Bank Scorecard

An essential tool for credit assessment—now combined with the power of SNL Data

Credit Markets are volatile. Regulations evolve constantly. And your ability to score the credit risk of banks is expected to not only keep up, but anticipate the pace of change.

S&P Global Market Intelligence’s Credit Assessment Scorecards provide the framework you need to do just that, including the ability to automatically pull financial information using our Excel® plug-in, access to credit risk benchmarks, and attribute-driven scoring guidelines that provide an easy-to-use, intuitive structure to score a bank’s business risk factors.

Our Scorecards undergo a rigorous annual review/validation process to test/maintain their predictive power. Scorecard numerical outputs leverage S&P Global Ratings’ criteria and are further supported by 35+ years of historical default data. Additionally, each Scorecard can be adapted to your own internal scale.

Sample Banks and Credit Unions Scorecard Output†

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>XYZ Credit Union</th>
<th>Date of Analysis</th>
<th>31 January 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank’s Home Regulator</td>
<td>USA</td>
<td>FG Gov. Rating</td>
<td>AA+</td>
</tr>
<tr>
<td>BICRA Group</td>
<td>5</td>
<td>Economic Risk</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Industry Risk</td>
<td>3</td>
</tr>
</tbody>
</table>

**MACRO FACTORS**

- Economic Risk: bbb-
- Industry Risk: 0

**BANK SPECIFIC FACTORS**

- Business Position: 0
- Capital and Earnings: -3
- Risk Position: -1
- Funding and Liquidity: -1

**EXTERNAL SUPPORT**

- Group: b-
- Government: b-
- Alco: b-

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† Simplified version for illustrative purposes
BICRA = Banking Industry and Country Risk Assessment
FC Sov = Foreign Currency Sovereign
ALAC = Additional Loss Absorbing Capacity
1 S&P Global Ratings does not contribute to or participate in the creation of credit scores generated by S&P Global Market Intelligence.
An Essential Solution for Credit Assessment

**Bank Scorecard**
Better assess and manage your risk with the S&P Global Market Intelligence Bank Scorecard

**Score Banks and Credit Unions**
- Assess credit unions through a unique credit assessment framework

**Combine Key Quantitative & Qualitative Risk Dimensions**
- Assess ability to absorb losses through capital and earnings analysis while determining funding mix and liquidity needs
- "Quantify the Qualitative" through our consistent, intuitive, and objective structure that makes it easier to incorporate hard to analyze qualitative factors
- Evaluate the risk position or adequacy of a bank's risk framework through a process that considers a multitude of risk factors, weightings, benchmarks, and scoring algorithms

**Add a Country's Economic and Banking Industry Risk to Your Analysis**
- Evaluate and compare global banking systems
- Identify a bank's geographic distribution of economic risk
- Determine the systemic risk of a country's banking industry

**Incorporate the Effect of Parental or Governmental Support**
- Determine the extent to which a bank's stand-alone credit profile (SACP) can improve as a result of a parent's or government's financial and operational support
- Evaluate the systemic importance of a bank within its home country, and the health of the overall banking system in a given country
- Assess Additional Loss Absorbing Capacity required by regulators

**Implement with Confidence**
- Get in-depth credit training on the application of the Bank Scorecard and the methodology behind it
- Harness the full power of the solution with year round specialist support
- Obtain transparent and in-depth model development and maintenance documentation

**Automate Financial Spreading with Regulatory Data**
The Scorecard offers a credit assessment scoring framework. When paired with fundamental or Call Report data, the Scorecard becomes an essential resource for your bank credit analysis.

**Score Banks and Credit Unions**
- 26,000+ banks across all regions, including listed, non-listed and subsidiary banks, and 5,300+ credit unions, data as of February 2020

**Aggregate data quickly**
- Market Intelligence and S&P Capital IQ Excel plug-in feature provides a convenient spreading solution

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