

The New Horizon of Portfolio Management

Moody's Analytics PortfolioStudio™ software combines portfolio analytics and decision-enabling tools to effectively identify, measure, and manage risk. To answer the need for the credit portfolio management that efficiently drives the capital deployment and creates capacity to support growth with a responsible risk-taker approach, PortfolioStudio combines:

360degree RISK IDENTIFICATION	ANTICIPATE EMERGING RISKS	PRO-BUSINESS CREDIT PORTFOLIO MANAGEMENT
<p>Single view of risk ensuring accuracy and confidence when making decisions. Delivered in timely, interactive reports that tailored to support business decisions</p> 	<p>Scan multiple what ifs based on robust scenario models and relevant performance indicators for business decisions</p> 	<p>Support business to pro-actively allocate capital efficiently and re-cycled with high velocity in transparent framework. Improve returns by aligning Deal, Client & RM data return metrics with strategy</p> 
<p>PortfolioStudio measures:</p> <ul style="list-style-type: none"> » Tall trees identification for concentration risk management from economic, accounting and regulatory perspectives » Deep dive into Segments deterioration monitoring, cascading down to names and deals » Supports meaningful narrative that enables an understanding of the key issues and helps lead to a decision » Deliver clear and understandable metrics that can be communicated to stakeholders 	<p>PortfolioStudio features:</p> <ul style="list-style-type: none"> » Robust multi-period scenario analysis based on plausibility and tolerance assessment » Stay informed with monthly updates to packaged stressed scenarios » Scan horizon for emerging icebergs that pose significant risks to the portfolio performance » Preparing for the next stress test requirements and its new additions (climate-transition, cyber, political risks) » Foresee changes in consumer trends and cascading impacts on borrowers in segments of portfolio 	<p>PortfolioStudio delivers:</p> <ul style="list-style-type: none"> » Moody's Analytics credit models that provide a transparent and a good robust credit risk measurement » Capabilities to anticipate emerging risks and form strategies and test impacts » Tools to establish management incentives that are aligned with shareholder value creation » Proactive credit pricing/decisioning at origination, loan transfer pricing, as well as understanding value when taking active credit portfolio management actions.

Clarity to act in these complex times requires a pro-active portfolio management strategy. One that is centered on driving the efficient use of capital by supporting the Business with the latest innovations in cloud technology to promote transparency and portfolio actions that support sustainable growth.