



BUREAU VAN DIJK

A Moody's Analytics Company

MOODY'S ANALYTICS

BankFocus

Research and analyze banks,
for counterparty credit risk,
portfolio analysis, regulatory
reporting and anti-money
laundering due diligence

**Welcome to the
business of certainty**

The definitive solution for analyzing banks

Moody's Analytics BankFocus is a new approach to global banking data. It combines renowned content from Bureau van Dijk and Moody's Investors Service, and expertise from Moody's Analytics.

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

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 over 44,000 banks, BankFocus offers financial statements for more banks than any other solution.

| Region | Banks |
|--|--------|
| North America (includes SEC and regulatory filings) | 29,000 |
| EMEA | 9,000 |
| APAC | 3,000 |
| LATAM | 3,000 |
| Total | 44,000 |

More than banks

You also have the option to include insurance companies and non-bank financial institutions in your BankFocus subscription.

Insurance companies include:

- life
- non-life
- composite
- health

Non-bank financial institutions:

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.

| | Detailed financials | Summary financials | Limited financials | Total |
|---------------------------------|---------------------|--------------------|--------------------|-----------|
| Banks | 44,000 | 1,500 | 94,500 | 140,000 |
| Insurance companies | 16,200 | 34,000 | 129,000 | 179,200 |
| Non-bank financial institutions | 3,600 | 513,700 | 1,536,300 | 2,053,600 |
| Total | 63,800 | 549,200 | 1,759,800 | 2,372,800 |

Do like-for-like analysis on more banks than any other solution

BankFocus offers detailed, standardized reports and ratios for over 44,000 banks across the globe.

For these banks, you can access:

- standardized data for detailed like-for-like analysis
- 'as reported' data
- links to source filings, to see how data points are derived

A range of formats

Summary

- The global standard format - 57 line items and 38 key ratios

Extended

- The global detailed format - over 650 line items - **our flagship report for comparing banks globally**

National

- More than 60 "as published" national formats, extending to over 3,000 line items
- IFRS/GAAP and Islamic bank templates

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
- Minimum requirement for own funds and eligible capital
- Net stable funding
- Holdco double leverage
- Market risk, e.g. stress VaR, interest rate risk, FX risk
- Derivative netting and collateral

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

Bureau van Dijk also publishes a global database of company 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.

Key data for due diligence, AML research and compliance

BankFocus gives you robust information for your due diligence and AML research, including KYC/AML documentation and links to PEPs and sanctions data.

Identify a bank's senior employees

BankFocus contains information on senior employees, board members and executors. You can also view personnel by department, review both current and previous advisors, auditors and transfer agents and see who the previous directors, executives and managers are. Professional details include current and previous roles and tenure and education, residence and nationality.

PEPs and sanctions

We've linked intelligence on PEPs and sanctions with our company and contact data. So you can scan corporate groups and the individuals associated with them for risk factors. And we can also help you automate the identification process.

Minimize reputation damage and risk exposure

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

| Market indicators and credit ratings

Credit Default Swap (CDS)

BankFocus calculates daily implied CDS spreads, provides implied ratings with historical data and offers graphical peer comparison functionality. All of this is done using statistically significant factors, including:

- aggregated information from the CDS market
- the Financial Implied Rating
- additional financial ratios
- distance-to-default information derived from the equity market

Market data

View current and historical spot prices for all listed banks. These can be viewed in daily, weekly and monthly timescales.

Bank ratings

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

- Moody's Investors Service - downloadable
- Standard & Poor's
- Fitch Ratings
- Morningstar

| 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
- Economist Intelligence Unit
- Syndicate
- Acquire Media
- Factiva News
- Bureau van Dijk (M&A)

Unique identifiers

BankFocus provides you with unique ID numbers. These include:

- LEI (Legal Entity Identifier)
- Swift Code
- Ticket
- ISIN Number
- CIK Number
- GIIN
- National ID
- BvD ID, created from each company's national company number

Original filings

Access our extensive library of original annual and interim reports for over 11,000 banks.

| A combination of content and expertise

BankFocus is built from a 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.

Expertise from Moody's Analytics

- A new strategic focus to deliver the optimal solution for researching and analyzing banks
- New operational processes, including extensive sourcing and quality controls

| Quality is our priority

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

We have hundreds of validation controls for the data on BankFocus. A quality management team also checks the data on an entity-by-entity basis. The templates, as well as all sourced data, are regularly reviewed and updated with the latest regulatory requirements.

| Customer success teams

Our dedicated team is in place to help you get the most out of BankFocus.

When you first join us, our new customer integration team will make sure you have all the necessary templates and custom variables set up.

And, once on board, our engagement team will continue to help you develop your use of BankFocus and its extensive analytical options.

