

THE FACTORS AFFECTING BANK LENDING: CASE OF TUNISIA

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ABSTRACT

Bank lending is important in banking industry. Banks make different loans to increase its profitability and ameliorate his part of market. It is necessary to know the different factors of bank lending. The aim of this paper is to understand the factors affecting bank lending in Tunisia. We use a methodology of GLS applied to a sample of 11 banks in the period (2005....2020). We found that only (net interest margin; loans / deposits; inflation) have a negative impact on bank lending.

Keywords: Bank Lending, GLS, Profitability, Market.