

TICS SIDE-BY-SIDE VIEW: DATA AS AT 01 July 2020																					
	TICS CODE	TICS FACTOR	ANGLE	STATUS	BARC	BNP	BoA	CITI	CS	GS	HSBC	INV	JPM	MSIP	MS	NATX	RBC	SANT	SG	UBS	
TICS CATEGORY	CREDIT RATINGS	CR:F1	STANDARD & POOR'S L/T RATING	FORWARD	VIEW	BBB	A+	A-	BBB+	BBB+	BBB+	A+	NULL	A-	A+	BBB+	A+	AA-	A	A	A-
		CR:F2	STANDARD & POOR'S OUTLOOK	FORWARD	VIEW	NEGATIVE	NEGATIVE	STABLE	STABLE	STABLE	STABLE	STABLE	NULL	STABLE	STABLE	STABLE	NEGATIVE	STABLE	NEGATIVE	NEGATIVE	STABLE
		CR:F3	MOODY'S L/T RATING	FORWARD	VIEW	Baa2	Aa3	A2	A3	Baa2	A3	Aa3	A1	A2	A1	A3	A1	A2	A2	A1	Aa3
		CR:F4	MOODY'S OUTLOOK	FORWARD	VIEW	STABLE	STABLE	STABLE	STABLE	POSITIVE	STABLE	NEGATIVE	STABLE	STABLE	POSITIVE	RUR	STABLE	STABLE	STABLE	STABLE	STABLE
		CR:F5	FITCH L/T RATING	FORWARD	VIEW	A	A+	A+	A	A-	A	AA-	BBB+	AA-	NULL	A	A+	AA	A-	A-	A+
		CR:F6	FITCH OUTLOOK	FORWARD	VIEW	STABLE	STABLE	STABLE	NEGATIVE	STABLE	NEGATIVE	NEGATIVE	STABLE	NEGATIVE	NULL	NEGATIVE	STABLE	NEGATIVE	NEGATIVE	STABLE	NEGATIVE
	CDS	CDS:F1	5 YEAR CDS	PREVAILING	INDICATOR	71.62	42.88	61.3	71.08	66.86	79.77	38.76	N/A	62.54	N/A	65.66	46.43	67.47	30.59	44.77	36.92
		CDS:F2	1 YEAR CDS	PREVAILING	INDICATOR	30.66	18.14	41.4	48.69	25.54	52.2	11.46	N/A	40.14	N/A	45	34.08	22.91	15.48	14.02	14.14
		CDS:F3	5 YEAR CDS DIRECTION	BACKWARD	INDICATOR	126.65%	113.33%	90.08%	90.31%	86.92%	87.34%	66.71%	N/A	111.57%	N/A	57.65%	9.95%	58.79%	38.17%	116.07%	150.14%
		CDS:F4	5 YEAR CDS VOLATILITY	BACKWARD	INDICATOR	73.75%	87.62%	91.97%	83.42%	75.00%	85.64%	70.47%	N/A	90.50%	N/A	80.67%	24.21%	34.16%	80.21%	92.51%	87.88%
	BALANCE SHEET	FBS:F1	TIER 1 CAP RATIO	HISTORIC	FACT	21.60%	15.50%	14.81%	16.60%	18.30%	17.81%	20.40%	16.50%	16.00%	15.30%	20.98%	18.80%	15.20%	15.05%	18.30%	22.23%
		FBS:F2	LEVERAGE RATIO (ASSET/EQTY)	HISTORIC	FACT	17.70	20.15	11.44	11.13	18.04	12.56	16.65	11.71	11.47	7.45	12.26	26.46	18.36	15.22	21.35	17.83
		FBS:F3	LOAN-TO-DEPOSIT RATIO	HISTORIC	FACT	92.11	92.87	71.69	67.07	74.36	77.26	74.41	78.8	63.59	N/A	90.7	123.22	73.5	110.75	94.25	74.1
		FBS:F4	PRICE-TO-BOOK RATIO (Bps)	HISTORIC	FACT	0.29	0.40	0.76	0.54	0.48	0.74	0.50	0.25	1.09	N/A	0.87	0.37	1.54	0.37	0.20	0.71
		FBS:F5	TIER 1 CAPITAL SIZE (\$Bln)	HISTORIC	FACT	68.74	101.08	188.49	155.81	51.33	85.44	148.36	2.55	214.43	19.15	73.44	74.17	51.41	89.37	58.36	51.89
		FBS:F6	TOTAL ASSETS (\$Bln)	HISTORIC	FACT	1,500.30	2,432.26	2,434.08	1,951.16	811.64	993.00	2,715.15	30.46	2,687.38	446.20	895.43	1,503.44	1,082.53	1,710.89	1,523.94	972.18
	MARKET INDICATORS	FMI:F1	MARKET CAPITALISATION (\$Bln)	PREVAILING	INDICATOR	24.33	48.68	201.79	104.82	27.73	67.94	93.66	1.96	284.17	N/A	75.02	8.29	96.56	40.02	14.06	46.92
		FMI:F2	SHARE PRICE VOLATILITY (260d)	BACKWARD	INDICATOR	53.42	48.20	54.11	63.46	47.76	49.39	31.46	61.36	49.91	N/A	53.61	74.78	35.63	47.91	60.26	40.37
		FMI:F3	SHARE PRICE BETA	BACKWARD	INDICATOR	1.36	1.67	1.59	1.81	1.97	1.47	0.81	1.65	1.17	N/A	1.49	1.24	0.72	1.51	1.65	1.52
		FMI:F4	SHARE PRICE DIRECTION	BACKWARD	INDICATOR	60.66%	66.92%	65.12%	60.58%	71.81%	78.88%	57.36%	39.86%	66.09%	N/A	82.70%	54.70%	83.98%	52.86%	47.55%	82.94%
		FMI:F5	ANALYST'S RECOMMENDATIONS	FORWARD	VIEW	BUY	BUY	BUY	BUY	HOLD	BUY	HOLD	BUY	BUY	N/A	BUY	HOLD	BUY	HOLD	HOLD	BUY
	SYSTEMIC IMPORTANCE	SI:F1	G-SIB STATUS	PREVAILING	FACT	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	Y
		SI:F2	G-SIBADD TIER1 CAP RATIO REQ	PREVAILING	FACT	1.50%	1.50%	1.50%	2.00%	1.00%	1.50%	2.00%	N/A	2.50%	N/A	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		SI:F3	TOTAL DEPOSITS (\$Bln)	HISTORIC	FACT	612.34	1,024.06	1,434.81	1,070.65	412.91	189.69	1,498.14	43.45	1,562.43	N/A	190.36	715.02	641.03	962.00	571.34	458.85
		SI:F4	SOVEREIGN S&P RATING	HISTORIC	FACT	AA	AA	AA+	AA+	AAA	AA+	AA	AA	AA+	AA	AA+	AA	AAA	A	AA	AAA
		SI:F5	SOVEREIGN S&P OUTLOOK	FORWARD	VIEW	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE	NEGATIVE	STABLE	STABLE	STABLE	STABLE	STABLE	STABLE
		SI:F6	NO. OF EMPLOYEES	PREVAILING	FACT	80,800	189,509	205,429	211,495	47,860	38,300	235,351	10,500	250,115	344	60,431	105,019	82,801	196,419	138,240	68,601

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 01 July 2020.

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