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Interest rates and default in unsecured loan markets

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Pages 1925-1934 | Received 18 Feb 2011, Accepted 09 Oct 2012, Published online: 14 Jan 2013

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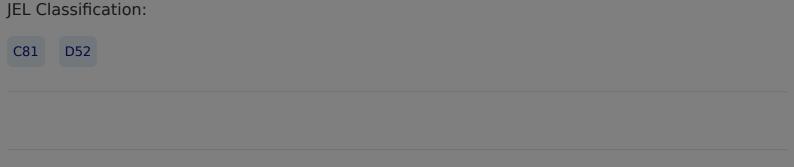
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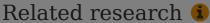
The authors would like to thank two anonymous referees, participants in the 2010 Econometric Society World Congress, the XXXIst meeting of the Brazilian Econometric Association, and the BCB-JFS 5th Annual Seminar on Banking, Financial Stability and Risk for very helpful comments and suggestions. José A. Divino and Jaime Orrillo thank CNPq for financial support. Any remaining errors are the authors' sole responsibility.

Notes

1 In the aggregate level, see Ali and Daly (2010) for an analysis of the macroeconomic determinants of credit risk using cross country data and Chu (2001) for a time series analysis of the Brazilian case.



6 Lagged time-dependent variables were included in the estimated models, but they were not statistically significant.



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