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HIGH YIELD SAVINGS ACCOUNT

High Yield Savings On Sale

Victor M. Corman

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name bar.

High Yield Savings On Sale:

The sale of non-performing loans - beneficial for a bank? Dirk Grötzing, 2006-01-25 Inhaltsangabe Abstract Recently business magazines and newspapers have reported regularly about settled NPL deals NPL is the abbreviation for a non performing loan and simply describes a situation in which the debtor stopped complying to the terms agreed upon with the lender Depending on the specific credit terms the borrower has to pay interest and to repay the principle at a certain time If this does not happen at a specific time the lender will demand the debtor to stick to the agreed terms and finally in the event that the debtor does not change his or her behaviour terminate the underlying contract At what specific point in this process the loan should be qualified as a non performing loan is not standardized The range of past due periods varies from 30 days over 90 days to even 180 days Neither accounting rules nor supervisory law specify yet under which conditions a financial institution has to classify certain loans as non performing loans However this will change with the enforcement of Basel II and also thanks to international distressed debt investors which demand for global standards From time to time financial institutions amass huge stocks of these loans which finally leads to a wave of NPL sales The market for NPL s evolves and is active for three to five years After resolving the stock of NPL s it breaks down and stays relatively inactive for a longer time before it might develop again Beside this time related feature a geographic pattern can be detected The market does not evolve at the same time all around the world but moves from one country or economic zone to the other Right now Germany is the most active market in Europe The question is why The sale of NPL s belongs neither for mortgage banks nor for commercial banks to their ordinary business On the contrary these banks are selling part of their core business the credit business Of course defaulting debtors are not the most attractive ones for banks and therefore who would to question the bank that wants to get rid of them On the other hand banks dispose of traditional instruments to deal with these customers The work out department is usually in charge of collecting receivables and also the transfer of the respective receivables to debt collecting agencies is a long exercised practice among banks Are these traditional means no longer able to deal with the indubitable tremendous stock on NPL s in German banks and will the outsourcing **Federal Home Loan Bank Board Journal** United States. Federal Home Loan Bank Board, 1988 **Make Money with Dividends Investing, with less risk and higher returns** , 2023-12-26 You ll discover the keys to identifying stocks that will return twelve percent or more every year and how to structure your investments for greater security and financial well being This method is so easy to use you ll want to teach it to your children early to set them up for financial independence and help them avoid the problems that plagued many investors over the past decade Dividends are responsible for 44 percent of the S P 500 s returns over the last eighty years They represent an excellent opportunity today especially for investors who have been burned in recent meltdowns and are desperate for sensible and less risky ways to make their money grow This book describes a framework that allows investors to reap higher returns with a low to no maintenance plan Set up an investment system that requires

little to no maintenance Achieve double digit average annualized returns over the long term Focus on other things while your money works for you Increase returns even with below average growth in share price Market risk is high and interest rates are low making it a perfect time to get started on a more sensible wealth generation strategy With expert guidance toward finding and investing in these unique but conservative and proven stocks Get Rich with Dividends is the only book on dividend investing you ll ever need

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