

Loan Sales and Lending Relationships

Univariate Results (Table 9)

	Loan Sale	No Loan Sale	Z-ratio
% Receive Another Loan	84.74%	68.75%	10.68***
Conditional on Receiving Another Loan, % Keep Same Lead Bank	83.53%	75.83%	5.03***

Sold Borrowers are

- More Likely to Receive Future Loans
- More Likely to Continue Lending Relationships

Loan Contracting Revisited Taking Stock And Moving Forward

Daniel F McAuley



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