creditrisk monitor®

supplychain monitor™

FAST Rating

Evaluating Foreign Private Company Financial Distress

The Financial Analyst Strength Test (FAST) Rating combines advanced machine learning technology with the expertise of CreditRiskMonitor's seasoned financial analysts to accurately predict a private company's likelihood of financial distress — even when data is sparse. This rating serves as a starting point for quickly identifying the highest-risk companies in a portfolio or supplier list, allowing more time for targeted follow-up and deeper analysis.

FAST Ratings use reinforcement learning from human feedback (RLHF) to harness the collective expertise of our financial analyst team.

Deeper Insights for Smarter Decisions

The FAST Rating uses a straightforward scale to grade financial strength. To capture nuances during transitions between tiers, sub-grades (+ or -) are included.

FAST Rating	Financial Strength
S	Strong
S–	Lower Strong
M+	Upper Medium
M	Medium
M–	Lower Medium
W+	Upper Weak
W	Weak

Expanded Coverage: 3.5 Million+ New Ratings

Clients can now evaluate more than 3.5 million additional private companies using the FAST Rating alone. These ratings are available on private companies across Europe and Japan.

Why FAST Rating Was Developed

Without reliable data, clients often struggle to make informed, confident business decisions. We developed the FAST Rating in response to client demand for better ways to assess small foreign private companies given their limited and inconsistent financial reporting.

FAST Rating Example

Income Statement Available
Partial information

Balance Sheet Available
Full information

Cash Flow Statement Unavailable
No information

FAST Rating	S	▼

- Current Ratio is very high (+)
- Equity Ratio is very high (+)
- Total Liabilities to Equity is very low (+)
- Total Liabilities to Total Assets is very low (+)
- Working Capital over Total Assets is in a normal range

"The FAST Rating provides financial risk evaluations on private companies with limited data that would otherwise be difficult to analyze and interpret."