



PUBLIC-SOURCE UNDERWRITING DUE DILIGENCE

SAMPLE COMPANY

Comprehensive Credit, Execution, Banking & Surety Underwriting Risk Report

INTERNAL RISK CLASSIFICATION	INTERNAL RISK CLASSIFICATION
CREDIT RISK SCORE	CREDIT RISK SCORE
CORPORATE DEFAULT RISK	CORPORATE DEFAULT RISK
SURETY / PERFORMANCE RISK	SURETY / PERFORMANCE RISK
ASSESSMENT CONFIDENCE	ASSESSMENT CONFIDENCE

Sample edition | Client details withheld

Analytical lens: Corporate credit | EPC execution | Banking & NFB | Surety | Legal & event risk

This sample illustrates report format only. No client assessment is included.

Credosint sample edition | Client details withheld

Prepared as a sample underwriting report layout. It does not replace insurer or bank underwriting, legal review, beneficiary confirmation, audited financial statements, bank conduct, claims declarations or project-specific bond wording review.

0 DOCUMENT CONTROL, SCOPE & METHODOLOGY

UNDERWRITING THESIS

A. Executive Credit Dashboard	O. Promoter, Management & Governance
B. Top Credit Strengths	P. Contingent Liabilities & Group Exposure
C. Top Credit Concerns	Q. Negative News & Adverse Media
D. Company & Group Profile	R. Positive Developments
E. Credit Rating History & Analysis	S. Early-Warning Indicator Dashboard
F. Financial Analysis	T. Credit Risk Scorecard
G. Forensic Financial Review	U. Surety / Guarantee Underwriting Assessment
H. Banking & NFB Profile	V. Risk Classification
I. Project Execution History	W. Underwriting Recommendation & Controls
J. Current Order Book & Project Pipeline	X. What Could Change the Risk Rating?
K. Project Execution Risk	Y. Information Required from Company
L. Invocation / Guarantee / Claim History	Z. Final Underwriter View
M. Blacklisting / Termination / Debarment	AA. Five Credit Committee Takeaways
N. Legal & Regulatory Review	

AEXECUTIVE CREDIT DASHBOARD	
COMPANY NAME	COMPANY NAME
COMPANY TYPE	COMPANY TYPE
COMPANY ADDRESS	COMPANY ADDRESS
COMPANY PHONE	COMPANY PHONE
COMPANY FAX	COMPANY FAX
COMPANY WEBSITE	COMPANY WEBSITE
COMPANY EMPLOYMENT	COMPANY EMPLOYMENT
COMPANY REVENUE	COMPANY REVENUE
COMPANY ASSETS	COMPANY ASSETS
COMPANY LIABILITIES	COMPANY LIABILITIES
COMPANY CREDIT RATING	COMPANY CREDIT RATING
COMPANY CREDIT HISTORY	COMPANY CREDIT HISTORY
COMPANY CREDIT LIMIT	COMPANY CREDIT LIMIT
COMPANY CREDIT TERMS	COMPANY CREDIT TERMS
COMPANY CREDIT RISK	COMPANY CREDIT RISK
COMPANY CREDIT SCORE	COMPANY CREDIT SCORE
COMPANY CREDIT RISK FACTORS	COMPANY CREDIT RISK FACTORS
COMPANY CREDIT RISK MITIGATION	COMPANY CREDIT RISK MITIGATION
COMPANY CREDIT RISK MONITORING	COMPANY CREDIT RISK MONITORING
COMPANY CREDIT RISK REPORTING	COMPANY CREDIT RISK REPORTING
COMPANY CREDIT RISK REVIEW	COMPANY CREDIT RISK REVIEW
COMPANY CREDIT RISK ACTION	COMPANY CREDIT RISK ACTION
COMPANY CREDIT RISK FOLLOW-UP	COMPANY CREDIT RISK FOLLOW-UP
COMPANY CREDIT RISK CLOSURE	COMPANY CREDIT RISK CLOSURE

