

PwC Plus Article

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Credit underwriting standards: a challenge for smaller banks

How does market competition influence the terms and conditions under which smaller banks grant loans? Does banks' loan pricing really account for the inherent risks? European supervisors found some concerning vulnerabilities

Schlagwörter

Bankenaufsicht (Europäische und Internationale Organisationen), Coronavirus (COVID-19), Kreditrisiken, Risk Management Banking

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