

Dimensions of the credit risk analysis process and credit risk

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Abstract:

The credit analysis represents the crediting risk evaluation process. The crediting risk must be considered based on what the bank expects achieve as a result of the crediting activities. The credit analyze process has two sides, a quantitative one and a qualitative one. The risk existence produces a risk exposure. This exposure is given by the actual value of all the losses or supplementary expenses that a subject- especially the bank- might have to take on in the future. The banking risk is the element of uncertainty that might interfere with bank activity or with the unfurling of one of its economic and financial operation.

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