

Innovative End-to-End Stress Testing Solutions

Across the world, regulators now run annual stress tests complemented with more stringent requirements for larger firms. Examples are the FED annual stress test and the EBA stress tests. Moody's Analytics offers a suite of tools to lighten the cost and resources implications for the regulated firms from off the shelf to customized solutions.

Trusted Source for Regulatory Guidance & Risk Management

We provide expert advice on regulatory reform by distilling requirements and extracting meaningful strategic and operational implications for your organization as well as a holistic, forward thinking assessment across all risk management functions including treasury, risk management and finance groups.

Proven Program Design & Management Provider

We offer advisory services to develop a philosophy and approach to stress testing by conceptualizing and creating roadmaps necessary to design a program consistent with your institution's nuances and risk appetite. Operationally, we can assist your institution by developing a governance structure, defining organizational requirements and creating a detailed implementation plan and playbook for successfully executing regulations. Our content experts also manage large scale, enterprise-wide stress testing programs from inception through to reporting for CCAR.

Best-in-Breed Data

We offer the most comprehensive and granular data sets in the industry for credit, economic and financial risk. These unique data sets provide historical and loan level data across every CCAR asset class – a critical input to ensuring accurate modeling. We also offer technical services to identify existing data gaps within your current databases, determine data needs based on your modeling frameworks, combine proprietary data with external data and ensure reference data comparability.

Industry Leading Modeling

We provide industry leading off-the-shelf and customized models to accurately calculate the impact of macroeconomic, event driven and institution specific scenarios to estimate credit losses across asset classes and forecast P&L. These models uniquely capture custom scenarios, your firm's risk profile and nuances and market parameters to ensure accuracy on both sides of the P&L.

Expert Services & Software Solutions

Our advisory team documents methodologies and assumptions required to generate FRY14A templates, populate CCAR data templates with stress testing results and draft the capital plan and contingency and remediation plans to create meaningful enterprise-wide recommendations. Our team also offers recommendations for continuous improvement across enterprise-wide stress testing processes as well as industry leading software solutions that aggregate modeling results to measure the full impact on the P&L and balance sheet and ease ability to capture and share results enterprise-wide.

Moody's Analytics Stress Testing Product Offering By Asset Class

		WHOLESALE LENDING					RETAIL LENDING					DEBT			
		Commercial & Industrial			Domestic Commercial Real Estate	Domestic Residential	Retail		Other Retail Lending			Structured Finance	Debt Securities Bonds		
DATA, MODELING & SOFTWARE SOLUTIONS		Usage	Large Public	Large Private		Small-Med Size Privately Held	First Lien, HELOC, HELOANS	Credit Cards	Auto Loans	Business	Consumer & Student Loan Portfolios		Int'l Retail Loan Portfolio	Corporate & Financial	Municipal
Data (Historical & Loan Level)	Public Firm Historical EDF Data:	PD	✓										✓		✓
	Default & Recovery Database (DRD)	PD, LGD	✓	✓									✓		✓
	Credit Research Database (CRD)	PD, EAD		✓	✓										
	Structured Finance (Loan by Loan, non-corporate)	PD, LGD				✓	✓								
	Case-Shiller Indices: historical, projected & aggregated	PD, LGD					✓								
	Structured Finance Performance Data Service (PDS)	PD, LGD				✓	✓	✓	✓	✓	✓				
	Default Pre-Payment Loss Curve (DPLC): securitized assets only projected & aggregated data	PD, LGD					✓	✓	✓	✓	✓	✓			
	Credit Forecast.com: historical, projected & aggregated	PD, LGD					✓	✓	✓	✓	✓	✓			
	Structured Finance Default & Recovery Service (SFDRS)	PD, LGD										✓			
	Moody's Financial Metrics: historical, projected & loan level	EL											✓		
	Market Implied Ratings (MIR): same as above	EL											✓	✓	✓
	Municipal Financial Ratio Analysis (MFRA)	EL												✓	
	Fiscal Space: historical, projected, aggregated and loan level	PD, LGD													✓
Modeling (Loan Level)	Credit Cycle: Custom, Aggregated Level Model	PD, LGD, EAD			✓		✓	✓	✓	✓	✓				
	CreditEdge Plus (Stressed EDFs)	PD	✓										✓		
	LossCalc: Custom Model	LGD	✓	✓	✓								✓		
	RiskCalc: Custom Model	PD		✓	✓								✓		
	Credit Transition Matrix (CTM): Ratings Based	EL	✓	✓	✓								✓		✓
	Commercial Mortgage Metrics (CMM)	PD, LGD				✓									
	CreditForecast.com (Generic Model) - Aggregate Level	PD, LGD, EAD					✓	✓	✓	✓	✓				
	Mortgage Portfolio Analyzer (MPA & MPA, UK)	PD, LGD					✓								
	Credit Card Portfolio Analyzer (CCPA)	PD, LGD						✓							
	Auto Portfolio Analyzer (APA)	PD, LGD							✓						
	Wall Street Analytics Platform	PD, LGD										✓			
	CDORom	PD, LGD										✓	✓	✓	✓
	CDOEdge: Ratings Based	PD, LGD										✓			
	Moody's Financial Metrics Scorecards (FM Scorecards): Ratings Based	EL											✓		
	QRATE - Ratings Based	EL												✓	
Platform	CREDIT CYCLE: Web-based platform that houses and aggregates stress testing models and analytics														
	SCENARIOANALYZER: Integrated software solution that consolidates enterprise-wide stress testing data, modeling results, capital requirements and regulatory reporting														

Definitions: PD: Probability of Default; LGD: Loss Given Default; EL: Expected Loss; EAD: Expected At Default
 Note: Custom solutions available across all asset classes

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