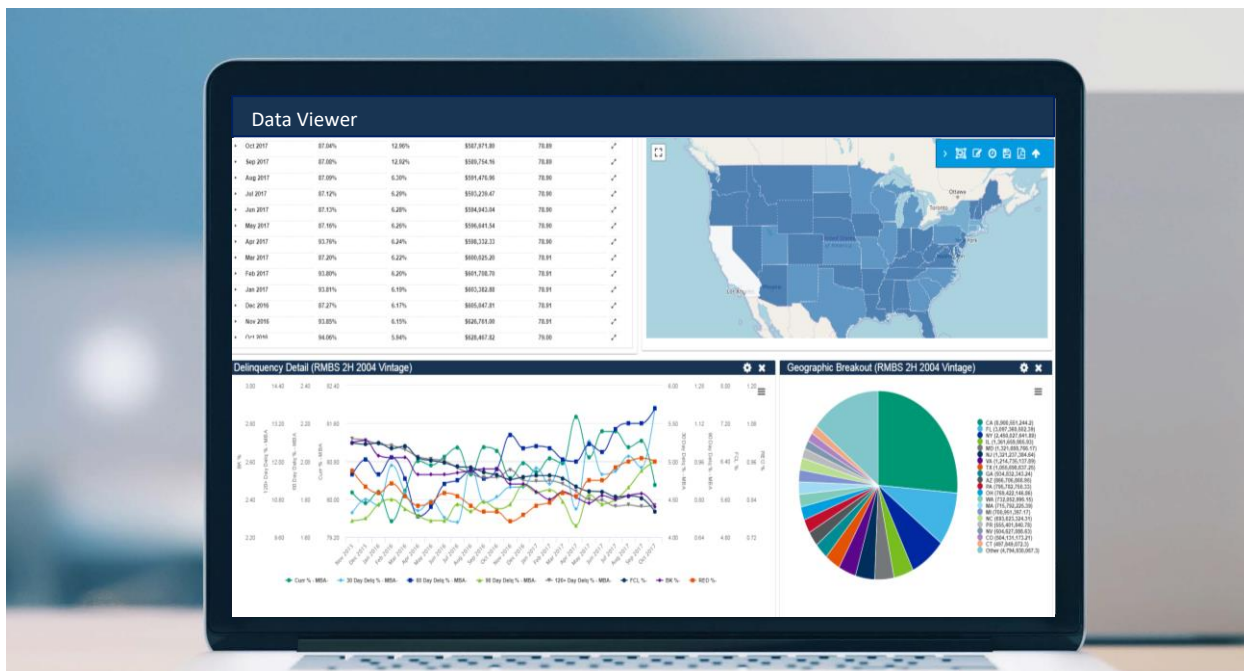
