



Arlene Isaacs-Lowe, CPA, CFA
Global Head of Corporate Social Responsibility
President of Moody's Foundation

Arlene Isaacs-Lowe is the Global Head of Corporate Social Responsibility (CSR) for Moody's Corporation and President of the Moody's Foundation. Arlene champions the integration of environmental, social and governance (ESG) considerations across Moody's as drivers of long-term value. She also oversees the company's social investment and employee engagement programs. Assuming her role in 2017, she led Moody's development and implementation of a global, comprehensive CSR strategy rooted in the strengths of its businesses. Her leadership continues to enhance and differentiate Moody's brand and reputation through authentic societal engagement that reflects the company's culture, expertise and priorities of its stakeholders.

Previously, Arlene Isaacs-Lowe led Moody's Relationship Management Team responsible for driving revenue and market coverage across all Fundamental Franchises in Europe, the Middle East and Africa (EMEA). Ms. Isaacs-Lowe orchestrated a reorganization to be more regionally focused, resulting in a substantial improvement in Moody's market position in EMEA. Until 2015, Ms. Isaacs-Lowe led the US Financial Institutions, Real Estate, and Public, Project and Infrastructure Finance Relationship Management Teams responsible for business development and account management efforts for over 17,000 issuers. Under her leadership, the team was revamped with customized outreach strategies and modified pricing strategies, resulting in expanded coverage and retention of ratings. In 2010, Ms. Isaacs-Lowe joined Moody's Commercial Group and was responsible for the business development and account management efforts for Moody's US Bank Loan ratings franchise comprising over \$1 trillion in rated bank loans. By identifying opportunities to retain and expand Moody's market coverage of bank loans, Ms. Isaacs-Lowe successfully increased Moody's penetration rate from 85% to 93% resulting in more than a 20% increase in related revenues.

Prior to joining the Commercial Group in 2010, Ms. Isaacs-Lowe was a lead credit analyst in Moody's Financial Institutions Group for 12 years. There she developed rating methodologies, and enhanced Moody's analytical framework to respond to the effects of the credit crisis on rated issuers. Ms. Isaacs-Lowe joined Moody's in 1998 as a lead analyst in the Real Estate Finance team overseeing a portfolio of REITs, commercial real estate companies, mortgage banks, and mortgage insurers, and was instrumental in expansion efforts that resulted in Moody's achieving over 90% coverage of the market. Ms. Isaacs-Lowe brought a unique and valuable perspective in analyzing real estate companies and financial institutions having achieved record returns as a real estate portfolio manager for MetLife Realty's institutional investors; combined with an entrepreneurial perspective, adept financial management, and business expertise gained while serving as the CFO and principal of a boutique real estate investment advisory firm - Equinox Realty Advisors.

Ms. Isaacs-Lowe has multi-faceted experience in developing and successfully executing enterprise

wide strategic plans, and is a skilled leader, adept at productive collaboration; and building and motivating multi-disciplinary teams. Ms. Isaacs-Lowe has melded her professional expertise with her philanthropic interest by serving on the boards of several non-profit organizations including Howard University School of Business, Enterprise Community Investments and Northside Center.

A graduate of Howard University, Arlene Isaacs-Lowe was named one of the business schools most prominent alumni. She holds an MBA, summa cum laude, from Fordham University. She is a member of the New York State Society of CPAs, the New York State Society of Security Analysts and the CFA Institute. She has received countless awards and recognition for her work in advancing diversity and inclusion and been named one of the 25 Most Influential Black Women by The Network Journal, was honored as a Woman of Distinction by Girl Scouts of Greater New York, named one of the Top Women in Retail and Finance by Women of Color Magazine, one of the Most Influential Blacks and one of the Top Influential Women in Corporate America by Savoy Magazine and one of the Most Powerful Women in Business by Black Enterprise. She has also been included in the PowerList - 100 of the most influential people of African and Caribbean descent in the UK and the EMpower list of the Top 100 Ethnic Minority Executives.