

## Regulatory Reporting for Comprehensive Capital Analysis and Review (CCAR) and Dodd-Frank Act Stress Testing (DFAST)

Create, validate and deliver monthly, quarterly and annual CCAR (FR Y-14) and DFAST reporting requirements with Moody's Analytics Regulatory Reporting Module. Fully integrated with our comprehensive enterprise risk platform, Moody's Analytics easy-to-use and cost-effective Regulatory Reporting Module creates and delivers reports in the required formats.

### The Challenge: Delivering Accurate and cost-effective CCAR and DFAST Reporting

The FR Y-14 and DFAST reports require banks to access, validate and reconcile data from across the enterprise. This data is typically stored in multiple systems, across multiple locations, and represents varying degrees of accuracy and consistency. Regulatory reporting, risk and finance managers are under pressure to create and deliver the reports in a timely and efficient manner, ensuring the highest levels of accuracy. They are also being challenged to build a more robust and automated framework that streamlines the process, manages ongoing regulatory updates and enhances operational efficiency.

### Streamlined and Comprehensive CCAR and DFAST Reporting

The screenshot displays the Moody's Analytics Regulatory Reporting Module interface. The left sidebar shows navigation options: Data, Data Management, User Tools, Reports, Lookup Definition, Report Mapping, Generated Reports, and Scenario Setup. The main window is titled 'Report Mapping' and shows a list of 19 items. The selected item is 'FED FR Y-14Q CRE 20120630'. The right pane shows the mapping configuration for this report, including the Name, Description, Target, Reporting Currency, Report Type, XML Root Tag, XML Row Tag, Source, Table or View Name, and Exchange Rate Dataset. Below this, a table lists the mapping details for 24 columns, including Order, Output Column Name, Mapping Type, Mapping Source, and Lookup Expressions.

Order	Output Column Name	Mapping Type	Mapping Source	Lookup Expressions
1	LoanNumber	Formula	subct(CONTRACT_REFERENCE, 1, 50)	
2	ObligorName	Formula	nt(ENTITY_DESC_LONG_NAME)	
3	OutstandingBalance	Formula	round(OUTSTANDING-EAD_PRO, 0)	
4	LineReportedConfY9C	Lookup	FED FR Y-14 CRE (CRE)	INCORPORATION_COUNTRY...
5	CommitmentBalance	Formula	round(AMOUNT, 0)	
6	CumulativeChargedoffs	Formula	round(EAD_PRO, 0)	
7	ParticipationFlag	Lookup	FED FR Y-14 Participation Flag	PARTICIPATION_FLAG
8	LienPosition	Formula	case FIRST_LIEN when 'T' then 1 when 'F' then 2 and	
9	PropertyType	Lookup	FED FR Y-14 Property Type (CRE)	PROPERTY_TYPE
10	OriginationDate	Formula	to_char(nvl(ORIGINATION_DATE, nvl(VALUE_DATE, TRAD...	
11	Location	Formula	case when CML_LOCATION = 'US' then subct(...	
12	NetOperatingIncome	Formula	round(NET_OPERATING_INCOME_ORIGINAL, 0)	
13	ValueOrigination	Formula	round(MARKET_VALUE_ORIGINAL, 0)	
14	ValueBasis	Formula	case VALUATION_BASIS_ORIGINAL when 'AT' then 1 whe...	
15	InternalRating	Formula	subct(INTERNAL_RATINGS, 1, 50)	
16	PD	Formula	round(PD_ORIGINAL * 0.01, 4)	
17	LGD	Formula	round(LGD * 0.01, 2)	
18	EAD	Formula	round(EAD, 0)	
19	MaturityDate	Formula	to_char(MATURITY_DATE, 'YYYY-MM-DD')	
20	Amortization	Formula	round(months_between(MATURITY_DATE, nvl(...	
21	Resourse	Formula	case when GUARANTEE_REFERENCE is null then 1 when ...	
22	LineOfBusiness	Column	BUSINESS_LINE	
23	CurrentOccupancy	Formula	round(OCCUPANCY, 2)	
24	LookupSource	Column	subct(AMOUNT, TRADCT, 1, 50)	

Automatically create, validate and submit your monthly, quarterly and annual FR Y-14 and DFAST reports from a single solution.

