



## Global Credit Portal®

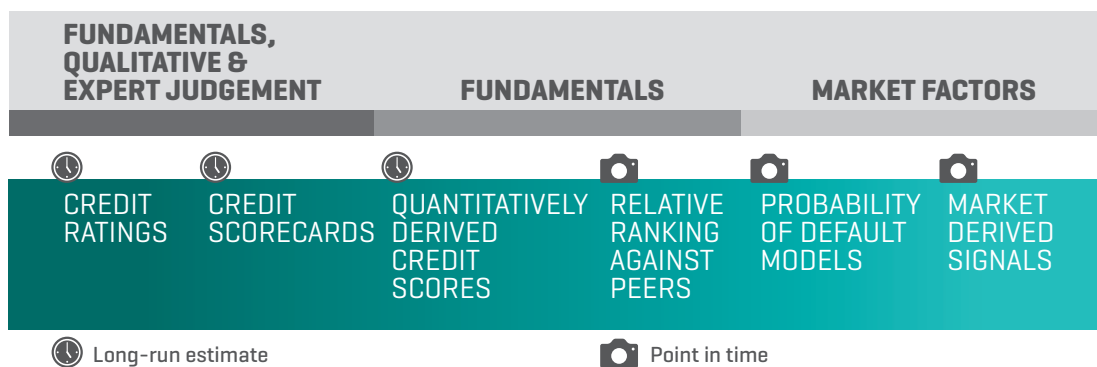
An integrated, Web-based solution supporting your credit risk-driven analysis and decision-making with access to a wide range of capabilities that span the credit spectrum.



News. Data. Analysis. Insight.  
Everything you need to stay on top of risks and opportunities.

### One Solution. Many Capabilities.

- **Evaluate your potential risks** with breaking news stories, opinions, and both longer-term and point-in-time indicators of creditworthiness.
- **Enhance your analysis** with industry snapshots, cross-company comparisons, fixed-income pricing and early-warning signals of credit deterioration.
- **Boost your productivity** with information tailored to your specific interests plus a wide range of analytic tools, graphs and charts to quickly assess the latest developments.



#### RATINGSDIRECT®

Assess credit risks and capitalize on investment opportunities with Standard & Poor's credit ratings and research, Credit Default Swap (CDS) spreads, S&P Capital IQ Market Derived Signals, and credit-adjusted fundamentals.

#### CREDIT HEALTH PANEL

See how risky a company is and how it's performing relative to other rated and unrated companies with a quick and transparent way to evaluate cash generation capabilities, operational risks, and ability to service debt.

#### RISK-TO-PRICE®

Review how well U.S. and European corporate bonds may be compensating their owners, through yield, for embedded market and credit risks.

#### VALUATIONS

Improve your fund reporting, calculate Net Asset Value (NAV) and enhance portfolio monitoring with independent end-of-day pricing opinions for global fixed income securities and hard-to-price instruments, along with historical valuations and terms & conditions data.

### World Class Support

Customer satisfaction rate of **90%+** on incident-based feedback\*

\*Results from 2011

## RatingsDirect®

Access actionable market intelligence and risk analytics based on Standard & Poor's extensive global credit ratings and research.

- Get aggregated intelligence at the sector, sub-sector and industry level.
- Conduct deep dives at the entity, instrument, deal and security level.
- View dynamic ratings distribution and migration charts.
- Evaluate ratings history dating back to 1922.
- Obtain early-warning signals that compare key fundamental ratings to Market Derived Signals that incorporate daily pricing information from the CDS marketplace.
- Access extensive structured finance content including performance data and Presale Reports with initial collateral characteristics.
- Review daily estimates of the probability of default for over 31,000 public companies globally.
- Personalize views, integrate third-party feeds, share information with colleagues and receive email alerts.

You can also access **CreditStats Direct** for Financial Institutions, U.S. Public Finance and Corporates—a powerful feature that offers robust comparison tools, customized filters and financial data reports. CreditStats Direct for Financial Institutions provides direct access to credit-adjusted financial statement information for more than 600 global banks. CreditStats Direct for U.S. Public Finance provides reported financial statement information for over 10,000 key public finance issuers.

## Credit Health Panel

Analyze the relative credit quality of customers, suppliers, peers and other groups of rated and unrated companies with a comparison of 24 financial metrics per company—plus an overall company score.

- Review relative cash generation capabilities, operational risks and ability to service debt based on normalized financial data across accounting practices and currencies.
- Access results for approximately 31,000 global listed non-financial companies including over 27,000 that are not rated by Standard & Poor's analysts.
- Create customized comparison groups that can include up to 100 companies.
- Monitor changes in performance and rankings among group members with powerful heat maps.
- Gain additional insights with probability of default (PD) and quantitatively-derived ratings estimates.

