Bank Risk Indicators

Proactively monitor credit risk across your bank portfolio

Anticipate and monitor changes in bank credit risk and credit ratings with forward-looking, real-time data. Bank Risk Indicators provides proprietary scores, financial-implied signals, and core financial metrics to help you identify outliers, track trends, and act faster.

Use financial data aligned to Fitch Ratings' Bank Rating Criteria key rating drivers. Multi-channel delivery allows for seamless integration of risk indicators data into your workflow. Monitor data on our active universe of over 14,000 banks and analyze historical trends with up to 5 years of data, giving you the breadth of coverage needed for robust peer analysis.

Proactive credit risk monitoring

Reduce time spent aggregating varied-format, multi-source data by accessing a unified set of indicators and benchmarks designed for rapid monitoring, peer comparison, and alerting.

Make timely, data-driven decisions

Complement your analysis by combining proprietary market-based and forward-looking indicators (CDS-ICS, FICS) and key rating drivers with implied scores. Active alerts ensure you don't miss key changes in risk indicators, allowing you to prioritize your analysis.

Why it matters

Solves core pain points in credit risk management: overwhelming data that requires adjustments and interpretation that is not always easy to use, difficulty in anticipating credit risk changes and rating changes, having a quick way to prioritize analytical work, quickly spotting outliers, manual alert monitoring, and lack of forward-looking information.

Key Risk Indicators: See what's behind the implied score and act sooner

- Reveal underlying drivers of credit ratings based on Fitch Ratings' bank ratings criteria through assigned and implied scores across Operating Environment, Asset Quality, Earnings & Profitability, Capitalisation & Leverage, and Funding & Liquidity.
- Identify when financial metrics and implied ranges are approaching or breaching thresholds that could provide an early warning to credit risk changes*.
- Drill into the underlying financial metrics as may drive potential score downgrades or upgrades using standardized ratios and historical averages to validate the signal.
- Compare against your portfolio and sector benchmarks to determine whether issues are idiosyncratic or part of a broader trend.

* Using financial metrics and implied ranges identified in Fitch Ratings' Bank Rating Criteria, the product may assist users in identifying when aforementioned financial metrics approach or breach a Fitch Solutions implied score threshold.

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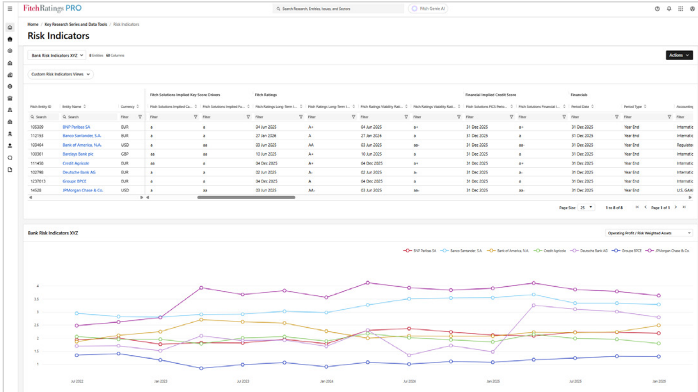

What's inside

- Fitch Ratings Assigned Operating Environment Scores, Asset Quality Scores, Earnings & Profitability Scores, Capitalisation & Leverage Scores, and Funding & Liquidity Scores for rated banks.
- Fitch Solutions Implied Operating Environment Scores, Implied Asset Quality Scores, Implied Earnings & Profitability Scores, Implied Capitalisation & Leverage Scores, and Implied Funding & Liquidity Scores for unrated banks.
- **Financial ratios and benchmarks that power the scores:** CET1 Ratio, Basel III Leverage Ratio, Liquidity Coverage Ratio, Loans/Customer Deposits, Impaired Loans/Gross Loans, Operating Profit/Risk-Weighted Assets, Tangible Common Equity/Tangible Assets, and more; plus, historical averages and benchmark ranges aligned with the Fitch Ratings Bank Criteria.
- **Market-implied risk signals:** CDS Implied Credit Scores with spot and change metrics (d/d, w/w, m/m, q/q, y/y for 1y & 5y), Financial Implied Credit Scores (FICS), and Probability of Defaults (%).
- **Bank Ratings content:** Fitch Ratings Long-Term Issuer Default Rating and Viability Rating.

Required Entitlements:

A Bank Credit Ratings Data (CRD) license is required in order to subscribe to Bank Risk Indicators.

Delivery

- **Multi-channel delivery:** Data is available via API, Feeds, or Excel Add-in, to integrate seamlessly into your preferred workflow environment, or you can access via our user-friendly web portal, Fitch Ratings PRO.

Work faster with accurate, timely bank data

- Underpinned by award-winning bank fundamentals data with a **99.95%** accuracy rate and rigorous integrity checks (>160 validations, >40 daily), independent audit sampling and root cause analysis.

Find out more

To learn more about how **Bank Risk Indicators** can help streamline your credit risk workflow, please contact your **Fitch Solutions representative**.

Client Services

A dedicated team of client service professionals based in New York, London, Hong Kong, Singapore and Tokyo provide 'follow the sun' support. Please email us at fscustomersupport@fitchsolutions.com for assistance.

About Fitch Ratings | Research & Data

Fitch Ratings | Research & Data helps credit, risk, and investment professionals make better-informed decisions and meet regulatory requirements, within and beyond the rated universe. We do this by bringing together the rigorous analysis and deep expertise of 1,400+ Fitch Ratings analysts and the supporting data, models and methodologies, plus workflow-enhancing analytical tools. All to help you make decisions with confidence.

Fitch Ratings | Research & Data is a business unit of Fitch Solutions, a sister company of Fitch Ratings. Fitch Solutions is a part of the Hearst-owned Fitch Group, a global leader in financial information services with operations in more than 30 countries.

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