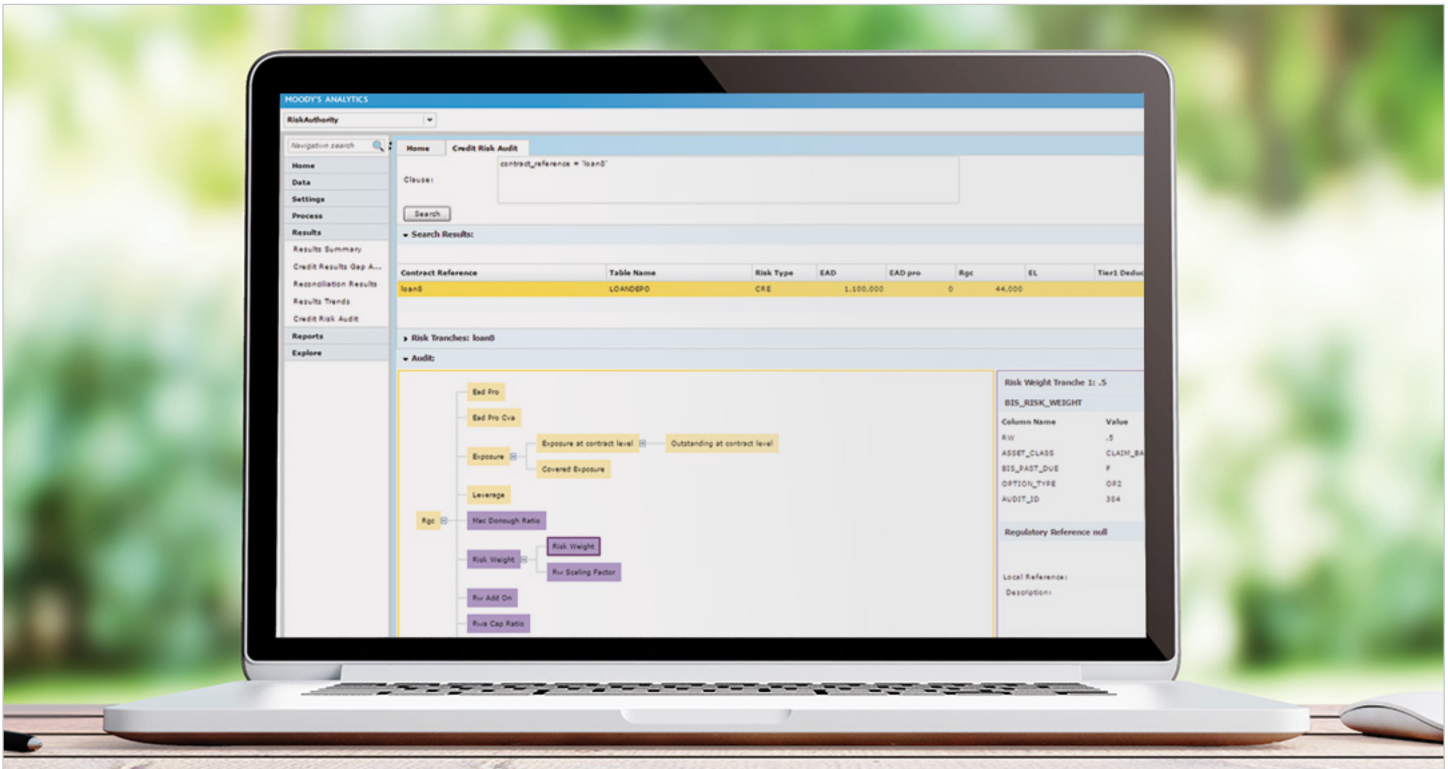
Moody's ANALYTICS | RiskAuthority™



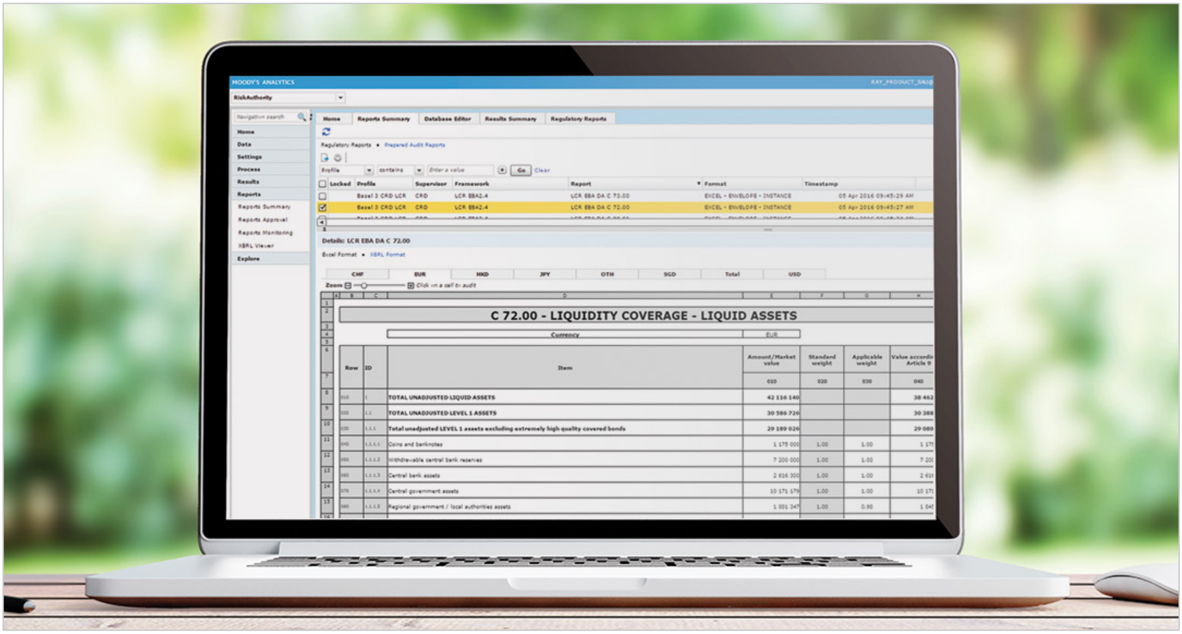
The RiskAuthority application delivers streamlined and automated regulatory compliance for Basel I, II, and III. It encompasses credit, market, liquidity, concentration, and operational risks. It provides a comprehensive, end-to-end Basel III solution, covering data management, regulatory capital calculations, and reporting.

Leverage a flexible solution for Basel III compliance

- Consolidate and store required Basel I, II, and/or III data, such as assets, liabilities, off-balance sheet exposures, counterparties, ratings, risk drivers, and market data, all on one platform.
- Calculate all required information for the liquidity coverage ratio (LCR) and net stable funding ratio (NSFR), including liquidity buffer eligibility rules and haircuts.
- Monitor large exposures, concentration risk, and funding concentration per customer, product, country, and currency.

» Streamline and automate production of Pillar 1 regulatory capital, concentration risk, and liquidity reports and submit in your supervisors' preferred languages and formats.

» Utilize dedicated modules covering credit, market, liquidity, concentration, and operational risks, allowing you to implement a flexible solution, unique to your requirements.



Embedded Basel III text in the application helps deliver streamlined regulatory compliance.

Deliver automated and streamlined regulatory compliance with Basel I, II, and III

» Embedded Basel III calculation ratios and automated workflow processes deliver efficient and streamlined Basel III compliance.

