

Moody's Banking Research

As the scrutiny of banks has increased in the aftermath of the credit crisis, the ability to accurately assess the strength of banks and their security has become more important than ever. Moody's Bank Research Service is designed to provide financial market participants with fundamental analysis and expert insight into bank credit risk.

Key Features:

- » Issuer, system-level and thematic research related to the more than 1,200 banks and banking institutions Moody's rates globally.
- » Comprehensive issuer research offerings including credit opinions, issuer comments, analysis, company profiles and banking statistics.
- » Timely updates and in-depth industry and sector research comprised of sector comments, special comments, annual banking system outlooks and statistical supplements.

Key Benefits:

- » Exclusive access to a team of over 150 banking analysts worldwide.
- » Standard adjusted financials and credit ratios that allow effective comparison of banks across systems.
- » Priority invitations to Moody's banking conference and events program.

FEATURED BANK RATINGS AND RESEARCH:



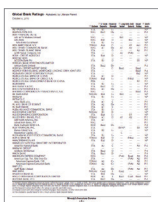
Issuer and Sector Comments

Moody's analysts' brief, timely commentary on newsworthy events related to individual issuers or sectors give market participants insight into the potential impact of credit events on ratings.



Special Comments

Special Comments provide in-depth, comprehensive assessments of topical issues in the banking industry.



Bank Financial Strength Ratings

A Bank Financial Strength Rating (BFSR) reflects a bank's intrinsic financial strength relative to all other rated banks globally. These ratings are assigned from a thirteen-point scale ranging from A to E (including '+' and '-' rating qualifiers).

Moody's Banking Research

SERVICE FEATURES: *Overview of the services included in your Moody's subscription.*

Descriptions of Major Banking Research Packages

GLOBAL: All rated banks, thrifts and securities firms, and sovereign-related financial companies worldwide, as well as credit opinions on all sovereign countries that have a rated bank.

AMERICAS: All rated banks, thrifts and government agencies domiciled in North and South America; also includes credit opinions for those sovereign countries in the Americas that have a rated bank and selected securities firms.

EMEA: All unrated and rated banks, thrifts and government agencies domiciled in Europe, Middle East and Africa; also includes those sovereign countries that have a rated bank, selected securities firms and all supnationals regardless of domicile.

ASIA: All unrated and rated banks and government agencies domiciled in Australia and Asia; also includes credit opinions for those sovereign countries in Asia that have a rated bank.

BANK CAPITAL MARKETS: The top 200 Moody's-rated banks globally; also includes research on sovereign countries in which those banks are located.

Events Overview

TELECONFERENCES: Teleconferences and webcasts provide brief updates on high-profile bank ratings news and research. All teleconferences and related materials are archived on our website.

BRIEFINGS: Discuss the latest issues in the changing banking risk landscape with experts from our Banking, Sovereign and Credit Policy teams at our frequent briefings and roundtables.

CONFERENCES: Annual conferences give you the opportunity to forge relationships with our analysts, network with peers and participate in a dialogue about the evolving trends in banking risk.

ISSUER COVERAGE

Number of entities rated by Moody's Investors Service

	GLOBAL	AMERICAS	EMEA	ASIA
Banks	1,260	310	680	270

Distribution Alternatives

MOODYS.COM: Access to all of our banking research, ratings information and financial data is available through our website, www.Moodys.com.

EMAIL ALERTS: Customize your notifications based on issuer and region with our email alerting service.

BLOOMBERG: Receive Moody's ratings and press releases directly through your Bloomberg terminal.

DATA FEEDS: Direct access to current and historical ratings data is available through our FTP and syndication data services.

Service Support

ANALYST ACCESS: Access to our global team of banking experts gives you real-time answers to your most critical questions.

TRAINING SPECIALISTS: Our team of training specialists helps you gain the most from your Moody's subscription.

CLIENT SERVICES DESK: Our customer service team is available 24 by 5 to give you the answers you need.

