



## "Morosidad en el pago de créditos y rentabilidad de la banca comercial en México" [

2015

text (article)

Analítica

One criticism that is formulated for several years to commercial banks in Mexico is that they do not increase the volume of credit they give to society. This review has become more marked as a result of low economic growth achieved by the country from the international financial crisis that began in 2008. One of the possible explanations for the credit crisis that keeps banking is that, given the existing systems identification and assessment of credit applications, the delinquency rate of borrowers becomes a variable that impacts negatively and significantly to the profitability of banks manner. This hypothesis is analyzed by a static model estimator with Hausman -Taylor estimator and a model of dynamic panel estimators Arellano - Bover / Blundell -Bond. Preliminary results suggest reject the hypothesis since the determinants of profitability are the level of capitalization, the size, the overall level of risk exposure and the administration costs and the combination of activities

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**Título:** "Morosidad en el pago de créditos y rentabilidad de la banca comercial en México" electronic resource]

**Editorial:** 2015

**Tipo Audiovisual:** Banks Latin America

**Documento fuente:** Revista Mexicana de Economía y Finanzas (REMEF): nueva época, ISSN 1665-5346, Vol. 10, N°. 1, 2015, pags. 73-85

**Nota general:** application/pdf

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**Lengua:** Spanish

**Enlace a fuente de información:** Revista Mexicana de Economía y Finanzas (REMEXF): nueva época, ISSN 1665-5346, Vol. 10, Nº. 1, 2015, pags. 73-85

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