SAMPLE CONTENT

B

TOP CREDIT STRENGTHS

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SAMPLE CONTENT

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C

TOP CREDIT CONCERNS

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D

COMPANY & GROUP PROFILE

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SAMPLE CONTENT

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E

CREDIT RATING HISTORY & ANALYSIS

REPORT DATE	REPORT TYPE	REPORT NUMBER	REPORT STATUS	REPORT COMMENTS
2023-10-27	Annual	CR-2023-10-27	Final	Annual credit rating review completed.
2023-07-27	Quarterly	CR-2023-07-27	Final	Quarterly credit rating review completed.
2023-04-27	Quarterly	CR-2023-04-27	Final	Quarterly credit rating review completed.
2023-01-27	Quarterly	CR-2023-01-27	Final	Quarterly credit rating review completed.
2022-10-27	Annual	CR-2022-10-27	Final	Annual credit rating review completed.
2022-07-27	Quarterly	CR-2022-07-27	Final	Quarterly credit rating review completed.

SAMPLE CONTENT

Sample content area for Credit Rating History & Analysis.

F

FINANCIAL ANALYSIS

REPORT DATE	REPORT TYPE	REPORT NUMBER	REPORT STATUS	REPORT COMMENTS
2023-10-27	Annual	FA-2023-10-27	Final	Annual financial analysis completed.
2023-07-27	Quarterly	FA-2023-07-27	Final	Quarterly financial analysis completed.
2023-04-27	Quarterly	FA-2023-04-27	Final	Quarterly financial analysis completed.
2023-01-27	Quarterly	FA-2023-01-27	Final	Quarterly financial analysis completed.

FINANCIAL ANALYSIS - SAMPLE

Sample layout - company figures and scores withheld

Sample content area for Financial Analysis.

Sample content area for Financial Analysis.

ITEM NUMBER TO GO	ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO	ITEM NUMBER TO GO
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ITEM NUMBER TO GO	ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO	ITEM NUMBER TO GO

G

FORENSIC FINANCIAL REVIEW

ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO
ITEM NUMBER TO GO	ITEM NUMBER TO GO

SAMPLE CONTENT

H

BANKING FACILITIES & NFB PROFILE

Banking Facility	Banking Facility	Banking Facility	Banking Facility
Banking Facility	Banking Facility	Banking Facility	Banking Facility
Banking Facility	Banking Facility	Banking Facility	Banking Facility
Banking Facility	Banking Facility	Banking Facility	Banking Facility
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Banking Facility	Banking Facility	Banking Facility	Banking Facility
Banking Facility	Banking Facility	Banking Facility	Banking Facility
Banking Facility	Banking Facility	Banking Facility	Banking Facility
Banking Facility	Banking Facility	Banking Facility	Banking Facility

SAMPLE CONTENT

THE INFORMATION CONTAINED HEREIN IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A CREDIT RATING OR A LEGAL OPINION. THE INFORMATION IS NOT INTENDED TO BE USED FOR ANY OTHER PURPOSE. THE INFORMATION IS NOT INTENDED TO BE USED FOR ANY OTHER PURPOSE. THE INFORMATION IS NOT INTENDED TO BE USED FOR ANY OTHER PURPOSE.

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I

PROJECT EXECUTION HISTORY

THE FOLLOWING TABLE PROVIDES A SUMMARY OF THE PROJECTS COMPLETED BY THE OBLIGOR DURING THE PAST FIVE (5) YEARS. THE INFORMATION IS BASED ON THE INFORMATION PROVIDED BY THE OBLIGOR AND IS NOT VERIFIED BY CREDOSINT.

