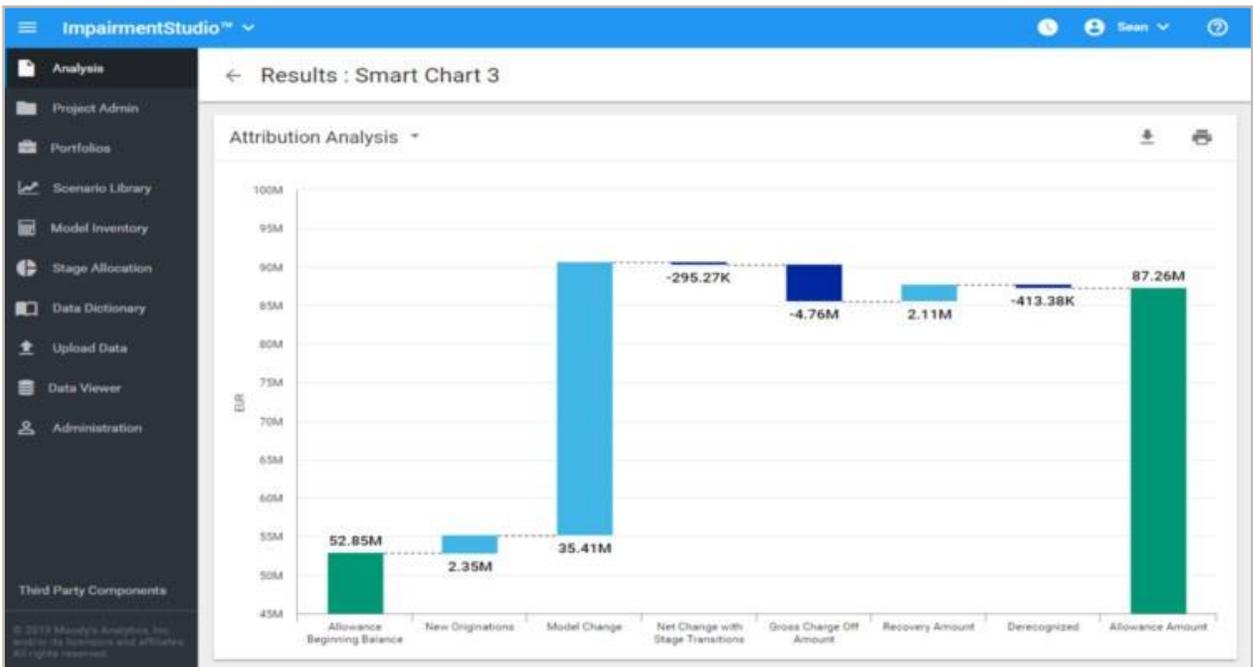


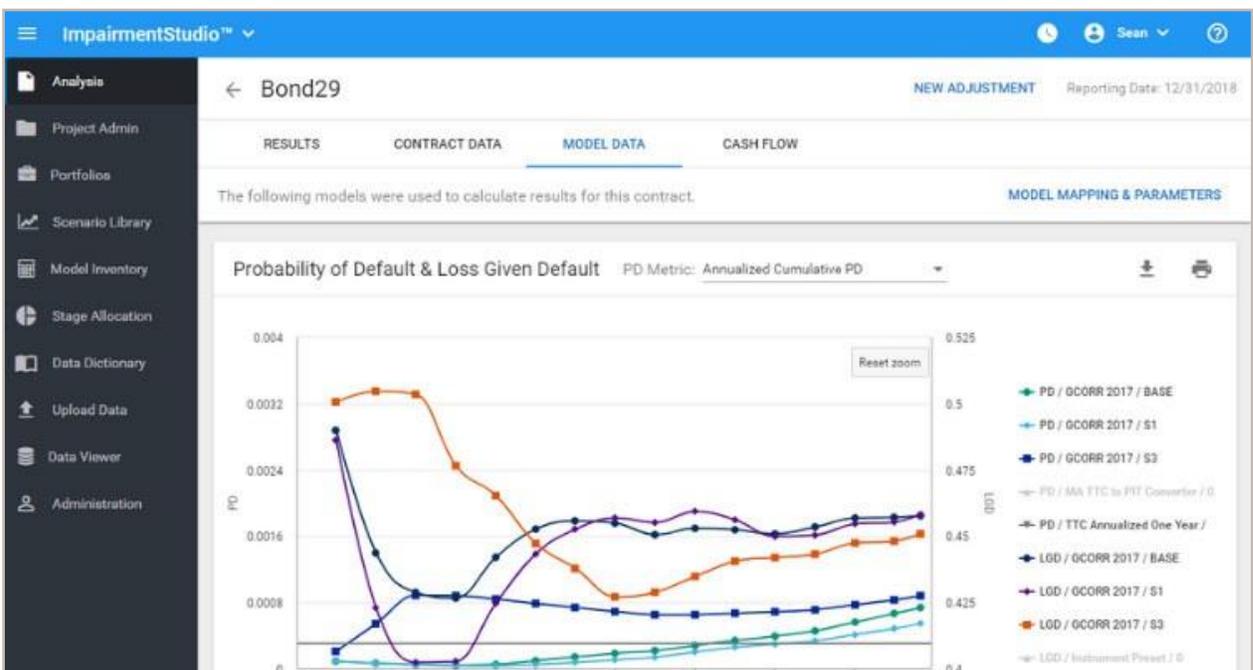
The Moody's Analytics ImpairmentStudio™ solution enables financial institutions and insurers to address the operational complexities of evolving credit impairment accounting standards. It provides a user-friendly and auditable platform for data consolidation, model warehousing, expected credit loss calculation, and insightful analysis of results.

Automate Impairment Analysis with a Highly Interactive Solution

- » Centralize and clean data from different source systems.
