



**BUREAU VAN DIJK**

A Moody's Analytics Company

# MOODY'S ANALYTICS

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## BankFocus

Research and analyze banks,  
for counterparty credit risk  
and portfolio analysis

**Welcome to the  
business of certainty**

# BankFocus is the definitive solution for analyzing banks

Moody's Analytics BankFocus combines renowned content from Bureau van Dijk and Moody's Investors Service, with expertise from Moody's Analytics.

The result is a comprehensive banking database that you can use to identify, analyze and monitor banks.

BankFocus has three key strengths:

- It has more **financial statements** for banks than any other solution
- It has a **wide range of financial templates**, so you can search and analyze banks across the whole database, and then analyze them individually, in detail, in your chosen format
- It includes **extensive ownership information**, so you can get a portfolio level view of exposure, and easily view and explore a bank's shareholders and subsidiaries.

BankFocus offers you a range of access and analysis options including a contemporary interface and integrated workflow solutions.

# Financial statements for more banks than any other solution

With detailed financials for around 46,000 banks, BankFocus offers financial statements for more banks than any other solution.

And we offer a financial history too. The number of years available varies between regions and templates. Most banks have at least seven years of history; some 30.

Region	Banks
North America (Includes SEC and regulatory filings)	29,700
EMEA	9,800
APAC	3,400
LATAM	3,300
<b>Total</b>	<b>46,200</b>

And it covers more than banks. You also have the option to include insurance companies and non-bank financial institutions in your BankFocus subscription. Our insurance coverage includes:

- 15,000+ companies in our unified global template
- US NAIC Statutory data
- EU Solvency II SFCR reports

Plus, you can review financial data for non-bank financial institutions (NBFIs), including securities firms, finance companies, leasing companies and asset managers. And we also deliver information for regulatory checks.

## BankFocus total coverage

Number of entities	Detailed financials	Summary financials	Limited financials	Total
Banks	46,200	2,200	174,800	<b>223,200</b>
Insurance companies	15,300	37,500	229,300	<b>282,100</b>
Non-bank financial institutions	8,900	714,800	3,087,100	<b>3,810,800</b>
<b>Total</b>	<b>70,400</b>	<b>754,500</b>	<b>3,491,200</b>	<b>4,316,100</b>

# A range of templates for both like-for-like and detailed analysis

BankFocus offers detailed, standardized reports and ratios for around 46,200 banks across the globe. For these banks, you can access:

- standardized data for detailed like-for-like analysis

- 'as reported' data
- Transparency on financials – you can click to see how data points are derived and view them on the source filings

## Our templates include



### Global detailed

Our flagship template the 'global detailed' offers more than 740 line items and ratios and was created specifically from the perspective of a bank analyst.



### National formats

#### The IFRS Template

Contains more than 2700+ line items and covers 14,000+ banks worldwide. Plus 60+ 'as reported' national formats that are country specific.

#### Moody's Investors Service template

This template covers the 1,000+ banks which are rated by Moody's Investors Service across the world. It provides financial data curated by Moody's Investors Service analysts, and contains 2,500 line items.

#### Islamic banks

2,100 line items.

#### Central banks

790 line items.

## Our templates are contemporary

BankFocus is supported by a highly knowledgeable bank analysis team, so its templates are regularly updated to reflect the latest accounting and regulatory disclosures, including:

- Basel III CET1
- Transitional vs fully loaded regulatory capital ratios
- Total loss absorbing capacity (TLAC) and minimum requirement for own funds and eligible capital (MREL)
- Minimum and buffer capital requirements
- Basel III liquidity coverage ratio (LCR), net stable funding ratio (NSFR), leverage exposure and ratio
- IFRS 9 based asset quality disclosures
- Loans and deposits by geography, sector and rating category
- Market risk, for example stress VaR, interest rate risk, FX risk
- Derivative netting and collateral

# Get a comprehensive, portfolio-level view of a bank's group exposure

We also publish a global database of entity information – Orbis. This means we can provide additional group content and structures. Bureau van Dijk also collects M&A information that enhances the data available on BankFocus.

## Ownership structures

- View both direct and indirect ownership
- Highlight beneficial owners within a corporate structure
- See different levels of ownership, including minority shareholdings
- Review details, such as financial items, number of employees and domicile of entities across the group, at a glance
- Understand institutional shareholdings lists, with additional information for non-bank financial institutions.

# Agency ratings and market indicators

## Bank ratings

BankFocus gives you access to long-term ratings from the major credit rating agencies, including:

- Moody's Investors Service
- Standard & Poor's
- Fitch Ratings
- AM Best – for insurance companies

## Market data

View current and historical spot prices for all listed banks. These can be viewed in daily, weekly and monthly timescales. View credit default swap (CDS) over five years.

