



Press Release

S&P Risk Solutions Launches New Bank Credit Scoring Solution

LONDON, June 2, 2009--Standard & Poor's Risk Solutions, a provider of comprehensive risk management solutions that help financial professionals gain competitive edge through improved risk-based decision making, has announced the launch of a new credit scoring solution that enables users to evaluate the creditworthiness of thousands of unrated banks in over 85 countries.

The new offering is based on models developed by Standard & Poor's Risk Solutions as part of its recent work with over 20 large financial institutions to help them manage their global bank exposures. With the launch of this new service, Risk Solutions is now able to offer that knowledge and experience much more widely.

"Many organizations are exposed to unrated banks, including companies trading around the world, equity and debt investors, insurers, and, of course, banks themselves. That makes managing credit exposure to banks a very hot issue right now," said Stuart Shipperlee, Head of PD Model Products at Standard & Poor's Risk Solutions. "Standard & Poor's ratings and research are a vital part of that process for many organizations and now, with the launch of this new offering, we are able to help our clients manage their exposure to the unrated universe," he added.

A key to the new offering is the provision of country-specific risk inputs for the banking sector--in particular, risk factors for the economic environment in each country and for the banking industry specifically. By providing these critical drivers of bank creditworthiness, Standard & Poor's Risk Solutions is able to offer a service that can be used by both experts and non-experts alike. Available in the market for the first time, this Web-based application allows users to quickly score large numbers of unrated banks. This makes it an ideal tool for the efficient scoring and monitoring of individual banks and whole portfolios.

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About Standard & Poor's Risk Solutions

Standard & Poor's Risk Solutions helps clients worldwide to develop, enhance, and validate their credit assessment processes, collect and analyse data, model credit risk, and train staff, working on both low default and SME credit risk. Standard & Poor's Risk Solutions leverages Standard & Poor's experience in credit assessment to help institutions manage their credit activities with confidence. For more information about Risk Solutions, visit www.risksolutions.standardandpoors.com.

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