



Credit score in Albania

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Condition: New. Publisher/Verlag: LAP Lambert Academic Publishing | CS as a product of the Credit Information System a basic necessity for development in the Albanian lending sector | Increasing the availability of credit and increased competition among lenders have created the need for exchange of credit information. Supervisory institutions, the World Bank, IMF, Ministry of Economy and lenders have raised as Albania needs to create Credit Information System (CIS) to help manage credit risk. The system of credit information CIS collects data from various sources and provides information to credit for consumers for use in diverse, such as to predict the behavior of their future. Credit scoring is not limited to banks or credit institutions, but also other institutions such as cell phone companies, insurance companies, leasing, etc. In this paper it is shown the effects of measuring the effect on the system of credit information (CIS), in Albanian reality, in order to reduce delays in loan installments during the credit cycle. The sector of lending in the Albanian banking has a number of problems with bad loans to borrowers and lenders with debt problems and analyzing the poor performance of lenders is also due to the lack of exchange...



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