

# Global Credit Portal RatingsDirect®



The Global Credit Portal is a dynamic, Web-based, workflow solution that brings together financial intelligence across multiple facets of fixed income markets, allowing financial professionals to perform efficient credit risk-driven analysis and alpha discovery.

RatingsDirect® on the Global Credit Portal provides access to in-depth credit ratings and research, Credit Default Swap (CDS) spreads, Standard & Poor's Market Derived Signals, and credit-adjusted fundamentals. The diverse views of credit risk enable investors to compare the fundamental and market views in their investment analysis.

Access in-depth credit risk analytics based on Standard & Poor's global credit ratings and research—all in a powerful workflow solution:

- ▶ Aggregated intelligence at the sector, sub-sector and industry level
- ▶ Deep dives at the entity, instrument, deal and security level
- ▶ Additional perspectives from Standard & Poor's Market, Credit and Risk Strategies; Global Fixed Income Research; and Market Derived Signals
- ▶ Graphs, charts and tools to quickly view and assess the latest credit developments, including Credit Default Swap (CDS) spreads
- ▶ Options to personalize views, integrate third-party feeds, share information with colleagues and receive email alerts.

## World Class Support\*

- ▶ 90%+ first call resolution rate
- Customer satisfaction rate of 90%+ on incidentbased feedback
- ➤ **85%** of calls answered within 2 rings

### Let RatingsDirect on the Global Credit Portal help you:

- ▶ Monitor your credit risk with breaking news and early warning signals.
- ▶ **Enhance your analysis** with the latest credit ratings, research and rationales.
- Boost productivity with direct access to the content you use most frequently to readily support your analysis, development of credit memos and other ongoing activities.

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# RatingsDirect on the Global Credit Portal

#### **Monitor Your Credit Risk**

Easily monitor changing market conditions and the impact on your business:

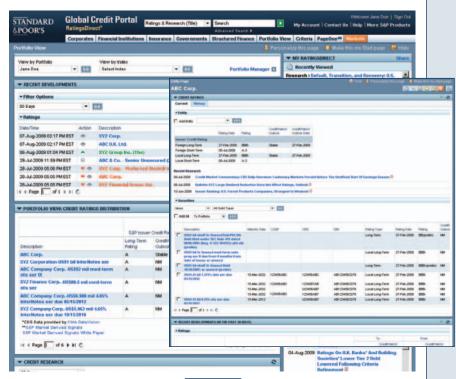
- Stay current with top stories of the day and latest sector highlights, including dynamic ratings distribution and ratings migration charts.
- Compare key fundamental ratings to Market Derived Signals that incorporate daily pricing information from the CDS marketplace to assess different views on the risk profile of an industry or entity.
- Access tables and charts that are dynamically updated whenever an action occurs, to identify the CDS spread biggest movers, evaluate CreditWatch lists and more.
- Graphically navigate hierarchies of related corporate entities to fully understand ownership and potential exposure.
- View information specific to your holdings by creating a screen relevant to your portfolio, and create graphs of your portfolio ratings composition.

#### **Boost Your Productivity**

Quickly retrieve, integrate and distribute information:

- Choose from more than 60 sector-specific landing pages and customize the view to meet your preferences.
- Develop credit memos with ready access to the details you need to describe a business, its ratings, recent developments, strengths, weaknesses and liquidity. Additionally, access financial statement data and peer group analysis.
- Integrate preferred news feeds and third-party content and directly link to some of your other subscriptions with Standard & Poor's.
- Share alerts, portfolios, and research with colleagues.





#### **Enhance Your Analysis**

Access aggregated intelligence at the sector, sub-sector and industry level:

- Review industry snapshots and compare key fundamental credit metrics across industries.
- ▶ Evaluate diversification opportunities within an industry.
- Assess medians, ratings migrations and outlook distributions by sector, as well as other important trends.

#### View deep dives at the entity, instrument and deal level:

- See up to 19 years of ratings history, check entity volatility and evaluate peer groups.
- ▶ Conduct rich corporate credit analysis at the entity level with credit-adjusted financials and peer comparisons.
- Access extensive structured finance content that includes performance data and Presale Reports with initial collateral characteristics.



# **Global Credit Portal**

# **RatingsDirect®**

Key benefits of RatingsDirect on the Global Credit Portal:

#### **Portfolio Managers**

Let RatingsDirect on the Global Credit Portal help you manage your exposure. Use the Portfolio View to filter all content on the page for your specific holdings, and create graphs to evaluate your ratings mix. Then use the Portfolio Manager tool to model potential position changes.

#### **Credit Officers**

Let RatingsDirect on the Global Credit Portal help you stay on top of entity-related risks. Use the Structured Finance transaction page to view the credit risk profile of the current and initial collateral pool, entity credit exposure via deal participants, and related research.

#### Risk Managers

Let RatingsDirect on the Global Credit Portal help you protect shareholder interests. Get early warning signals by comparing Standard & Poor's credit ratings to Market Derived Signals to see where market participants see the risks. Use the Biggest Movers module to identify deteriorations and improvements on entities on any sector within Corporates, Financial Institutions, and Insurance.

This material was prepared by Standard & Poor's Fixed Income Risk Management Services group. This group is analytically and editorially independent from any other analytical group at Standard & Poor's, including Standard & Poor's Ratings.

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