

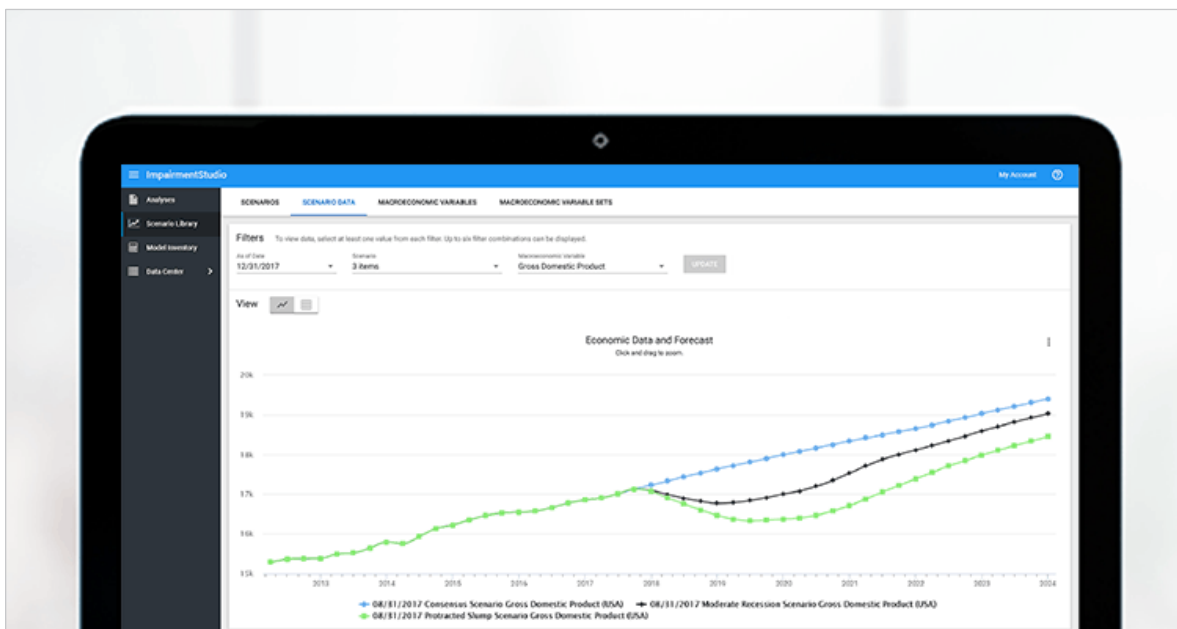
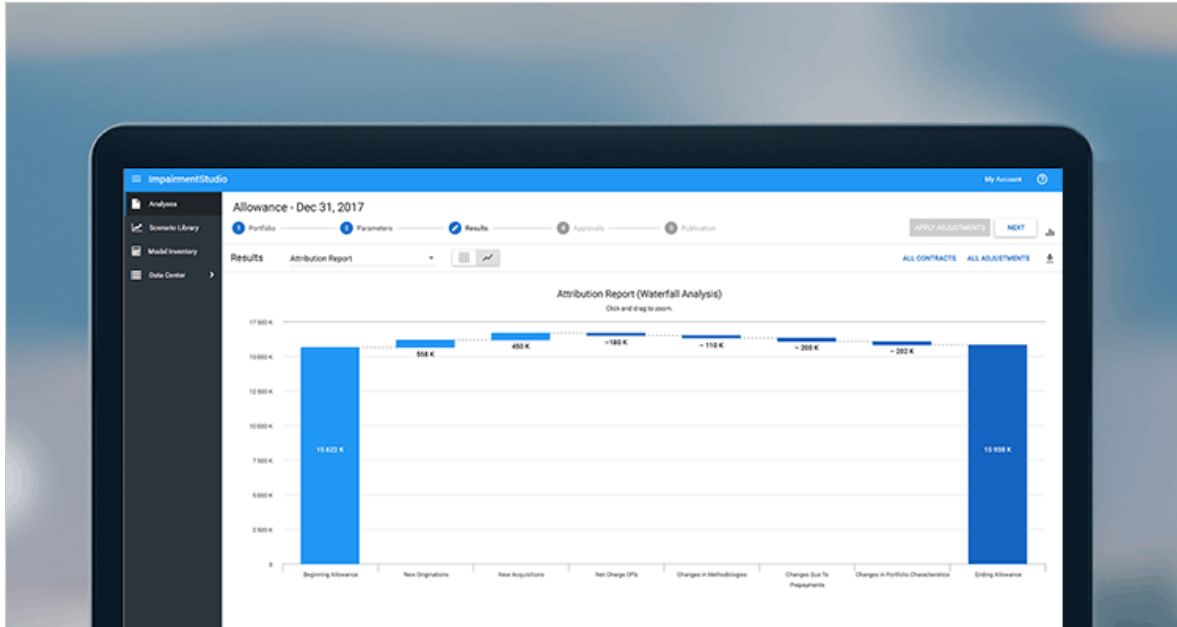


