



Quest for a Credible Model in Lending Evaluation

By Charles K Addo

iUniverse, United States, 2011. Paperback. Book Condition: New. 226 x 147 mm. Language: English . Brand New Book ***** Print on Demand *****. This book examines potential income as an additional independent variable that will complement credit history to predict loan repayment with applicable interest. Lending exposures constitute the most material risk concentrations within banks, and this book contributes to the literature on lending risk management within banks and other lending institutions. Risk management theories have provided emphatic guidelines for risk control and management of banks loans, yet the results of other studies indicate that the credit evaluation models do not fully explore all available predictors of loan repayment. This deprives the models of total efficiency at predicting loan repayment with applicable interest, and leads to accretion in the nonperforming loans portfolio. It also leads to inequitable credit rationing practices. The resultant effect is a decrease in both investment and consumer spending that stimulates macroeconomic activities. This book suggests a policy prescription for lenders: consideration should be given to both credit history and potential income in loan decision making.



Reviews

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It is easy in study safer to comprehend. It can be writter in basic phrases and never confusing. It is extremely difficult to leave it before concluding, once you begin to read the book.

-- Emmitt Harber

See Also



Harriet Tubman and the Freedom

Simon Schuster Ltd, United Kingdom, 2003. Paperback. Book Condition: New. $226 \times 147 \text{ mm}$. Language: English . Brand New Book. Ready-to-Read Level 3 Reading Proficiently Rich vocabulary More-challenging stories Longer chapters Harriet Tubman was born a slave. But she always knew that...



Spectrum Reading for Theme and Details in Literature, Grade 4

Spectrum, United States, 2015. Paperback. Book Condition: New. 269 x 208 mm. Language: English . Brand New Book. Spectrum(R) Reading for Theme and Details in Literature teaches and reinforces the essential reading comprehension skills your fourth graders are learning in the classroom....



Readers Clubhouse Set a Nick is Sick

Barron s Educational Series, United States, 2006. Paperback. Book Condition: New. Carol Koeller (illustrator). 221 x 147 mm. Language: English . Brand New Book. This is volume three, Reading Level 1, in a comprehensive program (Reading Levels 1 and 2) for beginning...



From Kristallnacht to Israel: A Holocaust Survivor s Journey

Dog Ear Publishing, United States, 2009. Paperback. Book Condition: New. 226 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****. In the 1930s, as evil begins to envelope Europe, Karl Rothstein is born in Austria. As his life...



Fox All Week: Level 3

Penguin Putnam Inc, United States, 2004. Paperback. Book Condition: New. James Marshall (illustrator). Puffin Easy-To-Read ed.. 224 x 147 mm. Language: English . Brand New Book. Using their cache of already published easy-to-read books, Puffin launched their Easy-to-Read program. Favorite stories by...



Readers Clubhouse B Just the Right Home

Barron s Educational Series, United States, 2006. Paperback. Book Condition: New. Marilee Harrald-Pilz (illustrator). 224 x 147 mm. Language: English . Brand New Book. This is volume seven, Reading Level 2, in a comprehensive program (Reading Levels 1 and 2) for beginning readers. Two...