

I've been thinking a lot about how it would be possible to issue credit or loans of crypto assets without needing a solution to the "on chain identity problem" and can't think of any non-collateral based proposals. I'm sure there is probably some clever game-theoretic models for issuing loans and attributing credit, but each of these concepts requires some kind of information about the other party to assess risk of defaults. Is there some writings on the topic of loans/credit by Vitalik or leading experts in ETH I should read up on? What is the current consensus of the community about credit/loans smart contracts?