The Determination of Home Loan Interest Rates. Edition No. 1

Description: The underlying motivation of this study is to contribute towards correcting the deficiency of research into home loan interest rates in the formal literature. It does this by pursuing the following two areas of research: the determination of home loan interest rates, and testing for the presence of seasonal and cyclical variations in Australian home loan interest rates (using product-level home loan interest rates data of the two major Australian banks, National Australia Bank (NAB) and Commonwealth Bank of Australia (CBA)). A detailed review of the literature shows that the topic of the determination of home loan interest rates, as well as modelling seasonality and cyclicality in home loan interest rates, has been profoundly ignored in the formal literature. Consequently, a lot that will be presented in this book will be expressed in the literature for the first time.


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