

## BICRA Methodology



## Bank Rating Methodology



### MACRO FACTORS

### BANK-SPECIFIC FACTORS

### EXTERNAL SUPPORT

Economic risk score



Industry risk score



## Anchor

Stand Alone  
Credit Profile

Business position

Capital and earnings



Risk position



## SACP

Stand Alone  
Credit Profile

Funding and liquidity



Group support



Government support



Setting the  
**ICR**  
Issuer  
Credit Rating

**BICRA**  
Banking Industry  
Country Risk  
Assessment  
score

- Video tutorial
- Video overview
- Criteria document
- Related document



**Hybrid debt  
and preferred stock  
ratings**

**Senior  
unsecured  
ratings**