

Credit Analytics

How do you manage your credit risk?

Whether you're looking to assess probability of default (PD) risk of unrated, or private companies with limited financials, generate a point-in-time credit risk view for public companies, or understand the impact of climate change on a company's creditworthiness, Credit Analytics blends the traditional with the alternative to help you reliably score and efficiently monitor your potential risk exposure to counterparties and investments across the globe.

S&P Global

Market Intelligence

Get the full picture of your credit risk exposure.

Our powerful analytical models, unrivalled data and sophisticated workflow tools help you to quickly and easily measure the credit risk of rated, unrated, public and private companies across the globe.

Smart tools for smart decisions

Get the full picture of your credit risk exposure with:

- Market and fundamentals driven analytical models that deliver PD and credit scores that broadly align with ratings from S&P Global Ratings
- Early warning indicators to monitor credit deterioration, enabling you to act fast and with confidence
- Transparency into the drivers of default risk, and the ability to conduct scenario analyses
- Loss Given Default analytics helping you assess potential losses or recovery in the event of a default
- Complementary scenario tools that will help you estimate the impact of a carbon tax increase on the credit risk of firms, globally
- Secure upload capabilities for proprietary data to standardize and score the financials you receive from your counterparties
- Relative credit health comparisons across peer groups
- Qualitative information and news that gives a deeper view of issues impacting your counterparties
- Relevant Market Data including extensive information on CDS spreads and Corporate Yield Curves for actionable pricing with full transparency

Flexible Delivery Options

Credit Analytics models and data are:

- Natively integrated in the S&P Capital IQ platform and Excel Plug-in
- Accessible via API solutions to embed in internal and third party platforms
- Delivered via bulk data feed alongside credit ratings, financials, market data and more

Get the essentials, quicker

360-degree perspective of risk

By providing a range of credit risk indicators, from market-based, to fundamental-based scores, you don't have to choose which indicators to monitor; you can watch them all. Monitor for daily credit risk deterioration and gain a longer term point of view across your exposures. Set alerts to notify you of increasing risk in counterparties, and analyze data using aggregate exposure analysis.

Track industry trends

We pre-calculate probability of default and credit scores across more than 881,000* public and private companies, and then aggregate across 160 industries, 183 countries, and 241 S&P Dow Jones Indices. Country, Industry and Index level Benchmarks are provided so you can see individual companies against their peer groups and follow burgeoning trends for a given region or industry.

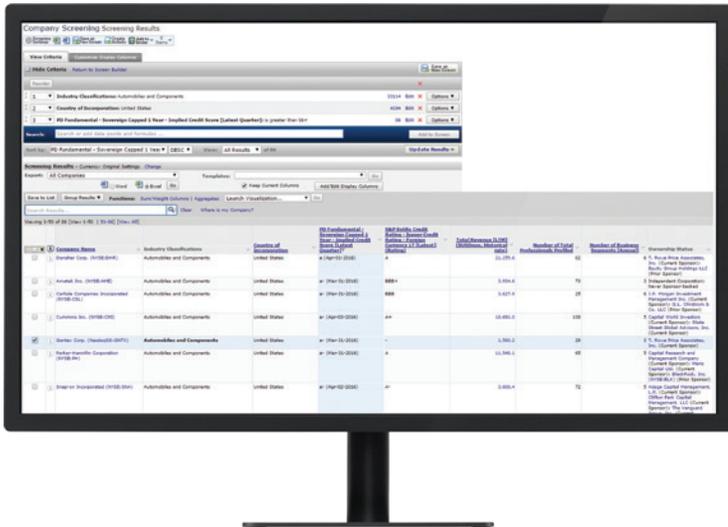
Climate Linked Credit Analytics

An innovative approach to gauging the impact of pre-defined or user-defined carbon tax impact on a firm's creditworthiness within your portfolio. Assess how a future carbon tax may affect each item reported within company financial statements over the next three years with the fundamentals-driven model — available for 1,200 public and private companies in the Oil & Gas Sector. In addition, assess how earnings of public companies may change over the next three decades under multiple carbon tax scenarios with a market-driven approach — available for over 33,000 public companies across the globe.

Private company solutions

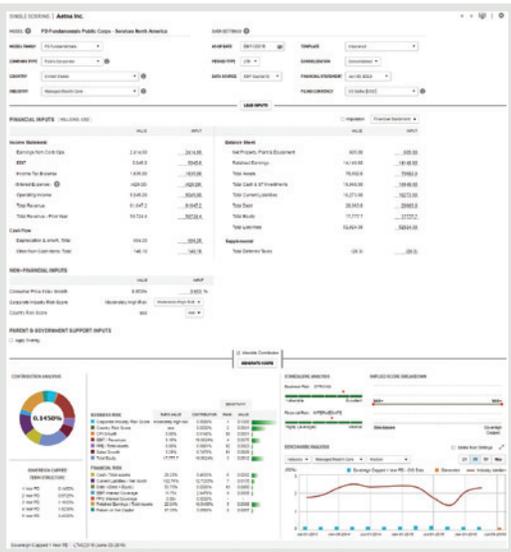
We know private companies are a challenge to analyze. We have enhanced our solution to make it easier to understand these firms that are often riskier by nature, including an extensive and continually growing private company database, imputation for assessing risk of companies with incomplete statements, benchmarks at the country and industry levels, and seamless integration of your proprietary data and analysis alongside S&P Capital IQ profiled public and private companies.

* Coverage as of January 16, 2020



Origination

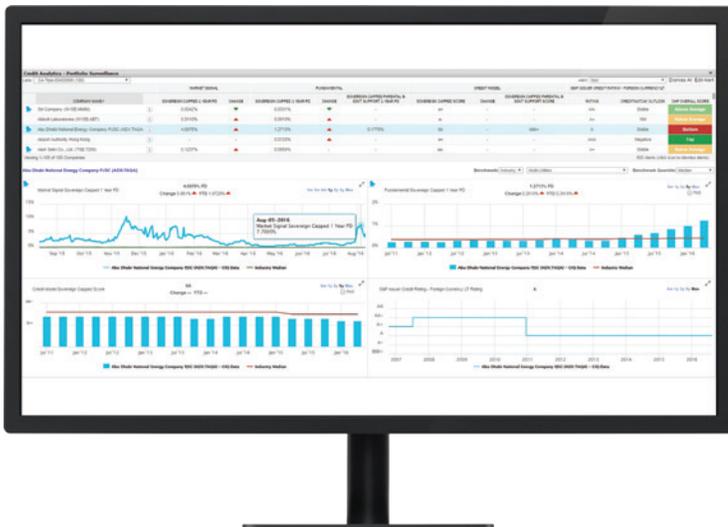
Dive into timely and transparent data on over 2 million companies. Screen for prospects or investments by geography, sector, rating, credit score, stock price, market cap, estimates, and financials. Input and save financials of private counterparties and share with colleagues.



Analysis

Leverage models to generate quantitative credit scores on global counterparties, which can be scored one by one or in a batch. Share findings via a full Credit Memo, export or create dynamic PowerPoint slides by leveraging the platform's PresCenter capabilities.

Aggregate exposures help you understand geographic and industry risk profiles for your portfolio, as well as aggregate credit risk distributions.



Monitoring & Surveillance

Group counterparties into watchlists, then monitor through dashboards or custom Excel templates. Activate alerts to get notified on changes to your risks.

About S&P Global Market Intelligence

At S&P Global Market Intelligence, we know that not all information is important—some of it is vital. We integrate financial and industry data, research and news into tools that help clients track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities globally can gain the intelligence essential to making business and financial decisions with conviction.

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