

Risk Management API

The RapidRatings **Risk Management API** allows businesses to increase productivity and risk transparency across their enterprise, scale their credit and risk management processes through automation, and develop advanced custom insights and analysis capabilities.

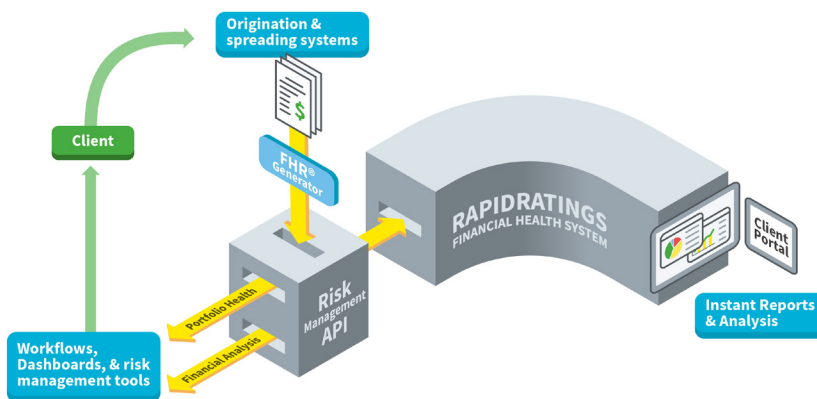
Understanding financial health provides insight and context into the financial stability and future viability of your extended supply chain, third parties and credit portfolios. Our Financial Health System enhances the simple, 1-100 score of our Financial Health Rating, with a suite of detailed and actionable reports. Our Risk Management API allows you to integrate these insights into your critical processes in real time.

The following modules are available to clients via the Risk Management API:

[Portfolio Health](#) | [Financial Analysis](#) | [FHR® Generator](#)

Portfolio Health

Get a complete picture of the financial health of your entire supply chain or credit risk portfolio. Access current and historical FHR and other key financial performance indicators for your public and private counterparties. Portfolio Health allows you to integrate RapidRatings' critical financial health indicators with your internal risk management processes, systems and dashboards giving you access to critical financial health information in real-time. Risk management becomes more automated, risk professionals become empowered and operating efficiencies are dramatically improved.



Financial Analysis

Utilize RapidRatings repository of historical financial statements for your public and private counterparties to build custom risk analysis processes and products into your risk management workflows.

Financial Analysis allows you access the underlying, historical financial data (balance sheet, income statement and cashflow statement) for your private counterparties and public companies. Detailed financial analysis, spend concentration, advanced ratio analysis and other custom scenarios can be automated to enhance risk based decisions across your organization.

Business Benefits

- Real-time access to financial health data for thousands of public and private vendors/suppliers globally
- Improved transparency throughout the relationship lifecycle
- Enhanced collaboration between business units across the enterprise

Key Features

- Seamless integration of ratings and key financial data points into existing systems and workflows
- Supports custom financial analysis
- Automated rules kick off shared workflows or team assignments

FHR Generator

Instantly generate FHRs and other key performance indicators for your counterparties.

For clients who have access to their counterparties financial data, the FHR Generator allows you to automate the process of spreading this data in our Financial Health System by integrating directly from your internal origination or spreading platform. FHR and other performance indicators are generated instantly and made available for real-time decision making. Full financial health analysis and reporting is available via the RapidRatings Client Portal for financial data spread using the FHR Generator.

Core Health Indicators	Resilience Indicators	Financial Health Indicators
CHS Rating: The Core Health Score is a measure of medium-term sustainability based on operational efficiency and competitiveness.	Leverage: A solvency metric that depicts the extent to which a firm's assets are dependent on debt as compared to equity.	FHR Rating: The Financial Health Rating is a number on a scale of 1 - 100 and is a measure of default risk in the short-term.
Operating Profitability: Operating Profitability provides an upstream scan of the efficiency in generating profitability and encompasses gross profit, operating profit and operating profit before depreciation relative to several important denominators, notably capital employed, equity, total assets, and operating revenue.	Liquidity: Measures the ability of the firm to survive any short-term crises that drain its asset reserves.	Simulated FHR: The Financial Health Rating of the company on a scale of 1 - 100 when abnormal items are excluded.
Capital Structure Efficiency: Capital Structure Efficiency examines the main elements of the capital structure relative to various bases such as capital employed, operating revenue, total liabilities and total assets, on a scale of 1 -100.	Earnings Performance: A risk measure focused on profitability characteristics with respect to internal and external obligations.	PD (/EPD): The (Estimated) Probability of Default is the probability that this company will default over the next year expressed as a percentage.
Net Profitability: Net Profitability provides a downstream scan of the efficiency in generating profitability and includes net operating profit after tax, net profit after tax and net profit before tax relative to several important denominators, notably capital employed, equity, total assets, and operating revenue.		Term PD: Term Probability of Default is the estimated probability that this the company will default in each of the 2-10 years following the date of rating, expressed as a percentage.
Cost Structure Efficiency: The overall cost structure rating is based on several ratios incorporating variables such as cost of goods sold, staff costs, other operating expenditures, depreciation, interest expense, and corporate income tax relative to a base such as total revenue and total expenditures.		FHR Delta: The annual difference in the FHR from same period 1 year previous.
		Simulated FHR Delta: The annual difference in the Simulated FHR from same period 1 year previous.

RapidRatings Risk Management API Ratings & Performance Indicators