

Basel III – SCRA Data

Avoid needless increases to your capital charges

Basel III – SCRA Data allows you to easily implement the new SCRA approach of determining your risk weighting for unrated bank exposures, giving you a more accurate view of your global counterparties' creditworthiness.

Discover an easier way to implement SCRA

Providing unique standardized regulatory minimum capital requirements and buffers data that can be used alongside existing data sets and fully integrated into existing systems, our SCRA Data is the simplest way to reliably answer this part of the Basel III reforms requirement.

Benefit without the heavy lifting

Get all the capital charge benefits that SCRA has to offer, without having to tackle the challenges of gathering and standardizing data in different languages and formats from across the world.

Use with existing data and systems

Use our API or Data Feed delivery channels to bring this unique data into your existing proprietary or third party systems, to use alongside existing datasets. Working in Excel? Our Add-In will bring the SCRA data into this familiar operating environment.

Accurate, timely data

Continuous monitoring and updating of datasets can be frustrating and resource-heavy. Our product is subject to regular updates, so you get the reassurance that your data is current without the hassle of maintaining it.



**Inside Market Data &
Inside Reference Data**
Awards Winner 2022

Best Counterparty Data Project
or Initiative
Fitch Solutions

Leverage a comprehensive data solution

We've taken data in many different formats and languages, from regulators and banks in over 200* countries and territories and standardized it, so you don't have to. This data also provides an evergreen solution, as we regularly update the information we hold, so you're always making your calculations from the latest requirements and buffers.

Globally sourced, then standardized

We've drawn information from regulators and banks in over 200 different countries and territories, collecting both regulatory minimum capital requirements and capital buffer requirements. We also include the individual bank buffers for over 600 banks in 96 countries. Additionally, Fitch Solutions offers a dataset that includes Pillar 2 buffers collected from Pillar 3 sources, as well as bank ratios and country minimums from non-Pillar 3 sources for over 7,600 entities across 76 countries.

A one-of-a-kind solution

To our knowledge, this is the only comprehensive commercially available data set of its kind, allowing you the unique opportunity to answer the SCRA requirements with minimal time investment on the part of your teams.

*As of May 2025

From a sample of over **4,600** unrated banks analysed by Fitch Ratings | Research & Data, risk weights could be reduced by the SCRA approach for **98%** of those banks, to either a **30%** risk weight or a **40%** risk weight.*

Why address the SCRA requirement now?

We understand that the full implementation of Basel III reforms is going to be a massive undertaking for your bank. Whilst implementing the new SCRA is a proportionally small part of this, with our solution it is also one of the most easily addressed and delivers an immediate measurable ROI. The positive commercial implications of implementing this solution become immediately clear by calculating the difference between your capital charges with and without the SCRA. We can help with these calculations – speak to your account manager or contact us to arrange a live calculation demo, tailored to your portfolio.

Why choose Basel III – SCRA Data?

Many of our clients have requested this product, having tried and failed to collect this data for themselves. We do all the hard work of parsing data in different formats and languages, then creating and maintaining a standardized database, so you can focus your team's time on the elements of Basel III reforms preparation that only you can do.

What's included in our SCRA Data?

The Basel III – SCRA data has been built to provide everything you need to calculate the risk weightings for unrated bank exposures across global portfolios. This includes:

Regulatory Minimum Capital & Leverage Requirements

- Common Equity Tier 1 (CET1)
- Tier 1 Capital & Total Capital
- Basel III Leverage Ratio
- Effective dates

Capital Buffer Requirements

- Capital Conservation Buffers
- Countercyclical Buffers
- Additional buffer requirements for D-SIBs, G-SIBs and those banks that have additional stress capital buffers or systemic risk buffers

Learn More

To find out how Basel III – SCRA Data allows you to accurately assess the required risk weight for your unrated bank exposures, please visit fitchsolutions.com/basel-iii-scr or email us at marketing@fitchsolutions.com

Basel III – SCRA Data is available via API, Data Feed or Excel Add-In.

About Fitch Ratings | Research & Data

Fitch Ratings | Research & Data helps credit, risk, and investment professionals make better-informed decisions and meet regulatory requirements, within and beyond the rated universe. We do this by bringing together the rigorous analysis and deep expertise of 1,450+ Fitch Ratings analysts and the supporting data, models and methodologies, plus workflow-enhancing analytical tools. All to help you make decisions with confidence.

Fitch Ratings | Research & Data is a business unit of Fitch Solutions, a sister company of Fitch Ratings. Fitch Solutions is a part of the Hearst-owned Fitch Group, a global leader in financial information services with operations in more than 30 countries.

* These results were found by checking a sample of banks with reported regulatory CET 1 Capital, Tier 1, Total Capital and Leverage Ratios (within the last year) against their region's reported regulatory minimum requirements and buffers. The financial ratios used are sourced by Fitch Group.