

THE FIVE C'S OF CREDIT ANALYSIS

THE FIVE C'S OF CREDIT ANALYSIS (continued)

Capacity to Repay

- **Debt Service Coverage Ratio (DSCR)** - the ratio of cash available to service debt to the amount of debt service
- **Debt to Capitalization Ratio** - the ratio of debt to total capitalization
- **Debt to Earnings Ratio** - the ratio of debt to earnings
- **Debt to Equity Ratio** - the ratio of debt to equity
- **Debt to Total Assets Ratio** - the ratio of debt to total assets

THE FIVE C'S OF CREDIT ANALYSIS (continued)

A. Character (continued)

• Character

B. Capacity

B. Capacity to Repay (continued)

• Capacity

C. Collateral

C. Collateral (continued)

• Collateral - the assets that serve as security for the loan

D. Conditions

• Conditions - the terms and conditions of the loan

E. Capital

• Capital - the borrower's net worth

Demikian Berta Acara ini dibuat untuk dapat dinikmati lebih lanjut dan perubahan yang diberikan pada

1. **Struktur Organisasi**

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20. **Struktur Organisasi**

21. **Struktur Organisasi**