PROJECT NAME	START DATE	END DATE	STATUS	AMOUNT (\$)	COMMENTS
PROJECT A	2018-01-01	2018-12-31	COMPLETED	1,000,000	PROJECT A WAS COMPLETED ON TIME AND WITHIN BUDGET.
PROJECT B	2019-01-01	2019-12-31	COMPLETED	2,500,000	PROJECT B WAS COMPLETED ON TIME AND WITHIN BUDGET.
PROJECT C	2020-01-01	2020-12-31	COMPLETED	1,500,000	PROJECT C WAS COMPLETED ON TIME AND WITHIN BUDGET.
PROJECT D	2021-01-01	2021-12-31	COMPLETED	3,000,000	PROJECT D WAS COMPLETED ON TIME AND WITHIN BUDGET.
PROJECT E	2022-01-01	2022-12-31	COMPLETED	2,000,000	PROJECT E WAS COMPLETED ON TIME AND WITHIN BUDGET.
PROJECT F	2023-01-01	2023-12-31	COMPLETED	1,800,000	PROJECT F WAS COMPLETED ON TIME AND WITHIN BUDGET.
PROJECT G	2024-01-01	2024-12-31	COMPLETED	2,200,000	PROJECT G WAS COMPLETED ON TIME AND WITHIN BUDGET.

J

CURRENT ORDER BOOK & PROJECT PIPELINE

PROJECT NAME	START DATE	END DATE	STATUS	AMOUNT (\$)	COMMENTS
PROJECT H	2025-01-01	2025-12-31	PENDING	1,200,000	PROJECT H IS CURRENTLY IN THE BIDDING PHASE.
PROJECT I	2026-01-01	2026-12-31	PENDING	1,800,000	PROJECT I IS CURRENTLY IN THE BIDDING PHASE.
PROJECT J	2027-01-01	2027-12-31	PENDING	2,000,000	PROJECT J IS CURRENTLY IN THE BIDDING PHASE.
PROJECT K	2028-01-01	2028-12-31	PENDING	2,500,000	PROJECT K IS CURRENTLY IN THE BIDDING PHASE.
PROJECT L	2029-01-01	2029-12-31	PENDING	3,000,000	PROJECT L IS CURRENTLY IN THE BIDDING PHASE.
PROJECT M	2030-01-01	2030-12-31	PENDING	3,500,000	PROJECT M IS CURRENTLY IN THE BIDDING PHASE.
PROJECT N	2031-01-01	2031-12-31	PENDING	4,000,000	PROJECT N IS CURRENTLY IN THE BIDDING PHASE.
PROJECT O	2032-01-01	2032-12-31	PENDING	4,500,000	PROJECT O IS CURRENTLY IN THE BIDDING PHASE.
PROJECT P	2033-01-01	2033-12-31	PENDING	5,000,000	PROJECT P IS CURRENTLY IN THE BIDDING PHASE.
PROJECT Q	2034-01-01	2034-12-31	PENDING	5,500,000	PROJECT Q IS CURRENTLY IN THE BIDDING PHASE.

SAMPLE CONTENT

K

PROJECT EXECUTION RISK

DESCRIPTION	STATUS	DATE	TYPE	IMPACT	SEVERITY
Project completion date is uncertain due to delays in construction.	Open	2023-01-15	Task	High	Medium
Construction costs are higher than expected due to inflation.	Open	2023-01-15	Task	High	Medium
The construction team is not experienced in this type of project.	Open	2023-01-15	Task	High	Medium
There are delays in the construction process due to weather.	Open	2023-01-15	Task	High	Medium
The construction team is not following the schedule.	Open	2023-01-15	Task	High	Medium
There are delays in the construction process due to equipment.	Open	2023-01-15	Task	High	Medium
The construction team is not following the budget.	Open	2023-01-15	Task	High	Medium
There are delays in the construction process due to materials.	Open	2023-01-15	Task	High	Medium
The construction team is not following the plan.	Open	2023-01-15	Task	High	Medium
There are delays in the construction process due to labor.	Open	2023-01-15	Task	High	Medium

Project completion date is uncertain due to delays in construction.