- » Access our industry-leading economic forecasts as well as your own business-specific scenarios to reflect forward-looking analysis.
- » Select the appropriate expected credit loss estimation methodology and its relevant risk parameters across portfolio segments and asset classes.
- » Apply expert judgment through fully auditable overrides and management overlays.
- » Automate a repeatable provision calculation using a configurable, user-oriented process management tool that can interact with the risk and finance teams.



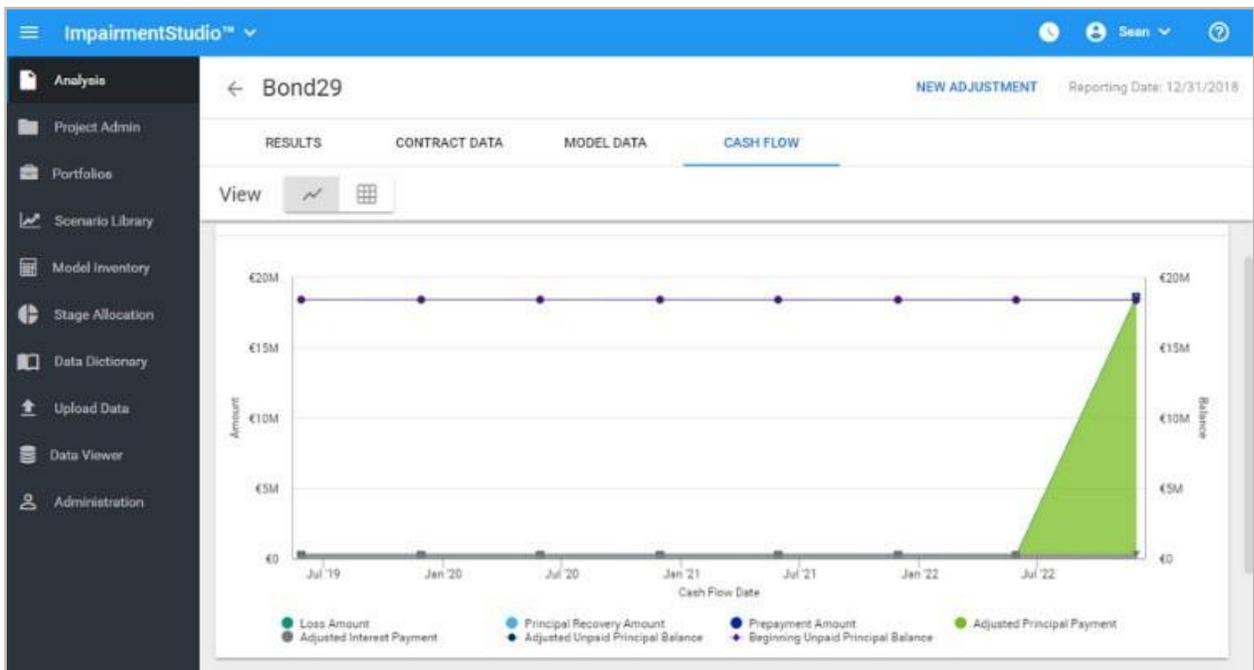
Understand how different factors impact the results, including stage transitions, using attribution analysis.



