

Forecast Databases

FROM MOODY'S ECONOMY.COM

U.S. and Industry

U.S. Macro/Financial

- » Over 1,300 macroeconomic, demographic, and financial variables.
- » Includes GDP, employment, prices, interest rates, banking, credit quality, construction, industry, and demographics.
- » Updated monthly, has a quarterly periodicity and a 30-year forecast horizon.
- » Alternative scenarios.

Industry Forecast

- » Detailed forecast coverage for 60 industries.
- » Includes revenues, operating expenses, net income, net profit margin, capital spending, and more.
- » Updated monthly, has annual periodicity, five-year forecast horizon.
- » Includes balance sheet history.

U.S. Regional

State

- » Over 110 variables at the state level and also includes forecasts for Puerto Rico, Guam, and the Virgin Islands.
- » Includes employment, income, demographics, construction activity, home prices, banking, and credit quality.
- » Updated monthly, has a quarterly periodicity and 30-year forecast horizon.
- » Alternative scenarios.

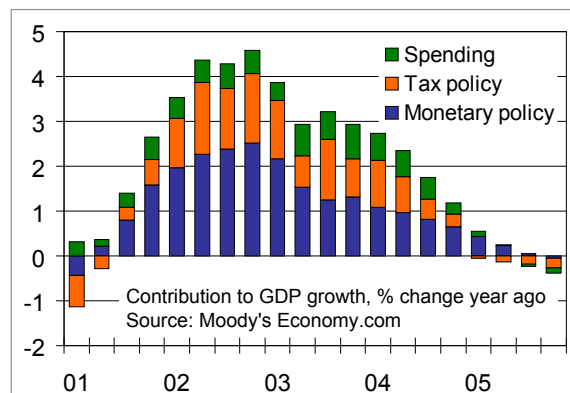
Metropolitan

- » Approximately 70 variables at the metropolitan area level for 378 U.S. areas and nine metro areas in Puerto Rico.

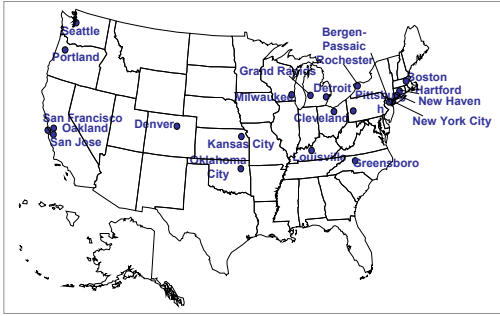
- » Includes employment, income, prices, demographics, construction activity, banking, and credit quality.
- » Updated monthly, has a quarterly periodicity and 30-year forecast horizon.
- » Alternative scenarios.

U.S. State & Metro Detailed Employment & Output

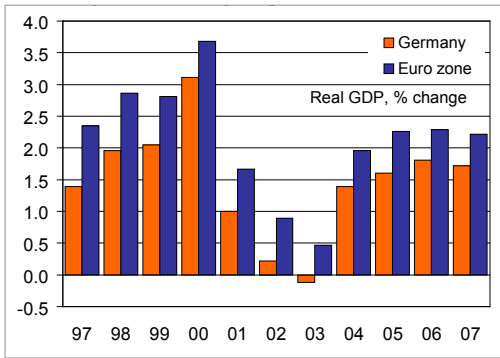
- » Payroll employment and industrial output forecasts for 50 states and all U.S. metro areas.
- » Includes employment, real and nominal output, and real and nominal wages for 21 two-digit NAICS categories, 89 three-digit NAICS categories, 284 four-digit NAICS categories, and 510 five-digit NAICS categories (U.S. only).
- » Complete coverage of government, military personnel, and farm sector. Provides one-digit manufacturing aggregates and totals.
- » History begins in 1970 and extends to 30 years of forecast for the U.S., states, and metro areas.
- » Updated monthly. Frequency is quarterly except for the four-digit NAICS for states and metros and five-digit NAICS for U.S., which are annual.



Fading Policy Stimulus



Later Expansions - 2006 or later
Auto assembly / Investment banking / Money management / Aircraft / Tech innovation
 Large metro area achieving a new employment peak in 2006 or later.



