S&P Global Introduces CreditCompanion™, Enhancing RatingsDirect® on S&P Capital IQ Pro with Advanced AI Technology

GenAI-powered application streamlines discovery and insights related to credit ratings and research from S&P Global Ratings

NEW YORK, May 21, 2025 /PRNewswire/ -- S&P Global today announced the launch of CreditCompanion™, a Generative Artificial Intelligence (GenAI) powered application for its RatingsDirect® on S&P Capital IQ Pro platform. This first release of CreditCompanion™ simplifies the process of researching the credit risk of entities, securities and credit markets S&P Global Ratings provides through RatingsDirect®, the flagship platform of S&P Global Ratings' credit ratings and research, with future enhancements planned.

Acting as a launch-pad into research discovery, CreditCompanion™ accelerates and empowers credit analysis and offers seamless and transparent access to a wealth of content, thereby saves users significant time. CreditCompanion™ leverages advanced Natural Language Processing (NLP), Large Language Models (LLMs) and a customized Retrieval Augmented Generator (RAG) to facilitate search, summarization and network creation across research artifacts.

"It is a critical priority for S&P Global to enhance and drive efficiency in the workflows of our clients through AI. CreditCompanion™ was designed to complement and enhance current credit analysis workflows, allowing users to quickly access and utilize S&P Global Ratings proprietary credit ratings and research content in a more efficient and meaningful way," said **Whit McGraw, Head of Risk & Valuations Services, S&P Global Market Intelligence**

"CreditCompanion™ has been tested and leveraged by S&P Global Ratings analysts for their own research work," says **Jim Wiemken, Head of Global Ratings Services, S&P Global Ratings**. "It has been very well-received due to its ability to extract data, search, find and summarize the most relevant content with links to original sources. It has served as an excellent example of how we can use AI technology to drive productivity in our business."

CreditCompanion™ will benefit users of RatingsDirect in several ways:

- **Streamlined Access to Information**: CreditCompanion™ offers an intuitive chat interface that simplifies access to S&P Global Ratings data and research, making it easier for clients to find relevant information quickly.
- **Efficient Search Capabilities**: The application allows users to conduct both structured and unstructured queries, uncovering data trends and qualitative insights in one place.
- **Enhanced Credit Analysis**: Clients can conduct comparative credit risk analysis between peer firms and quickly create SWOT analyses.
- **Comprehensive and Natural Language Summarization**: CreditCompanion™ synthesizes insights across a vast library of published research, allowing users to quickly uncover themes and insights. It also generates natural language summaries, explanations, or comparisons of ratings, research and insights across entities, sectors, regions and markets.
- **Reliable and Transparent Information**: The tool provides thorough linking to relevant source documents from S&P Global Ratings, ensuring that clients can confidently rely on the responses they receive.

For more information on CreditCompanion™, visit the website here.

About S&P Global:

S&P Global (NYSE: SPGI) provides essential intelligence. We enable governments, businesses and individuals with the right data, expertise and connected technology so that they can make decisions with conviction. From helping our customers assess new investments to guiding them through sustainability and energy transition across supply chains, we unlock new opportunities, solve challenges and accelerate progress for the world.

We are widely sought after by many of the world's leading organizations to provide credit ratings, benchmarks, analytics and workflow solutions in the global capital, commodity and automotive markets. With every one of our offerings, we help the world's leading organizations plan for tomorrow, today.

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