Use the data from BankFocus to add clarity, depth and breadth to your work and increase efficiency

Screen for banks

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

Custom report builder

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

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

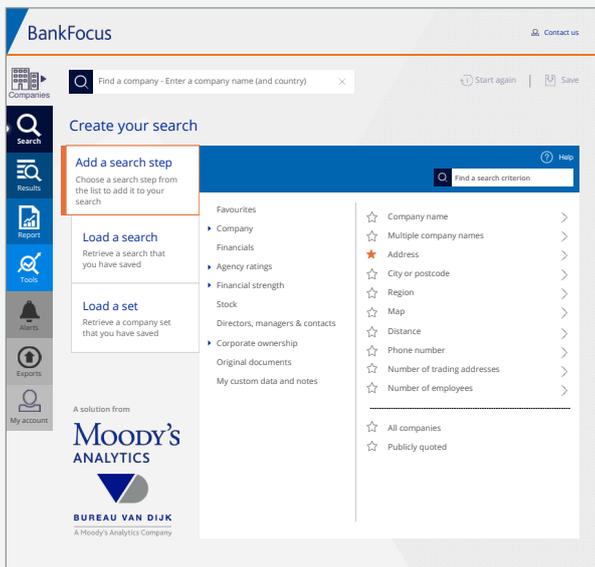
Navigate and analyze

- 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 all companies with the same parent
- Facilitate your onboarding process with our AML/KYC document library
- Use with our analysis tools, including our add-ins for PowerPoint and Excel, and our special credit tool for Basel Compliance
- View reports in Excel-friendly worksheets and export seamlessly

A channel agnostic solution: integrate 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 via a bespoke data feed directly into your own systems.

Our new state-of-the-art 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.

Connect to a range of workflow tools and enterprise risk solutions

It's up to you how you use the data and monitor your portfolio.

New, contemporary add-ins



BankFocus includes enhanced, contemporary add-ins, which allows you to 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 companies within Excel.

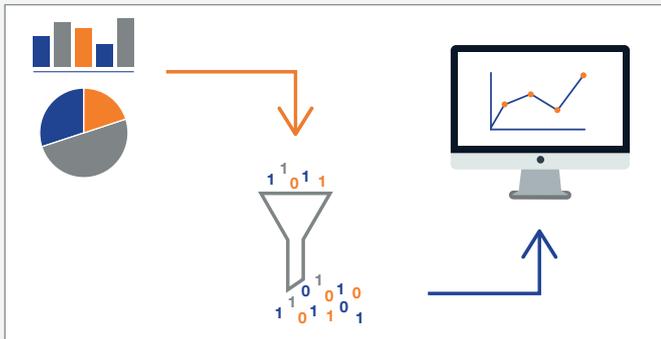
And, when BankFocus is updated, your templates automatically update too.

Credit Catalyst – our business intelligence layer for credit risk management



Credit Catalyst is a purpose-built platform that gives powerful portfolio analysis, scoring and dashboards with virtually no implementation.

Bespoke data feeds



Get a bespoke data feed delivered via an API or a custom flat file to integrate BankFocus data into your existing models, credit rating and workflow tools.

Workflow solutions



A sophisticated analysis framework, ready for you to customize

Moody's Analytics enterprise risk solutions, including the Fact Framework, offer flexible and fully configurable frameworks that can be completely integrated into your existing workflow. It can also incorporate Spreading and Financial Analysis, Risk Rating, Loan Origination and Approval Workflow processes. Limit and Exposure Management and Covenant Monitoring are available too.

Contact information

Argentina

tel: 54 (11) 5246 5072
buenosaires@bvdingfo.com

Australia

tel: +61 (0) 2922 330 88
sydney@bvdingfo.com

Austria

tel: 43 (1) 606 11 96 0
vienna@bvdingfo.com

Belgium

tel: 32 2 639 06 06
brussels@bvdingfo.com

Brazil

tel: 55 11 2348 5176
saopaulo@bvdingfo.com

China

tel: 86 10 8515 2255
beijing@bvdingfo.com

tel: 86 21 6101 0151
shanghai@bvdingfo.com

Denmark

tel: 45 33 4545 20
copenhagen@bvdingfo.com

France

tel: 33 1 53 45 46 00
paris@bvdingfo.com

Germany

tel: 49 (30) 34 655 42 77
berlin@bvdingfo.com

tel: 49 (69) 963 665 0
frankfurt@bvdingfo.com

Hong Kong

tel. 852 2154 3822
hongkong@bvdingfo.com

Italy

tel: 39 02 43 98 22 77
milan@bvdingfo.com

tel: 39 06 840 4611
rome@bvdingfo.com

Japan

tel: 813 5775 3900
tokyo@bvdingfo.com

Mexico

tel: 5255 3683 8080
mexico@bvdingfo.com

Netherlands

tel: 31 (0) 20 5400 100
amsterdam@bvdingfo.com

Portugal

tel: 351 211 528 700
lisbon@bvdingfo.com

Russian Federation

tel: 7 495 739 5712
moscow@bvdingfo.com

Singapore

tel: 65 6496 9000
singapore@bvdingfo.com

Slovakia

tel: 421 2 321 19 011
bratislava@bvdingfo.com

South Africa

tel: 27 (0) 11 881 5993
johannesburg@bvdingfo.com

South Korea

tel: 82 2 6138 3753
seoul@bvdingfo.com

Spain

tel: 34 91 310 38 04
madrid@bvdingfo.com

Sweden

tel: 46 8 51 51 04 80
stockholm@bvdingfo.com

Switzerland

tel: 41 22 707 83 00
geneva@bvdingfo.com

tel: 41 44 269 85 00
zurich@bvdingfo.com

United Arab Emirates

tel: 971 4 4391703
dubai@bvdingfo.com

United Kingdom

tel: 44 (0)20 7549 5000
london@bvdingfo.com

tel: 44 (0)161 829 0760
manchester@bvdingfo.com

United States

tel: 1 (312) 235 2515
chicago@bvdingfo.com

tel: 1 (212) 797 3550
newyork@bvdingfo.com

tel: 1 (415) 773 1107
sanfrancisco@bvdingfo.com

tel: 1 (202) 905 2079
washingtondc@bvdingfo.com