

The banking institutions have for priority to anticipate the risks which relate to the credits. This analysis helps to identify potential risks before they occur. As we have seen, there are many techniques to quantify and assess the risks of each portfolio. The bank is gaining both time and money in spreading risk among its customers. Indeed, as soon as a risk appears, it must be quickly managed, which mobilizes human but also financial resources. When the customer's situation deteriorates, the bank is never completely sure of recovering the full amount of its investment. It is this constant uncertainty that scares banks. Anticipation by upstream risk analysis makes it possible to bridge part of this uncertain future and secure the credit activity.