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 risk factors on a company’s creditworthiness, Credit Analytics blends sophisticated models with robust data to help you reliably score and efficiently monitor your potential risk exposure to counterparties and investments across the globe.
Get a detailed 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 a detailed picture of your credit risk exposure with a range of dynamic analytical models that generate credit risk indicators to help you manage credit risk.

- **Market- and fundamentals-driven analytical models** deliver PD and credit scores that are designed to broadly align with ratings from S&P Global Ratings
- **Early warning indicators** to monitor credit deterioration, enabling you to act quickly 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
- **Secure upload capabilities** for proprietary data to standardize and store 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
- **Pre-calculated PD and credit scores** across over 5 million public and private companies, aggregates across 160 industries, 183 countries, and 241 S&P Dow Jones Indices

Private company and small- and medium-Enterprise (SME) solutions

Streamline your counterparty credit risk assessment with **RiskGauge Reports** from S&P Market Intelligence, comprehensive business credit reports powered by dynamic analytical models and robust data, available for **over 50 million public and private companies** across the globe—including SMEs.

Access a detailed company credit risk profile that contains company firmographics, relative performance benchmarks and rich, insightful commentary, plus:

- **S&P Global RiskGauge Score**: a holistic credit risk score comprising elements of a company’s PD Fundamental, PD Model Market Signal, and CreditModel™ scores
- **PaySense**: identifying potential delays of trade payables by leveraging historical trade payable data and macroeconomic factors
- **MaxLimit**: identifying maximum exposure limits based on analysis of a customer’s PD, liquidity risk, recovery and risk appetite

Generate credit insights on Chinese SMEs using differentiated content and localized analytics with outputs that broadly align with credit ratings on the **S&P Global China Credit Analytics** platform.

- **Search and screen** over 20 million Chinese private companies
- **Utilize S&P Global Market Intelligence’s Probability of Default Fundamental (PDFN) model calibrated to Chinese default data** to analyze local companies in China
- **Leverage the credit workflow tools** to perform batch scoring and the credit risk dashboard to visualize a credit profile for a portfolio of entities
- **Access 1 million larger Chinese SME’s pre-scored Probability of Defaults** with industry and provincial level benchmarks
- **Take advantage of the dual language user interface** that supports both Chinese and English languages

*Coverage as of June 30, 2020*
Get the essentials, quicker

Automatically extract and spread data from Images and PDF financial statements, including scanned documents, with ProSpread™.

– Spread extracted financials into your proprietary data store
– Score companies with extracted financials by leveraging Credit Analytics models

Flexible delivery options

Credit Analytics models and data are:

– Fully 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

Data Coverage

Dive into timely and transparent data on over 50 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.

Get localized credit analytics on the China Credit Analytics platform which features data from over 20 million Chinese private companies.

Analytics

Leverage sophisticated models to generate quantitative credit scores on global counterparties, which can be scored individually or in a batch. S&P Global RiskGauge Reports powered by Credit Analytics analytical models provide a detailed picture of default and liquidity risk.

Utilize country and industry risk profiles as well as aggregate credit risk distributions across your portfolio.

Workflow

Intelligently search and screen companies based on advanced criteria. View company credit assessment scores or analyze proprietary companies on demand. Monitor and surveil your counterparties and group them into watchlists, then visualize through dashboards or custom Excel templates. Activate alerts to get notified on changes to your risks. Eliminate the time consuming process of manual input of financial statement data into your tools with ProSpread, a powerful workflow tool for extracting and analyzing financial statement data.
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.

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