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Bester 1985 Boot Thakor and Udell 1991

Boot and Thakor 1994 Berger Frame and Ioannidou 2011

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Hernández-Cánovas Martínez-Solano

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Brick Palia 2007

$$\text{Probit(collat)} = \beta_0 + \beta_1 \text{Prem} + \beta_2 \text{Guanxi} + \beta_3 \text{Amount} + \beta_4 \text{Maturity} + \beta_5 \text{Asset} + \beta_6 \text{Lev} + \beta_7 \text{Cr} + \beta_8 \text{HHI} + \beta_9 \text{History} \\ + \beta_{10} \text{Inter} + \beta_{11} \text{Credit}$$

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