



CREDIT SERVICES

DATA ANALYSES

DATA PROVISION

Reliable data in combination with intelligent analysis
and credit management software

About Us

Creditreform Rating AG is one of Europe's leading rating agencies. We are registered as a European Rating Agency in compliance with EU Regulation 1060/2009. We have specialized on the assessment of credit risks and provide

- rating analyses,
- credit management outsourcing services and
- data for risk analyses

Our services provide a reliable foundation for investment decisions and compliance policies of international capital lenders and creditors.

Less Risk. More Success.

Laws and regulations have raised the bar for modern-day credit management processes. Lenders are compelled to perform ever more complex and time-intensive as well as labour-intensive procedures. Our services can help you to carry out reliable credit rating assessments of your business partners as part of your credit and supplier management systems. We can research, gather and assess annual financial statements in a way that suits your company's specific requirements.

We apply the skills and experience that we have acquired during the development and the validation of scoring and rating systems to create reliable and efficient solutions for you, providing standardized as well as customized rating and decision-finding systems.

Our analyses are founded on one of Germany's most complete databases of economic data and information from annual financial statements. We also have access to comprehensive default information. Close business relationships with financial service providers are part of our corporate culture, and as a result of this close cooperation, we have over the years acquired invaluable first-hand experience in areas such as data security and

DATA SERVICES

- Digital Financial Reporting (DiFin)
- FortDocs
- Balance Sheet Data Research/Entry
- Balance Sheet/ Default/ Industry-specific Data
- Bank Balance Sheets
- Interfaces

DATA ANALYTICS

- Scoring- & Ratingsystems
- Debt Servicing Capacity
- Balance Sheet/ Default/ Industry-specific Analyses
- eValueRate
- Validations
- Target Group/ Locational Analyses

Creditreform 
Rating

Scoring- & Ratingsystems/ Validation

Our scoring and rating system – which is constantly improved through a process of continuous development – supports the analysis of counterparty credit risks, the processing of credit requests and the monitoring of existing customer risks while providing valuable benchmarks for the establishment of realistic selectivity targets in a given portfolio. We also develop and validate individual customers' existing scoring and rating models.

Default Information/ Calibration

On the basis of our default data, we calculate the default risks of specific regions, industries, companies from specific size categories or with specific legal forms and of specific portfolios. We also perform cut-off analyses to establish the best possible "decision limits". Our default probability calculations can be used for risk assessments pursuant to IFRS9.

Our default data that comply with regulatory definitions and requirements go back to the year 2003. Hard negative indicators reach even deeper into the past (to 1997). We also establish reliable benchmarks for your internal default ratios and can use these benchmarks to calibrate scoring and rating systems.

Risik Management and Risik Controlling

We can you support in the identification, assessment and monitoring of your credit counterparty risks and the analysis of your credit portfolio's development (migrations etc.). Together with you, we can develop reference portfolios that describe the risk structure of unfamiliar target markets.

Industry-specific Information

Our fact-based analyses of specific industries can provide you with important (at request customized) information about the structure of entire industries, the extent and the nature of your competition and the trends or requirements in your target markets. Industry-specific benchmarks on payment behaviours and other financial data will allow you to assess any industry-specific risks.

Balance Sheet Information

Every year, approx. one million balance sheet data and analyses are released into the public realm. These data from annual financial statements are provided in a global and comprehensive format or converted in consideration of their inherent structure (in a process called "mapping"). Interfaces permit you to integrate such balance sheet data and assessments automatically into your existing analytic systems.

Research and balance sheet data entry from annual financial statements

Based on our comprehensive know-how, we support you in the individual balance sheet data entry. We follow your existing data entry strategies and provide you with mapping / conversion solutions to comply with your balance sheet structures. Our research capacities will allow you to access relevant information from all over the world.

Interfaces

We provide comprehensive interface solutions that enable a seamless integration of our services into your own credit management processes. These solutions include Soap web services, SFTP servers and our CRS web application that support common output formats such as XML, PDF and CSV.

YOUR BENEFITS

- Outsourcing solutions for the optimization of your credit processes
- Highly renowned rating tool for informed credit decisions
- Direct access to comprehensive comparative data and analyses
- Reliable interfaces for an integration into your own risk management systems