



Fitch Solutions Bank Scorecard

Leverage the financial information for over 36,000 banks, pulled into a format that allows you to make your own assessment and adjustments to credit scores, based on Fitch Ratings trusted methodology. This easy to use tool allows you to have instant access to information critical to your decision making, information that would otherwise take a week to compile.

An ideal credit risk assessment workflow takes into account all risk dimensions, such as country and industry risk, and entity-specific financial risks. These risk dimensions are assessed through analysis of macroeconomic data, sovereign rating data, fundamental financials, and other relevant data points, in order to deliver a thorough and consistent credit risk assessment of a bank.

However many banks, particularly in emerging and frontier markets, are not only unrated but the available data is disparate and inconsistent, requiring additional time to collate and standardize - time and resources that could be better spent on analysing data and monitoring risks, to ensure the business remains profitable.

Assess credit risk consistently across the entire rated and unrated bank portfolio

What if you had a credit risk model based on a transparent, well tested methodology to easily and add your expert assessment on creditworthiness of bank counterparties - whether or not they are rated?

The Fitch Solutions Bank Scorecard is an 'expert judgement' scoring and analysis tool aligned to the Fitch Ratings Bank Rating framework and calibrated on Fitch Ratings Viability Rating criteria. Leveraging Fitch Solutions award-winning fundamental financial data via Fitch Connect Excel Add-In, it enables credit risk analysts to generate consistent standalone credit scores that reflect the fundamental creditworthiness of all banks in their portfolio.

Bank Scorecard Advantages



Streamlined credit analysis

Ensure credit risk assessments are comparable across your portfolio, spend less time managing varied-format multi-source data, and reduce analytical inconsistencies.



Expert judgement

Deliver credit risk assessments that incorporate your opinions through adjustments to both quantitative and qualitative risk factors, and commentary on your analysis.



Confident credit decisions

Generate credit scores aligned to the Fitch Ratings Bank Rating framework and calibrated on the Fitch Ratings Viability Rating, and leverage Fitch Solutions award-winning financial data.

How it works



Fitch Solutions Bank Credit Score

The Bank Scorecard tool is built in line with the Fitch Ratings Bank Rating framework and evaluates the same factors and sub factors as the Fitch Ratings Viability Rating criteria. Drawing in Fitch data via Fitch Connect Excel Add-In, it enables users to populate the different credit assessment elements relating to the entity's operating environment, business and financial profile.

Proposed Scores using the standard ratings letter scale are generated for each of the credit assessment elements, based on core metrics. Next to the Proposed Score for each element analysts can input an adjusted User Score as per their expert judgment. After reviewing, making adjustments and adding their commentary, the resulting standalone credit score and analysis can be exported to PDF.

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