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## **S&P Cyber Brief: Reviewing The Credit Aspects Of Blockchain**

### **Key Takeaways**

- Cyberattacks affecting issuer creditworthiness increased in 2021 and are continuing with regularity in 2022.
- Blockchain is often cited as a security control option to avoid malware and distributed denial-of-service (DDoS) attacks, but using blockchain introduces other risks.
- Cryptography, including digital signatures, differentiates a blockchain ledger from a centralized database, providing additional security.
- Credit risks of using blockchain could be administrative, operational, legal, and regulatory.

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