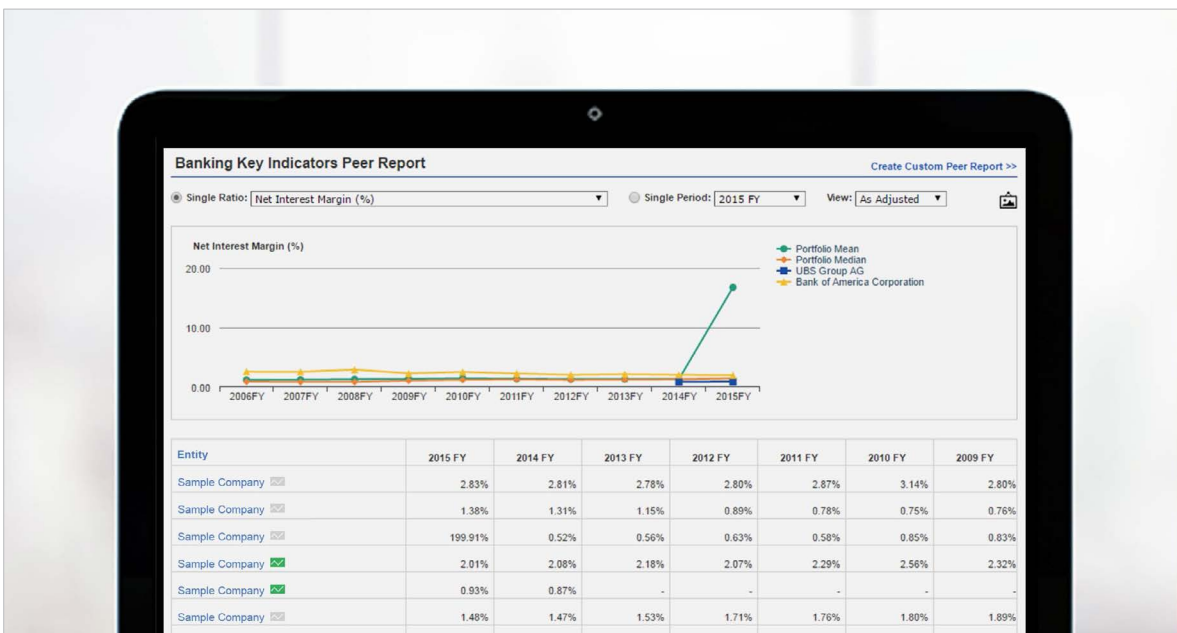
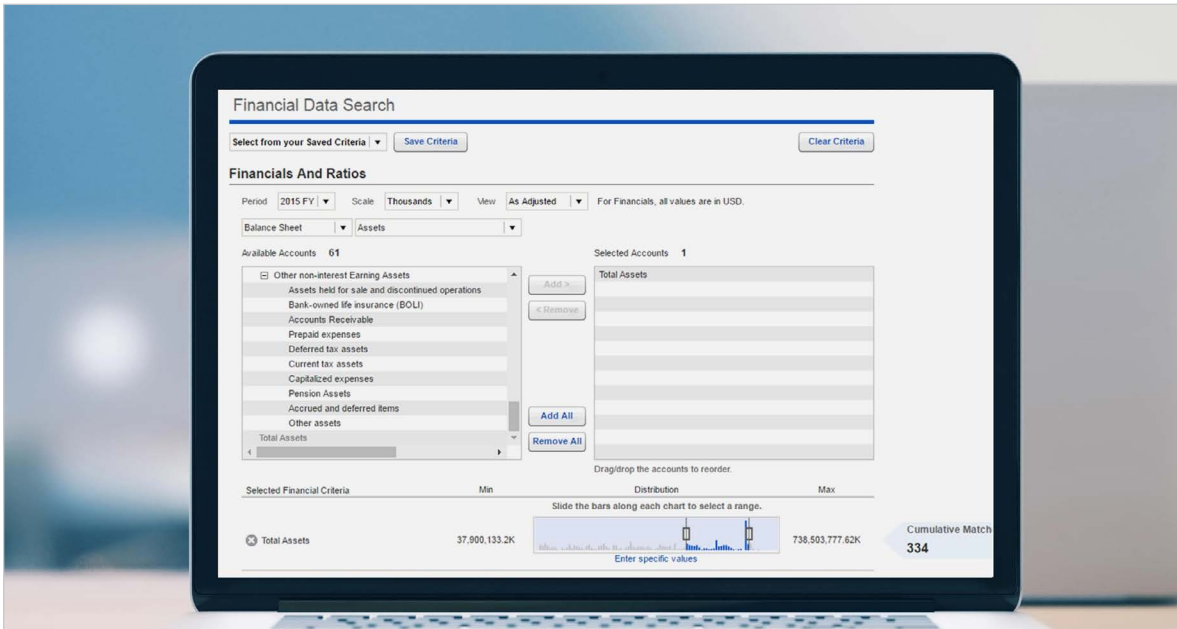


Moody's Analytics Bank Call Report Forecasts provide a objective approach for measuring the effects of macroeconomic variables on income and balance sheet projections. Our service allows for a more realistic assessment of bank factors affecting portfolio results under various scenarios. Sparse internal data and the influence of idiosyncratic factors make it difficult for banks to produce reliable income and balance sheet forecasts. Internal data can influenced by factors such as management actions and merger and acquisition activity. These factors make it difficult to identify the impact of macroeconomic variables.

Access economic forecasts of call report data at the industry, individual bank, and peer group levels

» Use objective forecasts based on Federal Deposit Insurance Corporation (FDIC) data.

- » View industry-level data covering hundreds of income statements and balance sheet line items.
- » Assess performance under baseline and stress scenarios for 1,8000 variables, updated quarterly.
- » Gain confidence from a transparent modeling approach and internal forecast consistency.



Identify the impact of macroeconomic variables with reliable income and balance sheet forecasts

- » Get a objective view, irrespective of internal factors and fluctuations that may cause performance to differ from that of the industry.
- » Benchmark internally derived projections for bank-specific portfolios.
- » Evaluate portfolio growth and market share compared with your industry and peers.
- » Isolate the impact of internal actions that can cause performance to differ from the industry.
- » Use regression models to tie balance sheet and income statement items to industry aggregates.



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