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HIGH YIELD SAVINGS ACCOUNT

High Yield Savings On Sale

**United States. Securities and
Exchange Commission**



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

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Making the Most of Your Money Now Jane Bryant Quinn,2009-12-29 Named the best personal finance book on the market by Consumers Union Jane Bryant Quinn s bestseller Making the Most of Your Money has been completely revised and updated to provide a guide to financial recovery independence and success in the new economy Getting your financial life on track and keeping it there nothing is more important to your family and you This proven comprehensive guidebook steers you around the risks and helps you make smart and profitable decisions at every stage of your life Are you single married or divorced A parent with a paycheck or a parent at home Getting your first job or well along in your career Helping your kids in college or your parents in their older age Planning for retirement Already retired and worried about how to make your money last You ll find ideas to help you build your financial security here Jane Bryant Quinn answers more questions more completely than any other personal finance author on the market today You ll reach for this book again and again as your life changes and new financial decisions arise Here are just a few of the important subjects she examines Setting priorities during and after a financial setback and bouncing back Getting the most out of a bank while avoiding fees Credit card and debit card secrets that will save you money Family matters talking money before marriage and mediating claims during

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