

# Banking & Financial Services Industry Research

Fitch Solutions Banking & Financial Services Industry Research service provides in-depth, market-level and thematic analysis. Specialising in emerging and frontier markets where high quality data and information is hard to find and interpret, we produce quarterly industry reports, higher frequency analysis and up to 30-year historic and 10-year forecast data series for Banking & Financial Services.

The Banking & Financial Services service provides key insights across the full banking and financial services spectrum – banking, insurance, asset management and stock exchanges – on a country, regional and global level. By combining economic, political and regulatory analysis with the latest industry trends and developments, we deliver an integrated and forward-looking view of the industry.



## Quarterly Strategic Content

Systematically updated forecasts, key industry trends, business environment and company strategy analysis for over 70 markets globally.



## Data and Forecasts

Comparable and exportable database containing over 220 thousand data points, with 10 year banking & financial services forecasts for developed, emerging and frontier markets.



## Banking Industry Risk Indicator

Quantify and compare market opportunities and risks using the Banking Industry Risk Indicator (BIRI) for 122 markets, measuring the vulnerability of a country's banking system to financial stress.



## Regulatory Environment

Profiling the responsibilities and powers of key regulatory players including the central bank, regulators and trade associations.



## Analyst Interaction

Speak directly with our sector specialists behind the research for insights and advice.

## Industry Trend Analysis

- Proprietary views that highlight industry opportunities and risks, with regards to a specific market or at a regional or global level.
- Data analysis including market forecasts, and how changing market conditions could and are impacting our segment and country outlooks.
- Independent analysis taking into account the impact of the business environment (industry and market specific), politics and economics.

## Country Markets

Every country is covered with regards to data and analysis – however, greater emphasis is placed on larger and more dynamic markets. All commercially significant developed, emerging and frontier markets are covered in the quarterly country reports.

- Company news and key strategy analysis for leading banks, insurance companies and asset managers operating in the each market, plus examination of the country's stock exchanges.
- Proprietary Banking Risk/Reward Indices allow Fitch Solutions to quantify and compare the investment attractiveness of individual markets and provide unique analysis of investment opportunities and risks.

Sections of the quarterly reports include: country specific industry SWOT, data and analysis of investment, product and financing trends, the regulatory environment and competitive landscape.

Our analysts will always be on hand to explain growth forecasts, present a regional outlook, or help our clients understand the implications of different industry risk scenarios. We call this 'Analyst Added Value'.

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## Data and Forecasts

Comparable indicators for each country include:

- **Banking:** Data for assets, liabilities, client loans and client deposits. Key banking ratios and historic data on non-performing loans. Breakdown of key performance indicators for leading banks covering asset quality, earnings and profitability, capital and leverage, and funding and liquidity.
- **Asset Management:** Key data on the largest investment management companies operating in the market.
- **Insurance:** Including Fitch Solutions forecasts for life and non-life insurance and key data on the largest insurance companies by premiums and major insurance sub-sectors including motor vehicle, property and health.
- **Stock Exchanges:** Key data on the largest active stock exchanges.

All data can be downloaded to Excel or visualized using the Interactive Charts functionality in Fitch Connect.

## Banking Industry Risk Indicator

Fitch Solutions Banking Industry Risk Indicator (BIRI) is a composite score that measures the vulnerability of a country's banking system to unpredictable and unobserved financial stress events.

Covering 122 markets, BIRI is a quantitative, data-driven score expressed on a 0 to 100 scale, with 100 indicating the lowest risk and 0 indicating the highest risk.

Updated quarterly, BIRI is a point in time score, incorporating banking industry and macroeconomic factors. The result is a score at a country level that converts fundamental data (historical observations and model-based estimates) into a normalised banking industry score.

## Sources of Information

- Global and market specific industry associations
- Local and multinational company websites for press releases, presentations, annual reports, transcripts and data
- Local and global news sources
- Relevant government departments and multilateral organisations

Our 'Connected Thinking' approach to forecasting and analysis integrates macroeconomic variables and political risk views from our Country Risk service into our industry research. This provides our clients with unique and valuable insight into the external macroeconomic and political forces that will impact their operations and revenue generating potential.

## Quarterly Country Report Coverage

### Africa

- Angola
- Botswana
- Cote d'Ivoire
- Egypt
- Ethiopia
- Ghana
- Kenya
- Mauritius
- Mozambique
- Namibia
- Nigeria
- South Africa
- Tanzania
- Uganda
- Zambia
- Zimbabwe

### Americas

- Argentina
- Brazil
- Canada
- Chile
- Colombia
- Mexico
- Peru
- United States
- Venezuela

### Asia

- Australia
- Bangladesh
- China
- Hong Kong
- India
- Indonesia
- Japan
- Malaysia
- New Zealand
- Pakistan
- Philippines
- Singapore
- South Korea
- Sri Lanka
- Taiwan
- Thailand
- Vietnam

### Europe

- Austria
- Bosnia-Herzegovina
- Bulgaria
- Croatia
- Czech Republic
- Denmark
- France
- Germany
- Greece
- Hungary
- Italy
- Kazakhstan
- Latvia
- Poland
- Romania
- Russia
- Serbia
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- Turkey
- Ukraine
- United Kingdom

### Middle East

- Bahrain
- Iran
- Israel
- Jordan
- Kuwait
- Lebanon
- Oman
- Qatar
- Saudi Arabia
- United Arab Emirates



### Andrew Shepherd

#### Head of Research Projects

Andrew Shepherd oversees an array of strategic and operational initiatives within the macroeconomic research team - and works extensively with clients to plan, execute and deliver custom research projects. Andrew has worked at Fitch Solutions since 2010 and has spent much of his career with the company as a Senior Analyst in the energy research team, producing analysis and presenting to some of the largest financial and professional services institutions, multinationals and government agencies globally. Prior to joining Fitch Solutions he worked for a newswire service and in financial news. Andrew completed his undergraduate studies at the University of Leeds.

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## Learn More

Fitch Solutions fuels better informed credit risk and strategy decisions with reliable data, insightful research and powerful analytics. Get the crucial intelligence and fresh perspectives you need, especially in markets where information is hard to find and difficult to interpret. Our data and research are produced with accuracy, granularity and depth. Leverage workflow efficiencies, transparent methodologies, and accessible experts who add extra value to our products.

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