

Trust vs. Credit

Assessment from the client advisor

- * Personal conversation
- * Analysis of the supporting documents

Examination of the standing of the borrower

- * Credit rating ("hard" factors)
 - Productivity
 - Profitability
 - Liquidities
- * Creditworthiness ("soft" factor)
 - Personality of the borrower
 - Quality of the management of the company
 - Characteristics of the industrial sector

Risk rating and definition of the corresponding price (interest rate)

Source: Credit Suisse, Bulletin, 4/00 Source: Credit Suisse, Bulletin, 4/00