Construction costs are higher than expected due to inflation.

The construction team is not experienced in this type of project.

There are delays in the construction process due to weather.

The construction team is not following the schedule.

There are delays in the construction process due to equipment.

The construction team is not following the budget.

There are delays in the construction process due to materials.

The construction team is not following the plan.

There are delays in the construction process due to labor.

L INVOCATION / GUARANTEE / CLAIM HISTORY

SAMPLE CONTENT

Placeholder for sample content under section L.

Invoking Party	Invoking Party Address	Invoking Party Contact
Invoking Party	Invoking Party Address	Invoking Party Contact
Invoking Party	Invoking Party Address	Invoking Party Contact
Invoking Party	Invoking Party Address	Invoking Party Contact
Invoking Party	Invoking Party Address	Invoking Party Contact
Invoking Party	Invoking Party Address	Invoking Party Contact
Invoking Party	Invoking Party Address	Invoking Party Contact

Placeholder for sample content under section L.

M BLACKLISTING / TERMINATION / DEBARMENT

Placeholder for sample content under section M.

SAMPLE CONTENT

Placeholder for sample content under section M.

N

LEGAL & REGULATORY REVIEW

SECTION	ISSUE	STATUS
1.1	1.1.1	1.1.1.1
1.2	1.2.1	1.2.1.1
1.3	1.3.1	1.3.1.1
1.4	1.4.1	1.4.1.1
1.5	1.5.1	1.5.1.1
1.6	1.6.1	1.6.1.1
1.7	1.7.1	1.7.1.1
1.8	1.8.1	1.8.1.1
1.9	1.9.1	1.9.1.1

O

PROMOTER, MANAGEMENT & GOVERNANCE

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THE INFORMATION IS PROVIDED FOR YOUR INFORMATION ONLY AND IS NOT A CREDIT RATING OR LEGAL OPINION.

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SAMPLE CONTENT

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P

CONTINGENT LIABILITIES & GROUP EXPOSURE

Item	Amount	Item	Amount
Contingent liability - A	1000000	Contingent liability - B	500000
Contingent liability - C	2000000	Contingent liability - D	750000
Contingent liability - E	3000000	Contingent liability - F	1000000
Contingent liability - G	4000000	Contingent liability - H	1500000
Contingent liability - I	5000000	Contingent liability - J	2000000
Contingent liability - K	6000000	Contingent liability - L	2500000
Contingent liability - M	7000000	Contingent liability - N	3000000
Contingent liability - O	8000000	Contingent liability - P	3500000

SAMPLE CONTENT

Q

NEGATIVE NEWS & ADVERSE MEDIA

Item	Amount	Item	Amount
Negative news - A	1000000	Negative news - B	500000
Negative news - C	2000000	Negative news - D	750000
Negative news - E	3000000	Negative news - F	1000000
Negative news - G	4000000	Negative news - H	1500000
Negative news - I	5000000	Negative news - J	2000000
Negative news - K	6000000	Negative news - L	2500000
Negative news - M	7000000	Negative news - N	3000000
Negative news - O	8000000	Negative news - P	3500000

R

POSITIVE DEVELOPMENTS

During the course of the review, the following positive developments were identified:

The company has demonstrated a strong commitment to maintaining accurate and up-to-date financial records, which is a key indicator of financial transparency and reliability.

The company has successfully implemented a robust risk management framework, which includes regular assessments and mitigation strategies to address potential financial risks.

The company has shown a consistent track record of meeting its financial obligations, including timely payments to suppliers and creditors, which reflects its strong financial discipline.

The company has demonstrated a strong ability to adapt to changing market conditions and maintain its competitive edge, which is a testament to its strategic vision and operational excellence.

The company has shown a strong commitment to social and environmental responsibility, which is a key factor in assessing its long-term sustainability and resilience.

