

Econometric analysis of the mortgage loans dependence on per capita income

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Abstract

© 2015, Asian Social Science. All rights reserved. The article makes the econometric modeling of the size of the mortgage loan in order to identify the most important prognostic factors. The leading role of mortgage lending in the domestic banking services market is emphasized. Using Excel, Gretl software the authors are trying to prove the predominant influence of household income on the dynamics of the mortgage market. The article presents the methodical approach to measuring the dependence of mortgage loans on per-capita income. The results of empirical evaluations have confirmed their practical feasibility in the management of the credit portfolio.

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Keywords

Heteroscedasticity, Least square method, Mortgage lending, Nonlinear regression, Per capita income