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 banks and 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 more than 34,000 private and public banks across 200 countries and territories. Access up to 30 years’ of historical financial data standardized across currencies, local accounting standards and reporting frequencies.

**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 information that Fitch Ratings analysts use in their credit rating opinion. Data records include up to 550 data points per bank, 50 pre-calculated ratios including key regulatory ratios such as the Basel III Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio, as well as access to view the original source filings.

**Timely credit intelligence**
Stay abreast of market changes and credit trends as annual and interim financial data for 3,200 of the world’s top banks are available within 48 hours of filing or publication. Fitch Solutions will also respond to client initiated requests for new banks within a few 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
Data is compiled by a global, multi-lingual team who collect and translate financial statements. A Data Input Analyst and Data Control Reviewer perform a two-stage ‘four eyes’ check and conduct over 65 validation tests on all insurance data within a 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 undertaken (when necessary) to identify any underlying reason for defects found in the data and to improve the business processes.

Fitch Ratings Credit Review
Fitch Ratings analysts use the data in their credit analysis. Should they identify any anomaly in the data, it is immediately fed back to the inputting group.

Leading Source for Global Fundamental Data

Coverage numbers as of January 2018. 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 116 sovereigns – the same data Fitch Ratings sovereign analysts use to determine a country’s credit rating.

Corporates
Analyze financial data on 1,600 Fitch rated corporates in over 100 countries across 19 sectors.

Insurers
Access 12,200 life and non-life insurers, composites, Lloyds syndicates and brokers in over 150 countries with summary financial data presented in a global standardized format. Analyze in-depth data covering up to 500 data points, including raw data, off-balance sheet, and specific items that are consistent across life, non-life and composite firms.

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 in detail the analysis of bank financial statements, and who will respond on the same day.

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Fitch Connect

Content Delivery

Fitch Connect is an innovative, robust and comprehensive credit analytics platform designed to service the individual data consumption models of credit risk professionals.

**Web**
A powerful and intuitive desktop interface that delivers the comprehensive suite of Fitch proprietary content along with advanced analytical tools and functionality that includes custom views, search and discovery, portfolio, benchmarking, league tables, and alerts.

**Excel Add-In**
Access the full Fitch Connect data set using a Microsoft Excel interface. Leverage pre-built templates developed by Fitch Solutions for single entity tear sheets, peer and summary analysis for banks and sovereigns. Customize and save templates to generate and populate internal financial risk analysis models.

**API**
Using the Application Programmable Interface (API) clients gain on-demand access to Fitch Solutions data that can easily be integrated by them into their own proprietary or third party off-the-shelf workflow systems.

**Feeds**
Proprietary data from Fitch Solutions can be delivered as delimited or non-delimited files for clients to ingest into their own internal database environment. Flexible file structures, multiple file formats and a client defined delivery schedule facilitate data feed set-up and ease of use.

Learn More

Take a tour of Fitch Connect – the powerful and intuitive platform that delivers the credit ratings and research of Fitch Ratings, Financial Implied Ratings, a curated news service and fundamental data including the world’s most extensive coverage of bank financials.

Request a demo by visiting us at fitchconnect.com
Contact us at fitch.connect@fitchsolutions.com

About Fitch Solutions

Fitch Solutions an industry-leading provider of credit, debt market and macro intelligence solutions, and the primary distributor of Fitch Ratings content. Today, 90% of the world’s leading banks and financial institutions as well as multinational companies, government agencies and consulting firms, across the globe depend on Fitch content to inform their business decisions.

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