# Other complementary information on banks

Alongside the financial data, ownership structures and M&A data, BankFocus also delivers Bureau van Dijk's other extensive datasets.

## News

Monitor news on banks and filter for negative news. The news is sourced from a range of sources, including:

- Dow Jones
- Reuters
- Economist Intelligence Unit
- Syndicate
- NewsEdge™
- Bureau van Dijk (M&A)

## Unique identifiers

BankFocus provides you with unique ID numbers. These include:

- LEI (legal entity identifier)
- Swift Code
- Ticker
- ISIN Number
- CIK Number
- GIIN
- National ID
- Orbis ID

## Original filings

Access our extensive library of original annual and interim reports for around 46,000 banks.

## AML and KYC documents

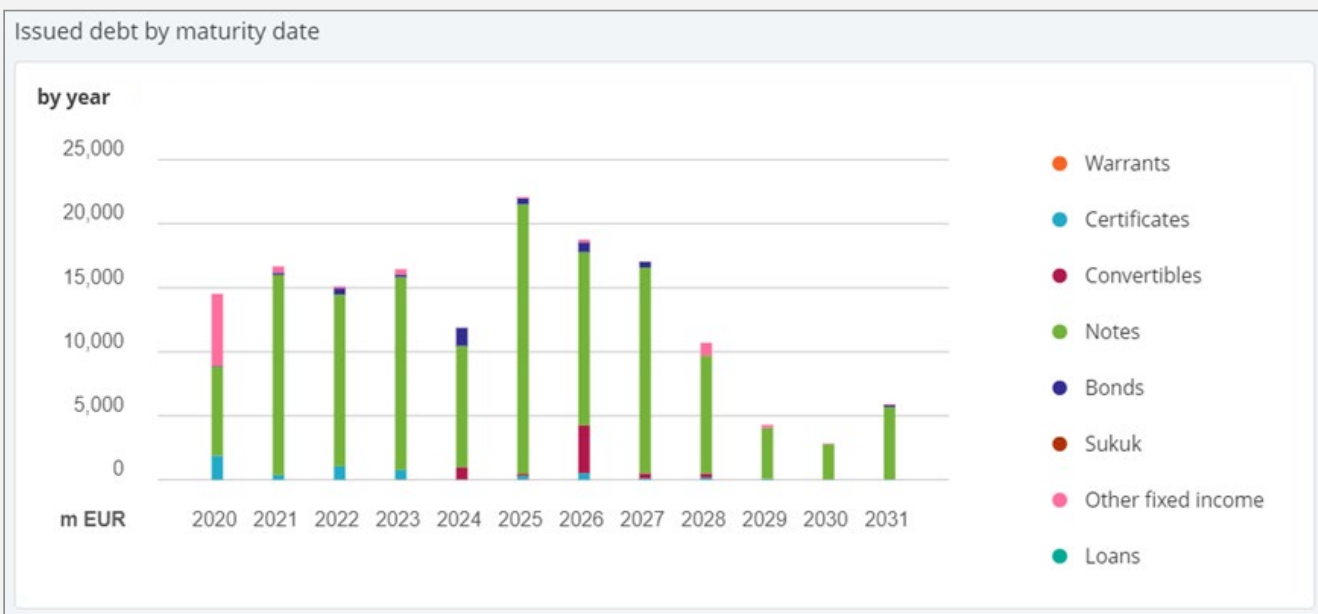
Review anti-money-laundering (AML) and know-your-customer (KYC) documents, to help minimize reputation damage and risk exposure. These include:

- AML and KYC policies
- Articles of association
- Banking licenses
- Certificates of incorporation
- Extracts from commercial registers
- Lists of regulated financial institutions, per regulator within each country
- US Patriot Act certification

## Bonds and loans: analyze and compare banks' debt structure

BankFocus shows bonds and loans data for banks, so you can:

- Visualize bonds and loans at a company or group level
- Analyze the debt structure by maturity, seniority, coupon type, security type and currency exposure
- See the full list of outstanding debt instruments
- Search for debt instruments by ISIN



## Economic indicators and reports

BankFocus includes Country Profiles which show the key macroeconomic indicators for each country from the Economist Intelligence Unit (EIU).

You can access more reports via add-on subscriptions:

- EIU Country Outlook: political, economic and commercial outlooks
- EIU Financial Services Reports: research on the key financial industries such as banking, insurance, asset management
- EIU Country Risk Reports: analysis and forecasts on sovereign, currency, banking sector, political and economic structure risks
- EIU Risk Ratings Review: research related to the EIU sovereign ratings

# A combination of content and expertise

## A legacy of expertise in bank data

BankFocus is built on a long legacy of expertise in bank data. Bureau van Dijk has been delivering information on banks since 1990.