## The Optimal Solution for CCAR and DFAST Reporting

### Comprehensive CCAR and DFAST Reporting From a Single Solution

Consolidate and manage the required data, streamline and validate the models and create and deliver required regulatory reports – all from a single solution. This integration streamlines the reporting process, increases operational effectiveness and reduces the potential for costly and timely manual errors.

	Report Name	Report Deliverables
✓	<b>FR Y -14 M/Q</b> Monthly & Quarterly Loan and Portfolio Level Reports	Retail and Wholesale
✓	<b>FR Y -14 Q</b> Quarterly Actual Reports	Securities, Pre-Provision Net Revenue (PPNR), Basel I, II & III, Regulatory Capital, Operational Risk, Trading, Mortgage Service Rights (MSR), Fair Value Option (FVO), Held for Sale (HFS)
✓	<b>FR Y -14 A*</b> Annual Forecast Report	Scenario, Summary, Basel I, II & III, Regulatory Capital, Operational Risk, Counterparty Credit Risk (CCR)

\* The Federal Deposit Insurance Corporation (FDIC) and Office of the Comptroller of the Currency (OCC) are leveraging similar templates.

## Best In Class Regulatory Reporting

### In Depth Visibility & Control

Move quickly and easily from the consolidated level to the underlying data to understand, in depth, the bank's current position. Make fully audited adjustments to the data, to ensure complete accuracy, and clarify issues with the supervisor.

### Full Audit Control

Capture and report on all changes to the data before, during and after the reporting process. Audit changes made down to individual cells to maintain data quality and integrity and enforce the corporate data policy.

### Comprehensive User Access Control

The sensitivity of regulatory reporting demands tight control over who can access the systems and what they can do with the data. Deliver comprehensive, fully audited, user access control, down to cell, table and company level.

### Application Mapping

Deliver full application integration by capturing all the critical reporting values in a wide range of systems, consolidating them seamlessly into the reporting process without the need for complex systems integration cost and effort.

### Historical Reporting and Trend Analysis

Store, manage and access historical regulatory data to provide detailed trend analysis for regulators and management.

### Integrated Management Reporting

To support management visibility and control, users can leverage Reporting Services module to deliver pre-defined and customizable business reports. These reports can be easily exported to Microsoft Excel spreadsheets, or presented graphically in chart form.

## Why Choose Moody's Analytics for CCAR and DFAST Reporting?

### Improved Accuracy

The solution consolidates and stores the required data – securities, retail and wholesale risk, pre provision net revenue, private equity, Basel I, II & III and regulatory capital instruments data – in a central risk and finance data platform (RiskFoundation™). This provides comprehensive audit and tracking capabilities allowing users to record updates and changes across the process. Built-in pre-defined and customizable rules check for data integrity, coherence and validity for increased accuracy.

### Automated Report Submission

The solution creates, validates and delivers all FR Y-14 and DFAST reports, as well as a broad range of regulatory reports including FFIEC101. Users can capture and report on all data changes before, during and after the reporting process, and audit the results by moving seamlessly between the aggregated level to the underlying data.

The screenshot displays the Moody's Analytics Regulatory Reporting interface. The top navigation bar includes 'MOODY'S ANALYTICS', 'CAP@ERS', 'About', 'Help', 'Support', and 'Log Out'. The left sidebar contains a 'Navigation search' bar and a menu with 'Home', 'Data', 'Settings', 'Process', 'Results', 'Reports', 'Reports Summary', 'Reports Workflow', and 'Explore'. The main content area is titled 'Regulatory Reporting' and shows a 'Reports Summary' tab. Below this, there's a 'Regulatory Reports' section with filters for 'Select Column', 'Select Relationship', and 'Enter a value'. A table lists reports with columns: 'Locked', 'Profile', 'Supervisor', 'Framework', 'Report', and 'Timestamp'. The selected report is 'ABC Report' (FED, REP FED FR Y14, FR Y14A\_Basel\_RWA, 09/19/12 05:18:54 PM). Below the table, there's a 'Details: FR Y14A\_Basel\_RWA' section with an 'Excel Format' and 'XBRL Format' option. The main data grid is titled 'Sheet95346' and shows a detailed breakdown of credit risk exposures. The grid has columns for 'Monitoring', 'General info tab4', 'Actual', 'Q4 2011', 'Q4 2012', 'Projected', 'Q4 2013', and 'Q4 2014'. The data is organized into rows for different risk categories, including 'Credit risk (including CCR and non-trading credit risk), with 1.06 scaling factor', 'Corporate', 'Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)', 'Other Exposures', 'Sovereign', 'Bank', 'Retail', and 'Equity'. The grid shows values for each category across the specified time periods.

