

Don't just lend. Lend intelligently.

S&P Global Market Intelligence provides Commercial Lenders with extensive and reliable loan origination and listing data to discover more and desirable lending opportunities. Don't sacrifice price; leverage our rigorous pricing guidelines and processes to optimize your loan pricing. Know your exposure with our robust suite of risk analytics. Smart lending monitors performance and maximizes revenue opportunities.

Increase commercial mortgage volume/market share

Generate new opportunities to increase your commercial mortgage volume and market share by growing your pipeline and closing deals.

- Aggregate residential and commercial mortgage origination volume
- Qualified leads lists of commercial properties with outstanding mortgage details and business contacts
- Time-saving property identification tools based on property type, location, NAICS and other key attributes
- Insight into your competitors' deals and recent market activity

Maximize risk adjusted returns

Optimize risk-adjusted returns in the context of market realities, without compromising your bank's strategic business objectives.

- Account-level data and analytics to price new loans and renewals
- Performance coaching to help relationship managers optimize pricing and increase profitability
- Portfolio-level performance analysis for management

Manage and measure your credit risk

Realize your credit risk exposure

- Accurate, reliable and timely data on rated and unrated entities
- Detailed insight into expected loss rates across your commercial portfolio based on probabilities of default, loss given default, and exposure at default
- More than 90 expert judgment scorecards for hard-to-rate segments
- Integrated financial statement data and scoring models for automation of origination, credit analysis, and reporting
- 30+ years of migration data and recovery data for transactions of all sizes, locations, and industries

Improve regulatory relationships

Get the vital data, analytics, and models needed to address the challenges posed by new regulatory requirements.

- Utilize data and templates including CAMELS indicators, deposit & loan composition and executive compensation
- Run hypothetical scenarios to show the impact of strategy on performance metrics

Boost commercial strategies

Deep customer insight is key to achieving and exceeding sales goals. Understand your customers, strategically allocate resources and increase sales opportunities.

- Market analysis tools including mapping of market demographics, branch lists, and branch and competitor mapping
- Financial product demand data for local and regional markets
- Understand competitor interest rates for deposit and loan products
- Segmentation and householding capabilities for your internal customer base and internal customer relationships

Monitor portfolio and employee performance analytics

Maximize asset and resource management with a dynamic and timely reporting system.

- Maximize resource use and increase management effectiveness with a dynamic and timely internal reporting system
- Maximize performance by understanding drivers, trends and risks on a real-time basis
- Manage risk with daily loan portfolio tracking
- Spend less time preparing reports and more time acting on your analysis
- Develop deeper customer relationships with cross-sell recommendations

Invest in your skills

You need specific training and materials to excel at your job. Executive conferences and expert training produced by our Knowledge Center are run year-round to deliver the essential insights you need to move you and your business forward.

About S&P Global Market Intelligence

S&P Global Market Intelligence integrates financial and industry data, research, and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuation, and assess risk.

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