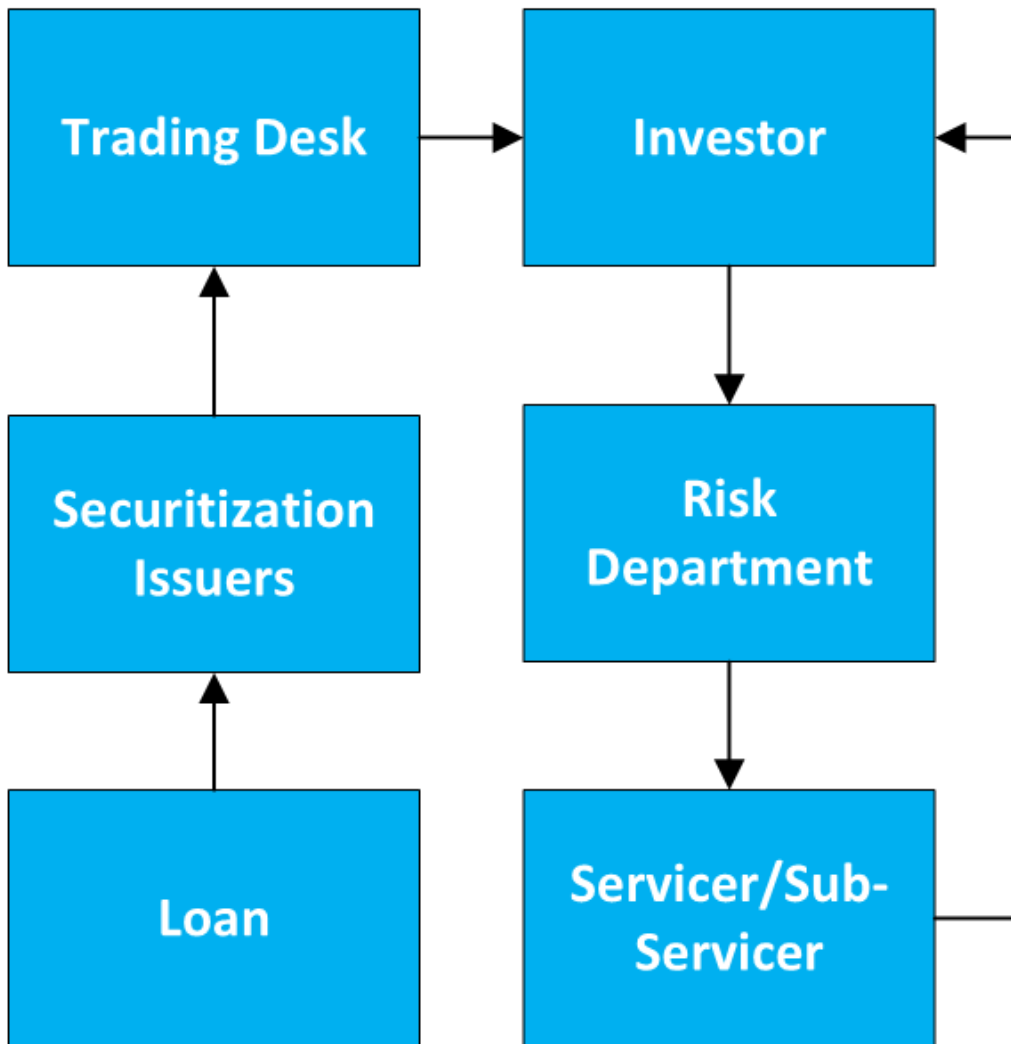


