

Global Credit Data

by banks for banks



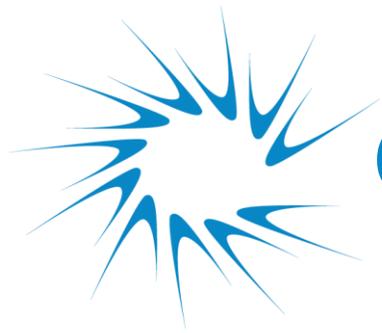
“CRT Strategies in 2026: Leveraging External Data to Balance Capital Relief and Regulatory Scrutiny”

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Overview

- About Global Credit Data
- CRT Strategies in 2026
 - I. Using external bank credit loss data to optimize capital
 - II. Leveraging GCD benchmarks to support regulatory dialogue
- Annex



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About Global Credit Data



The Global Credit Data (GCD)

We are a non-profit association.

At GCD, we pool credit loss data, directly from banks' books; provide benchmarks; facilitate knowledge exchange and foster research

50

MEMBER
BANKS

20+

YEARS OF
HISTORY

4

DATA
PLATFORMS

Beyond data pooling we offer a platform to exchange knowledge and foster research. We are actively engaged in understanding and assessing climate risk.

DATA SHARING

With your
direct peers

SECURITY

ISO 9001
ISO 27001

**BEST
PRACTICE**

Credit Modelling

COMPLIANCE

With regulatory
requirements
(BCBS239)

GCD Member Banks: your peers



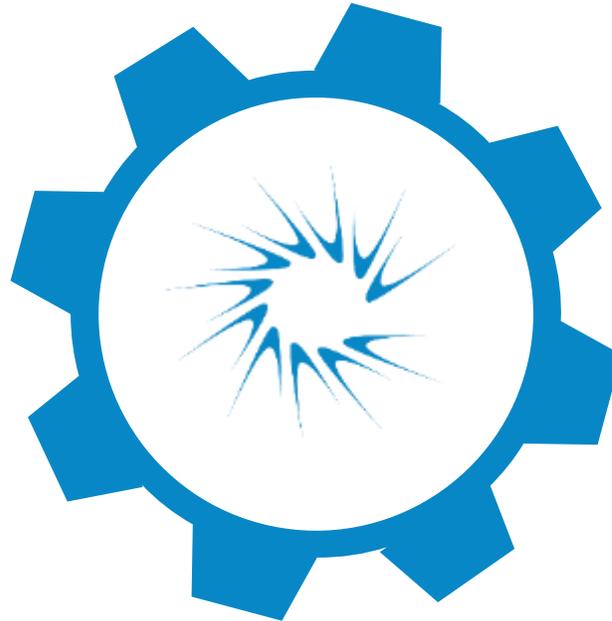
How it works

Member banks



send data
receive data

GCD



- Data collection
- Standard setting
- Data quality control
- Anonymization
- Analytics



LGD/EAD

Data pooling of historical defaults and realised LGD and CCFs



PD/Rating

Data pooling of ratings, PDs and defaults and migration matrices



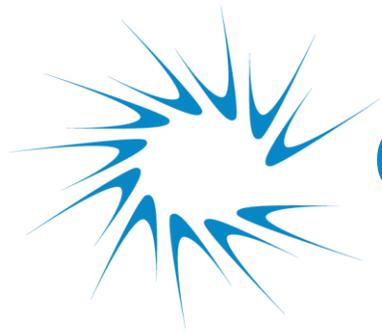
Named Peer Ratings

Data pooling of predicted PD/Rating, LGD and CCF for named counterparties and specific banking book clusters



ICC Trade Register

Data pooling of trade finance products



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CRT Strategies in 2026:

1. Using external bank credit loss data to optimize capital

CRT strategies with focus on LGD and PD credit loss data

- Credit Risk Transfer (CRT) allows banks to transfer credit risk—not loans—to third parties, in order to reduce regulatory capital
- Regulators focus on PD, LGD, loss distribution and stress performance
- Internal data alone is increasingly insufficient under supervisory scrutiny
- External benchmark data strengthens LGD severity, PD calibration, and migration analysis

- Global Credit Data supports sustainable capital relief by reducing data gaps, stabilising downturn LGD estimates, and lowering model uncertainty through robust peer benchmarking

