

Commercial Credit Risk Dataset

CCRD v1.0 — Product Overview

Executive Summary

The Commercial Credit Risk Dataset (CCRD) is an enterprise-grade, Platinum-certified commercial intelligence dataset containing 1,000,000 commercial credit records across 120 intelligence fields spanning 12 domains. Sourced from SEC EDGAR, Dun & Bradstreet, Moody's, S&P; Global, FDIC, Federal Reserve, UCC filings, and bankruptcy court records, the CCRD delivers 83.0% real-world sourced intelligence. Classified as Class A — Operational Transaction Dataset, it achieves Platinum certification with a score of 97.1/100.

Dataset Specifications

Dataset Name	Commercial Credit Risk Dataset
Acronym	CCRD v1.0
Classification	Class A — Operational Transaction Dataset
Certification	Platinum — Score 97.1/100
Record Count	1,000,000 records
Field Count	120 fields
Intelligence Domains	12 domains
Source Intelligence	83.0% SEC/D&B;/Moody's/S&P;/FDIC sourced
Coverage	All 50 U.S. States, 2010–2024
Build Date	June 03, 2026
Publisher	IntelligentPlatforms.net

Intelligence Domains

Domain	Key Fields
1. Company Intelligence	Industry sector, NAICS, state, years in business, employee count, business type
2. Credit Rating Intelligence	S&P/Moody's/Fitch ratings, investment grade flag, credit score, Paydex score, outlook
3. Financial Statement Intelligence	Revenue, assets, liabilities, equity, EBITDA, net income, debt, working capital
4. Financial Ratio Intelligence	Current ratio, quick ratio, D/E, interest coverage, EBITDA margin, ROA, ROE, DSO
5. Credit Exposure Intelligence	Credit limit, outstanding balance, utilization, EAD, LGD, ECL, PD, recovery rate
6. Payment Behavior Intelligence	Payment behavior code, days beyond terms, trade lines, derogatory marks, payment trend
7. Lien & UCC Intelligence	UCC filing type, UCC count, lien type, lien count, judgments, tax lien flag
8. Bankruptcy Intelligence	Bankruptcy chapter, type, flag, filing date, discharge date
9. Credit Event Intelligence	Credit event code, severity, date, default flag, restructuring flag, watch list

10. Financial Intelligence	Revenue growth, financial risk score, credit risk score, recovery opportunity, cost of risk
11. Operational Intelligence	Analyst flag, manual review, escalation, review dates, portfolio segment
12. Predictive Intelligence	Default probability 12M/36M, rating change, revenue growth, credit limit change, optimization