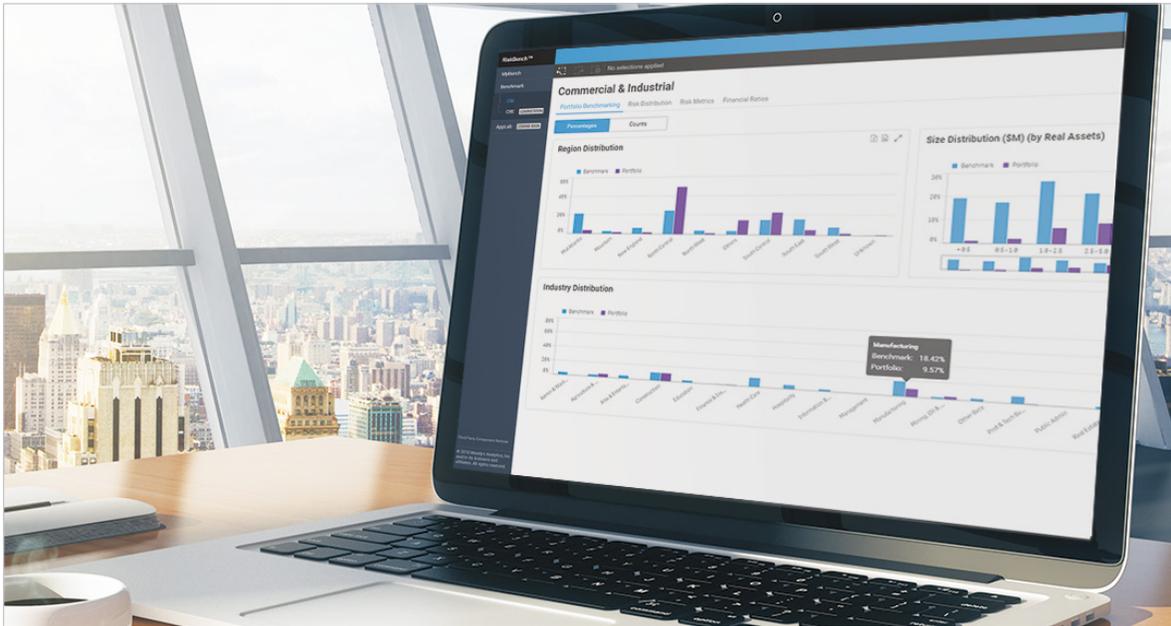


Moody's Analytics RiskBench solution is an online, global, credit risk data community and data discovery platform that provides in-depth analytics and peer insights. Gain a competitive advantage when analyzing and estimating credit and portfolio risk with customizable dashboards, robust industry benchmarks, and credit risk scores.

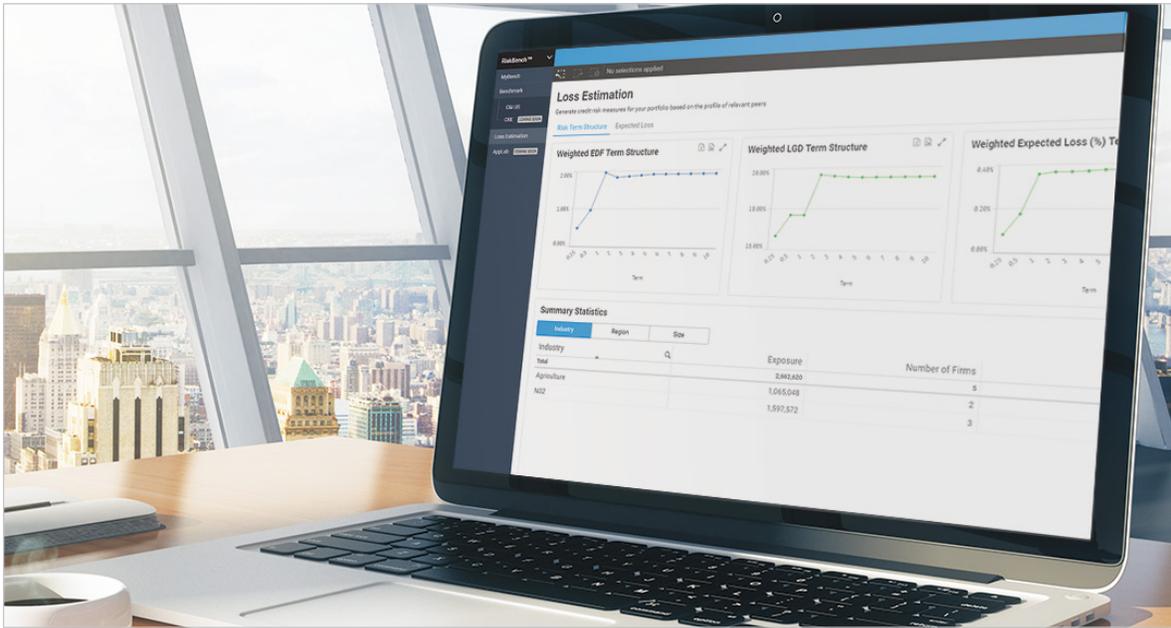
Access broader credit risk data and industry benchmarks

