

# Simplify your counterparty credit risk assessment with RiskGauge reports and models.

**Assessing and monitoring the credit risk of your counterparties and investments globally can be challenging and time consuming, due to differing filing obligations, and inconsistent data timeliness, availability and quality.** The need for automated, efficient and robust analysis tools is paramount.

Get a complete picture of a company's credit risk profile with enhanced analytical models, new credit risk scores, and RiskGauge Reports for over **50 million public and private companies across the globe** – now including Small-Medium Enterprises (SMEs). With expanded private company data coverage, and dynamic analytical models, Credit Analytics blends the traditional with the alternative to give you the confidence to make credit decisions with conviction.

## Uncover the complete picture of your credit risk exposure.

Expose the hidden risks of doing business with private companies with **RiskGauge Reports**. Comprehensive business credit reports for over 50 million companies across the globe that include:

- **RiskGauge Score** – An evolution of our credit risk scores, this new and improved score combines elements of a company's Probability of Default (PD) Fundamental, PD Market Signal, and CreditModel™ scores.
- **PaySense Score** – Identify the trade payment risks of your counterparties with our statistical model that uses historical trade payable data, together with macroeconomic factors, to calculate the expected payment delinquency (i.e. payment delay) of trade payables.
- **MaxLimit** – Whether for trade agreements with new customers or supply chain management, the MaxLimit framework is a tool for managing exposures by recommending maximum exposure limits, incorporating multiple risk dimensions, like customer's financial and industry risks as well as supplier's risk appetite.
- **Company Profile** – Current firmographics for companies, including contact details, status, and established dates.
- **Descriptive Context of Score** – Better understand the drivers of risk with rich, insightful commentary and analysis.
- **Financial Statements** – Examine the performance of a company with full financial statements and ratios across key Income Statement, Cashflow and Balance Sheet items.
- **Relative Performance** – Benchmark a company's performance to peers across risk dimensions.
- **Expanded PD Framework** – Powered by robust datasets, benchmarks and statistical methodologies, this framework enables the calculation of the PD of a company when no financials are available. The framework supports the ability to adjust scores based on a counterparty's estimated revenue size as well as qualitative considerations like diversification and quality of management.

## About S&P Global Market Intelligence

At S&P Global Market Intelligence, we understand the importance of accurate, deep and insightful information. We integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities around the world use this essential intelligence to make business and financial decisions with conviction.

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), the world's foremost provider of credit ratings, benchmarks and analytics in the global capital and commodity markets, offering ESG solutions, deep data and insights on critical business factors. S&P Global has been providing essential intelligence that unlocks opportunity, fosters growth and accelerates progress for more than 160 years. For more information, visit [www.spglobal.com/marketintelligence](http://www.spglobal.com/marketintelligence).

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