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Abstract

The contribution of the paper is to apply mortality analysis to a unique set of micro-data of defaulted bank loans of a European bank. The empirical results relate to the timing of recoveries on bad and doubtful loans, the distribution of cumulative recovery rates, their economic determinants and the direct costs incurred by the bank on recoveries on bad and doubtful loans.

Keywords: Credit risk, bank loans, losses-given-default, LGD

JEL Classification: G21, G28

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