ACCOUNT MANAGERS: Dedicated relationship management teams provide support at each level of your organization.

CONTACT US

For further information contact us at a location below:

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Moody's Insurance Research

Moody's Insurance Research Services address the needs of market participants with diverse credit analysis requirements, from risk management to investment management to insurance brokerage.

With timely, opinion-rich commentary and in-depth analysis, Moody's Insurance Research covers every major sector, including Life and Health, Property and Casualty, Reinsurance, Financial Guarantors and Mortgage and Title.

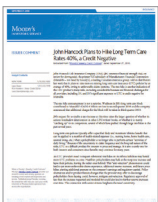
Key Features:

- » Issuer and thematic research related to the more than 300 insurance companies Moody's rates globally.
- » Comprehensive issuer research offerings including credit opinions, issuer comments, analysis, company profiles and U.S. insurance statistics.
- » Updates and in-depth industry and sector research comprised of sector comments, special comments and U.S. insurance statistical supplements.

Key Benefits:

- » Exclusive access to a team of over 50 insurance analysts worldwide.
- » Insightful, timely commentary on the main credit issues that affect the insurance industry.
- » Priority invitations to Moody's insurance conference and events program.

FEATURED INSURANCE RATINGS AND RESEARCH:



Issuer and Sector Comments

Moody's analysts' brief, timely commentary on newsworthy events related to individual issuers or sectors give market participants insight into the potential impact of credit events on ratings.



Special Comments

Special Comments provide in-depth, comprehensive assessments of topical issues in the insurance industry.

INSURANCE FINANCIAL STRENGTH RATINGS		September 30, 2019	
Company	Rating	Change	Outlook
AIG	A-	Stable	Stable
Allstate	A-	Stable	Stable
Amica	A-	Stable	Stable
Aviva	A-	Stable	Stable
CNA	A-	Stable	Stable
Chubb	A-	Stable	Stable
Comstock	A-	Stable	Stable
Easton	A-	Stable	Stable
Genworth	A-	Stable	Stable
MetLife	A-	Stable	Stable
Monetta	A-	Stable	Stable
Prudential	A-	Stable	Stable
Swire	A-	Stable	Stable
Travelers	A-	Stable	Stable
USAA	A-	Stable	Stable
Windsor	A-	Stable	Stable
Worldwide	A-	Stable	Stable

Insurance Financial Strength Ratings

An Insurance Financial Strength Rating (IFSR) reflects an insurance company's intrinsic financial strength relative to all other rated insurance companies globally. These ratings are assigned from a thirteen-point scale ranging from A to E (including '+' and '-' rating qualifiers).

Moody's Insurance Research

SERVICE FEATURES: *Overview of the services included in your Moody's subscription.*

Descriptions of Major Insurance Research Packages

LIFE AND HEALTH INSURANCE:

Research on life and health insurers globally, including insurance holding companies, multi-line, non-insurance conduits and other diversified financial institutions.

PROPERTY AND CASUALTY RESEARCH:

Research on property and casualty insurers globally, including insurance holding companies, insurance brokerage, multi-line, reinsurance, non-insurance conduit, the Lloyd's market, title insurer, mortgage and financial guarantors, and other diversified financial institutions.

EMEA INSURANCE:

Research on insurance companies domiciled in Europe, the Middle East and Africa.

Events Overview

TELECONFERENCES:

Teleconferences and webcasts provide brief updates on high-profile insurance ratings news and research. All teleconferences and related materials are archived on our website.

BRIEFINGS:

Discuss the latest issues in the changing insurance landscape with experts from our Insurance and Credit Policy teams at our frequent briefings and roundtables.

CONFERENCES:

Annual conferences give you the opportunity to forge relationships with our analysts, network with peers, and participate in a dialogue about evolving trends in insurance risk.

ISSUER COVERAGE

Number of entities rated by Moody's Investors Service

	GLOBAL	AMERICAS	EMEA	ASIA
Insurers	360	250	70	40

Distribution Alternatives

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