CONTENTS

Editorial		iz
Chapter 1	Combination of Market and Accounting-Based Models for Credit Scoring Using a Multicriteria Classification Approach Dimitrios Niklis, Michael Doumpos and Constantin Zopounidis	1
Chapter 2	Macro Stress Testing as a Leading Indicator of Banking Sector Vulnerabilities Faidon Kalfaoglou	17
Chapter 3	Stress Testing Methodology: A Theoretical Approach Konstantinos A. Moutsianas and Kyriaki Kosmidou	45
Chapter 4	Determinants of Bank Distress in EU-15 during the Years 2005-2009: Characteristics and Key Perspectives Christos Lemonakis, Georgios Daskalakis and Constantin Zopounidis	63
Chapter 5	A Cross Country Comparison of Banking Efficiency by the DEA Model: Germany Versus Southern European Countries Eirini Lazaridou and Dimitrios Kousenides	83
Chapter 6	Determinants of Profitability in the Greek and the Cypriot Banking Industry: The Case of High and Low Profit Banks (HRBs-LPBs) Christos M. Lemonakis and Fotini Voulgaris	117
Chapter 7	Consequences of Financial Crisis on Loan Providing Funds for Small and Medium Enterprises Former Prefecture of Serres-Greece Chrysanthi Balomenou and Marianthi Maliari	143
Index		163