Financial risk management and capital investment in risk conditions

Author **ARCADIE HINESCU**N/A

Author **IULIA IUGA**N/A

Abstract:

For banking institutions, loans are often the primary source of credit risk. Traditional lending practice has been to grant loans that have a positive net present value (NPV) and to deny those that do not. Recently, the use of statistical models has increased significantly.

Keywords: risk management, capital investment

JEL codes:: G32