



Credit Rationing And Asymmetric Information Luib S

Michael F. Ferguson



Credit Rationing And Asymmetric Information Luib S:

Macroeconomic Policies for Stable Growth Delano Villanueva, 2008 This volume is a collection of published and unpublished papers that the author has written over the last two decades during part of his tenure at the International Monetary Fund the South East Asian Central Banks Research and Training Center and Singapore Management University The policy oriented book examines the links between macroeconomic policies and noninflationary full employment levels and growth rates of aggregate gross domestic product with particular focus on the application in emerging markets of the tools of growth theory Theoretically sound and grounded in practical wisdom this book is an essential reading for economic financial and developmental policymakers professional economists and undergraduate graduate students in economics and social sciences **BOOK JACKET** *World Economic and Social Survey*, 1999 [Books in Print](#), 1994 **An Analysis of Credit and Equilibrium Credit Rationing** Ying Wu, 2017-05-18 This study first published in 1994 is intended to deepen the readers understanding of the phenomenon of equilibrium credit rationing in two areas The first area concerns the form that equilibrium credit rationing assumes and its importance in determining the behaviour of interest rates The second concerns the role of equilibrium credit rationing in transmitting monetary shocks to the real sector This title will be of interest to students of monetary economics [Credit Markets with Asymmetric Information](#) Gerhard Clemenz, 2012-12-06 [Credit Rationing and Asymmetric Information](#) Stefania Cosci, 1993 Proposes a general model of the credit market and describes how assuming different hypotheses on the type of asymmetrical information existing in the market credit rationing equilibria may arise The text also provides a comparative static analysis of the implications of credit rationing **Books in Print Supplement**, 1994 **Forthcoming Books** Rose Arny, 1993 *The Cumulative Book Index*, 1988 A world list of books in the English language *Subject Guide to Books in Print*, 1997 **Whitaker's Books in Print**, 1998 **Asymmetric Information and Financial Markets** Corrado Benassi, 1987 *Credit Rationing Under Asymmetric Information* Antonio J. Fernós Sagebién, 2002 *Asymmetric Information, Credit Rationing and the Stiglitz and Weiss Model* Santonu Basu, 1992 **Asymmetric information, credit rationing and investment** Cornelia Neff, 1998 **Hightech Firms Asymmetric Information and Credit Rationing** Luigi Guiso, 1994 **A Symmetric-Information Model of Credit Rationing** Michael F. Ferguson, 1997 We develop a model of credit rationing that does not rely on asymmetric information or an exogenous constraint on the supply of loanable funds This implies that rationing equilibria arise under more general condition and therefore may be more prevalent than commonly believed The model illustrates how credit rationing can occur as the result of a portfolio effect such as diversification or a regulatory cost that is not directly related to the creditworthiness of individual applicants Notably rationing occurs in our model only at the margin Thus being rationed is a signal of low creditworthiness to other lenders The model also offers an explanation for why banks may offer a pooling loan rate to all borrowers even when differences in those borrowers credit risk are observable *Credit Rationing in Markets with Imperfect Information, Part II*

Joseph E. Stiglitz, 1980 Screening Agents in Credit Markets with Asymmetric Information and Rationing Alexander
Michael Pietruska, 1986 **When Do We Have Borrower Or Credit Volume Rationing in Competitive Credit Markets
with Imperfect Information?** Daniel Kraus, 2010 This paper examines the conditions for credit volume or borrower rationing
in a competitive credit market in which the project characteristics are private information of the borrowers There can only be
credit volume rationing if the higher risk credit applicants have a higher return in the event of a project success than the
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the incentive compatibility constraint of the higher risk borrowers is binding the lower risk borrowers are credit volume
rationed such that the constraint holds as an equation If credit volume rationing is not sufficient to separate the borrower
types there is additionally a rationing of the low risk borrowers If the low risk borrowers prefer a pooling to a separating
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