



Fitch Bank Fundamentals

The world's most comprehensive bank financial data set

Fitch Fundamentals is Fitch Solutions' financial core data set, providing accurate and timely financials on thousands of institutions globally. Fitch Fundamentals is available exclusively through Fitch Connect, the powerful and intuitive platform that enables management of credit risk with greater efficiency, clarity and ease.

As the most comprehensive source of bank financial data available in the market, Fitch Bank Fundamentals is used by 90% of the world's leading financial institutions, including Fitch Ratings analysts, to identify risk indicators across developed and emerging markets.

Key Highlights

Extensive bank coverage

Conduct global peer and cross-border analysis with standardized financial data on over 33,000 private and public banks across 200 countries, along with up to 30 years of history.

High quality and accurate

Perform critical bank analysis with data that has been put through a rigorous data integrity process to identify any defects, including a 'four eyes' spot check, 150 validations, independent audit sampling and root cause analysis.

In-depth financial statements

Analyze data at a more granular level, and gain credit insight by accessing the same financial drivers that Fitch Ratings analysts use to arrive at a credit rating. Each bank statement includes up to 550 data points per bank, 50 pre-calculated ratios and access to the original source filing.

Timely credit intelligence

Stay abreast of market changes and credit trends as annual and interim financial data for the largest 3,200 bank are available within 48 hours of filing. Fitch Solutions will also spread client initiated banks within days of receiving the request.

A Trusted Provider of Quality Credit Intelligence

Fitch Solutions has a global, multi-lingual team who work around the clock to hand collect and translate statements sourced directly from regulatory bodies and financial institutions. All data is subject to a targeted data validation process to ensure it is of the highest quality and standardized before it ever reaches the Fitch Connect platform. Fitch Ratings analysts use this same fundamental data to perform their market-leading bank credit analysis.



Data Capture & Integrity Review

A Data Input Analyst and Data Control Reviewer perform a two-step 'four eyes' check, and over 150 validations take place within the standardized template.



Daily Validation Reports

Statement Level and Field Level Data Validation Reports (DVRs) are run daily to review and identify any operational and data point anomalies.



Independent Audit Sampling & Targeted Data Checking

An independent group stringently compares sample data against financial statements and checks specific countries' accounting standards or disclosure policies.



Root Cause Analysis

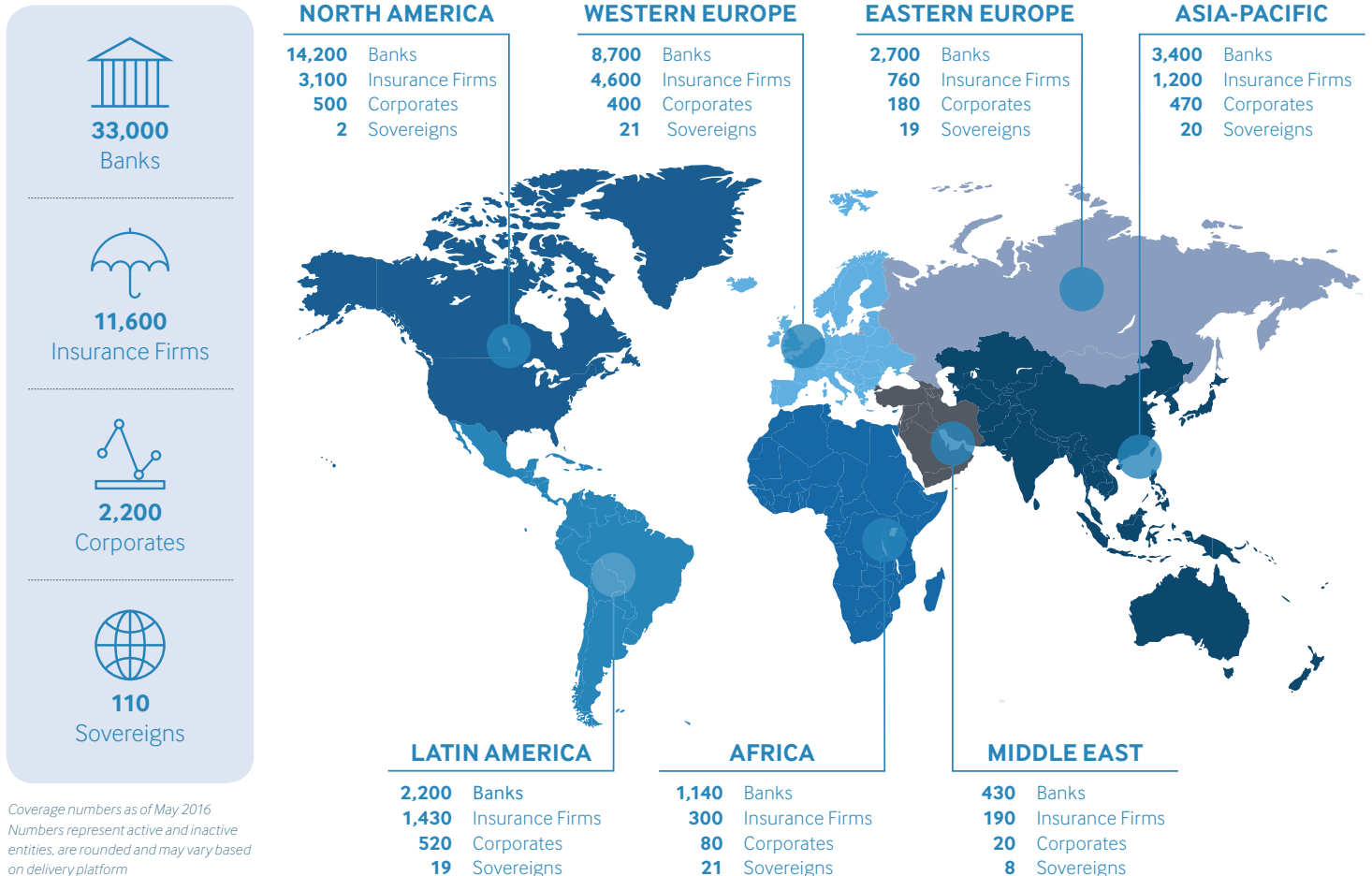
Root Cause Analysis is ongoing, and performed to identify the underlying reason for any defects found, and to improve processes.