S

EARLY WARNING INDICATOR DASHBOARD

Indicator	Current Status	Target Status
Revenue Growth	Stable	Stable
Profit Margin	Stable	Stable
Debt-to-Equity Ratio	Stable	Stable
Current Ratio	Stable	Stable
Operating Leverage	Stable	Stable
Capital Expenditure	Stable	Stable
Research and Development	Stable	Stable
Marketing Expenses	Stable	Stable
Administrative Expenses	Stable	Stable
Employee Turnover	Stable	Stable
Customer Satisfaction	Stable	Stable

Year	Age Group	Gender	Event	Time
2010	18-24	Male	100m	10.50
2010	18-24	Female	100m	12.50
2010	25-34	Male	100m	11.50
2010	25-34	Female	100m	13.50
2010	35-44	Male	100m	12.50
2010	35-44	Female	100m	14.50
2010	45-54	Male	100m	13.50
2010	45-54	Female	100m	15.50
2010	55-64	Male	100m	14.50
2010	55-64	Female	100m	16.50
2010	65-74	Male	100m	15.50
2010	65-74	Female	100m	17.50
2010	75+	Male	100m	16.50
2010	75+	Female	100m	18.50
2010	18-24	Male	200m	21.50
2010	18-24	Female	200m	24.50
2010	25-34	Male	200m	22.50
2010	25-34	Female	200m	25.50
2010	35-44	Male	200m	23.50
2010	35-44	Female	200m	26.50
2010	45-54	Male	200m	24.50
2010	45-54	Female	200m	27.50
2010	55-64	Male	200m	25.50
2010	55-64	Female	200m	28.50
2010	65-74	Male	200m	26.50
2010	65-74	Female	200m	29.50
2010	75+	Male	200m	27.50
2010	75+	Female	200m	30.50
2010	18-24	Male	400m	45.50
2010	18-24	Female	400m	55.50
2010	25-34	Male	400m	47.50
2010	25-34	Female	400m	57.50
2010	35-44	Male	400m	49.50
2010	35-44	Female	400m	59.50
2010	45-54	Male	400m	51.50
2010	45-54	Female	400m	61.50
2010	55-64	Male	400m	53.50
2010	55-64	Female	400m	63.50
2010	65-74	Male	400m	55.50
2010	65-74	Female	400m	65.50
2010	75+	Male	400m	57.50
2010	75+	Female	400m	67.50
2010	18-24	Male	800m	1:35.50
2010	18-24	Female	800m	1:55.50
2010	25-34	Male	800m	1:37.50
2010	25-34	Female	800m	1:57.50
2010	35-44	Male	800m	1:39.50
2010	35-44	Female	800m	1:59.50
2010	45-54	Male	800m	1:41.50
2010	45-54	Female	800m	2:01.50
2010	55-64	Male	800m	1:43.50
2010	55-64	Female	800m	2:03.50
2010	65-74	Male	800m	1:45.50
2010	65-74	Female	800m	2:05.50
2010	75+	Male	800m	1:47.50
2010	75+	Female	800m	2:07.50
2010	18-24	Male	1600m	3:15.50
2010	18-24	Female	1600m	3:55.50
2010	25-34	Male	1600m	3:17.50
2010	25-34	Female	1600m	3:57.50
2010	35-44	Male	1600m	3:19.50
2010	35-44	Female	1600m	3:59.50
2010	45-54	Male	1600m	3:21.50
2010	45-54	Female	1600m	4:01.50
2010	55-64	Male	1600m	3:23.50
2010	55-64	Female	1600m	4:03.50
2010	65-74	Male	1600m	3:25.50
2010	65-74	Female	1600m	4:05.50
2010	75+	Male	1600m	3:27.50
2010	75+	Female	1600m	4:07.50
2010	18-24	Male	3200m	6:35.50
2010	18-24	Female	3200m	7:55.50
2010	25-34	Male	3200m	6:37.50
2010	25-34	Female	3200m	7:57.50
2010	35-44	Male	3200m	6:39.50
2010	35-44	Female	3200m	7:59.50
2010	45-54	Male	3200m	6:41.50
2010	45-54	Female	3200m	8:01.50
2010	55-64	Male	3200m	6:43.50
2010	55-64	Female	3200m	8:03.50
2010	65-74	Male	3200m	6:45.50
2010	65-74	Female	3200m	8:05.50
2010	75+	Male	3200m	6:47.50

