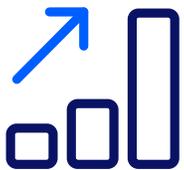


Asset and Liability Management

Moody's ALM helps financial institutions of all sizes anticipate and mitigate the risk that ripples through their functions. Leverage the data, models, and insights required to maintain a robust balance sheet, establish financial resilience, and identify growth opportunities.

Market conditions can be unpredictable, but the impacts on your balance sheet shouldn't be. Bridge today's data with tomorrow's goals with Moody's ALM.

Do more with ALM



ESTABLISH FINANCIAL RESILIENCE

Measure market and credit risks accurately and evaluate the many variables that impact the balance sheet. Stress test a range of scenarios to uncover the insights that empower you to make decisions that establish financial resilience.



GAIN A CONSISTENT VIEW OF RISK

Risk does not stay contained when all parts of your business are interconnected. Model and manage your risk with comprehensive assumptions and scenario sets to make key business decisions related to asset and liability management.



GO BEYOND TRADITIONAL ALM

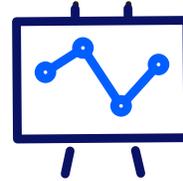
With a SaaS-based modular design, the ALM solution can be expanded to tackle needs from classical ALM to liquidity and investment management, capital planning, impairment accounting, and credit portfolio management.

Effectively Manage your Interest Rate Risk



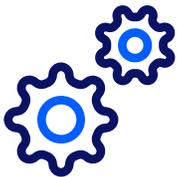
GAP & REPRICING RISK

Navigate the complexities of interest rate fluctuations through aligning duration within your portfolios. Analyze and manage funding gaps to safeguard your financial position.



YIELD CURVE RISK

Stay ahead of yield curve movements and anticipate economic shifts with advanced scenario analysis. Shield against risk while identifying opportunities for growth amidst the evolving economic landscape.



BASIS RISK

Navigate the complexities of interest rate fluctuations through aligning duration within your portfolios. Analyze and manage funding gaps to safeguard your financial position.



OPTION RISK

Master market variability with analysis of embedded options in financial products and prepare for changes in client behavior driven by unpredictable market movements.