Moody's Analytics Structured Finance Portal's new Data Viewer Module is a fast, cloud-based, customizable data visualization solution that improves data sharing, analysis and comparison across structured products and asset lending industries



Key Features

- » Upload proprietary data for *customized benchmarking and reporting*
- » Quickly *analyze loan-level performance* across structured products and whole loans
- » Improve *quality and consistency* of reporting to enhance client communication through greater data transparency
- » Easily share reports and other materials containing Data Viewer analytics with clients and relevant third parties
- » Get a *holistic view of your entire portfolio* with unique capability to combine multiple asset classes and portfolios
- » Monitor *European Data Warehouse (EDW)* and U.S. MBS, CRE, and Auto data

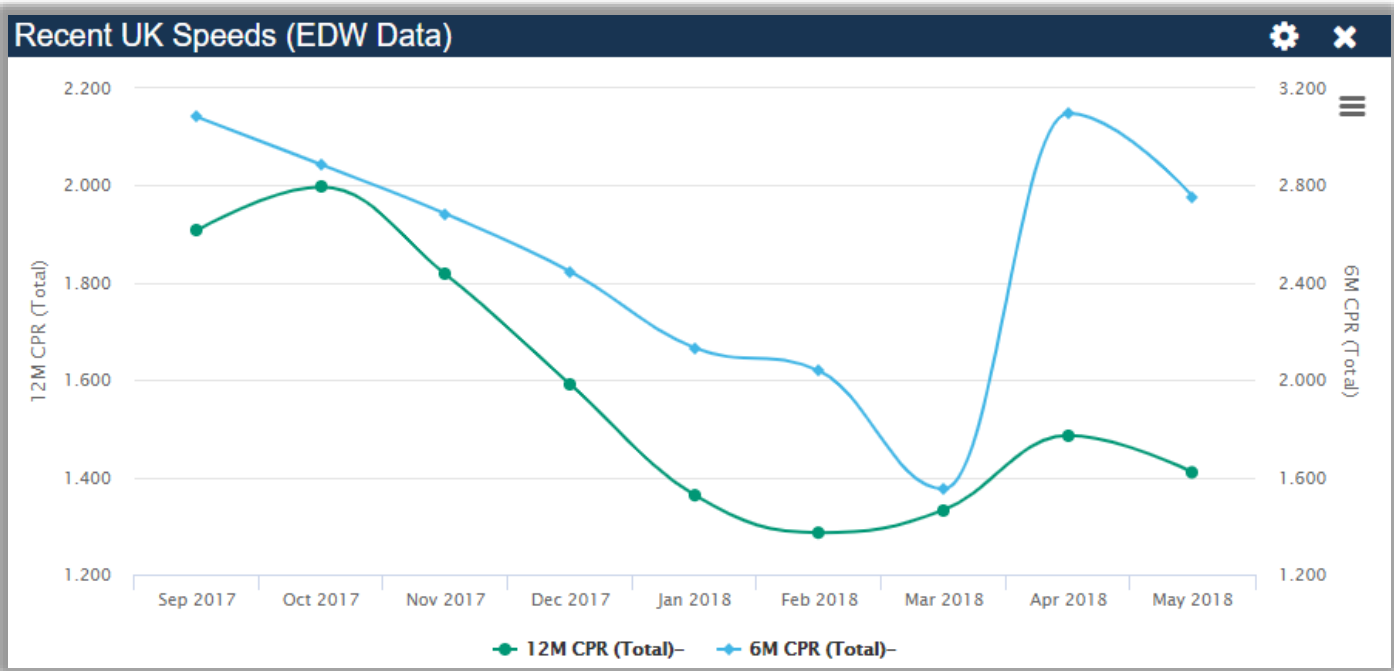


Key Features

- » Combine European and U.S. Data across portfolios
- » Quickly analyze loan-level exposures, whole-loan positions, loan inventory, portfolio exposures, and composition across multiple assets
- » Create online tear sheets and enhanced reports to easily share with third parties, such as buyers, investors, regulators, MSR holders and sub-servicers to improve transparency
- » Aggregate risk across investment portfolios, and compare your production and performance with peers
- » Better understand industry trends and portfolio performance through cohort analysis

Analyze European mortgage loan data on a *standalone* basis

Loan Detail by Country, Region and LTV (EDW Data)					
	Avg Loan Bal	Active Loan Cnt	12M CPR (Total)	Lifetime CPR (Total)	
▶ Ireland	\$167,991.00	61,498	273.653%	0.000%	↗
▶ Italy	\$73,874.24	145,030	123.919%	0.000%	↗
▶ Netherlands	\$104,508.08	261,665	146.082%	0.000%	↗
▼ Portugal	\$51,318.85	98,174	30.312%	10.909%	↗
▶ Alentejo Central	\$49,406.55	1,463	17.883%	7.878%	↗
▶ Alentejo Litoral	\$54,253.19	727	24.617%	12.056%	↗
▼ Algarve	\$54,099.85	4,836	57.291%	18.518%	↗
0.000 - 25.000	\$58,337.84	560	197.421%	0.000%	↗
25.000 - 50.000	\$49,859.88	565	121.152%	0.000%	↗
50.000 - 75.000	\$54,096.85	1,172	94.009%	19.271%	↗
75.000 - 100.000	\$53,965.53	2,417	31.808%	12.368%	↗
100.000 - 125.000	\$58,217.51	113	77.335%	8.504%	↗
125.000 - 150.000	\$43,172.59	2	208.407%	0.000%	↗
Unknown	\$40,818.87	7	311.686%	0.000%	↗
▶ Alto Alentejo	\$45,869.61	904	24.634%	8.994%	↗