Sample layout - company figures and scores withheld

U

SURETY / GUARANTEE UNDERWRITING ASSESSMENT

SECTION	DESCRIPTION
1.0	1.1
2.0	2.1
3.0	3.1
4.0	4.1
5.0	5.1
6.0	6.1
7.0	7.1
8.0	8.1
9.0	9.1
10.0	10.1

11.0

V

RISK CLASSIFICATION

SAMPLE CONTENT

12.0

W

UNDERWRITING RECOMMENDATION & RISK CONTROLS

SAMPLE CONTENT

[REDACTED]

X WHAT COULD CHANGE THE RISK RATING?

WHAT COULD CHANGE THE RISK RATING?	WHAT COULD CHANGE THE RISK RATING?
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

Y INFORMATION REQUIRED FROM COMPANY FOR FINAL UNDERWRITING	
1. COMPANY NAME	2. COMPANY TYPE
3. COMPANY ADDRESS	4. COMPANY PHONE
5. COMPANY FAX	6. COMPANY E-MAIL
7. COMPANY WEBSITE	8. COMPANY DUNS NUMBER
9. COMPANY NAICS CODE	10. COMPANY SIC CODE
11. COMPANY FIC CODE	12. COMPANY FIC CODE
13. COMPANY FIC CODE	14. COMPANY FIC CODE
15. COMPANY FIC CODE	16. COMPANY FIC CODE
17. COMPANY FIC CODE	18. COMPANY FIC CODE
19. COMPANY FIC CODE	20. COMPANY FIC CODE
21. COMPANY FIC CODE	22. COMPANY FIC CODE
23. COMPANY FIC CODE	24. COMPANY FIC CODE
25. COMPANY FIC CODE	26. COMPANY FIC CODE
27. COMPANY FIC CODE	28. COMPANY FIC CODE
29. COMPANY FIC CODE	30. COMPANY FIC CODE
31. COMPANY FIC CODE	32. COMPANY FIC CODE
33. COMPANY FIC CODE	34. COMPANY FIC CODE
35. COMPANY FIC CODE	36. COMPANY FIC CODE
37. COMPANY FIC CODE	38. COMPANY FIC CODE
39. COMPANY FIC CODE	40. COMPANY FIC CODE
41. COMPANY FIC CODE	42. COMPANY FIC CODE
43. COMPANY FIC CODE	44. COMPANY FIC CODE
45. COMPANY FIC CODE	46. COMPANY FIC CODE
47. COMPANY FIC CODE	48. COMPANY FIC CODE
49. COMPANY FIC CODE	50. COMPANY FIC CODE
51. COMPANY FIC CODE	52. COMPANY FIC CODE
53. COMPANY FIC CODE	54. COMPANY FIC CODE
55. COMPANY FIC CODE	56. COMPANY FIC CODE
57. COMPANY FIC CODE	58. COMPANY FIC CODE
59. COMPANY FIC CODE	60. COMPANY FIC CODE
61. COMPANY FIC CODE	62. COMPANY FIC CODE
63. COMPANY FIC CODE	64. COMPANY FIC CODE
65. COMPANY FIC CODE	66. COMPANY FIC CODE
67. COMPANY FIC CODE	68. COMPANY FIC CODE
69. COMPANY FIC CODE	70. COMPANY FIC CODE
71. COMPANY FIC CODE	72. COMPANY FIC CODE
73. COMPANY FIC CODE	74. COMPANY FIC CODE
75. COMPANY FIC CODE	76. COMPANY FIC CODE
77. COMPANY FIC CODE	78. COMPANY FIC CODE
79. COMPANY FIC CODE	80. COMPANY FIC CODE
81. COMPANY FIC CODE	82. COMPANY FIC CODE
83. COMPANY FIC CODE	84. COMPANY FIC CODE
85. COMPANY FIC CODE	86. COMPANY FIC CODE
87. COMPANY FIC CODE	88. COMPANY FIC CODE
89. COMPANY FIC CODE	90. COMPANY FIC CODE
91. COMPANY FIC CODE	92. COMPANY FIC CODE
93. COMPANY FIC CODE	94. COMPANY FIC CODE
95. COMPANY FIC CODE	96. COMPANY FIC CODE
97. COMPANY FIC CODE	98. COMPANY FIC CODE
99. COMPANY FIC CODE	100. COMPANY FIC CODE

