

INVESTIGATING OF BACKGROUND FACTORS RELATED TO ABNORMAL ALLOWANCE FOR BAD DEBTS IN BANKS OF TEHRAN STOCK EXCHANGE

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ABSTRACT

Credit risk is one of the most important factors affecting the health of the banking system, in this regard; related factors can lead to the vulnerability of banks. Therefore, this research examines the background factors related to the reserve of suspicious claims of unusual access by Tehran Stock Exchange banks. In this research, the number of 14 banks admitted to the Tehran Stock Exchange in the period of 2012-2021 has been examined. In order to test the hypotheses, panel regression was used, the findings of the research show that, in general, the comparability of financial statements has a negative and significant effect on the provision of doubtful receivables and the reserve of doubtful receivables also has a positive and significant effect on the risk components.

KEYWORDS: *Comparability of Financial Statements, Reserve for Doubtful Debts, Risk Components.*

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