Review the PD/LGD data used in the analysis to better understand its impact on your results.

Manage and Monitor Expected Credit Loss Clearly and Concisely

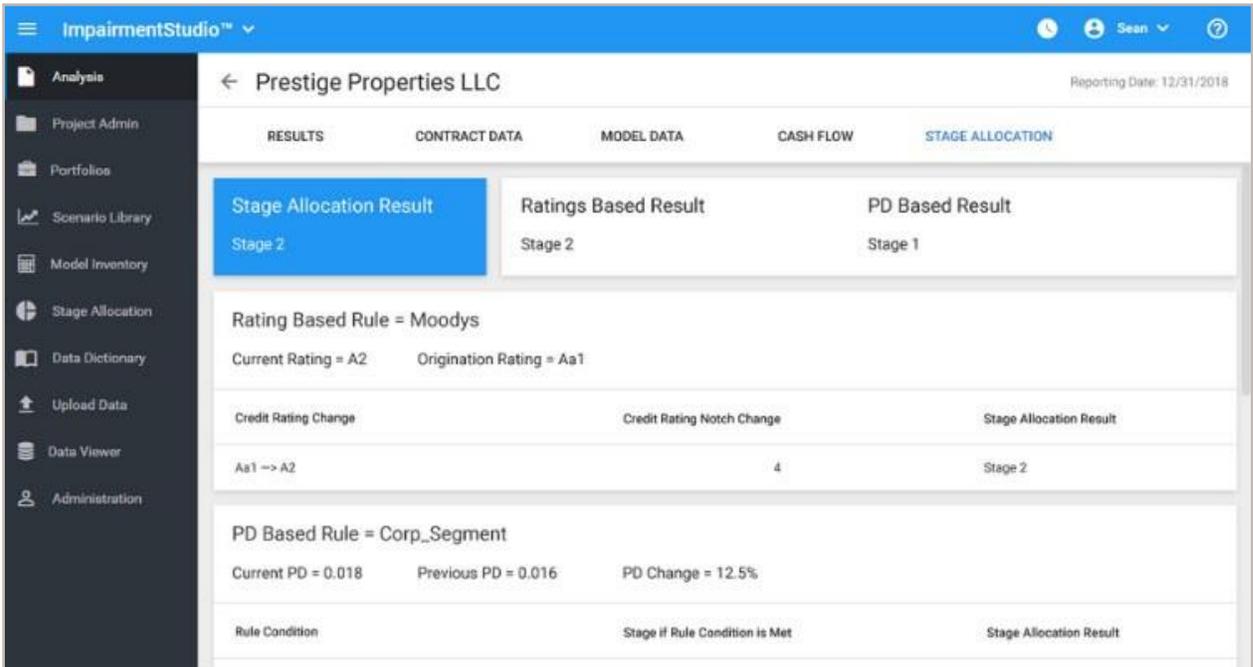
- » Calculate one-year and lifetime expected losses based on configurable stage allocation rules for all assets.
- » Leverage built-in tools including drill-downs, attribution analysis, distributions, and trends to analyze the data and results at any relevant granularity.
- » Prepare industry disclosure reports or custom management reports using a robust reporting layer.
- » Execute multiple analyses based on a range of assumptions including risk factors and economic conditions.
- » Set up dynamic workspaces for each part of your organization, including subsidiaries, analysis teams, and management.



