BankFocus Product Overview

BankFocus helps clients research and analyze banks globally, for counterparty credit risk, portfolio analysis, regulatory reporting and investment research.

Market Leading Coverage

- **46,700 banks** worldwide with detailed, standardized financials and ratios, linked to source filings
- Option to include detailed financials for **6,400+ NBFIs**
- **740+ standardised financial line items** for all the banks available in the database
- The Moody's Analytics Bank template contains more than **2,700+ line items** and covers the top 13,300+ banks worldwide.
- Most banks have at least 9 years of history; some have 30.

Update Frequency

Our standard timeline for banks financials that are manually spread is:

- **Top 5000 banks: 4 business days** after capture of the financial report
- Banks requested by clients: 5 business days after capture of the financial report
- Other banks: 6-10 business days after capture of the financial report

Channel Delivery

Delivery via Web Browser, Excel Add-in, API, and FTP

Moody's Expertise

- Moody's Investor Service (MIS) credit ratings, financial statement data, and rating announcements
- **MIS template**: covers the **1,200+ banks** which are rated by MIS across the world. It provides financial data curated by MIS analysts, and contains **2,500-line items**
- RiskCalc 1-year EDF Implied Ratings from Moody's Analytics

Complementary Content

- Agency ratings from MIS, Standard & Poor's, and Fitch Ratings
- Bank bond and loan data helps you analyze and compare banks' capital structures and debt maturity profiles
- Bank news from a range of sources, including NewsEdge™, Reuters, Informa, SyndiGate and Orbis M&A
- Market data, unique identifiers and country profiles

Portfolio View of Exposure

Comprehensive, portfolio-level view of a bank's group exposure, including ownership structures and M&A data

Bank Financials: Source to Display

Moody's Analytics | BankFocus

BankFocus offers the most standardized account line items across banks globally with templates overseen by a dedicated Analytical Governance team

Annual/ Interim Reports

Regulatory Feeds

As-Reported Format

For example:

- 60 detailed "National Format" As Reported templates
- Over 2,700-line items (Moody's Analytics Bank template) providing the most granular as reported numbers
- Moody's Analytics Central Bank template and Moody's Analytics Islamic Bank template
- Click-through to source document

Global Detailed Format

- 740+ line items
- Most up-to-date and relevant format in the market
- Standardised for every bank in BankFocus
- Incorporates CAMELS ratios
- Templates updated quarterly

Analytical Governance

Template governance, spreading standards, quality controls

Product Overview: Features

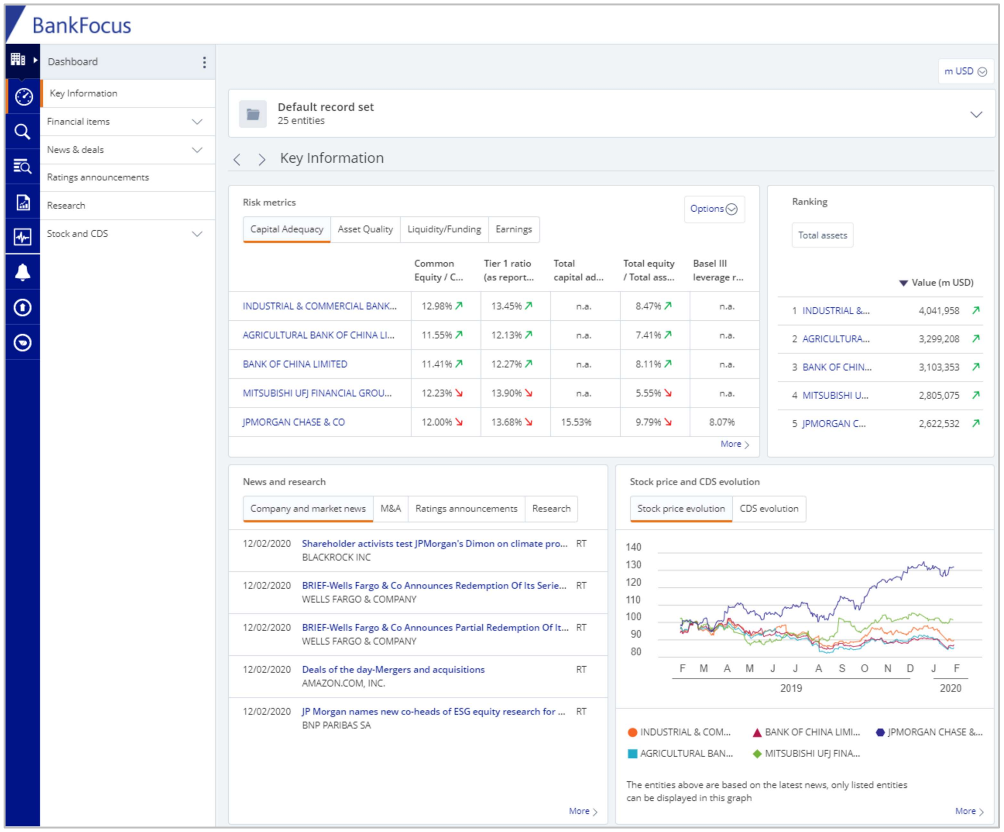
MOODY'S ANALYTICS | BankFocus | InsuranceFocus

