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3.2. Results Based on Different State Links 3.3. Impact Under Different Conditions; 3.4. Impact of Excess Reserves; IV. CONCLUSION; NOTES; REFERENCES; APPENDIX A; APPENDIX B; APPENDIX C; APPENDIX D; APPENDIX E; The Implementation of the Basel II Default Definition by Credit Risk Assessment Systems: An Analysis of Possible Aggregation Procedures Markus Bingmer and Laura Auria; INTRODUCTION; I. THE TASK OF AGGREGATING DIFFERENT DEFAULT REPORTS; II. A THEORETICAL ANALYSIS OF THE AGGREGATION TASK; 2.1. Using the Default Information of a Single Bank; 2.2. Considering All Defaults 2.3. Building a Default Indicator Based on the Binomial Distribution with the Goal of Consistency 2.4. Considering Materiality of Defaults; III. AN EMPIRICAL ANALYSIS OF AGGREGATION WITH THE MATERIALITY THRESHOLD; IV. CONCLUSION; NOTES; REFERENCES; Can Credit-Scoring Models Effectively Predict Microloans Default? Statistical Evidence from the Tunisian Microfinance Bank Ibtissem Baklouti and Abdelfettah Bourri; INTRODUCTION; I. CREDIT SCORING IN MICROFINANCE INSTITUTIONS: THE LITERATURE; II. DATA AND MODEL; 2.1. Sample Selection and Variables Identification; 2.2. Model Description III. EMPIRICAL RESULTS 3.1. Univariate Analysis; 3.2. Model Estimation; 3.3. Calibration; 3.3.1. Quality of the logistic regression model; 3.3.2. Validation of the credit-scoring model; IV. CONCLUSION; NOTES; REFERENCES; Stepping Up to the Liquidity Challenge: The Changing Role of Credit Portfolio Management IACPM and KPMG; INTRODUCTION; I. STEPPING UP TO THE LIQUIDITY CHALLENGE: THE CHANGING ROLE OF CPM; II. REGULATORY CHALLENGES; III. SIGNIFICANT CHALLENGES; IV. MANAGING LIQUIDITY RISK; V. MODELING LIQUIDITY RISK; VI. A CONTINUING JOURNEY  
 NUS-RMI Credit Research Initiative Technical Report (Version: 2013, Update 2b) RMI staff

Sommario/riassunto

Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape. The third volume provides some critical analysis, reviews the introduction of new regulations and also offers new insights to address the challenges ahead. The carefully selected chapters touch on current topics such as: the measurement of systemic risk, reserve requirements and its role in monetary policy, the application of the Basel II default definition by credit risk assessment systems, and changes in credit portfolio management,