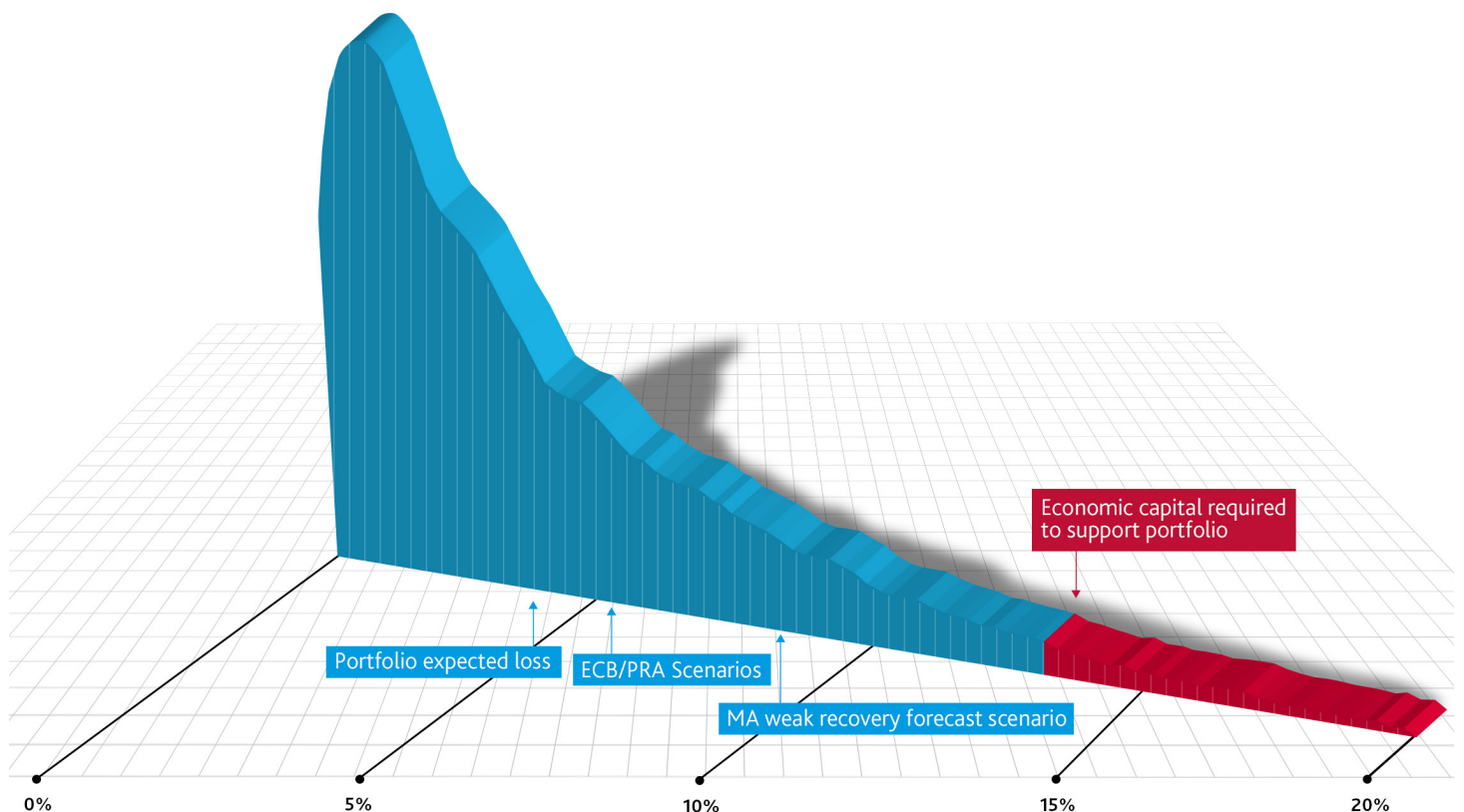


## UK Mortgage Portfolio Analyzer (UK-MPA)

A powerful risk management, stress testing and capital allocation tool for analyzing the credit risk of UK residential mortgage portfolios

UK Mortgage Portfolio Analyzer is a loan level analytic software platform for assessing the credit risk of whole-loan residential mortgage portfolios in the UK. UK-MPA incorporates thousands of macroeconomic paths and loan-level models for estimating probabilities of defaults and prepayments as well as severities (loss-given-default). These individual loan behaviors are correlated across the portfolio through their co-dependence on local and national macroeconomic factors.



### MPA is designed for:

- » Consumer Loan Portfolio Managers
- » Regulatory and Compliance Officers
- » RMBS Investors
- » Risk Managers
- » Mortgage Surveillance Teams

# UK Mortgage Portfolio Analyzer (UK-MPA)

A framework for capital allocation, stress testing and IFRS 9

## RISK AND CAPITAL MANAGEMENT

- » Economic capital estimation
- » Value at Risk
- » Monitoring using latest performance data
- » Robust architecture accommodates analysis of millions of loans

## CUSTOMIZATION

- » Extensive flexibility to adjust model parameters at the loan-level
- » Vectors of multipliers and overrides for default, prepayment, severity and time to liquidation
- » Fully programmable API
- » A distribution of losses given custom economies

## STRESS TESTING

**Estimate probability of default, prepayment, severity and losses**

- » ECB/PRA stress testing scenarios
- » User defined economic scenarios
- » Mark Zandi's macroeconomic scenarios

## ADDITIONAL FEATURES

- » Multi-period framework generates monthly P&I cash flow estimates for pricing and integration with RMBS and ALM systems
- » Multi-threading technology enables quick runtime for large portfolios
- » Batch processing for automation
- » Loan level cashflows and valuation
- » Models can be customized and calibrated to client's data
- » Ability to analyze seasoned loans, new loans, and future originations
- » Numerous graphs showing sensitives of risk measures to macro factors

## LOAN LEVEL ANALYSIS

**Detailed modeling of loan characteristics and behaviors, including:**

- » Different loan types, terms and resets
- » Macro- economic data with regional granularity
- » Multi-period analysis

## TRANSPARENCY

**Custom loan level models can be built using client data**

- » Full transparency of models including validation support
- » Custom models implemented in the same software
- » Ongoing monitoring and model re-estimation

## IFRS 9

**Automated as well as user-defined classification of loans into risk buckets**

- » Lifetime or 12 month loss estimation
- » Calculation of Expected loss under different macro-economic assumptions
- » Detailed loan level output and cashflows

## CONTACT US

Visit us at [moodyanalytics.com](http://moodyanalytics.com) or contact us at a location below:

### AMERICAS

+1.212.553.1653  
clientservices@moody.com

### EMEA

+44.20.7772.5454  
clientservices.emea@moody.com

### ASIA (EXCLUDING JAPAN)

+852.3551.3077  
clientservices.asia@moody.com

### JAPAN

+81.3.5408.4100  
clientservices.japan@moody.com

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