T

eniendo como telón de fondo la crisis en Grecia, Vasilios Giannopoulos en su artículo [*What Causes Non-Performing Loans? The Case of Greece Using Primary Accounting Data*](https://www.scirp.org/Journal/PaperInformation.aspx?paperID=88047&#abstract), concluyó: “(…) *Table 5 shows that the effect of the independent variables on December 2010. We note that the variables associated with the welfare of borrowers (existence of own facilities, existence of sufficient property free of liabilities, existence of home ownership) as well as years of operation of borrower’s business, have a negative effect on the formation of non-performing loans. More specifically, the more years a company operates, the less the likelihood that the customer does not properly pay the loan installments. Factors positively associated with the financial standing of customers are the existence of sufficient property, the existence of privately owned facilities and the existence of home ownership. The analysis confirmed that customers having sufficient property free of liabilities are less likely to develop non-performing loans. Additionally, customers who have owned facilities also have less chance of a disorderly debt service than those who maintain rented facilities. Finally, customer staying in private residence are less likely not to serve their loans than those living in rented house. ―On the other side the factor of the borrower’s age is positively correlated with the probability of classifying a loan as non-performing. The older the borrower, the higher the probability of the loan to be classified as bad. Similarly, borrowers who had experienced adverse elements before granting the loan, are more likely not to pay their loan obligations. Regarding the factor “loan amount to company’s turnover ratio”, there is a positive correlation with the probability of the loan to be classified as non-performing. Regarding the factor of previous collaboration between the client and the bank, we observe that customers without a pre-existing deposit collaboration with the bank behave better than those who retained only loan collaboration or they have no collaboration with the bank. Regarding the factor of the collateral of the loan, we observe that, compared to the loans covered only by personal guarantees, loans secured by cash collateral or mortgage on property adversely affect the formation of non-performing loans. On the other hand loans secured by pledging of customer checks noted positive effect on the determination of non-performing loans*. (…)”

Investigaciones similares seguramente alguien habrá hecho en Colombia. Lo ideal sería que fueran objeto de estudio en los programas de pregrado, de manera que los aspirantes a ser profesionales de la contaduría pública conozcan las variables reales que afectan el comportamiento de los préstamos bancarios en nuestro país. No podemos quedarnos en explicaciones abstractas. Alguien podría pensar que solo conviene prestar a los que tienen y no a los que les hace falta. La [banca de oportunidades](http://bancadelasoportunidades.gov.co/) es una de tantas respuestas al problema. Otra es la estrategia de [microfinanzas](https://www.asomicrofinanzas.com.co/asociados). ¿Será que ciertamente la tasa de colocación debe ser mucho más alta? ¿Por qué al pobre debe costarle más?

*Hernando Bermúdez Gómez*