The screenshot displays the S&P Global Credit Portal interface. It features a navigation bar with 'S&P CAPITAL IQ' and 'Global Credit Portal'. The main content area includes 'TOP STORIES' with featured articles like 'U.S. Weekly Financial Notes: Money, It's A Gas' and 'Special Report: The Economics Of The 2016 Olympics: Will Brazil Take Home The Gold?'. A 'RECENT DEVELOPMENTS' section is visible. A prominent 'INDUSTRIALS: CDS SPREADS: BIGGEST MOVERS' window is overlaid, showing two tables: 'Deteriorations' and 'Improvements'. Both tables list companies (e.g., ABC Corp. Ltd., XYZ Inc., ABC Co., XYZ Company, ABC S.A., XYZ LLC, ABC Co. Inc.) with their CDS spreads, changes, and S&P ratings. A 'STAY CONNECTED' section at the bottom right offers links to LinkedIn, Newsletters, and Twitter.

For illustrative purposes only.

The screenshot shows the 'Credit Health Panel' for 'ABC Company' within the S&P Global Credit Portal. The panel includes a 'CREDIT HEALTH PANEL: Scores' section with a 'Global Markets Intelligence' disclaimer. It displays a 'Relative Credit Health Score' with a 'Top' rating and a 'Credit Health Panel' score of 'Above Average'. A 'Quantitative Credit Indicators' section shows a 'Probability of Default' of 0.8917% and a 'CreditModel Score' of 'b'. Below this is a 'Financial Panels and Metrics' table with columns for 'Operational' and 'Solvency' metrics, comparing 'Entity' values to 'Group Average'. A 'GICS Peer Group Range for Selected Financial Metric' section shows a range for 'Financial Metric: Revenue' with a 'Group Minimum' of 1,879.44 and a 'Group Maximum' of 18,200.00. The 'GICS Peer Group (24 Companies)' section lists companies like ABC Corp., XYZ Inc., ABC Co., and XYZ Company with their revenue and LTM Period.

For illustrative purposes only.

## Risk-to-Price®

Evaluate relative risk and value in corporate credit markets with daily Risk-to-Price (R2P) scores created for U.S. and European bonds based on their PD, option-adjusted spread (OAS), and volatility.

- Access R2P scores for approximately 8,500 rated and unrated, non-variable rate bonds of publicly-held companies priced daily by Standard & Poor's Securities Evaluations, Inc. (SPSE)<sup>1</sup> with duration of greater than one year and par value greater or equal to \$50 million.
- View R2P scores divided into quartiles to provide a rank order assessment.
- Filter the bonds by quartile, OAS, duration, PD, yield, Standard & Poor's credit rating, maturity, and more using a powerful screening tool.
- Input your own portfolios into the Global Credit Portal to view the R2P scores and rankings on your holdings over different time periods to gain insight on your credit risk-adjusted yield.
- Read daily commentaries on credits the R2P team believes may be mispriced and could be subject to further scrutiny by the market.

For illustrative purposes only.

## Valuations

Obtain end-of-day pricing opinions on over three million global fixed income instruments—from simple to complex—provided by SPSE.

- Access pricing for U.S. municipals (taxable and non-taxable), U.S. and European structured finance securities, U.S. agencies and treasuries, syndicated loans, Certificates of Deposit and swaps.
- Obtain up-to-date market prices and yield curves, historical bond valuations and a built-in price challenge tool.
- Get increased transparency on pricing inputs and assumptions for structured finance securities, where available.
- Do one-by-one look-up using any industry-issued identifier, or search by criteria such as rating, coupon and prepayment speed.
- Gain direct access to pricing analysts to discuss factors used in the evaluation process.

Our valuation services can also support timely processing, reporting and analysis with detailed terms and conditions data on more than 3 million global corporate, government and agency securities and U.S. municipals.

For illustrative purposes only.

<sup>1</sup> Valuations provided by Standard & Poor's Securities Evaluations, Inc. (SPSE) which is a part of S&P Capital IQ and a registered investment adviser with the United States Securities and Exchange Commission.

# Global Credit Portal®

Supporting your credit risk-driven analysis and decision-making with access to a wide range of capabilities that span the credit spectrum.

## Support and Training

Highly experienced S&P Capital IQ client service representatives are available to assist you 24 hours a day during the global business week through live online help, e-mail, an online tutorial and by phone via a subscriber hotline. We also offer complimentary interactive Web conferences and customized in-person training sessions to meet your business needs.

### CONTACT US

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