

# **THE TIPOLOGY OF INFORMATION NECESSARY FOR THE BANKS AND THE FACTORS THAT INFLUENCE CREDIT RISK**

*Associate Professor PhD Iulia Cristina Iuga  
“1 Decembrie 1918” University of Alba Iulia, Romania*

***Abstract:** We shall present: Credit risk disclosure for all banks: 1. Qualitative Disclosures and 2. Quantitative Disclosures. In parallel with these factors, we shall present the main factors that influence a company: internal factors (management, strategy, accountancy and financial situation) and external factors (macroeconomics, laws, politics and political tendencies, culture and socio-culture tendencies, technological development, industry and industrial tendencies, the evolutions on the labor-market, the evolutions on the real market, the dependency and geographical position towards the supply sources and retail-market and towards the means of transport). Because The Basel Agreement II permits the banks to decide the minimum capital requirements for credit risk, by using one of the standard approaches or an IRB approach, we are interested to study what one of these methods means for a banking society and how much the interdependence is, by using a minimum capital required.*

*Keywords: credit risk; crediting risk management; Basel II Agreement*

*JEL codes: G21, G29*