

Service Level Document

What the service is

BankFocus is a comprehensive global banking database designed to identify, analyze, and monitor financial institutions worldwide. It provides standardized and detailed financial reports across multiple templates, including global detailed, Moody's Analytics, Islamic, Central Bank, and Moody's Investors Service formats, featuring up to 2,700+ line items tailored for banks. The database is regularly updated to incorporate regulatory changes such as Basel III, IFRS 9, TLAC, LCR, and NSFR. Covering 52,000 banks, 12,000 non-bank financial institutions (NBFIs), and 18,000 insurance companies globally, it offers extensive historical data, spanning up to 30 years for certain banks. BankFocus is a valuable tool for financial professionals, analysts, and researchers, enabling in-depth banking research, counterparty credit risk evaluation, and portfolio analysis.

Monitoring capability

BankFocus provides a sophisticated alert system for monitoring banks' financial status and exposure. This feature enables proactive monitoring of company portfolios by automatically notifying users of significant changes based on predefined triggers. Thanks to this integrated functionality, users can group entities into customized portfolios and set alerts for events such as ownership changes, financial updates, credit risk movements, or relevant news. These alerts are delivered via email to a pre-defined address book, at scheduled intervals, providing a concise summary and direct links to updated data.

Analytical Tools

BankFocus offers a suite of analytical tools, including pivot analysis, peer benchmarking, contact management, and batch search. The platform features advanced financial analysis modules such as customizable dashboards, enhanced stress-testing and scenario analysis, trend graphs, ratio analysis, and benchmarking. New enhancements include interactive scenario modeling for probability of default, visual ownership pathway analysis, and portfolio risk dashboards with peer comparison and ESG analytics.

Export Functionality

BankFocus offers extensive export options, enabling users to work in their preferred file formats, including Excel 2007 (.xlsx), Excel (.xls), Text (.txt), CSV (.csv), XML (.xml), PDF, and JSON. Data can be seamlessly integrated into Excel via an add-in, making it easy to manipulate and analyze. Users can also schedule automated exports via REST API for streamlined workflows. An appreciated feature among its global client base is the ability to collaborate effectively, with exports that can be shared directly via email. BankFocus further supports custom reports, Excel-friendly worksheets, and integration with Moody's Analytics CreditLens™, providing flexibility and advanced capabilities for financial professionals.

Additional Modules & Features

- **Ratings:** Integrated ratings from major agencies (S&P, Moody's, Fitch) included in the BankFocus package.

- **Moody's Probability of Default:** 1-Year EDF Implied rating based on Global Banks 4.0 model that is calculated both for rated and unrated universe. The Probability of Default by Moody's Analytics is calculated with limited-to-no financials using country, industry, and size to deliver a benchmark PD estimate. The new PD can also be calculated based on financials input by the user.
- **ESG Analytics:** Standardized and comparable ESG scores for any company globally, including SMEs, with enhanced dashboards and peer comparison.
- **Credit Default Swap & Market Implied Ratings:** Comprehensive CDS data, recovery rates, and market-implied ratings.
- **Bonds & Loans:** Detailed data for both the subject company and its corporate group.
- **Research Reports:** Access to company and industry profiles from Moody's Analytics Capital Markets, Moody's Investor Service, GlobalData, MarketLine, and Morningstar.
- **BankFocus Research:** Exclusive AGT research, webinars, and podcasts, now centralized within the platform for easy access and notifications.
- **Beneficial Ownership & T-rank:** Moody's supply detailed ownership information on a global scale. Access to the ownership modules would allow customers to understand controlling ownership pathways, beneficial ownership, or subsidiary data in more detail. This includes the ultimate parent company of the subject entity which can be defined with a certain percentage of threshold based on customer requirements. BankFocus tracks ownership to 0.01% of a shareholding and connect companies to companies, companies to people and people to people to help efficiently navigate and uncover global networks.
- **MACRI:** Moody's Country Risk Indicator captures the interconnected nature of the global economy. The score draws on a wide array of economic, social, political, demographic, and survey data and combines these with economic forecasts and subjective assessments of economic policy and institutional risks.
- **News & M&A:** Real-time, sentiment-filtered news and M&A deal tracking, linked directly to company reports and portfolio alerts.
- **Custom Data Feeds:** Enhanced interface for importing user data, creating custom variables, and collaborative workflows.
- **Original Documents:** Access to an extensive library of original annual and interim reports for banks, along with direct links to source documents for verification. The module also provides comprehensive AML/KYC documentation—including policies, licenses, and certificates—to support compliance, due diligence, and regulatory reporting requirements.

