



Credit rating and funding cost effect on secured funding in a bank: How credit ratings and funding costs are connected and how they react as secured funding changes

Andreas Thomasson

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The thesis researches how credit ratings and funding costs are connected and how they react as secured funding changes. Secured funding is considered the cheapest funding source after core deposits, and therefore very lucrative for the banks. The research is interested in other words, how secured funding behaves when rating of the bank changes and thus influences funding costs. Asset encumbrance is thus highly connected to the research subject as this is a direct side-effect from pledging of assets. As quantitative data is scarce this research uses the qualitative method as the major influencing methodology. As assistance the research relies on quantitative and literature analysis for supporting arguments, where plausible data is available. As literature is somewhat scarce, this will form an automatic restriction of the diploma thesis. The research defines some outer restrictions accordingly, and it is limited to only banks and focuses on a micro-economic level; furthermore the research puts more weight on the liability side of the balance sheet as funding is in focus.

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