Z

FINAL UNDERWRITER VIEW

SECTION	DETAILS	SECTION	DETAILS
SECTION 1	DETAILS	SECTION 2	DETAILS
SECTION 3	DETAILS	SECTION 4	DETAILS
SECTION 5	DETAILS	SECTION 6	DETAILS
SECTION 7	DETAILS	SECTION 8	DETAILS
SECTION 9	DETAILS	SECTION 10	DETAILS
SECTION 11	DETAILS	SECTION 12	DETAILS
SECTION 13	DETAILS	SECTION 14	DETAILS
SECTION 15	DETAILS	SECTION 16	DETAILS
SECTION 17	DETAILS	SECTION 18	DETAILS
SECTION 19	DETAILS	SECTION 20	DETAILS
SECTION 21	DETAILS	SECTION 22	DETAILS
SECTION 23	DETAILS	SECTION 24	DETAILS
SECTION 25	DETAILS	SECTION 26	DETAILS
SECTION 27	DETAILS	SECTION 28	DETAILS
SECTION 29	DETAILS	SECTION 30	DETAILS
SECTION 31	DETAILS	SECTION 32	DETAILS
SECTION 33	DETAILS	SECTION 34	DETAILS
SECTION 35	DETAILS	SECTION 36	DETAILS
SECTION 37	DETAILS	SECTION 38	DETAILS
SECTION 39	DETAILS	SECTION 40	DETAILS
SECTION 41	DETAILS	SECTION 42	DETAILS
SECTION 43	DETAILS	SECTION 44	DETAILS
SECTION 45	DETAILS	SECTION 46	DETAILS
SECTION 47	DETAILS	SECTION 48	DETAILS
SECTION 49	DETAILS	SECTION 50	DETAILS
SECTION 51	DETAILS	SECTION 52	DETAILS
SECTION 53	DETAILS	SECTION 54	DETAILS
SECTION 55	DETAILS	SECTION 56	DETAILS
SECTION 57	DETAILS	SECTION 58	DETAILS
SECTION 59	DETAILS	SECTION 60	DETAILS
SECTION 61	DETAILS	SECTION 62	DETAILS
SECTION 63	DETAILS	SECTION 64	DETAILS
SECTION 65	DETAILS	SECTION 66	DETAILS
SECTION 67	DETAILS	SECTION 68	DETAILS
SECTION 69	DETAILS	SECTION 70	DETAILS
SECTION 71	DETAILS	SECTION 72	DETAILS
SECTION 73	DETAILS	SECTION 74	DETAILS
SECTION 75	DETAILS	SECTION 76	DETAILS
SECTION 77	DETAILS	SECTION 78	DETAILS
SECTION 79	DETAILS	SECTION 80	DETAILS
SECTION 81	DETAILS	SECTION 82	DETAILS
SECTION 83	DETAILS	SECTION 84	DETAILS
SECTION 85	DETAILS	SECTION 86	DETAILS
SECTION 87	DETAILS	SECTION 88	DETAILS
SECTION 89	DETAILS	SECTION 90	DETAILS
SECTION 91	DETAILS	SECTION 92	DETAILS
SECTION 93	DETAILS	SECTION 94	DETAILS
SECTION 95	DETAILS	SECTION 96	DETAILS
SECTION 97	DETAILS	SECTION 98	DETAILS
SECTION 99	DETAILS	SECTION 100	DETAILS