Global Coverage LGD/EAD

330,000+

Defaulted Facilities

175,000+

Defaulted Borrowers

60+

Global Lenders

2000-2024

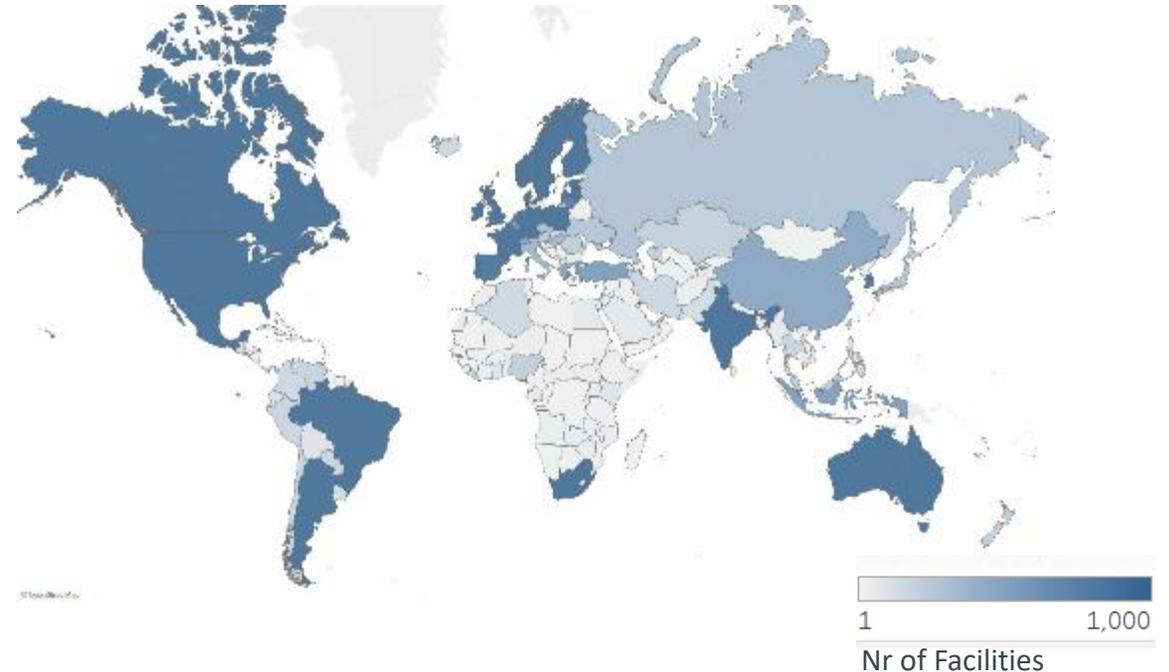
History period

Asset Classes

	Nr of Facilities
SME	225,000
Large Corporates	50,000
Banks and FinCo	7,000
Ship Finance	1,900
Aircraft Finance	900
Real Estate Finance	31,000
Project Finance	1,500
Commodities Finance	900
Sovereigns	350
Public Services	700
Private Banking	13,000

2024 H2 Data

Geography (GCD members have exclusive access to country level data)



	Nr of Facilities
Africa & Middle East	8,000
Asia & Oceania	16,000
Europe	200,000
Latin America	9,000
North America	100,000

Global Coverage PD & Rating

620,000

Cohort Size

30+

Global Lenders

2007-today

History period

Asset Classes

	Cohort Size
SME	344,000
Large Corporates	108,000
Banks and FinCo	100,000
SL Real Estate Finance	38,000
Other SL	4,500
Sovereigns	8,000
Public Services	8,700
Private Banking	9,000

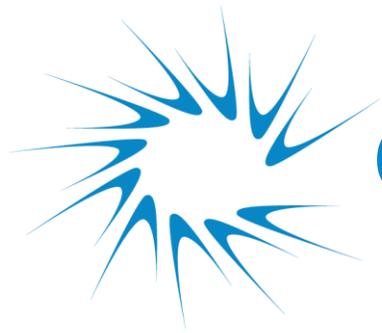
Cohort size is the count of performing borrowers on January 1st of each year of the dataset. The overall Cohort Size is calculated by averaging the yearly cohort sizes.

Geography (GCD members have exclusive access to country level data)



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	Cohort Size
Africa & Middle East	25,000
Asia & Oceania	115,000
Europe	290,000
America	185,000



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CRT Strategies in 2026:

2. Leveraging GCD benchmarks to support regulatory dialogue

Leveraging GCD benchmarks to support regulatory dialogue



“GCD data helps us making our policy decisions evidence based”

Clara Garcia, EBA Policy Expert

How regulators use our data

European Central Bank (ECB)

Working Paper No. 2954: *“Loss-given-default and macroeconomic conditions”* (July 2024) – shows LGD responses to macroeconomic factors using GCD data

[Read the full paper](#)

Prudential Regulation Authority (PRA)

Policy Statement PS9/24 – ICC/GCD data directly shaped PRA’s decision to lower Credit Conversion Factors (CCFs) for Performance Guarantees

[View PS9/24](#)

European Banking Authority (EBA)

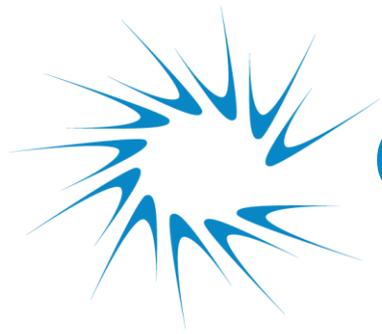
European Banking Authority references GCD data across multiple publications:

- EBA requests under CRR Article 495b about transitional arrangements for Specialized Lending exposures (2025)
- ESG/Climate Factor Study (2025) EBA assess climate-related risk drivers leveraging GCD data
- Report on Credit Insurance (2024) – analyzes credit insurance within the CRM framework, reinforcing its recognition under Basel III.
- Report on Infrastructure Supporting Factor (2022) – includes reference to GCD project finance data in the assessment of infrastructure lending trends under Article 501a CRR.

