TRANSPARENCY ANALYTICS

Independent Credit Analysis

BUILT FOR SMALL AND MID-CAP COMPANIES

Know how the market sees your credit — before you sit down with the market.

Transparency Analytics gives companies an independent, quantitative view of their credit quality — what drives it, how they compare, and how financing decisions can change it.

UNRATED IS NOT NEUTRAL

When you don't have an independent view of your credit, your lenders and investors build one for you.

They determine how they see your risk. They decide which metrics matter. And they price the uncertainty into the terms they offer.

For smaller and middle-market companies, that information imbalance can mean more scrutiny during underwriting, less certainty around risk and greater pressure on financing terms.

Traditional ratings aren't built to solve that problem for much of the middle market. They can be expensive, slow and opaque — leaving management with little visibility into what drives the rating or how a financing decision might change it.

> **Your lenders have a view of your credit. You should have one too.**
>
> **Know where you stand. Know what drives it. Know what changes it.**

KNOW YOUR NUMBER. KNOW WHAT DRIVES IT.

Transparency Analytics gives you an independent, quantitative assessment of your credit — built from your financials, calibrated to your sector and benchmarked against relevant peers.

AN INDEPENDENT CREDIT ASSESSMENT	A quantitative, letter-grade view of your credit quality that gives lenders, investors and financing partners a common basis for understanding the credit.
NO BLACK BOX	See the factors, inputs and weightings behind the assessment. Understand what's driving the number — and give financing partners a transparent rationale they can interrogate.
SEE WHERE YOU STAND	Benchmark your credit against relevant companies and sector cohorts rather than a generic market average.
MODEL WHAT HAPPENS NEXT	See how changes in leverage, coverage, liquidity and operating performance affect your credit profile — before making the financing decision.
A LIVING CREDIT VIEW, NOT A ONE-TIME PDF	Reassessed annually. Monitored quarterly. Modeled as your financials change. Know the answer before you ask.

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PUT SOMETHING ON YOUR SIDE OF THE TABLE

A TA credit assessment doesn't just tell you where you stand. It gives you something you can use.

ENTER FINANCING CONVERSATIONS INFORMED	Know how your credit is likely to be viewed before negotiating with a lender, refinancing debt or entering the market.
MAKE THE CREDIT EASIER TO UNDERSTAND	Give investors and financing partners an independent, quantitative basis for evaluating your credit, rather than requiring each party to construct the analysis from scratch.
UNDERSTAND WHAT CAN IMPROVE YOUR POSITION	See which financial factors are strengthening or weakening your credit and model the impact of potential changes before acting.
MOVE AT MARKET SPEED	Get an indicative PreRate in approximately one week for pre-marketing, refinancing and transaction planning, with a more comprehensive assessment available in weeks rather than months.
KEEP EVERYONE ON THE SAME PAGE	Use a consistent, independent measure of credit quality to keep management, boards and investors aligned as the company is tracked over time.

YOUR CREDIT IS ALREADY BEING PRICED. KNOW WHAT IT'S WORTH.

Talk to us about an independent view of your credit

TRANSPARENCY ANALYTICS

An independent, quantitative view of your own credit

Credit Ratings | Portfolio Surveillance | Valuations | Data & Indices