

On The Micro-Determinants of Credit Spreads

EC0375: Empirical Project

Ana Elisa Lopez-Miranda and Nipun Jaiswal
(1008726826) and (1008819879)

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1 Introduction

difference in percentages: basis points

1.1 Description of variables

do now without stata ## Statement of hypothesis/research question
which factors are important

2 Literature Review

do now “For banks, credit spread can be an indicator of the profitability or risk premium related to a lender providing a loan to an individual borrower. The credit spread accounts for the maturity, liquidity, credit risk, and creditworthiness of borrowers. In this study, credit spread is defined as the difference between the loan rate and risk-free rate.” (u2021investigating?)

3 Descriptive

3.1 Tables

3.2 Plots

3.3 Summary of key variables

4 Methodology

4.1 Clear statement of the model and its assumptions

4.2 Specification tests

4.3 Robustness considerations

5 Hypothesis Testing

5.1 Choise of appropriate test

testing hi this is normal text.

6 Results

6.1 Correct interpretation of results

6.2 Economic intuition provided