Federal Reserve of US. (FED)

Supervisory Stress Test Model Documentation (2025) uses GCD’s data to benchmark its Corporate LGD models for CCAR and DFAST stress testing.

[Read the full paper](#)



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Annex



Testimonials...

“

Even for a bank as large as ours, reaching this depth of analysis wouldn't have been possible without GCD's data.

Head of Wholesale Risk Analytics

“

Thanks to GCD's extensive time series, our bank was able to lower the MoC, leading to reduced capital requirements.

Head of Rating Methodologies

“

GCD is more relevant than agency data because it comes directly from peers.

Director of Credit Risk Stress Testing

“

This LGD model has markedly improved our IFRS9 compliance and stress-testing efficiency.

Head of Credit Risk Modeling

“

I enjoy attending the conference because it allows me to meet people facing similar challenges. There are numerous breakout sessions and opportunities to connect with individuals who are further along in their journey. It's always great to meet like-minded people.

European Banking Authority, Policy Expert

Who can Join?

- ❑ Global Credit Data membership is open to financial companies with compatible data, so that credit data shared will have good compatibility
- ❑ GCD's Articles of Association (available from GCD) allow membership if the following terms are met:
 - Licensed bank or similar credit institution
 - Complies with Basel rules for credit risk measurement
 - Supplies credit data to our data pools of sufficient quality, quantity and comparability to other data
 - Approval by GCD's Board
- ❑ Membership is achieved through submitting an application form for membership plus an application form for data pool participation
- ❑ After Board approval, the new member is then assisted to perform a first data submission, after which time it can receive data in return

Collaboration among Banks



Working groups

Focus groups

Annual conferences

Regional Roundtables

Committees

Surveys

Webinars

network with
industry peers

gain valuable
insights

exchange
ideas

discuss
challenges
and solutions



GCD Member use the data for the following purposes:

