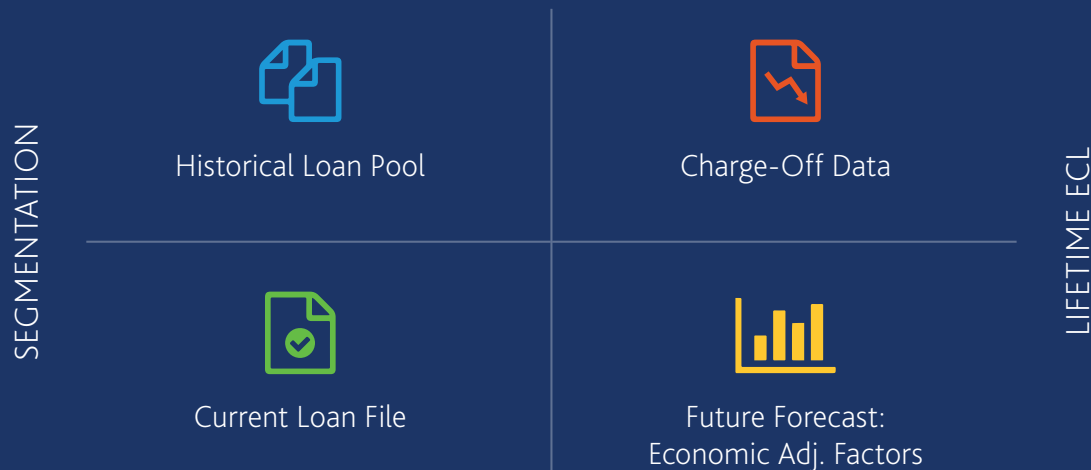


ALLL Cloud CECL Framework

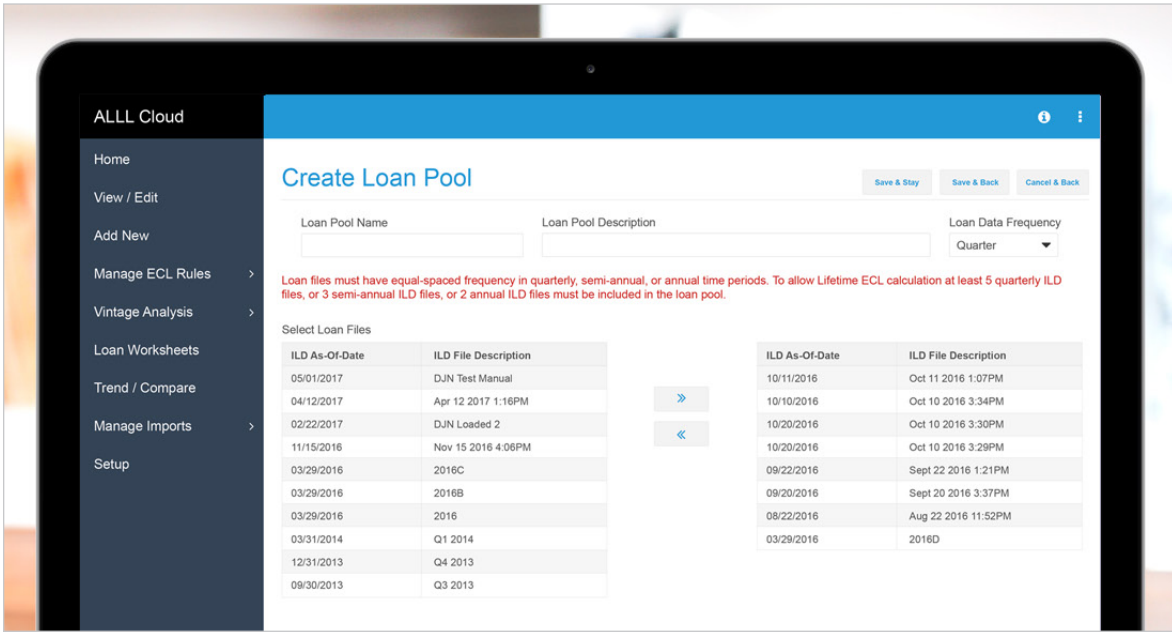


Moody's Analytics ALLL Cloud is a solution designed for community banks and credit unions to facilitate those institutions' efforts to address CECL requirements. This solution is simple to implement, and easy to operate. It automates data collection, and improves loan-level data management, providing multiple methodologies and relevant economic and peer data to allow the client to perform a CECL analysis.

