Counterparty Credit Review

Periodic counterparty credit reviews for banks, broker-dealers, and hedge funds, sourced from regulatory filings and synthesized into structured profiles with PDF and Excel export.

Overview

The **Counterparty Credit Review** tool builds a structured credit profile for a single counterparty — bank, broker-dealer, hedge fund, or non-US financial institution — by aggregating regulatory filings, financial statements, and registration data into a consistent five-tab report. Each profile is exportable as a PDF (workpaper-friendly) or Excel workbook for periodic credit committee reviews.

Open the tool at `/credit-risk`. Requires a **Pro** or **Enterprise** subscription.

Supported counterparty types

TYPE	PRIMARY SOURCES	IDENTIFIER
US bank	FDIC Call Report (FFIEC), FDIC API, 10-K	FDIC cert
US broker-dealer	SEC FOCUS Reports, FINRA BrokerCheck	CIK / CRD
US hedge fund	Form ADV, 13F filings, investor letters	CIK
Korean financial institution	FSS DART filings	Item code
French financial institution	INSEE / Banque de France	SIREN
Australian financial institution	APRA / ASIC	ABN
German financial institution	BaFin / Bundesbank	LEI
UK financial institution	FCA Register / Companies House	

The search box accepts free-text names or tickers and filters by country. Results show entity type, jurisdiction, and identifier — selecting a result loads the profile page.

Profile tabs

Every profile renders the same five tabs, with tab content adapted to the entity type. The reading order is designed for a credit analyst: start with **Overview** for the headline rating, drill into **Financial Health** for the numbers, then **Governance** for management, **Risk Flags** for issues, and **Sources** for citations.

1. Overview

- **Risk rating** — `INVESTMENT GRADE`, `WATCH`, `ELEVATED`, or `HIGH RISK`, with a one-paragraph rationale
- **Entity summary** — legal name, jurisdiction, registration, type, parent (if any)
- **Headline metrics** — total assets, regulatory capital, primary regulator
- **Last review date** and **next-review date** for scheduling periodic refreshes

2. Financial Health

Quarterly time series rendered in entity-specific layouts:

- **Banks** — total assets, deposits, equity, loans, NPL ratio, ROA, ROE, NIM, CET1, leverage ratio (FFIEC Call Report fields)
- **Broker-dealers** — balance sheet (FOCUS), net capital, aggregate indebtedness, customer reserve, AI/NC ratio
- **Korean FIs** — KRW-denominated capital adequacy and asset quality from FSS DART
- **French / Australian / UK FIs** — local supervisory disclosures
- **Hedge funds** — AUM trajectory, leverage, top exposures from Form ADV and 13F

All metrics are quarter-end snapshots; trends are visualized inline.

3. People & Governance

Officers, directors, beneficial owners, and reportable disciplinary disclosures. For broker-dealers this includes FINRA BrokerCheck individual records; for hedge funds it pulls from Form ADV Schedule A/B.

4. Risk Flags

Structured risk callouts derived from the financial and governance data:

- Capital adequacy issues (CET1 trending below threshold, net-capital coverage tight)
- Concentration risk (single-name deposit concentration, top-counterparty exposure)
- Recent regulatory actions or material litigation
- Going-concern language in audited statements
- Liquidity stress indicators (deposit outflows, secured funding reliance)

5. Sources

Cited regulatory documents with direct links — FDIC call reports, SEC EDGAR filings, FINRA records, and any uploaded counterparty-provided documents.

Analyst notes and AI synthesis

Each profile supports two layers of qualitative input:

- **AI-synthesized narrative** — generated from the underlying filings to summarize trends and flag anomalies (handled by the analyst routing in `/docs/analysts`)
- **Manual analyst notes** — free-form notes appended to a profile by the reviewing user, persisted per counterparty and included in the PDF export

Notes are timestamped and attributed to the authoring user.

Document uploads

Counterparty-provided documents (audited financials, due-diligence questionnaires, NDA-restricted materials) can be uploaded directly to a profile via the Document Upload Portal. Files are stored in the `credit-risk-uploads` Supabase bucket and referenced from the profile's Sources tab.

Supported formats: PDF, Excel, CSV, Word, PowerPoint. Files larger than 25 MB are rejected client-side.

Export

Two export targets:

- **PDF** — a workpaper-style report including the five tabs, AI summary, and analyst notes, suitable for distribution to a credit committee

- **Excel** — raw data export with each tab on a separate sheet, for spreadsheet-based analysis and archival

Exports are generated server-side and include a generation timestamp and the user who requested them.

Data sources at a glance

SOURCE	USED FOR
FFIEC Call Report (`call_report.db`)	US bank quarterly financials, capital ratios
FDIC API	US bank cert lookup, fallback financial fields
SEC EDGAR	10-K, 13F, Form ADV, FOCUS filings
FINRA BrokerCheck	Broker-dealer registration, disciplinary disclosures
FSS DART (Korea)	Korean FI filings
Banque de France / INSEE	French FI disclosures
APRA / ASIC	Australian FI registration
FCA Register / Companies House	UK FI registration
BaFin / Bundesbank	German FI disclosures
OpenAI (GPT)	AI narrative synthesis

Source-of-record links are surfaced on the **Sources** tab of every profile so each metric is auditable.

Access and pricing

The Counterparty Credit Review tool is gated to **Pro** and **Enterprise** plans. Users on FREE, BASIC, or ANALYST plans see an upgrade prompt at `/credit-risk`. See `/pricing` for tier details.

Related modules

- Bond Risk Calculator — corporate bond OAS, G-spread, and spread VaR (instrument-level, not entity-level)
- Analysts — the AI analyst team and routing rules used for credit narratives

- K-Factor (MIFIDPRU) — K-TCD capital charge for trading counterparty exposures