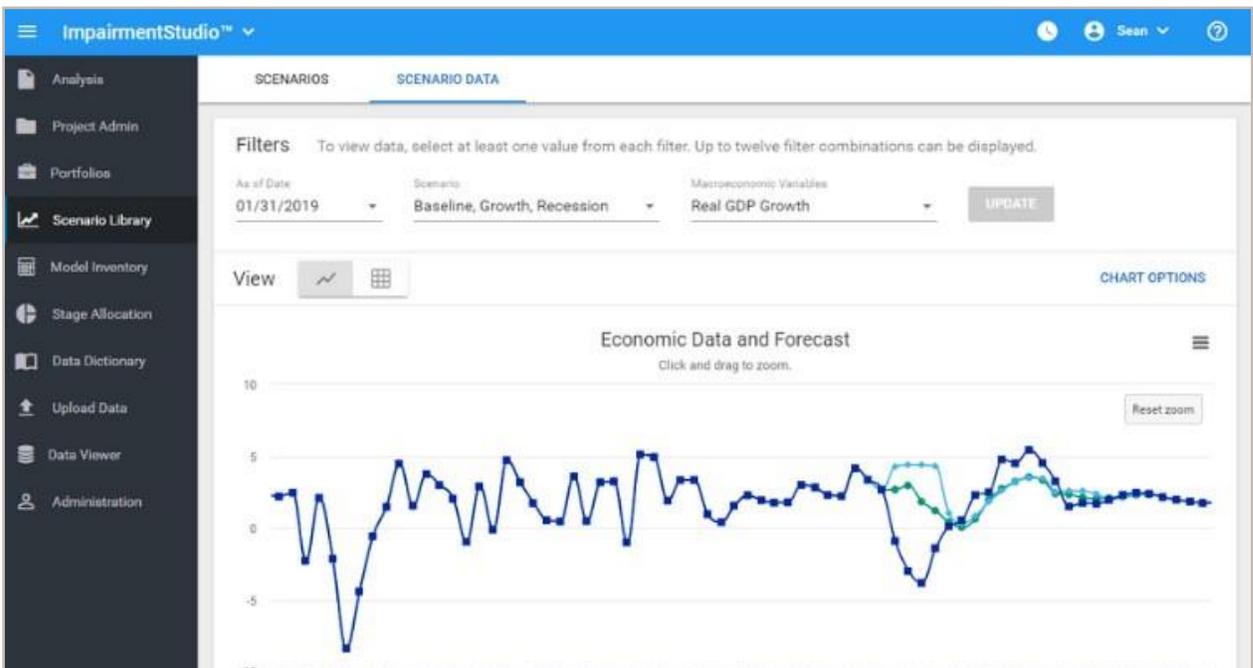
Review cash flow projections that arise from analysis and scenario settings.

Use an integrated solution combining data, scenarios, modeling, advisory services, and infrastructure

The ImpairmentStudio solution is part of the Moody's Analytics Credit Loss and Impairment Analysis Suite, which improves credit loss estimation analysis and calculations. Its data integrity, analytics, and regulatory reporting solutions provide a modular, flexible, and comprehensive impairment solution that facilitates a firm's efforts to calculate, manage, and report expected credit losses.



Stage allocation results show how a stage is assigned for an instrument, based on stage allocation rules.



Explore macroeconomic variable data used in your calculations.



CONTACT US

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

<https://www.moodyanalytics.com/request-more-information>

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