Germany Consistently Lags Euro Zone

County Detailed Employment & Output

- » Payroll employment, industrial output, and wage forecasts for all U.S. counties.
- » Includes both real and nominal output for 21 two-digit NAICS categories, 89 three-digit NAICS categories, and 284 four-digit NAICS categories.
- » Complete coverage of government, military personnel, and farm employment.
- » History begins in 1970 and extends to 30 years of forecast for counties. History and forecasts are updated quarterly with adjustments monthly. Frequency is annual.

County

- » Covers all U.S. counties.
- » Approximately 100 variables, including one-digit employment, total and wage & salary income, population and households, labor force and unemployment rate, bankruptcies and retail sales, residential permit issuance, single-family and multi-family housing stock, existing sales, sales price, affordability index, and mortgage originations.
- » Annual forecast out 30 years, updated monthly.

International

World

- » Detailed country forecasts.
- » Includes standard national income accounts (GDP) as well as trade, government, households, business investments, financial markets, demographics, prices, and more.
- » Series are available at quarterly periodicity for major countries and an annual periodicity for the rest, have a five-year forecast horizon.

Specialized

CreditForecast.com (U.S.)

- » A joint product of Equifax and Moody's Economy.com, leaders in the collection, analysis, and forecasting of household credit trends.
- » Credit trend data for bankcards, consumer finance, unsecured personal, auto finance and auto bank, first mortgages and home equity loans and student loans including subcategories by prime and sub-price score splits.
- » Detailed economic and demographic data.

- » Blended credit and economic series (including Loan to Value and Debt Service Burden).
- » Historic and forecast risk (ERS 3.0, Smart Score 2.0, Telco Risk Score, Adv. Energy Risk Score, Adv. Wireless Risk Score) and bankruptcy (BNI 3.0) scores.
- » Multiple forecasted scenarios, including a baseline most probable scenario and two alternative scenarios.
- » Updated quarterly historical.
- » Quarterly conference calls.

Historical data and projections are available at the national, regional, state, and metropolitan area levels for the following variables:

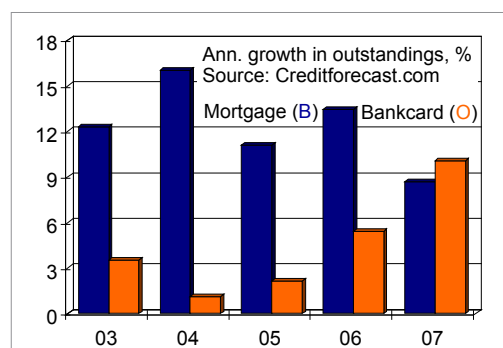
- » Total Trades
- » Total Balances
- » High Credit/Loan Amount
- » Utilization/Balance Outstanding
- » Delinquency Rates (% of number)
- » Total, 30-day, 60-day, 90-day, 120+ day/Collections, Severe Derogatory
- » Delinquency Rates (% of dollar)
- » Total, 30-day, 60-day, 90-day 120+ day/Collections, Severe Derogatory

Case-Shiller Indexes (U.S.)

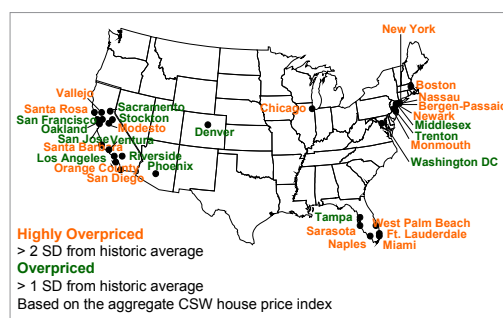
Moody's Economy.com's fully specified equilibrium model, based on Case-Shiller Home Price Indexes (CSI), forecasts single-family home prices and identifies long-term influences on prices such as income trends and demographics, and cyclical factors such as joblessness and changes in mortgage rates. Moody's Economy.com forecasts price tier indexes for the 40 metro area markets in addition to an aggregate price index for all metropolitan areas. Forecasts, including alternative scenarios, are updated monthly.

CSI are recognized as the most trustworthy and authoritative home price change measures available. They are market-specific and accurately track historical residential home prices over time. CSI offers:

- » A total market measure not based on conforming loans;
- » Actual sales that do not include refinances;
- » Tiers for 40 metro areas.



Credit Cards, Mortgages to Switch Places



Overpriced Metro Areas

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