Moody's analytics

UK Mortgage Portfolio Analyzer

Moody's Analytics - Portfolio Analyzer (PA) v1.0.15	5.0					X
Portfolio Analyzer			UK Re	sidential Mortgages	Options	
Analyses Scenarios Settings						
Loan Data		Profile	*			
Filepath : C:\Portfolio\UKMortgageLoans.csv	Browse	As of date: 2016-05-31 yyyy-mm-dd				
Advanced Options)			
Analysis Settings						
Horizon: 30 years 0 months Simulation Simulations: 10000 economies Standard Loss Simulation Custor	n Loss Simulation BankS	cenario				
Fixed Economic Scenario Simulation	0 - Base Case (April 2016)					
Sixed Custom Scenario Simulation	BankScenario	×				
Economic Scenario						
 ✓ 0 - Base Case (April 2016) 1 - Stronger Near-Term Rebound (April ✓ 2 - Slower Near-Term Recovery (April 2 ✓ 3 - Moderate Recession (April 2016) 4 - Protracted Slump (April 2016) ✓ 5 - Below-Trend Long-Term Growth (April 2016) 	2016)					

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

Leverage a powerful solution for risk management, stress testing, and IFRS 9

- » Calculate expected loss, economic capital estimate, and contribution to value-at-risk (VaR).
- » Customize model parameters at the loan level.
- » Classify loans into risk buckets and measure 12-month or lifetime expected credit loss for IFRS 9.
- » Stress test using built-in and custom macroeconomic scenarios.

» 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 analysis.

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

- » Use a single platform for risk management, stress testing, and IFRS 9.
- » Project forward-looking expected loss and cash flows.
- » Run a mixed portfolio of mortgages including prime, subprime, and buy-to-let (BTL).
- » Build hybrid models using limited client data.
- » Analyze seasoned loans, new loans, and future originations.
- » Quickly run large portfolios using multi-threaded technology.
- » Utilize a simple and intuitive user interface and a fully programmable application programming interface (API).



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