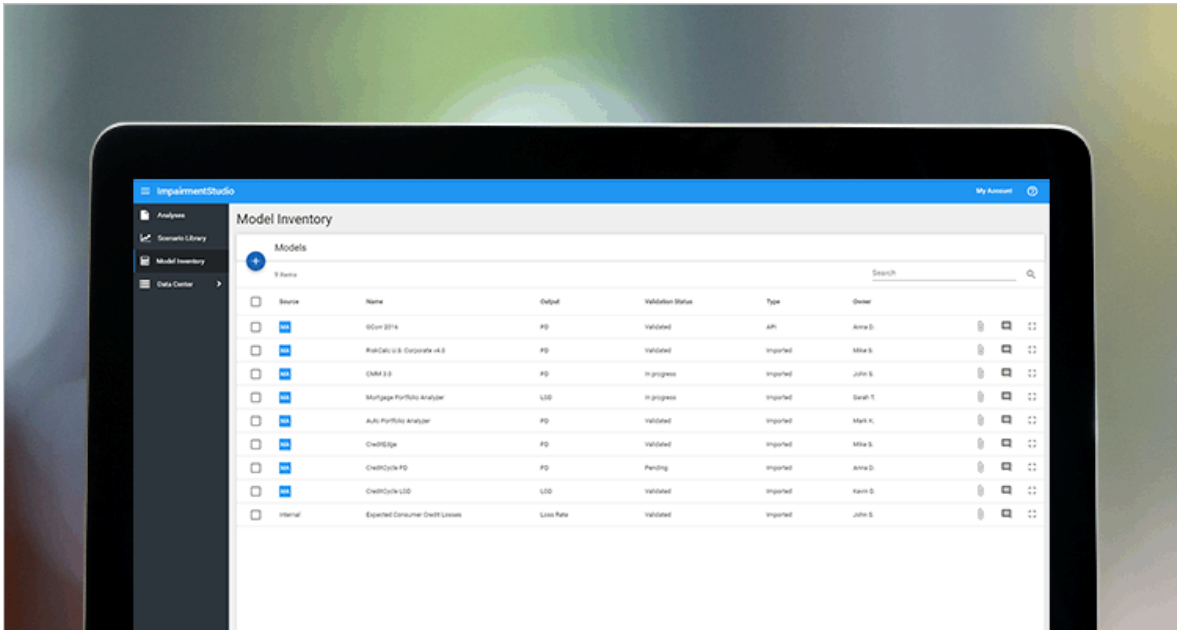
The Moody's Analytics ImpairmentStudio solution enables financial institutions to address the operational complexities of evolving credit impairment accounting standards. It provides a user-friendly and auditable platform for data consolidation, model warehousing, expected credit loss calculation, and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

Automate Impairment Analysis with a Highly Interactive CECL Solution

- » Centralize and clean data from different source systems, and complete missing data, for measuring and recognizing expected credit losses.
- » Access our industry-leading economic forecasts as well as your own business-specific scenarios to reflect forward-looking information quantitatively or via management overlays.
- » Select the appropriate expected credit loss estimation methodology and its relevant risk parameters across portfolios 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, finance, and accounting teams.





Manage and Monitor Expected Credit Loss in a Clear and Concise Manner

- » Perform allowance calculations for different reporting entities, including subsidiaries and holding companies.
- » Leverage built-in analysis 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 using a range of assumptions including risk factors and economic conditions.
- » Set up dynamic workspace environments for each part of your organization, including subsidiaries, analysis teams, and management.

The ImpairmentStudio 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.



CONTACT US

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

www.moodyanalytics.com/contact-us

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