Press Release: June 29, 2026

Creditreform Rating publishes new rating methodology

On May 19, 2026 Creditreform Rating AG published for consultation its new rating methodology “Derivation of Interest-Rate Scenarios” (Version 1.0).

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.

Creditreform Rating AG did not receive any comments during the consultation phase and no changes were made to the document published for this consultation.

The new rating methodology “Derivation of Interest-Rate Scenarios” (Version 1.0)” will therefore take effect on June 29, 2026 and will be applied by Creditreform Rating AG.

Affected ratings will be placed under observation with the qualifier watch neutral. The review will assess the potential impact of the new methodology on the respective ratings and is expected to be completed within six months.

Creditreform Rating AG has identified 51 outstanding ratings potentially affected by the new methodology.

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Creditreform Rating

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About us

Creditreform Rating, 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.