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 banking database that you can use to identify, analyze and monitor banks.

BankFocus has three key strengths:

» more financial statements for banks than any other solution
» 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
» 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 46,700 banks, BankFocus offers financial statements for more banks than any other solution.

The number of years available varies between regions and templates. Most banks have at least seven years of history; some have 30.

You also have the option to include insurance companies and non-bank financial institutions (NBFIs), including securities firms, finance companies, leasing companies and asset managers with your BankFocus subscription.

Our non-bank financial institutions coverage includes 6,400 companies with detailed financials in our unified global template.

Our insurance coverage includes:

» 16,600 companies in our unified global template
» US NAIC Statutory data
» EU Solvency II SFCR reports

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

BankFocus offers detailed, standardized reports and ratios for around 46,700 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 Format:

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.

As Reported Formats:

» Moody’s Analytics Bank template: contains more than 2,700+ line items and covers 13,300+ banks worldwide. Plus 60 ‘as reported’ national formats that are country specific.
» Moody’s Analytics Islamic Bank template: contains 2,100 line items.
» Moody’s Analytics Central Bank template: contains 800 line items
» Moody’s Investors Service template: covers the 1,200+ 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.

<table>
<thead>
<tr>
<th>Region</th>
<th>Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America (Includes SEC and regulatory filings)</td>
<td>29,500</td>
</tr>
<tr>
<td>EMEA</td>
<td>10,000</td>
</tr>
<tr>
<td>APAC</td>
<td>3,500</td>
</tr>
<tr>
<td>LATAM</td>
<td>3,700</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>46,700</strong></td>
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</tbody>
</table>
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

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.

- 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 and 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 five years of credit default swaps (CDS).

Other complementary information on banks

- Filterable bank news from a range of sources, including NewsEdge™, Reuters, Informa, SyndiGate and Orbis M&A
- Unique ID numbers, including LEI (legal entity identifier), Swift Code, Ticker, ISIN Number, CIK Number, GIIN, National ID, Orbis ID, assist with your entity matching
- Extensive library of original annual and interim reports for around 46,700 banks
- Anti-money-laundering (AML) and know-your-customer (KYC) documents, such as 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, and US Patriot Act certification, help minimize reputation damage and risk exposure
- Bank bond and loan data helps you analyze and compare banks’ debt structure
- Country profiles show key macroeconomic indicators for each country

BankFocus data and functionality provides clarity and efficiency

Search for banks globally, using consistent financial criteria, geographic location or corporate information.

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

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.

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.
Reporting and data visualization

» **Custom report builder**: In addition to several standard reports, you can build a report for any bank with the information you need. You can include or exclude content to create a very specific report, as well as change the order in which the data is displayed and export your custom reports in various formats.

» **Fast searching**: Access detailed information on individual banks and create benchmarking analyses comparing a bank against its peers, whilst searching by hundreds of criteria.

» **In-depth analysis and data retrieval**: Refer to original documents in our library and illustrate financials with our easy-to-create graphs. You can also monitor banks using our sophisticated alert system and get a quick view of a bank’s financial status and exposure.

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

The BankFocus’ 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 workbooks.

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.

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™**

» **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.
MJKK and MSFJ also maintain policies and procedures to address Japanese regulatory requirements.

Additional terms for Japan only: Moody’s Japan K.K. (“MJKK”) is a wholly-owned credit rating agency subsidiary of Moody’s Group Japan G.K., which is wholly-owned by Moody’s Overseas Holdings Inc., a wholly-owned credit rating agency subsidiary of Moody’s Corporation. MJKK’s and MSFJ’s credit ratings and opinions are not and do not purport to address any specific regulatory requirements of any particular jurisdiction or governmental authority or to assess whether any specific entity is in compliance with any particular regulatory requirements.

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