S&P Global Launches Agentic AI-Powered Credit Memo Builder™ to Streamline Credit Analysis

New solution significantly reduces credit memo data collection and synthesis time, enabling financial analysts to focus on strategic risk evaluation

NEW YORK, June 4, 2026 /PRNewswire/ -- S&P Global (NYSE: SPGI) today announced the launch of Credit Memo Builder™ to enhance and streamline the creation of credit decisioning reports. Credit Memo Builder™ aggregates data sources from across the S&P Global enterprise to significantly shorten the drafting process. This new agentic workflow platform empowers loan committees, underwriters and credit analysts to make well-informed credit decisions quickly and confidently.

Credit analysts spend significant time pulling and processing data from disparate systems – a manual, time-intensive process that can hinder timely decisions and increase operational risk. Credit Memo Builder™ directly addresses this challenge, allowing teams to save considerable time and shift their focus from manual data entry to the analytical evaluation of borrower risk and strategic credit assessment.

"At S&P Global, we constantly look for ways to enhance decision-making for our clients," said **Whit McGraw, Head of Risk & Valuations Services at S&P Global Market Intelligence.** "With Credit Memo Builder™, our objective is to meaningfully improve what can often be a cumbersome credit workflow—cutting through fragmented data and enabling financial teams to operate with greater speed and consistency. By embedding AI to assist and streamline key steps in the process, we're helping clients surface the right insights faster, while maintaining the rigor and control required for high-quality credit analysis."

At the core of Credit Memo Builder™ sits the trusted data, research and analytics from S&P RatingsDirect®, RiskGauge™ and S&P Capital IQ Pro. Built with advanced Cognitive Automation and harnessing Kensho's adaptive data retrieval capabilities, Credit Memo Builder™ seamlessly connects structured and unstructured data for an automated credit output. It synthesizes curated information from internal and external sources—including ratings and macro research, financials, news and transcripts into a cohesive, analyst-ready format. This integration ensures that users have access to reliable, comprehensive data to inform their decisions.

A key feature of Credit Memo Builder™ is its intuitive and flexible prompting that facilitates a user friendly and reliable AI-driven way of creating credit memos. The platform maintains human "analyst-in-the-loop" oversight allowing users to flexibly upload additional information and request AI-assisted revisions, designed to support accuracy and assist users in producing outputs aligned with relevant standards. Transparency is built in, with in-line citations linked to exact data sources, and insights into how responses are generated, ensuring every memo is robust and auditable.

Credit Memo Builder™ is part of S&P Global Market Intelligence's agentic AI offerings, alongside CreditCompanion™, helping clients bring greater speed, consistency and insight to the credit analysis workflow.

Credit Memo Builder™ is an analytical workflow tool and is not a substitute for independent credit analysis or credit ratings issued by S&P Global Ratings.

For more information about Credit Memo Builder™, click here.

For more information on S&P Global products and solutions, please reach out to our sales team here.

About S&P Global

S&P Global (NYSE: SPGI) enables businesses, governments, and individuals with trusted data, expertise and technology to make decisions with conviction. We are Advancing Essential Intelligence through world-leading benchmarks, data, and insights that customers need in order to plan confidently, act decisively, and thrive in a rapidly changing global landscape.

From helping our customers assess new investments across the capital and commodities markets to navigating the energy expansion, acceleration of artificial intelligence, and evolution of public and private markets, we enable the world's leading organizations to unlock opportunities, solve challenges, and plan for tomorrow – today.

Learn more at www.spglobal.com.

Media Contacts

Orla O'Brien
S&P Global
+1 857-407-8559
orla.obrien@spglobal.com

Amanda Oey
S&P Global Market Intelligence
+1 212-438-1904
amanda.oey@spglobal.com or press.mi@spglobal.com

SOURCE S&P Global

---

https://press.spglobal.com/2026-06-04-S-P-Global-Launches-Agentic-AI-Powered-Credit-Memo-Builder-TM-to-Streamline-Credit-Analysis