

Macroeconomic Influence on the Evolution of Quality of Banking Loans: The Case of Main Banks in Greece and Poland*

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Abstract

According to new standards IFRS 9 loans granted by banks are distinguished in three stages: 1 – with good credit quality, 2 – with signs increased risk (but no default) and 3 with default. The paper is interested on the influence of macroeconomic aggregates to the evolution of loans considering the quality of them. The paper examined the financial statements of 4 largest banks operating in Greece and Poland.

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