Fitch Ratings Credit Review

Fitch Ratings analysts use the rated data in their credit analysis. Any data anomaly they identify is fed back to the inputting group.

Leading Source for Global Fundamental Data



Coverage numbers as of May 2016
 Numbers represent active and inactive entities, are rounded and may vary based on delivery platform

Bank Ratings and Research

Gain a holistic view of risk by harnessing the power of Fitch's collective bank credit information – fundamentals, ratings and research – in one comprehensive platform.



Research

Independent credit research and market commentary from industry and regional specialists who assess the health of banks across the world's capital markets. Fitch Ratings' analysts are available to discuss the credit ratings, sources and methodologies behind their analysis with clients.



Ratings

The entire Fitch universe of current and historical bank credit ratings, including the Viability Rating, which expresses Fitch Ratings' view of a bank's intrinsic creditworthiness, and the Support Rating that reflects the agency's view on the likelihood that a bank will receive external support to prevent it from defaulting.

Cross-sector Content

In addition to offering the most comprehensive source of bank financial data in the market, Fitch Fundamentals provides sovereign economic data, as well as financials on insurers and corporates.



Sovereigns

Leverage economic data and 3-year forecasts on 110 sovereigns – the same data Fitch Ratings sovereign analysts use to determine a country's credit rating.



Insurers

Access 11,600 life and non-life insurers, composites, Lloyds Syndicates and brokers in over 130 countries with summary financial data presented in a global standardized format. Analyze in-depth data with 300+ line items and over 1,700 pro forma raw data items for insurance lines of business.



Corporates

Analyze financial data on 2,200 Fitch-rated corporates in over 100 countries across 19 sectors.

Client Services

Dedicated support at the source

A dedicated team of client services professionals based in New York, London, Frankfurt, Madrid, Hong Kong and Tokyo provide 'follow the sun' support. If necessary, we can put clients with detailed fundamental data questions in direct contact with Fitch Solutions data experts who understand the analysis of bank financial statements, and who will respond that day.

London

+44 (0)20 3530 2400
emeaclientservices@fitchsolutions.com

New York

+1 212 908 0800
usaclientservices@fitchsolutions.com

Frankfurt

+49 69 768 076 253
emeaclientservices@fitchsolutions.com

Hong Kong

+852 2263 9999
asiaclient.services@fitchsolutions.com

Tokyo

+81 3 3288 2715
tokyoclient.services@fitchsolutions.com

Madrid

+34 917 025 770
emeaclientservices@fitchsolutions.com

FitchConnect

Content Delivery

Fitch Connect provides one ecosystem where content sets can be delivered via multiple delivery channels to service the diverse data consumption models of credit risk professionals everywhere.



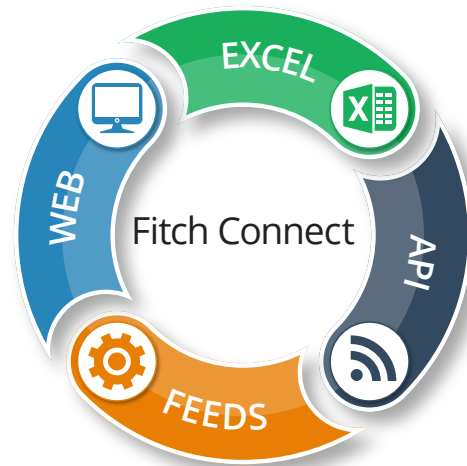
Web

A powerful and intuitive front-end interface that delivers the comprehensive suite of Fitch content along with advanced analytical tools and functionality that include custom views, advanced search, portfolio, benchmarking, league tables, and alerts.



API

Our Application Programmable Interface (API) provides on-demand access to content that is a key part of your workflow, allowing for easy integration of Fitch Connect data into proprietary and third party off-the-shelf systems. By leveraging REST (Representational State Transfer) architecture and JSON schemas, our API enables wider adoption of programming languages within the internal development environment.



Excel Add-in

Compile ratings, financials, and analytics faster and more efficiently from within your own pre-built Excel templates. Build and maintain custom templates, models and scorecards to access Fitch financial data with the flexibility and capabilities of Microsoft Excel.



Feeds

Our Feeds channel delivers flat, delimited files for ingestion in your internal database environment. Flexible file structures, multiple file formats, and a user defined delivery schedule facilitate ease of data feed setup and use.

Learn More

Take a tour of **Fitch Connect** – the powerful and intuitive platform that delivers our robust fundamental data alongside ratings, research, and analytics.

Request a trial by visiting us at fitchconnect.com

Contact us at fitch.connect@fitchsolutions.com

About Fitch Solutions

Fitch Solutions is a world-leading provider of credit intelligence and the primary distributor of Fitch Ratings content. Today, 90% of the world's leading financial institutions, multinational companies, government agencies, and consulting firms based in more than 118 countries depend on Fitch content to inform their business decisions.

Fitch Solutions is part of Fitch Group, a global leader in financial information services with operations in more than 30 countries. Fitch Group is majority-owned by Hearst.