

Sharpen your perspective of the unrated universe with CreditModel™.

In today's ever changing financial landscape understanding unrated counterparties can be challenging - the lack of widely available credit opinions places a greater burden on the analyst to derive an assessment of risk, ideally with a similar level of performance as credit ratings. Our powerful suite of over 100 statistical models trained on credit ratings from S&P Global Ratings¹ can help you reliably evaluate, and monitor the long-term creditworthiness of public and private, rated and unrated companies across the globe.

Essential analytics

- Stay one step ahead of credit risk with our cutting-edge suite of statistical credit models that utilize financial statement and macroeconomic data to generate a quantitative credit score that statistically matches a credit rating from S&P Global Ratings. Map these scores to observed default rates (i.e. 1.2%) to quantify default risk.
- Quickly evaluate the long-term creditworthiness of mid- and large-cap, public and private, banks, insurance companies, and corporations globally. With over 250 countries, and more than 100 segment- region-, and industry-specific models, CreditModel provides the coverage you need to expand your understanding of the unrated universe.
- Streamline your analysis with access to our database of over 58,000² pre-scored companies worldwide, going back more than 15 years. Alternatively, access the model engine directly to assess your proprietary information seamlessly and securely.

Model Transparency

- Estimate future credit movements by using sensitivity analysis to determine anticipated paths to creditworthiness improvement or deterioration.
- Understand risk factor contribution to determine where the risk lies in a company's fundamentals, and where to focus attention for analysis, from both an absolute and relative perspective.

Flexible Delivery

- Access CreditModel and pre-calculated scores via the S&P Capital IQ platform, or our Microsoft® Excel Plugin.
- Embed the analytics and data into your internal platforms with our API solutions, or receive a bulk feed of all our pre-calculated scores through XpressFeed™, alongside credit ratings, financials, market data, and more.

Rigorous methodology

- Trained on a database of historical credit ratings, our models employ sophisticated statistical techniques to evaluate the relationship between financial data, and credit ratings. Using Exponential Density theory, where the probability distribution of each rating category takes an exponential form, our models achieve a high level of accuracy, granularity, and predictive power.
- Leverage advanced imputation logic to better estimate missing financials, and improve risk assessment in cases of limited data.

Powerful data

- Evaluate the financial picture of public and private companies globally through one of the largest datasets of company financial information available, including standardized, transparent and analytically-enhanced data.
- For public companies, we collect more than 5,000 unique financial data items and 2,500 industry-specific terms and include "click-through" features to trace adjustments and line item details to source documents. All financials for private companies are standardized for full comparison against public company data.

¹S&P Global Ratings does not contribute to or participate in the creation of credit scores generated by S&P Global Market Intelligence. Lowercase nomenclature is used to differentiate S&P Global Market Intelligence PD credit model scores from the credit ratings issued by S&P Global Ratings.

²Coverage as of 4th May 2017

Relevant insights to help you make critical decisions.

| Financial Institutions | Corporations | Asset Managers and Hedge Funds |
|---|--|---|
| <ul style="list-style-type: none"> - Efficiently screen rated and unrated borrowers, counterparties, customers, suppliers, vendors and more - Expedite surveillance and identify weakest or marginal credits for review - Determine the credit strength of a single company or a portfolio of companies - Perform sensitivity analysis for rated or unrated counterparties - Generate proactive reports for executives, shareholders and regulators - Create simulation scenarios and evaluate the cost of capital after a M&A or private equity deal | | |
| <ul style="list-style-type: none"> - Benchmark internal credit ratings against a globally recognized metric - Calculate the credit contribution for the pricing of loans, credit insurance, trade credit terms and general credit exposures | | |
| <ul style="list-style-type: none"> - Enhance risk surveillance frameworks, protect capital and optimize provisioning | <ul style="list-style-type: none"> - Support transfer pricing, trade credit and supply chain management | <ul style="list-style-type: none"> - Incorporate fundamental credit risk in the investment idea generation process |

About S&P Global Market Intelligence

S&P Global Market Intelligence integrates financial and industry data, research, and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuation, and assess risk.

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