

# ***ANALYSIS ON THE ROMANIAN BANKING LEGISLATION AND THE BANKS PROBABILITY OF DEFAULT***

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***Abstract:***

*This paper examining the perception on the judicial system and the law enforcement associated to the banks' probability to default. Credit institutions must continuously update and undertake a satisfactory legal analysis, which is to confirm the possibility of signing collateral contracts in all relevant jurisdictions. If necessary the analysis must be updated in order to assure, at any moment, the enforcing of those contracts.*

***Keywords:*** *probability to default, legal analysis, collateral contracts, jurisdictions*

***JEL codes::*** *G21*