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Lending activity and credit supply in Croatia during the crisis

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ABSTRACT

Banks sometimes respond to deterioration in the quality of their placements by extending loan repayment periods to borrowers in default and hiding the actual quality of placements, hoping that difficulties of borrowers are only temporary. This practice is termed evergreening or zombie lending. Due to a prolonged recession and stagnation coupled with relatively high share of non-performing loans, such practice may be occurring in Europe nowadays. We use

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