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Bank Communication

Building Relationships on Equal Terms

Bank financing is readily available in stable times, until it is genuinely needed. Small and mid-sized companies in particular compete for attention, lending capacity and internal priority at large banks. Not every bank is the right fit for every company. CFOs should therefore assess, while conditions are favorable, which institutions understand their business model, can meet future financing needs and will remain capable of acting in more challenging market conditions.

Executive Summary

A strong banking relationship is a strategic financing infrastructure, not merely a series of individual transactions.

With smaller business volumes or higher risk, a client can quickly lose internal priority at a bank. In periods of stress, information requirements, terms and approval processes then become more demanding.

This paper explains how CFOs can select suitable banks, establish relevance and build resilient relationships on equal terms.

KEY TAKEAWAYS

- Build banking relationships before funding is needed.
- Increase your relevance through transparency and a clear outlook.
- Select banks based on their business model, lending appetite and decision-making processes.
- Develop at least one credible alternative to your principal bank.

01 | Why Banking Relationships Are Decided in Good Times

The Situation

Banks manage client relationships based on risk, returns, product potential and strategic fit. A financially sound company is therefore not automatically a priority client.

In a crisis, what matters is what has been built beforehand: high-quality information, trust, internal sponsors, reliable credit lines and realistic access to alternative banks.

Typical Warning Signs

• Contact with the bank occurs mainly when financing is needed or problems arise.

• Decision-makers, credit analysts and escalation channels are unknown.

• The bank does not receive regular, forward-looking updates on the company.

• There is neither a reliable second bank nor a prepared financing option.

Table 1: Developing a Bank Shortlist

Criterion	What to Consider
Industry Knowledge	Does the bank understand our business model?
Company Size	Are we part of the bank's target client group?
Financing Solutions	Can the bank meet our future requirements?
Resilience in a Crisis	Does the bank have sufficient lending capacity even in more challenging market conditions?
Relationship Quality	Do we personally know the relevant decision-makers?

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02 | The CFO Agenda: Five Practical Steps

#	Action	Management Benefit
1	**Define banking requirements**	Outline products, maturities, collateral and international requirements for the next three years.
2	**Screen the banking market**	Assess institutions by industry focus, transaction size, expertise and decision-making authority.
3	**Develop a bank-ready corporate narrative**	Bring together strategy, financials, cash flow, risks and actions in a credit-ready format.
4	**Establish a structured dialogue**	Establish quarterly updates, an annual review and early communication of variances.
5	**Prepare for a crisis**	Clarify credit lines, contacts, covenants, collateral and alternatives in advance.

Management Perspective

"Trust from banks is not built during a crisis. It is earned through reliable information, realistic expectations and continuous dialogue, long before financing is needed."

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CONCLUSION

- Banks assess credit quality, strategic fit and business potential. CFOs should identify early which institutions are genuinely willing to support the company's profile.
- Risk appetite declines in periods of stress. Established relationships, up-to-date documentation and committed credit lines then provide greater room for action.
- A relationship on equal terms is built through clear objectives, regular information, a credible revenue opportunity for the bank and reliable alternatives.

In a Diagnostic Sprint, Alpha Twin Consulting develops banking strategies, bank shortlists and financing options.

Forward-looking. Resilient. On equal terms.

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