Regulatory Capital

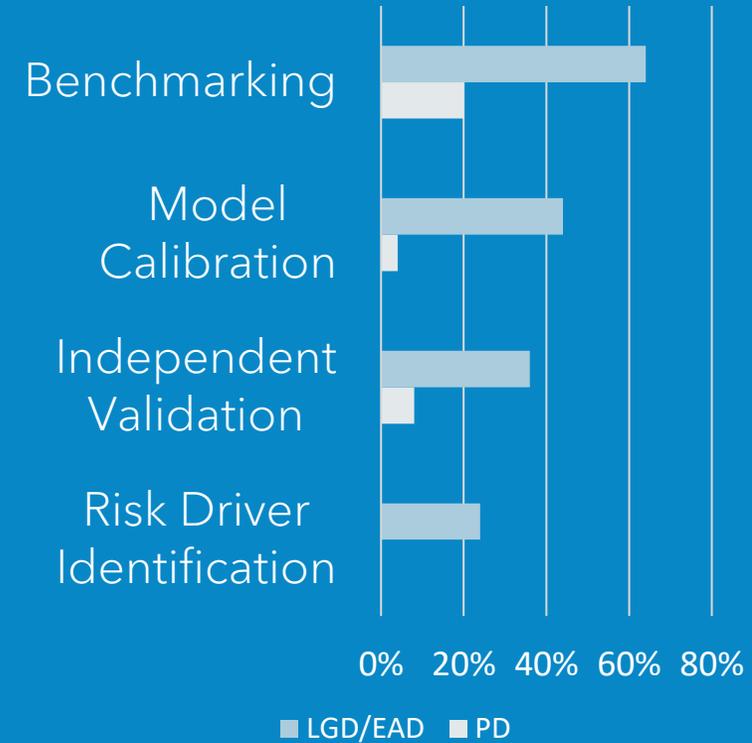
IFRS9 / CECL

Stresstesting / CCAR

Pricing

GCD Member Survey 2022

Recorded Use Cases



Benchmarking is the major use-case for LGD and PD data

GCD's mission in ESG Integration for Banks

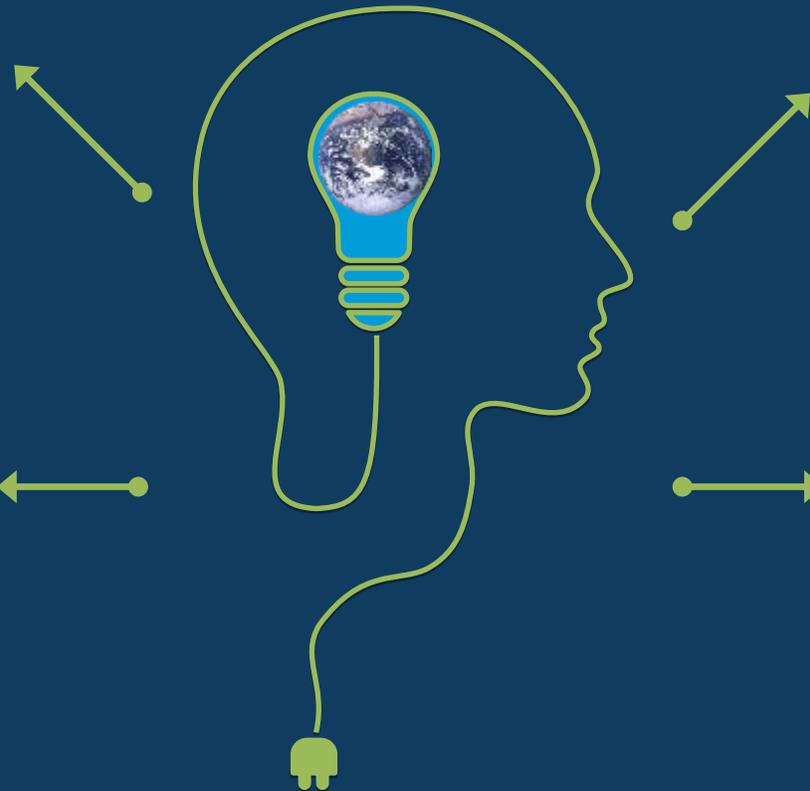
GCD has a history and strength in data standard setting, data pooling, method sharing and benchmarking.

Information

GCD operates as the pivotal hub, providing a secure and trusted environment for the exchange of information (conference sessions, webinars and working groups).

Stress Testing Benchmarking

Benchmarking for methods, driver identification and common stress test factors, through working groups, surveys, and the creation of best practice papers.



Climate Effect Benchmarking

UNEP FI alliance to establish industry wide standards in ESG data collection and reporting to help banks with their risk management activities

Data Collection

GCD's standard setting in Data Collection



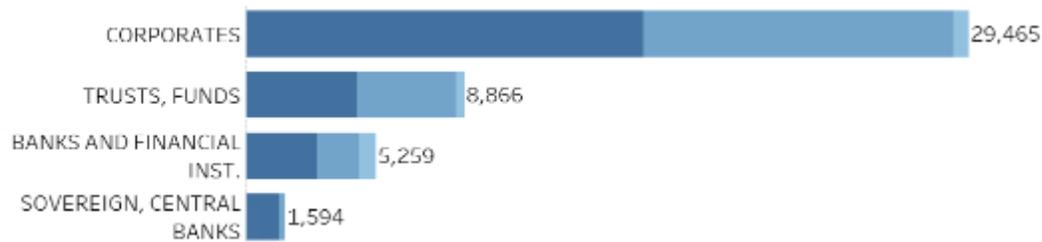
Global Coverage Named Peer Ratings

45,000+
Submitted Names

13
Global Lenders

monthly
snapshots

Asset Classes & Region



■ AMERICA ■ ASIA & PACIFIC ■ EMEA

Geography

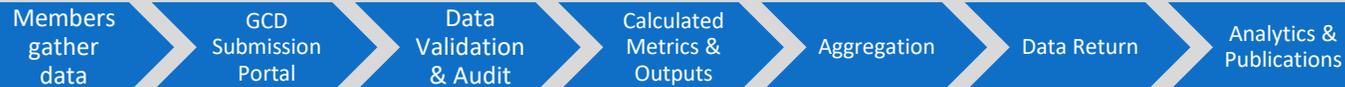


	Names
Africa & Middle East	750
Asia & Oceania	1,800
Europe	18,000
Latin America	3,500
North America	22,000

How the GCD and ICC partnership works

GCD

- ❑ **Data pooling specialisation** - GCD operates a complete end-to-end infrastructure solution
- ❑ **Processes** - The GCD infrastructure consists of the following key process points.



- ❑ **Technologies and Security** that are industry standard
- ❑ **Documentation** - GCD has documented the processes, the templates and the output in a robust way
- ❑ **Analytics Support** for Templates and Reports
- ❑ **Confidence** - This solution provides a robust process ensuring data quality, security and confidentiality

ICC

- ❑ **Defines Template & Methodology**
- ❑ **Controls** the yearly reports
- ❑ **Utilizes** reports for advocacy

