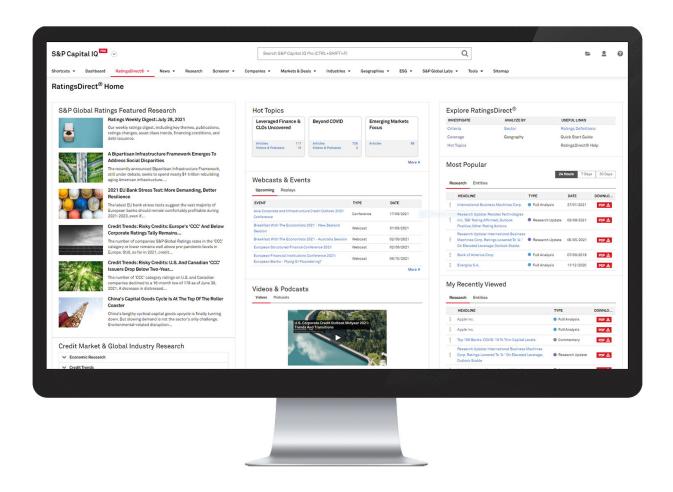
# RatingsDirect® on S&P Capital IQ Pro

Get a comprehensive view of credit risk, faster, on a powerful platform that travels with you.



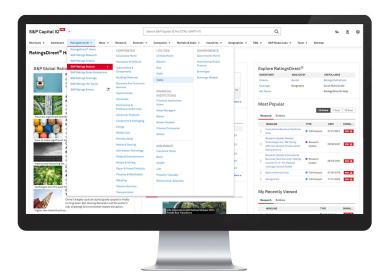
As the official source for S&P Global Ratings credit ratings and research, RatingsDirect combines this essential intelligence with comprehensive market data, credit risk indicators and dynamic visualization tools, all on a single platform.

Get the whole credit story, faster, from your desktop or on the go.

Ratings and research play an essential role in how you monitor risk. By combining ratings and research with comprehensive market data and risk indicators, RatingsDirect on the S&P Capital IQ Pro platform offers a robust workflow solution for efficient credit analysis.

# Our powerful web-based solution provides access to current and historical credit ratings, data, criteria, and research from S&P Global Ratings:

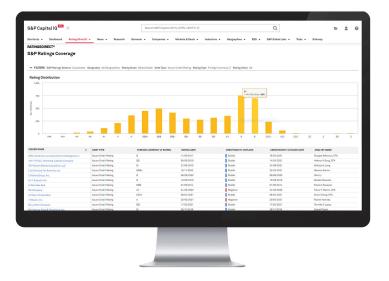
- Widest coverage with 1 million+ credit ratings outstanding<sup>1</sup>
- Global, national and regional scale credit ratings on issuer and issue level
- Detailed research on issuer and issue level, economies, credit trends, hot topics (including Environmental, Social, and Governance [ESG]) and special reports
- Credit research in Chinese, Portuguese, Russian, and Spanish
- Credit adjusted Income Statements, Balance Sheets and Cash Flows



#### Plus:

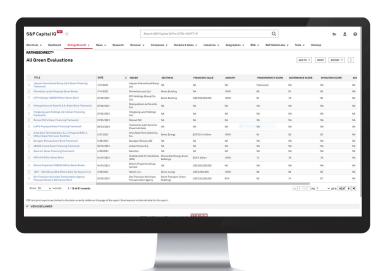
- Deep insight into entities and securities rated by S&P Global Ratings.
- In-depth research details the rationale behind the rating as well as timely and topical commentaries affecting credit markets globally.
- Robust workflow tools including customizable screening & charting tools to pull lists based on your unique needs. Set alerts so you stay on top of relevant rating actions as and when they occur.

<sup>&</sup>lt;sup>1</sup> "Annual Report on Nationally Recognized Statistical Rating Organizations", U.S. Securities and Exchange Commission, December 2020, https://www.sec.gov/files/2020-annual-report-on-nrsros.pdf



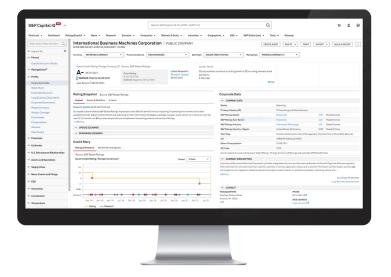
## Get the full credit story

- Uncover an issuer's credit story with its rating history, outlook, and potential drivers for upgrades/downgrades.
- Understand the influence of E, S, and G factors on a credit rating with ESG Credit Indicators, access ESG Evaluations and Opinions.
- Differentiate between peers with the same credit rating by reviewing the underlying scores and factors behind the final credit rating, covering Banks, Insurance, Corporate and Sovereigns.
- Quickly visualize the ratings distribution of issuers rated by S&P Global Ratings. Use filters to get the customized view you need (ex. sector, location, ratings type, etc.)



# Discover ESG influence on credit risk

- Uncover hidden risks and identify the right opportunities with a detailed overview of which ESG factors are material to each sector and their level of influence, as well as greater insights into how these factors vary across geographies.
- Take ESG insights a step further with ESG
  Evaluations and Opinions. ESG Evaluations
  offer a forward-looking opinion of a
  company's ability to manage future ESG risks
  and opportunities. Sustainable financing
  opinions from S&P Global Ratings analysts
  include the Framework Alignment Opinion
  and Green Transaction Evaluation.



### **Tech-forward productivity tools**

- We've made it easier than ever to spot the essential credit ratings data and research you need. Designed with user experience in mind, RatingsDirect content is displayed on a new, simple, and clean layout.
- **Pre-built screens** are ready for you to quickly search and spot rating changes, including tracking potential Fallen Angels and Rising Stars.
- Create customized push alerts to stay on top of critical changes so you can monitor counterparty exposures and your portfolios.



# Power your credit research with S&P Capital IQ Pro data

- Private company and private markets data; ESG scores, news, and analytics; and supply chain intelligence via Panjiva.
- Advanced visualization and discovery tools to help streamline your daily workflows, easily monitor markets and quickly find content with an intuitive, Al-powered search.
- Sector-, persona-, and topic-focused news every day delivering the critical insights you need to help you understand what's driving the markets.
- A platform that travels with you the S&P Capital IQ mobile app.

#### **About S&P Global Market Intelligence**

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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