MOODY'S ANALYTICS

EDF X

ANALYZE CREDIT RISK FOR ANY COMPANY IN THE WORLD

Moody's flagship solution for accelerated financial risk insights and early warning signals, EDF[1]-X, applies our time-tested credit models to assess the financial resilience for 450+ million pre-scored companies globally using the best data available. Even in the absence of timely financial statement information, EDF-X still produces reliable risk measures leveraging Moody's curated trove of alternative data, powered by sophisticated machine learning techniques. Now you can score your entire portfolio – rated and unrated, public and private firms globally – with greater speed and accuracy.

EDF-X SCORES THE WORLD'S LARGEST CREDIT DATABASE

50 YEARS	450M+	200+	190M+	<$1,000-$5.1T
EXPERIENCE MODELING CREDIT RISK	GLOBAL ENTITIES SCORED	COUNTRIES AND TERRITORIES	STATEMENTS WITH DETAILED FINANCIAL INFORMATION	TOTAL ASSETS RANGE

EDF-X TAKES CREDIT RISK SIGNALS TO THE NEXT LEVEL

Industry-Leading Data + Risk Models

Combined capabilities of our extensive company database and award-winning models provide accelerated financial risk insights for 450+ million pre-scored companies ranging from small family-owned businesses to large global enterprises.

Simple Execution

Choose from 100+ company identifiers to get the best credit assessment for any name given the financial data available. You can also use your own data in a simplified global template to make score adjustments. The EDF-X web platform and API helps streamline public and private portfolio processes and create automated workflows.

Moody's Best Models

Easily score entire portfolios without having to make modeling decisions. EDF-X selects the best probability of default (PD) model based on company data, payment data, or user provided financials, market condition inputs, credit cycle and/or scenario adjustments.

Early Detection of Risk

Early warning signals for every company help you spot emerging risks and opportunities across your portfolio with enough time to take action. Historical trends and risk comparable available for 300,000+ peer groups.

INTUITIVE INTERFACE PROVIDES CUSTOMIZED VIEWS AND TARGETED ALERTS FOR A RANGE OF BUSINESS AND CREDIT DECISIONS


⁎ Coming soon: bond data, scenario-conditioned early warning signals, parent-support framework, reporting analytics
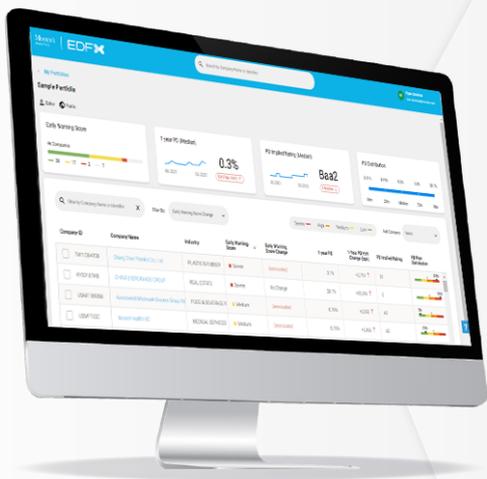
- Peer group analytics
- Early warning signals & alerts
- Drivers of risk assessments & sensitivity under different assumptions
- Dual risk rating (PD & Expected Loss Implied Ratings)
- Loss Given Default, plus instrument pricing
- Climate risk impact
- News-based credit sentiment
- Firmographic & ownership details
- Trade payment behavior insights

WITH ECONOMIC UNCERTAINTY AND RISING CORPORATE DEFAULT RISK, EARLY WARNING SIGNALS ARE INCREASINGLY IMPORTANT

4+ years of actionable insights to avoid losses

Bed Bath & Beyond, Inc.
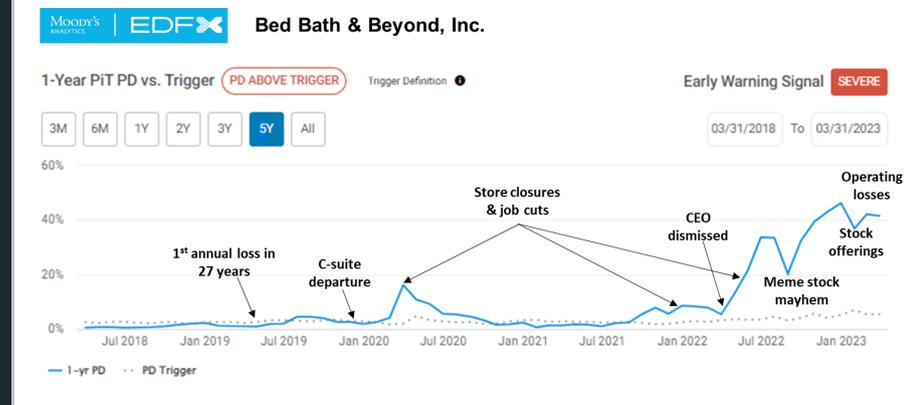
The former "category killer" took a negative turn in 2019 when it announced financial losses for the first time in 27 years. It's been on a roller coaster ride ever since with declining sales, management changes, store closures and layoffs. The company publicly warned of bankruptcy in January 2023 saying it may not have enough cash after a hard-hit holiday season. The company launched stock offerings in February and March but could not raise the capital needed.

WANT TO LEARN MORE?

Visit us at https://edfx.com/. Write to us with questions or feedback at edfx@moodys.com.