015 Winner -
#1 Economic and Regulatory Risk Capital Calculation.



AsiaRisk Technology Rankings 2015 -
#1 Economic Capital Calculation and Management.



Front-Line Customer Service Team of the Year –
Financial Services Industries



CONTACT US

Find out more information about Moody's Analytics award winning products and solutions.

www.moodyanalytics.com/contact-us

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