BankFocus includes Moody's Investors Service 'as reported' bank financials for rated banks.

This legacy is combined with expertise from Moody's Analytics and a strategic focus to deliver the optimal solution for researching and analyzing banks. This includes thousands of operational processes to deliver quality and accuracy.

# Quality is our priority

Providing our customers with the best quality data is our most important objective.

We have thousands of validation controls for the data on BankFocus. A quality management team also checks the

data on an entity-by-entity basis. The templates, and all sourced data, are regularly reviewed and updated with the latest regulatory requirements.

# Customer support and success teams

Our dedicated teams will help you get the most out of BankFocus.

When you first join us, we'll work with you to make sure you have all the necessary templates and custom variables set up.

And, once you're on board, we'll continue to help you develop your use of BankFocus and its extensive analytical and portfolio options. We can support you in integrating BankFocus into your workflow too.



# BankFocus data and functionality provides clarity and efficiency

## Screen for banks

Search for banks globally, using consistent financial criteria, geographic location or corporate information. Plus, you can create your own variables for searching and analysis.

You can screen for multiline, P&C, life insurers and reinsurers separately.

## Clear portfolio monitoring using our dashboard view

You can rank and monitor relevant financial and risk metrics for your portfolio banks. You can create multiple portfolios and switch between them easily. Dashboards also show you relevant news, M&A activity, ratings announcements and research.



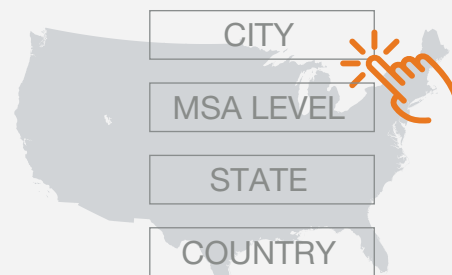
## Custom report builder

In addition to several standard reports, you can build a report for any bank with the information you need.

- Include or exclude content to create a very specific report
- Change the order in which the data is displayed
- Export your custom reports in various formats

## Analyze US bank branches

Compare US banks using our branch analyzer tool. Analysis options include analyzing a bank's market share by region down to city level. You can overlay demographic information including population and average income.



## Fast searching, analysis and data retrieval

- Access detailed information on individual banks
- Create benchmarking analyses comparing a bank against its peers
- Search by hundreds of criteria
- Refer to original documents in our library
- Illustrate financials with our easy-to-create graphs
- Get a quick view of a bank's financial status and exposure
- Monitor banks using our sophisticated alert system
- Look at a bank's corporate structure in a tree diagram and find entities with the same parent
- Use with our analysis tools, including our add-ins for PowerPoint and Excel, and our peer analytics tools
- View reports in Excel-friendly worksheets and export seamlessly

# Integrate data from BankFocus into your workflow or use our contemporary interface and tools

You can choose how you access and analyze the data, whether that's using our interface, one of our business tools or directly into your own systems.

## Our contemporary interface with data visualization tools

BankFocus' new interface offers a contemporary environment for searching and analysis. Easy-to-use, it provides a range of powerful options for data analysis and visualization. Click-throughs show the derivation and origin of financial items. And you can see the data in Excel-friendly worksheets, which expand directly into tabbed worksheets.

Our Ownership Explorer, is an example of our data visualization tools. Whether you want an overview, or to go into detail, Ownership Explorer helps you easily manipulate data to understand the ownership of a bank.

It's simple to create sophisticated peer analysis reports that you can tailor and manipulate.

# Connect to a range of workflow tools, enterprise risk solutions and bulk data options

## New, contemporary add-ins



BankFocus includes enhanced, contemporary add-ins, to help you do dynamic analysis in Excel and PowerPoint. Using the add-ins, you can seamlessly populate templates using the data from BankFocus.

View the data instantly using your scoring models, analysis and presentation templates. You can even search for banks within Excel.

And, when BankFocus is updated, your templates automatically update too.

# Flexible and contemporary bulk data options

Get data feeds via a REST API or a custom flat file to integrate BankFocus data into your existing models, credit rating and workflow tools.

## Access BankFocus data within Moody's Analytics CreditLens™

BankFocus information is available in both the spreading and risk grading modules of CreditLens – a powerful risk decision platform from Moody's Analytics.

**Financial Spreading** – transfer financial information from a borrower or counterparty into its own or standardized financial spreadsheet so you can analyze its financial position.

**Risk Grading** – calculate a probability of default using your chosen financial ratios and variables.

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