SAMPLE CONTENT

AA THE FIVE THINGS THE CREDIT COMMITTEE MUST REMEMBER

THE FIVE THINGS THE CREDIT COMMITTEE MUST REMEMBER

1. THE CREDIT COMMITTEE MUST REMEMBER THAT THE CREDIT RATING IS A MEASURE OF CREDITWORTHINESS, NOT A GUARANTEE OF PAYMENT.

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SAMPLE CONTENT

THE FIVE THINGS THE CREDIT COMMITTEE MUST REMEMBER

APP 1 SOURCE REGISTER

Source Name	Source Address	Source City	Source State	Source Zip
Source 1 Name	Source 1 Address	Source 1 City	Source 1 State	Source 1 Zip
Source 2 Name	Source 2 Address	Source 2 City	Source 2 State	Source 2 Zip
Source 3 Name	Source 3 Address	Source 3 City	Source 3 State	Source 3 Zip
Source 4 Name	Source 4 Address	Source 4 City	Source 4 State	Source 4 Zip
Source 5 Name	Source 5 Address	Source 5 City	Source 5 State	Source 5 Zip
Source 6 Name	Source 6 Address	Source 6 City	Source 6 State	Source 6 Zip
Source 7 Name	Source 7 Address	Source 7 City	Source 7 State	Source 7 Zip
Source 8 Name	Source 8 Address	Source 8 City	Source 8 State	Source 8 Zip
Source 9 Name	Source 9 Address	Source 9 City	Source 9 State	Source 9 Zip
Source 10 Name	Source 10 Address	Source 10 City	Source 10 State	Source 10 Zip

APP 1 SOURCE REGISTER - CONTINUED				
Source Name	Source Address	Source City	Source State	Source Zip
Source 1	Source 1 Address	Source 1 City	Source 1 State	Source 1 Zip
Source 2	Source 2 Address	Source 2 City	Source 2 State	Source 2 Zip
Source 3	Source 3 Address	Source 3 City	Source 3 State	Source 3 Zip
Source 4	Source 4 Address	Source 4 City	Source 4 State	Source 4 Zip
Source 5	Source 5 Address	Source 5 City	Source 5 State	Source 5 Zip
Source 6	Source 6 Address	Source 6 City	Source 6 State	Source 6 Zip
Source 7	Source 7 Address	Source 7 City	Source 7 State	Source 7 Zip
Source 8	Source 8 Address	Source 8 City	Source 8 State	Source 8 Zip
Source 9	Source 9 Address	Source 9 City	Source 9 State	Source 9 Zip
Source 10	Source 10 Address	Source 10 City	Source 10 State	Source 10 Zip
Source 11	Source 11 Address	Source 11 City	Source 11 State	Source 11 Zip
Source 12	Source 12 Address	Source 12 City	Source 12 State	Source 12 Zip
Source 13	Source 13 Address	Source 13 City	Source 13 State	Source 13 Zip
Source 14	Source 14 Address	Source 14 City	Source 14 State	Source 14 Zip
Source 15	Source 15 Address	Source 15 City	Source 15 State	Source 15 Zip

APP 2 ANALYTICAL LIMITATIONS, DEFINITIONS & EVIDENCE RULES

[Redacted content]

FINAL USE RESTRICTION

This is a sample underwriting report layout with client information withheld. It should support, not replace, formal underwriting, legal diligence, audited financial analysis, beneficiary and project verification, guarantee-wording review, bank conduct and claims declarations.