	BankFocus	InsuranceFocus
Coverage	▪ 46,700 Banks	▪ 16,600 Insurers
Financial Accounts		
Types of Financial Accounts	▪ Detailed template for whole universe ▪ 60 national regulatory filings ▪ Moody's Investors Service (MIS) template for banks rated by MIS	▪ Templated for the whole universe ▪ National Standard Formats ▪ Regulatory Filings (US Stat and European Solvency II SFCR)
Depth of Financial Accounts	▪ Global Detailed: 740-line items/ratios ▪ National As-reported (Moody's Analytics Bank template): 2,700+ line items ▪ Moody's Investors Service: 2,500+ line items/ratios	▪ Detailed Template: 260-line items ▪ National Templates: up to 2,000 items in 130+ national templates
History	▪ Top 2000 and OECD banks from 2006 for annuals ▪ From 2011 for listed banks and from 2013 for non-listed banks for annuals; Interims from Q1 2016 ▪ Moody's Investors Service: from 2006 for annuals; from 2008 for interims ▪ Reg feeds back up to 1990 (US)	▪ 11 years of annual history
Timeliness	▪ 4 days for top 5,000 banks; 5 days for banks requested by customers and 7-10 days for all others	▪ 10 business days ▪ 15 business days for new entities
Drill Down & Look Back	▪ Drill down for all; Click through to source available for 14k banks ▪ Moody's Investors Service: All have drill down and click through to source	▪ Drill down partially available
Organisation Profile		
Organisation Structure	▪ Full organization map and Family tree	▪ Full organization map and Family tree
Shareholders & Shareholdings	▪ Ownership information including non-banking entities	▪ Ownership information including non-Insurance entities
Capital Structure	▪ Moody's: full capital structure, with debt lists by seniority	▪ All bonds and loans by type and maturity
Credit Ratings	▪ Moody's Investors Service: Debt/Issuer ratings ▪ Other CRAs: issuer ratings	▪ Issuer level ratings from MIS, Fitch and AmBest ▪ Moody's Investors Service debt level ratings
Market Data	▪ Share price charting ▪ Portfolio share prices	▪ Share price charting
Officers & Advisors	▪ Strong details on officers, limited details on advisors	▪ Strong details on officers, limited details on advisors
Web-based Analytical Tools and Other Features		
Screening and Reporting Tool	▪ Whole search functionality designed as a S&R tool	▪ Whole search functionality designed as a S&R tool
Peer Analytics	▪ Extensive functionality with large range of analytical formats	▪ Extensive functionality with large range of analytical formats
Portfolio Analytics	▪ Portfolio Risk Dashboard	▪ Portfolio Risk Dashboard
M&A Analysis	▪ Details on US Bank branches ▪ Combined deposit market share, and pre-/ post- HHI	▪ Not Available
Custom Report Builder	▪ Whole bank report can be exported in PDF, Excel, or Word	▪ Whole insurer report can be exported in PDF, Excel, or Word
Research Reports	▪ BankFocus Research reports (topical credit research reports leveraging financial information in BankFocus; released on a regular basis) ▪ Access to Moody's Investor Services, MarketLine, GlobalData (3rd party) via product Credits	▪ InsuranceFocus Research reports ▪ Access to Moody's Investor Services, MarketLine, GlobalData (3rd party) via product Credits

Product Interface: Landing Page

Moody's Analytics | BankFocus

Improved integration into customer workflows



Landing Page

- Allows users to monitor their Portfolios and switch between different lists of entities
- Displays **Key Risk Metrics**, **Ranking**, **News & Research**, and **Stock / CDS data** at a portfolio-level
- Allows users to focus on the most **pertinent exposures in their portfolios**
- Easily switch between different entity sets to monitor different types of banks in various geographies.