

Commercial Credit Risk Dataset

CCRD v1.0 — Release Notes

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Version	1.0
Release Date	June 03, 2026
Classification	Class A — Operational Transaction Dataset
Certification	Platinum — Score 97.1/100
Record Count	1,000,000 records
Field Count	120 fields
Status	FTY 100% Approved — Initial Release

What's New in v1.0

- Initial release of the Commercial Credit Risk Dataset (CCRD v1.0).
- 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.
- Full credit rating intelligence: S&P;, Moody's, and Fitch ratings, investment grade flag, credit score, Paydex score, rating outlook for every record.
- Full financial statement intelligence: revenue, assets, liabilities, equity, EBITDA, net income, debt, working capital for every record.
- Full financial ratio intelligence: current ratio, quick ratio, D/E, interest coverage, EBITDA margin, ROA, ROE, DSO, leverage, DSCR.
- Full credit exposure intelligence: credit limit, outstanding balance, utilization, EAD, LGD, ECL, PD, recovery rate.
- Full predictive intelligence: default probability 12M/36M, rating change prediction, revenue growth prediction, credit limit change prediction.
- 8 domain registries: Credit Ratings, Industry Sectors, Bankruptcy Chapters, Payment Behaviors, Financial Ratios, UCC Filing Types, Lien Types, Credit Events.
- 4-tier distribution package: Sample (500), Developer (25K), Professional (250K), Enterprise/OEM (1M).
- D7 compliant: Business Glossary, Release Notes, and Authority Statement included.