



Moody's Analytics modelling and advisory services enable you to make more informed decisions based on trusted, forward-looking models that best represent your unique business and exposures. Our experts leverage extensive economic and industry data, forecasts and scenarios to build best-in-class models that effectively identify risk and opportunities. We also validate and provide guidance on your existing models to help you better mitigate risk and meet compliance requirements.

We provide actionable insights into how the economy and other factors affect portfolio performance for your benchmarking, expected credit loss forecasting, capital and earnings, scoring, sensitivity analysis, stress testing and compliance needs (IFRS 9, CECL, ICAAP, IRRBB, ILAAP, etc.). Our clients value the improved confidence they gain from our knowledge transfer and fully transparent solutions.

TOP-LINE PERFORMANCE ASSESSMENT SERVICES

- » Provide plausible bespoke scenarios based on your geographic footprint, unique exposures and assumptions.
- » Execute cross-discipline scenarios for Pillar 1 and Pillar 2 regulatory and accounting standards.
- » Design and implement reverse stress testing on your portfolios using our trusted economic model.
- » Provide profit and loss forecasts, including monthly P&L cash flows for pricing and system integration.

CREDIT RISK MANAGEMENT SERVICES

- » Develop fully transparent PD, LGD, EAD, scoring and prepayment credit models.
- » Provide 12-month or lifetime expected loss calculations for IFRS 9/CECL, staging rule and impairment calculations.
- » Provide loan-level cash flows for pricing and discounting.
- » Analyze seasoned and new loans as well as future originations.
- » Generate loan-level detail for future originations.
- » Implement early warning indicators.

INTEREST RATE RISK IN BANKING BOOK MANAGEMENT SERVICES

- » Expand the six standard interest rate shock scenarios to the rest of the economy.
- » Design global scenarios for IRRBB and ICAAP based on your assumptions and regulatory recommendations.
- » Forecast interest rates term structures, including policy, money market and swap rates under scenarios.
- » Implement prepayment, commitments, term deposit early redemption, and non-maturing deposit models.
- » Provide balance sheet projections under constant, run-off and dynamic assumptions.
- » Generate EVE & NII calculation and reports.

VALIDATION, MODEL MONITORING AND GOVERNANCE SERVICES

- » Conduct qualitative and quantitative analysis based on the model objectives.
- » Evaluate compliance to local regulation and alignment with industry best practices.
- » Design challenger models and scenarios to use as a performance benchmark.
- » Design framework for monitoring and performance tracking.
- » Provide guidance on maintaining quality models and governance practices.

"Reduction in uncertainty has been a big component of value, as we now feel more confident with forecasts we present to the broader team and decisions it helps us make."

-FINANCIAL LENDER

Chartis RiskTech100® 2019

Strategy Category Winner

Balance Sheet Management Category Winner

CECL Category Winner

IFRS 9 Category Winner

Credit Risk Category Winner

Model Validation Category Winner



Moody's Analytics
Best Solution
Risk Data Management



CONTACT US

To find out how our solutions can help meet your needs, contact us at a location below:

help@economy.com
www.economy.com

U.S./CANADA
+1.866.275.3266

EMEA
+44.20.7772.5454

AUSTRALIA
+61.2.9270.8111

SINGAPORE
+65.6511.4400

Copyright © 2019 Moody's Analytics, Inc. and/or its licensors and affiliates.