

Press Release: May 19, 2026

Creditreform Rating publishes new rating methodology

As part of the consultation process, Creditreform Rating AG has published its new rating methodology "Derivation of Interest-Rate Scenarios".

This methodology outlines our approach for analyzing how changes in interest rates may affect rated transactions, including structured-finance securities and structured credit / asset-based financing transactions. It applies where interest-rate volatility may influence transaction performance, for example through relevant reference rates, asset-liability mismatches, refinancing risk, valuation risk, excess spread dynamics or performance-based triggers. The framework uses a simulation-based approach to derive forward-looking scenarios for relevant interest-rate benchmarks. These scenarios are incorporated into the applicable quantitative analysis and support the assessment of a transaction's sensitivity to changes in interest rates.

In accordance with Article 8 of the EU-Regulation (EC) No. 1060/2009 Creditreform Rating AG invites stakeholders to submit their comments to the following new document:

Rating Methodology "Derivation of Interest-Rate Scenarios" (Version 1.0).

The comments shall be sent to the email address: Comments-Consultation@creditreform-rating.de or by post to the company address:

Creditreform Rating AG
Hammfelddamm 13
41460 Neuss, Germany

All comments must be sent until June 19, 2026 (24:00 h CET).

Contact

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Creditreform Rating

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IMPORTANT NOTICE: All participants in the consultation process who wish to submit comments on the published rating system to Creditreform Rating AG are requested to clearly indicate whether their comments are to be treated as confidential or published. Only in this way can the confidentiality of the submitted letters be guaranteed.

About us

Creditreform Rating AG, part of the Creditreform Group, is a leading European rating agency with an established market presence. As an independent agency registered with ESMA and certified by the FCA (UK), we provide high-quality ratings that are used by investors worldwide for investment decisions and regulatory purposes.

As a financial market enabler, our ratings help investors, corporates and banks allocate capital efficiently and meet regulatory requirements. Creditreform Ratings are recognized by the EBA and EIOPA for regulatory purposes, allowing European financial and insurance institutions to use Creditreform Ratings to determine capital requirements under CRR III and Solvency II.

Our core competencies include structured credit and asset-based finance ratings, as well as corporate, financial institution and structured finance ratings. ESG ratings are another cornerstone of our services. Our deep understanding of European integration and European regulation enables us to provide investors with accurate assessments of credit quality and enhance transparency in the financial markets.