



Increase Confidence In Your Bank Underwriting Decisions With Third-Party Data

Bank underwriting involves myriad challenges for its practitioners. For example, when assessing the financial risks associated with commercial establishments, lending officers need to confirm legal identities, evaluate financial resources and exposures, determine pricing and terms, set credit limits for both the borrower and its corporate group, monitor credit portfolios, and comply with regulatory obligations. Solving each of these challenges requires granular data from a trusted source that is current, complete, and reliable over time.

With so many factors to consider, it's vital that the data informing these decisions is structured and delivered in ways that help lenders function more efficiently. For example, to avoid duplicates in the database, firmographic data should be structured according to the firm's preferences and mapped to its database. Similarly, financial data would need to be standardized and aligned with the firm's credit assessment methodology for easy evaluation and peer comparison. Data that is delivered in such a structured and standardized way enables underwriters to deliver high-quality lending decisions on a timeline that meets a bank's objectives. Without such solutions, bank underwriting can be time consuming, costly and potentially risky.

Third-Party Data Can Help Improve The Quality Of Your Underwriting Decisions

The risks associated with bank underwriting are exacerbated in the current economic environment – credit risk is elevated, some clients may face liquidity issues, and competition is increasing from fintech challengers. Unsurprisingly, these uncertain operating conditions are producing some of the highest inflation and interest rate volatility since the financial crisis. In an environment of tightening monetary policy, underwriting professionals need to be especially vigilant in monitoring counterparty risk and managing their own exposures.

These risks, in addition to many others, are why a more vigilant approach to underwriting may now be needed. Partnering with a global third-party data provider can help underwriters gain insight on the creditworthiness of a wide range of entities and can improve their ability to understand a company's specific financial situation. Timely and granular information, delivered when its needed and how its needed, means underwriters can stay ahead of the market and its potential exposures and risks.

We can help you improve the efficiency and quality of your underwriting decisions:



Data on over 448 million global entities across more than 200 countries



Approximately 46,600 banks worldwide with detailed, standardized financials and ratios, linked to source filings



Information on over 850,000 debts from over 60,000 entities; over 600,000 bankruptcies

Third-party data providers can deliver necessary information that underwriting teams can use to assess a variety of risks. For example, data can be provided on corporate structures, beneficial owners, globally standardized financials, and unbiased credit ratings and other qualitative and quantitative scores. All of which can improve the quality and confidence of underwriting decisions. Access to this type of data can assist with prescreening prospects, analyzing credit, assigning credit limits, evaluating probability of default, determining pricing and terms, and monitoring and managing emerging risks within a portfolio.

A Third-Party Data Provider Can Help You Realize The Following Benefits:

- » Increased operational efficiencies by delivering data through a variety of channels
- » Greater confidence in your credit risk assessments and pricing decisions
- » More effective monitoring of emerging risk exposures in your customer portfolio
- » Adjustment of credit limits across your portfolio
- » Streamlined data collection and management to better serve stakeholders

You will need a trusted third-party data provider to realize these benefits. The key elements you will need that firm to provide are:

- » Firmographic data that can be matched to your existing data using proprietary and industry-standard identifiers
- » Ownership data that includes sophisticated parent/group and ownership analytics
- » Financial and credit data that includes qualitative and quantitative ratings and scores
- » Legal data that includes global entity data on liens, bankruptcies, defaults and recoveries

We Want To Be Your Trusted Third-Party Bank Underwriting Data Provider

We can help you expand and improve the quality of your underwriting decisions by providing access to:

- » Globally standardized financial statements for over 45 million entities worldwide
- » Bankruptcy, default, and recovery data to assist in conducting credit research, as well as building and maintaining credit risk and rating models
- » Impartial ratings and scores including pre-scored and continually updated probability of default measures, such as Expected Default Frequency (EDF), Climate-Adjusted EDF and ESG score estimates
- » Over 1.6 billion ownership links, including over 200 million active links, and data on over 364 million people
- » Near real-time industry and market news and alerts

You can access these resources directly through our web-based platforms, or connect to them from your existing platforms via our proprietary connectors and partner APIs. With our data and unifying tools and interfaces we can help you find the right solution so you can accelerate your bank underwriting objectives.

No matter where you are on your bank underwriting journey, we can help.

For more information, please click [here](#) or alternatively call:

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