

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 cutting-edge models with robust data 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 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 stay one step ahead of credit risk.

- Market- and fundamentals-driven analytical models 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
- 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

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

Get the essentials, quicker

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 BETA: 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

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 44,000 public companies across the globe.

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.

* Coverage as of January 16, 2020

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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