

News

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JESSICA SCHAEFER
Communications Strategist
Moody's Analytics
212.553.4494
jessica.schaefer@moodys.com

MOODY'S ANALYTICS ENHANCES RISKFOUNDATION TO ADDRESS DODD-FRANK AND CCAR STRESS TESTING REQUIREMENTS

NEW YORK, January 15, 2013 — Moody's Analytics, a leader in risk measurement and management, today introduced an enhanced version of its enterprise risk management platform, RiskFoundation™, to help banks better manage their Dodd-Frank Act Stress Test (DFAST) and Comprehensive Capital Analysis and Review (CCAR) data and reporting requirements.

With the release of RiskFoundation version 1.3, Moody's Analytics integrates reporting solutions with data modeling capabilities to help banks effectively and efficiently meet the Dodd-Frank Act stress testing rules. Under these rules, regulators require US-based banks with at least \$10 billion in assets to conduct annual stress tests using a number of economic scenarios. The Moody's Analytics solution incorporates the 2013 CCAR scenarios recently released by the Federal Reserve and enables risk professionals to consolidate and manage the required data as well as centralize and automate models. Users can also create and deliver FR Y-14 monthly, quarterly and annual reports from a single platform.

"Designing a comprehensive stress testing program can significantly reduce the cost of implementation, make results more organizationally meaningful and ease translation of results into a bank's risk appetite statement and capital planning process," said Eric Ebel, Senior Director, Moody's Analytics. "RiskFoundation helps financial institutions to continue enhancing their capital management and related validation processes by providing a fully automated solution for data management and reporting."

Other features added to RiskFoundation include integrated regulatory reporting and built-in data quality management capabilities. The solution leverages Moody's Analytics award-winning Regulatory Reporting Module which enables users to capture and report on all data changes before, during and after the reporting process. With this version of RiskFoundation, users can move seamlessly between the consolidated reporting level and the underlying data.

The solution also stores the required data such as securities, retail and wholesale risk, pre-provision net revenue, private equity, Basel III and regulatory capital instruments data, in a central platform. This provides full audit and tracking capabilities and lets users leverage pre-defined and customizable rules that check for integrity, coherence and validity.

RiskFoundation provides the infrastructure banks need to implement a world-class risk management system and comply with regulatory guidelines. The platform includes a common datamart optimized for managing risk, consistently supporting multiple regulations such as CCAR and Basel I, II & III and producing and reconciling different sets of reports such as FR Y-14, FFIEC101 and FR Y-9C. It

also delivers an administrative console, customization toolkits, grid computing and scenario analysis software that can all be adapted to fit each bank's unique situation.

For more information, please visit <http://www.moodyanalytics.com/manageccaranddfast>.

About Moody's Analytics

Moody's Analytics helps capital markets and 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 providing leading-edge software, advisory services and research, including proprietary analyses from Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges. Moody's Analytics is a subsidiary of Moody's Corporation (NYSE: MCO), which reported revenue of \$2.3 billion in 2011, employs approximately 6,700 people worldwide and has a presence in 28 countries. Further information is available at www.moodyanalytics.com.

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