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DBRS Publishes Global Banking Methodology Grid Summaries for 91 Banking Groups Globally

Industry: Fin.Svc.--Banks & Trusts

DBRS has today disclosed the summary grids that underpin the analysis of 91 publicly rated banking groups across Canada, North America, Europe and Asia-Pacific. As indicated when we published the updated Global Methodology for Rating Banks and Banking Organisations (Global Banking Methodology or the GBM) in May 2017, we are providing more transparency to our bank ratings by disclosing the grades assigned to individual banks' grids during our rating process. These grids form the core of our analytical approach to reaching an opinion on a bank's Intrinsic Assessment (IA). They comprise of five building blocks: Franchise Strength, Earnings Power, Risk Profile, Funding & Liquidity, and Capitalisation, with a number of subfactors for each building block.

The data used in our analytical approach varies across banks and jurisdictions. Measures that are used include the level of critical ratios, underlying trends and industry rankings/data. The grids reflect qualitative, as well as quantitative measures and contain forward looking views, including the impact of the operating environment on a bank's fundamentals. The range of the assessments by building block comprises: "Very Strong", "Strong", "Good", "Moderate", "Weak" and "Very Weak". In addition, the evaluation of the grids can result in assessments that are between the categories. For example, an assessment that is between Strong and Good can be assessed as Strong/Good. A more detailed discussion of their application is provided in the GBM.

The grids for the three banking groups currently under review (Banca Monte dei Paschi di Siena SpA, Home Capital Inc. and Novo Banco, S.A.) will be published upon conclusion of the respective rating reviews.

Please see the accompanying grid summaries titled: "DBRS: Global Banking Methodology Grid Summaries" and is also available at <http://dbrs.com/research/312942/>.

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