Analyze European mortgage loan data on a *loan-level* basis

Loan-Level View (EDW Data)						
Country	Guarantee Type	Guaranteed Amt	Orig Loan Balance	Employ Status	Curr Amortized LTV	Orig LTV
Italy	No Guarantor	\$41,946.78	\$41,946.78	Employed or full loan is guaranteed	0.86	78.00
Italy	No Guarantor	\$60,000.00	\$60,000.00	Protected life-term employment (Civil/government servant)	14.81	27.00
Italy	No Guarantor	\$40,000.00	\$40,000.00	Employed or full loan is guaranteed	10.18	78.00
Italy	Fonds de Garantie de l'Accecion Sociale (FGAS)	\$51,000.00	\$51,000.00	Employed or full loan is guaranteed	1.27	79.00
Italy	Individual - Other	\$250,000.00	\$250,000.00	Protected life-term employment (Civil/government servant)	329.29	99.00
Italy	No Guarantor	\$60,000.00	\$60,000.00	Protected life-term employment (Civil/government servant)	33.56	35.00
Italy	No Guarantor	\$80,000.00	\$80,000.00	Protected life-term employment (Civil/government servant)	59.03	46.15
Italy	No Guarantor	\$130,000.00	\$130,000.00	Protected life-term employment (Civil/government servant)	54.78	75.00
Italy	Bank	\$364,720.00	\$364,720.00	Employed or full loan is guaranteed	58.55	51.00
Italy	Bank	\$140,000.00	\$140,000.00	Protected life-term employment (Civil/government servant)	93.48	80.00
Italy	Bank	\$260,000.00	\$260,000.00	Protected life-term employment (Civil/government servant)	69.60	44.53
Italy	Government	\$180,000.00	\$180,000.00	Protected life-term employment (Civil/government servant)	165.83	88.00
Italy	No Guarantor	\$155,000.00	\$155,000.00	Employed or full loan is guaranteed	0.00	52.00
Italy	Bank	\$45,000.00	\$45,000.00	Employed or full loan is guaranteed	18.35	80.00
Italy	No Guarantor	\$50,000.00	\$50,000.00	Protected life-term employment (Civil/government servant)	8.42	71.00
Italy	Individual - Other	\$175,000.00	\$175,000.00	Protected life-term employment (Civil/government servant)	24.46	56.00
Italy	No Guarantor	\$90,000.00	\$90,000.00	Employed or full loan is guaranteed	21.09	12.11
Italy	Bank	\$80,277.55	\$80,277.55	Protected life-term employment (Civil/government servant)	15.20	30.00

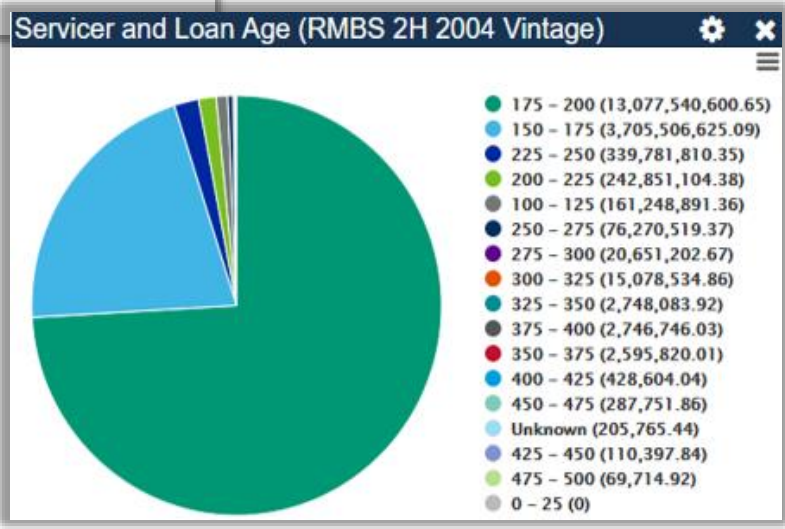
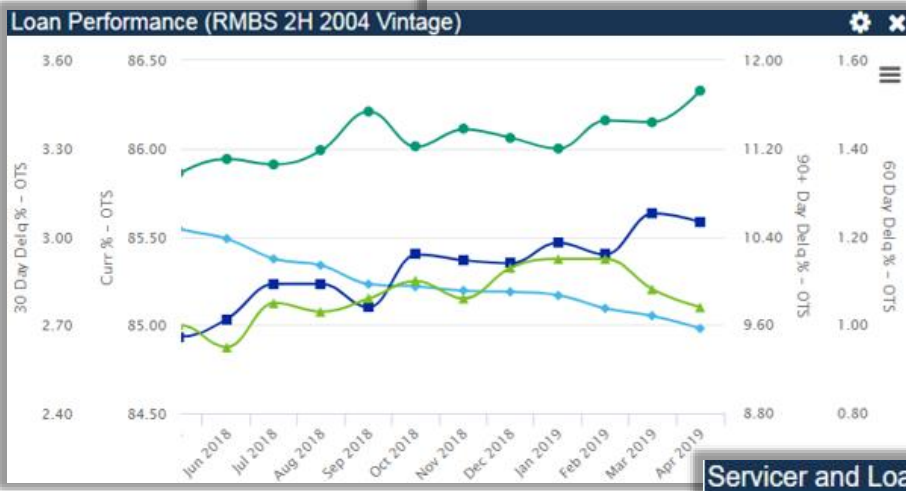
Analyze European mortgage loan data on a *worldwide* basis