» The powerful application mapping capabilities of the RiskFoundation™ data management platform integrate smoothly into a bank's core application environment.

» Integrate seamlessly with the Moody's Analytics Regulatory Reporting Module to deliver streamlined, accurate, and efficient regulatory reporting for Basel I, II, and III.

» Leverage the same data banks use for EBA, CCAR, and DFAST stress testing, and AnaCredit and liquidity compliance to present a consistent picture to regulators.

Adopt an award-winning, comprehensive solution for Basel I, II, and III

The RiskAuthority application has won numerous industry awards from both industry analysts and readers of industry magazines. The RiskAuthority platform calculates, consolidates, and reports your organization's Basel III regulatory credit, market, operational, concentration, and liquidity risks. It provides an integrated and comprehensive solution - from centralized data management; fast and accurate capital, liquidity, and leverage ratio calculations; to integrated regulatory and management reporting.

2015 Risk Technology Rankings Winner -
1 Regulatory Risk Capital Calculation

Asia Risk Award Technology Rankings -
1 Regulatory Capital Calculation and Management

LEARN MORE NOW

Learn more about how Moody's Analytics can help you streamline and enhance your regulatory compliance with Basel I, II, and III.

www.moodysanalytics.com/contact-us

CONTACT DETAILS

Visit us at **moodysanalytics.com** or contact us at a location below.

AMERICAS
+1.212.553.1653
clientservices@moodys.com

EMEA
+44.20.7772.5454
clientservices.emea@moodys.com

ASIA (EXCLUDING JAPAN)
+852.3551.3077
clientservices.asia@moodys.com

JAPAN
+81.3.5408.4100
clientservices.japan@moodys.com