

Risk Analytics Suite

Corporates Scorecard

The Corporates Scorecard is a sector-based credit scoring tool that brings Fitch Ratings' analytical rigor directly into your workflow. Covering 58 sectors and applicable to both rated and unrated entities, it generates credit scores on an 'aaa' scale backed by Fitch Ratings' proven methodology—providing the consistency, depth, and analytical confidence needed to make better-informed credit decisions across your entire portfolio.

Key Capabilities

-  **Alignment with Fitch Ratings Methodology**
Conduct credit analysis on both unrated and rated entities using a consistent methodology
-  **Scenario Analysis**
Gain transparency on how key rating drivers may affect a credit score
-  **Bring Your Own Data**
Integrate your own financial datasets to aid in credit scoring

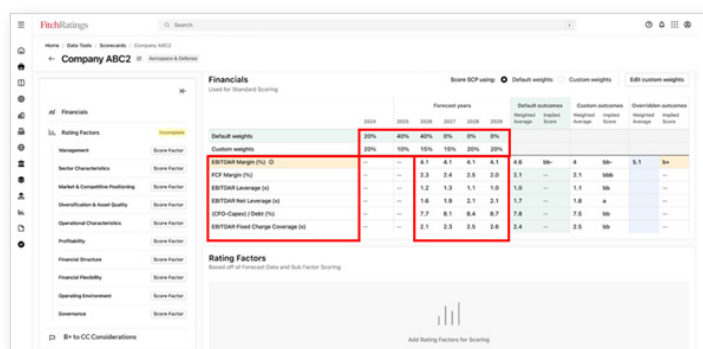
Support Your Workflow

-  **Independent Credit Datapoint**
Access an independent view when assessing corporate creditworthiness
-  **Rating-Driver Sensitivity**
Explore how changes in rating drivers may affect the resulting credit score
-  **Workflow Connectivity & Reporting**
Export a scoring summary that can be fed into other systems or reports

Corporates Scorecard enables you to:

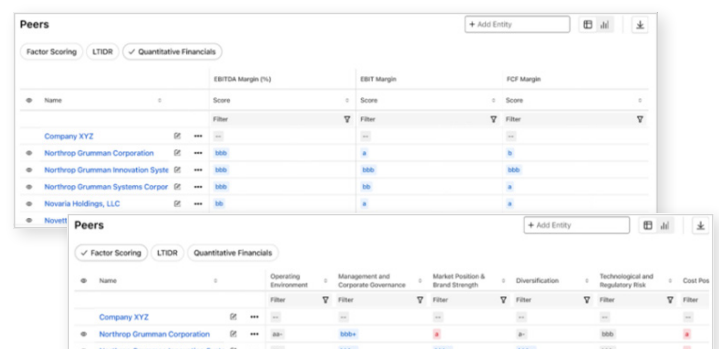
Assess Credit Risk

Assess credit risk with key financial ratios, flexible weighting, and evaluate standardized factors aligned to the Fitch Ratings Corporate Rating Criteria, with pre-population for Fitch-rated entities.



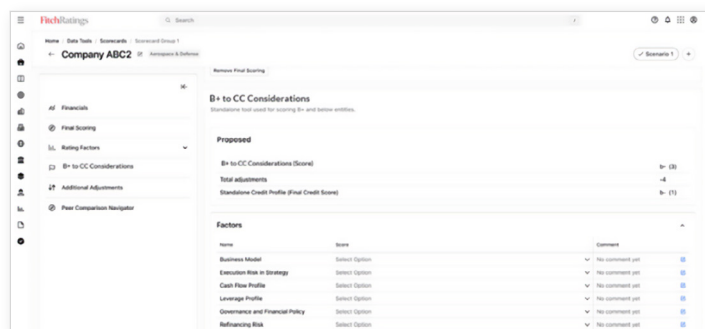
Peer Comparison

Benchmark an entity against peers across qualitative and quantitative factors, including key financial ratios.



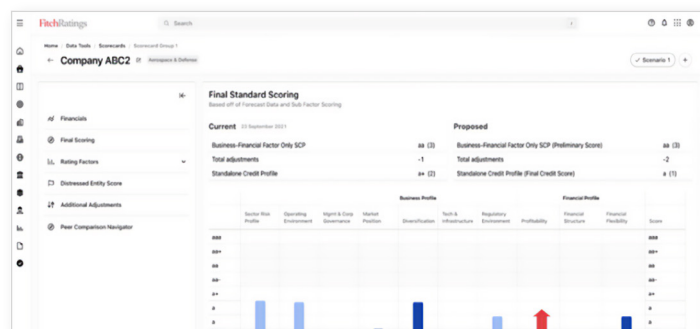
B+ to CC Considerations Assessment

Utilize an integrated tool to evaluate credit risk for entities scoring at or below B+ on the rating scale.



Final Scoring Summary

View a transparent roll-up from factor scores and adjustments to a final credit score, aligned to Fitch Ratings' Standalone Credit Profile.



Corporates Recovery Tool

Refine your ratings simulation for leveraged credits using the Corporates Recovery Tool and tap into the same Excel-based tool used by Fitch Ratings analysts to assign Recovery Ratings and instrument ratings for entities with an Issuer Default Rating (IDR) of B+ and below. You can view an instrument's recovery prospects through a waterfall analysis and notch ratings up or down from the IDR.

The Corporates Recovery Tool comprises two subtools: the Multiple Assumption Navigator and Recovery Tool Calculator. The Multiple Assumption Navigator is intended to guide analysts in determining the appropriate going concern EBITDA multiple by presenting factors analysts assess in determining appropriate multiples. Once a multiple is chosen and employed in the Multiple Assumption Navigator, the multiple automatically feeds into a Recovery Tool Calculator. Analysts will then use the Recovery Tool Calculator to determine appropriate Recovery Ratings (RRs) and notching through a waterfall analysis.



Delivery by API & Feeds

Use your own systems: Our Feeds and API channels integrate seamlessly with any third party or proprietary systems, allowing you to bring our data and research into a familiar environment and work with it alongside information from other sources. All our products are available via API and all our data is available via Feeds.

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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