A wide variety of visualizations, customizable to your specific needs

Deal Overview (RMBS 2H 2004 Vintage)

	Original Loan Bal	Original Loan Cnt	Active Loan Cnt	Curr Bal - MBA	Orig LTV	90+ Day Delq Bal - MBA
▶ AABST 2004-3	\$837,964,197.00	6,555	413	\$28,564,281.73	76.31	\$5,438,471.93
▶ AABST 2004-4	\$832,736,386.00	5,774	388	\$31,112,157.50	74.16	\$5,790,156.16
▶ AABST 2004-5	\$850,795,797.00	6,912	422	\$24,962,194.53	79.40	\$6,018,733.53
▶ AABST 2004-6	\$1,000,822,899.74	7,295	542	\$31,763,080.42	78.21	\$6,475,133.36
▶ ABFC 2004-FF1	\$902,618,043.50	4,308	104	\$8,524,428.68	81.40	\$2,612,206.66
▶ ABFC 2004-HE1	\$863,565,146.56	4,476	124	\$10,701,886.53	80.34	\$2,239,300.39
▶ ABFC 2004-OPT5	\$1,351,105,641.90	7,742	511	\$47,881,392.89	73.47	\$6,783,092.71
▶ ABSHE 2004-HE...	\$111,710,827.00	666	127	\$10,558,812.09	79.64	\$2,511,185.84
▶ ABSHE 2004-HE5	\$333,222,509.50	2,244				
▶ ABSHE 2004-HE6	\$882,892,464.00	5,757				
▶ ABSHE 2004-HE7	\$668,386,969.50	3,921				
▶ ABSHE 2004-HE8	\$967,343,673.67	5,442				
▶ ABSHE 2004-HE9	\$239,028,040.00	1,369				
▶ ACCR 2004-3	\$1,013,189,283.40	6,100				
	\$1,048,288,884.52	6,498				



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



Evaluated Pricing Solutions: Calculate end-of-day prices for structured finance securities based on various pricing recipes across global structured asset classes



Investor and Issuer Solutions: Our end-to-end solution includes 500+ enhanced metrics, a sophisticated cash flow engine, global coverage, and advanced comparative analytics



Portfolio Analytics & ALM Solutions: Access structured cash flows models and data via APIs to calculate and report assets and liabilities under various economic scenarios



Risk & Regulatory Solutions: Leverage our proprietary interest rate, economic, credit and cash flow models to calculate advanced market risk measures and to assist with your regulatory needs, such as for CCAR, DFAST, IFRS9, and CECL



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