

# MOODY'S

## FINAL BASEL

# Measure, Manage, Report



## Achieve Your Strategic Financial Goals while Navigating Basel Compliance with Confidence

Final Basel III is complex and includes broad revisions that affect various workflows within the bank. These revisions not only significantly increase capital requirements, directly impacting the bank's ability to manage return on equity, but also create substantial operational challenges. Among these is the daunting task of navigating multiple implementations required further straining resources and impacting the total cost of compliance. Moody's brings together data, analytics, and interconnected cloud-native solutions to help banks accurately measure, manage, and report Basel impact – all to ensure your bank is well positioned to achieve strategic financial goals while efficiently addressing intertwined challenges of capital constraints, data management, and operational burdens.

## What do we enable?



### ACCURATE MEASUREMENT

Evaluate the overall impact of Basel on your regulatory capital.

Use our expertise, data, analytics and software to measure and report regulatory capital and liquidity metrics, including Risk Weighted Assets (RWAs), Liquidity Ratios (LCR, NSFR), Leverage Ratios, capital buffers (under the output floor constraints) and more, with precision, transparency and speed.



### EFFICIENT MANAGEMENT

Use your regulatory metrics as a key driver of profitability and growth. Leverage our credit portfolio management framework to turn RWA calculation results into portfolio risk/reward optimization strategy that aligns with your business goals.

Use active strategies to optimize your path to profitability under capital constraints.



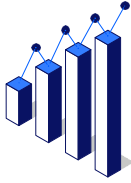
### TIMELY REPORTING

Set up timely and accurate reporting across multiple jurisdictions with our streamlined and automated process. We offer extensive templates and regulatory coverage of over 50 global regulators.

Our solution also assures data integrity, optimizes processes, and enables real-time reporting, all while minimizing the operational production time.

# What we offer?

## MOODY'S HOLISTIC BASEL COMPLIANCE: MEASURE, MANAGE, REPORT.



### DATA

Solve the data challenge and ensure:

- Complete, traceable data with robust lineage for accuracy of risk assessment and calculation
- Standardized and shared data across workflows for consistency



### MEASURE

Accurately calculate RWAs, Capital, Liquidity, Leverage ratios to see the overall impact on capital



### MANAGE

Optimize the return on capital to achieve profitability under the capital constraints



### REPORT

Report accurately and timely across multiple jurisdictions and the key stakeholders



### TECHNOLOGY

Turn disruption into efficiency with our interoperable SaaS solutions:

- One easy and cost-effective implementation for all upcoming requirements and deadlines
- APIs that enable smooth integration into your existing architecture
- Access to innovative tech, such as Gen AI, for efficiencies throughout the workflows



### DATA AND DATA MANAGEMENT

Enhance your compliance strategy with our data solutions, designed to fill the data gaps and to establish full, accurate, and transparent calculations in accordance with BCBS 239 and other data governance regulations. Including: Moody's Ratings data, SCRA data and more.



### REGULATORY EXPERTISE

For over two decades, we've been helping banks with Basel compliance, earning trust of clients and regulators worldwide. You can rely on our regulatory experience to achieve precision and transparency in the measurement and reporting of regulatory Pillar 1 and Pillar 2 risks.



### CAPITAL OPTIMIZATION

Stream insights from the calculation process to credit teams for active portfolio management under capital constraints. Connect your regulatory calculation process to portfolio management, securitization, lending, and balance sheet management workflows for the seamless execution of your capital deployment strategy.



### OPERATIONAL EXCELLENCE VIA TECHNOLOGICAL INNOVATION

Turn technology disruptions into operational excellence with SaaS, APIs and GenAI. We help navigate such challenges as granular data processing, complex calculations and multiple implementations and bring scalability, resilience, and automation through an efficient single implementation for all upcoming Basel related deadlines.

### CONTACT DETAILS

Visit [moodys.com/Basel](https://moodys.com/Basel) for more information

#### AMERICAS

+1.212.553.1653

[clientservices@moodys.com](mailto:clientservices@moodys.com)

#### EMEA

+44.20.7772.5454

[clientservices.emea@moodys.com](mailto:clientservices.emea@moodys.com)

#### ASIA (EXCLUDING JAPAN)

+852.3551.3077

[clientservices.asia@moodys.com](mailto:clientservices.asia@moodys.com)

#### JAPAN

+81.3.5408.4100

[clientservices.japan@moodys.com](mailto:clientservices.japan@moodys.com)