

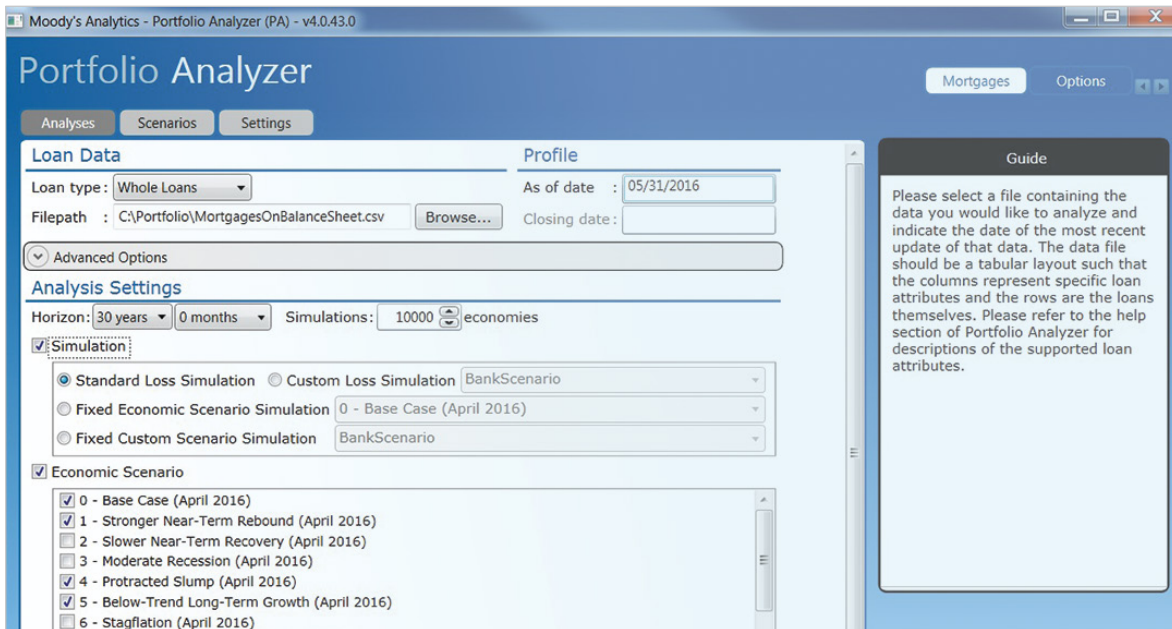


Mortgage Portfolio Analyzer (MPA) is a loan-level software platform for analyzing the credit risk of whole-loan residential mortgage portfolios and collateral pools underlying residential mortgage-backed security (RMBS) transactions. MPA incorporates thousands of macroeconomic paths and loan-level models for estimating probabilities of default and prepayment.

### Leverage a powerful risk management, stress testing, and capital allocation tool

- » Calculate expected loss, economic capital estimate, and contribution to VaR for risk and capital management purposes.
- » Customize model parameters at the loan level, including vectors of multipliers for default, prepayment, severity, and recovery lags.
- » Perform loan-level analysis, producing detailed modeling of loan characteristics and behaviors for different loan types, terms, and resets.
- » Estimate probability of default, prepayment, severity, and losses using Federal Reserve stress scenarios and user-defined macroeconomic scenarios for stress testing.

- » Produce lifetime expected loss under CECL.
- » Back-test and calibrate models easily using client data.
- » Generate loan level detail for future originations.
- » Build and deploy fully transparent custom models in the same platform.



Users can select from a number of options, including time horizon, simulation, and economic scenario to conduct their analyses.

## Implement a single framework for capital allocation, stress testing, and portfolio sensitivity analysis

- » Generate monthly P&L cash flows for pricing and integration with RMBS and ALM systems, using a multi-period framework.
- » Determine loan-level cash flows for pricing and discounting.
- » Run a mixed portfolio of mortgages including subprime, prime, Alt-A, HELOCs, and second liens.
- » Produce forward-looking, 12-month or lifetime expected loss calculations for IFRS 9.
- » Analyze seasoned loans, new loans, and future originations.
- » Quickly run large portfolios using multi-threaded technology.
- » Work with a simple and intuitive user interface and a fully programmable application programming interface (API).



## CONTACT US

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

[www.moodyanalytics.com/contact-us](http://www.moodyanalytics.com/contact-us)

### CONTACT DETAILS

Visit us at [moodyanalytics.com](http://moodyanalytics.com) or contact us at a location below.

For more information, please contact Tom Geraghty at [Tom.Geraghty@moody.com](mailto:Tom.Geraghty@moody.com).

#### AMERICAS

+1.212.553.1653

[clientservices@moody.com](mailto:clientservices@moody.com)

#### EMEA

+44.20.7772.5454

[clientservices.emea@moody.com](mailto:clientservices.emea@moody.com)

#### ASIA (EXCLUDING JAPAN)

+852.3551.3077

[clientservices.asia@moody.com](mailto:clientservices.asia@moody.com)

#### JAPAN

+81.3.5408.4100

[clientservices.japan@moody.com](mailto:clientservices.japan@moody.com)