Monitoring	General info tab4	Actual	Q4 2011	Q4 2012	Projected	Q4 2013	Q4 2014
277	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10
078	0.00	0.00	0.00	0.00	0.00	0.00	0.00
080	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10
081	5,141,671.71	5,141,671.71	5,141,671.71	5,141,671.71	5,141,671.71	5,141,671.71	5,141,671.71
082	69,364,813.00	69,364,813.00	69,364,813.00	69,364,813.00	69,364,813.00	69,364,813.00	69,364,813.00
083	6,196,277.75	6,196,277.75	6,196,277.75	6,196,277.75	6,196,277.75	6,196,277.75	6,196,277.75
084	19,657,965.34	19,657,965.34	19,657,965.34	19,657,965.34	19,657,965.34	19,657,965.34	19,657,965.34

Drill down into individual cell data to assess and validate underlying results and demonstrate validity to Supervisors.

### Ongoing Regulatory Maintenance

Moody's Analytics ensures your regulatory reporting is in line with evolving regulatory requirements. New developments with CCAR, DFAST and the Basel framework are constantly updated so you can be confident that you are meeting the needs of the supervisor and the market, without extra cost and effort.

### Integrated Regulatory Capital and Liquidity Reporting

Leverage the solution to deliver Basel I, II and III regulatory capital and liquidity reports for over 50 countries. These reports can be used with our leading regulatory capital and liquidity calculation solution – RiskAuthority™ – or with your own internal systems, ensuring greater consistency and transparency across the capital planning process.

## The Product Family

### The Solution Family

- » **Scenario Analyzer™** coordinates the stress testing process across the enterprise, centralizing a wide range of Moody's Analytics, third-party and proprietary models.
- » **RiskAuthority™** delivers comprehensive regulatory capital calculation and management for Basel I, II and III, including the risk-weighted asset (RWA) calculations required for CCAR reporting.
- » **RiskFrontier™** and **GCorr® Macro Variables** calculate Expected Loss (EL) based on portfolio-level correlations.
- » **RiskAnalyst™** and **RiskOrigins™** provide the financial statements and internal Probability of Defaults (PDs) required for CCAR purposes.
- » **Moody's CreditCycle™** provides retail credit portfolio insights into the expected and stressed performance of existing and future vintages, enabling loss forecasting and stress testing through the integration of consumer credit analytics with regional economics.
- » **WSA Platform** is a risk and portfolio management tool used for stress testing structured finance transactions. Moody's Analytics maintains a global structured finance deal library. WSA Platform integrates macroeconomic, credit models, pool and loan level performance data to forecast cashflows, PDs, LGDs and prepayments.
- » **CMM® (Commercial Mortgage Metrics)** is the leading analytical model for assessing PDs and LGDs for CRE loans. Customers can perform stress testing and determine loss provisions on their commercial mortgage portfolios using macroeconomic scenarios.
- » **CreditEdge Plus™** bridges the equity, bond and credit derivative markets, enabling an in-depth understanding of their impact on credit risk.
- » **RiskCalc™ Plus** enables clients to calculate PDs for private firms across different regions and industries and measure how borrowers would be affected by stressed scenarios versus a baseline scenario.
- » **Portfolio Analyzer (PA)** is a loan level capital allocation and risk management tool providing stressed PDs, LGDs and prepayments for RMBS, auto ABS, mortgage and auto loans under the Fed's CCAR scenarios and custom scenarios.
- » **Enterprise Risk Solutions Services** provide stress testing, model validation, and implementation services.
- » **Global and Regional Macroeconomic Scenarios** are delivered by a team of over 80 experienced economists, who offer standardized alternative economic scenarios, supervisory scenarios, and bespoke scenarios customized to your specific needs for over 40 countries as well as U.S. states and metro areas.

## About Moody's Analytics

Moody's Analytics, a unit of Moody's Corporation, helps capital markets and credit risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By offering leading-edge software and advisory services, as well as the proprietary credit research produced by Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges.

#### CONTACT US

We encourage you to try our CCAR and DFAST reporting solution for yourself. Please contact Moody's Analytics to learn more, arrange a trial or schedule a personal demonstration. E-mail us at [regulatoryreporting@moody.com](mailto:regulatoryreporting@moody.com) or call one of the numbers below:

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