The levels of data backup and restore, and disaster recovery you'll provide, such as business continuity and disaster recovery plans

Moody's is committed to being prepared to quickly recover and resume operations in the event of a significant business interruption.

Resilience and Disaster Recovery Planning is in place to ensure the technology and systems to support the recovery processes for critical business functions. There is a disaster recovery team in place that is responsible for mobilizing and managing the recovery process. The ensure disaster recovery procedures are rehearsed and tested.

Moody's has identified the applications that are critical to our business. These applications are implemented in separate production and recovery data centres using industry-standard practices to switch data from the production site to the recovery

site without loss of data and minimum downtime. This will be reviewed as part of the Business Continuity Plan implementation. Disaster Recovery Planning activities are not limited to recovery but ensures that production environments are designed from a technology and systems perspective to support the recovery processes for critical business functions, this may include using redundant processing capacity at other locations. Other activities include:

- Providing remote-access facilities so that key employees can work from home or from non-office locations in the event their primary workplace was disrupted or made inaccessible.
- Contracting with reputable technology firms specializing in rapid restoration of telecommunications systems, and recovery of software and data assets.
- Obtaining contractual assurances from certain key vendors that they have business continuity plans.

Being part of a top tier financial services and information provider, we take our commitment to our clients very seriously. We continue to seek ways to improve our preparedness as we recognize new methods to manage business disruption risks, and to coordinate recovery efforts throughout the firm.

If you have further questions regarding Moody's efforts in this area, please contact help@moody.com.

Onboarding and implementation

Moody's structured implementation approach ensures that our projects are aligned with our customers' business strategy so they can quickly achieve all benefits of Moody's Solution.

Each customer will have a dedicated team that will cover the following aspects; front line support (helpdesk), training, and commercial account management. Each one of these roles provides a key element and together will ensure the customer has the best support possible.

Moody's support team will always try to help our customers get the most out of the solution they have purchased. Throughout the contract length, our team of account managers and helpdesk support will help identify more within the solution and share new ways to utilise the database.

Access to the system is controlled by usernames and passwords. Who these are attributed to is controlled by our back-end administration site and the users will be sent an email directly containing their login details. Users can be deleted and added on the administration site, and passwords can be updated/reset. Anyone who does not have a username/password will not be able to access the system.

The admin site can be accessed and controlled by the client and/or Moody's. Within the admin site, it is also possible to monitor usage statistics, e.g. how frequently users are logging in to the system, how much data they are accessing.

Users will access BankFocus via a URL which will take them to a user interface; each individual user will log into using their unique email and password. Through this interface, users will have access to all functionalities including search criteria, individual company reports, and the tools section which they will be able to access quickly and easily.

The availability of service is 99.5%.

After Sales Support



- Support and training will be provided by a designated account manager. The account manager will be on-hand to answer any questions about access/use of the BankFocus interface. If there are any more technical data questions that the account manager is unable to answer, they will involve the helpdesk/product specialists.
- You will also have access to the help desk for any questions they may have. This team can be reached at help@moody's.com. Email support is available 24/7. Phone support is available 8:30am – 6pm UK hours.
- There are further resources available within BankFocus itself such as walk-through guides and a comprehensive help section. Technical requirements of Moody's platforms will work with Internet Explorer (IE10 upwards) Google Chrome and Firefox.

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