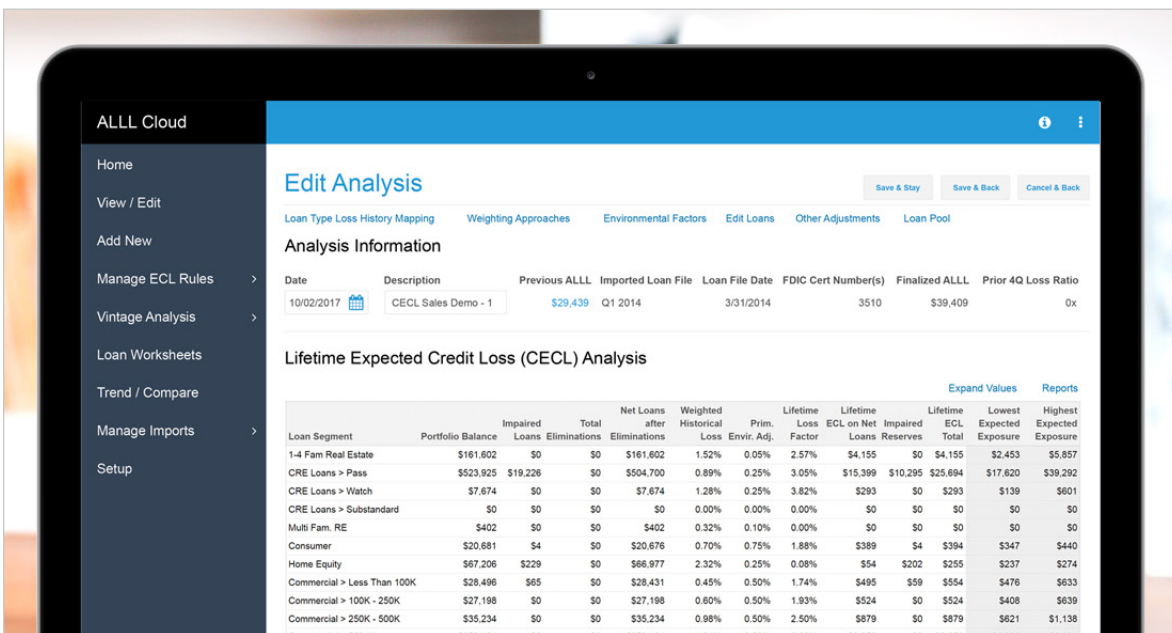
Automate data collection, support future loss forecasting

- » Automate data collection with an API from multiple sources, including client imports, regulatory data, and economic data to support benchmarking.
- » Create custom segmentation, loan life estimation, and multiple methodologies to support historical loss calculation and future loss forecasting.

- » Support future loss forecasting with economic conditions outlook data.
- » Benefit from analyses, presented with interactive tables, graphs, and charts.
- » Support internal controls with reporting, disclosures, and audit trails.

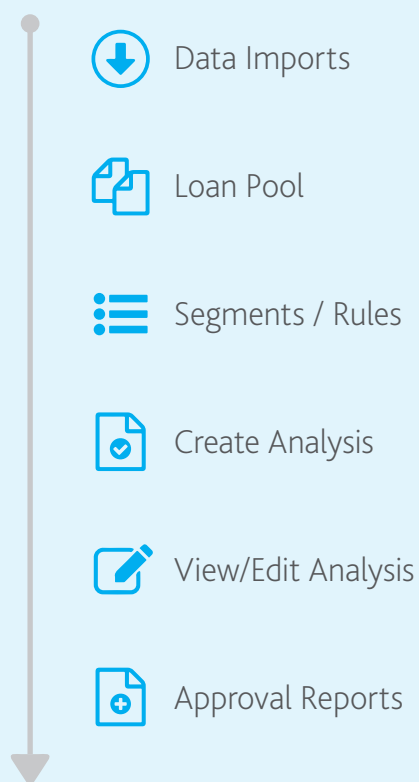


Loan files pulled quarterly, semi-annually, or annually are automatically imported to ALLL Cloud.



Calculations can be viewed, edited, finalized, and approved.

Solution Workflow



Robust credit loss management framework

- » Automatically upload loan data and charge-off data using an API, and automatically compile charge off data after it is imported.
- » Create vintage analysis for loans originated in the same periods to estimate the average life of loans and historical loss.
- » Perform historical loss analysis, differentiated by loan segments, and supported by FDIC loan segment loss data and loan level charge off data.
- » Leverage custom segmentation to separate loans with different risk characteristics, and loan-level loss data to support granular loss analysis.
- » Experience a solution that handles everything from data collection, loan segmentation, loan life estimation, environmental factor setup, CECL calculation, and reporting.
- » Assess and forecast credit loss at the institution, business unit, and product level.
- » Support internal controls and external auditing.

The ALLL Cloud solution is part of 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.



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