- » **Evaluate and compare commercial and industrial (C&I) portfolio** characteristics and credit risk measures against those of relevant peers with interactive dashboards.
- » **Understand industry and regional credit risk trends** and gain insight into how your C&I portfolios compare with those of peers through a granular view into the Credit Research Database (CRD).

- » **Access historical and forward-looking scores**, including probability of default, loss given default, and expected loss, for internal counterparty assessment, loan origination, and benchmarking.
- » **Produce credit risk measures based on the profile of relevant peers** for impairment and provisioning calculations within your C&I portfolio, as required by IFRS9 and CECL.
- » **Deepen risk assessment within your portfolio** by evaluating smaller borrowers or even firms with missing financials.



The Benchmark app analyzes a portfolio by comparing it to granular CRD data by region, size, and industry sector.



The Loss Estimation app calculates forward-looking expected losses based on comparable peer groups for impairment calculations.

Secure a competitive advantage when analyzing and estimating credit risk

- » **Put your portfolio in perspective** by comparing its credit risk profile with that of a wider industry.
- » **Generate peer-based, credit risk measures** to fill in gaps in your portfolio assessment.
- » **Explore untapped markets** either by industry or region for a better understanding of credit risks and opportunities.
- » **Calibrate and validate credit models** by leveraging the larger dataset and risk metrics of Moody's Analytics.
- » **Assess portfolio performance and credit risk** with reduced dependency on IT resources.

Tap into our unique advantage: Moody's Analytics Credit Research Database

The RiskBench platform's unique ability to benchmark and calculate loss estimates for commercial and industrial portfolios stems from Moody's Analytics proprietary CRD™ (Credit Research Database). Built in partnership with over 80 leading global financial institutions, the CRD is one of the world's largest and most comprehensive financial statement and default databases.

RiskBench Apps	Function
Benchmark	<p>Evaluate and compare your CI portfolio characteristics and credit risk measures against relevant peers.</p> <p>Analyze your portfolio with an interactive dashboard view.</p> <p>Benchmark your portfolio against the CRD with options of filtering by borrower size, region, and industry.</p> <p>Gain insight into industry and regional credit risk trends by analyzing internal portfolios in comparison to Moody's Analytics proprietary datasets.</p>
Loss Estimation	<p>Generate credit risk measures for your CI portfolio based on the profile of relevant peers for fulfilling new accounting standards (such as IFRS 9 and CECL).</p> <p>Use proxy credit scores as inputs to impairment and provisioning calculations for IFRS 9 and CECL requirements.</p> <p>Access historical and forward-looking credit metrics (such as PD, LGD, and EL) for counterparty assessment, loan origination, and benchmarking against internal credit measures.</p> <p>Expand your portfolio risk assessment by evaluating smaller borrowers or firms with missing financials.</p>



Credit measures in the RiskBench platform originate from our award-winning RiskCalc™ models, ranked #1 as "Best Credit Risk Solution Provider" by Waters Technology in 2016.



CONTACT US

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

www.moodyanalytics.com/contact-us

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