

## News

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### MOODY'S ANALYTICS: PT BANK MUAMALAT IMPLEMENTS MOODY'S ANALYTICS CREDIT RISK MANAGEMENT SYSTEM

**SINGAPORE – June 12, 2014** – Moody's Analytics and PT Bank Muamalat Indonesia Tbk (Bank Muamalat) are pleased to announce that Bank Muamalat has successfully implemented Moody's Analytics' Credit Risk Management System – RiskAnalyst™ – to help streamline Bank Muamalat's lending processes and help it make better loan origination decisions.

"The system has significantly improved the risk assessment process for our corporate and commercial segments," says Pak Andi Buchari, a Bank Muamalat Director and Chief Risk Officer.

"With RiskAnalyst, we have significantly reduced loan processing times. Moody's Analytics' credit risk management system also gives us more confidence that we are making more informed decisions," adds Andi.

"We are pleased to partner with Bank Muamalat, our first Islamic banking customer in Indonesia," says Noah Berliner, a Moody's Analytics' Managing Director and Head of Sales and Customer Service for Asia Pacific.

"Technology is more than ever, critical to success in today's commercial lending environment, which depends on attracting new business, making better loan decisions by reducing defaults in a portfolio, underwriting more profitable transactions, and complying with regulations," adds Berliner.

"Lenders must also manage these goals, do more with fewer resources, and achieve faster turnaround times. All these aims can be achieved through RiskAnalyst," says Berliner.

"RiskAnalyst also helps us store centrally, all financial and ratings data, allowing for deep insight into portfolio analysis," says Andi.

"With RiskAnalyst, our Risk Managers can make better decisions through an assessment of portfolio concentration by sector and risk rating category," adds Andi.

Overall, RiskAnalyst helps Bank Muamalat achieve the following:

- An integrated platform to assess corporate and commercial borrowers
- An integrated data model for risk analysis
- A consistent framework for capturing balance sheet data

- Specialized, bank-specific risk models
- Higher accuracy in analyzing borrower risk profiles
- Better decision-making and an improved risk management system

In addition to installing and implementing the new system, Moody's Analytics has provided system training to end users, administration and operations training to the IT team, and rating model methodology training to Bank Muamalat's Risk Management team.

The new system went live smoothly in February 2014.

PT Bank Muamalat Indonesia Tbk -- established in 1991 and endorsed by the Indonesian Council of Ulemas, the Indonesian Moslem Scholar Association and the Government of Indonesia -- commenced operations in 1992. The bank provides services to more than 2.5 million customers through almost 500 outlets, spread across 33 provinces in Indonesia.

#### **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 the proprietary analysis of 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 \$3.0 billion in 2013, employs approximately 8,500 people worldwide and maintains a presence in 31 countries. Further information is available at [www.moodysanalytics.com](http://www.moodysanalytics.com).

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