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Abstract
Following the globalization, small-to-medium sized enterprises rally to maintain the competitiveness through continuous investment. The limited resource in the companies, however, would affect the correctness of the traditional credit granting evaluation system which focuses on the financial statement and quantitative factors. Among the stronger competition between banks than ever, banks cultivating the loan business on small-to-medium sized companies might end up with loose credit quality and dead debts as a result of incomplete evaluation.
This research aims to build a non-quantitative evaluation scorecard applicable for small-to-medium sized enterprises in order to reduce the risk of the excess loan rate of the bank effectively and efficiently. Based on the key-factor analysis, scorecard could be divided into 4 portions: future plan of its core competence, operation performance, finance situation and ability of paying back as well as management capability of the leaders. The percentage of each factor in the range of 10-40% would vary with company size, competition and economic environment.
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