

**THE INDUSTRIAL ORGANIZATION OF BANKING: BANK  
BEHAVIOR, MARKET STRUCTURE, AND REGULATION**

Deniece Elliot Hunte

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However, in markets with higher share of foreign owned assets,  
the pattern is inverted. They conclude that competitiveness of  
banking markets is determined more by contestable conditions  
in that market and Regulation openness to foreign players and  
degree of entry restrictions rather than the level of  
concentration in banking markets.

Admittedly, competition is important for the banking industry, in principle  
though, even where intuition suggests economies in some other  
areas--such as the breadth of securities distribution networks  
and the ability to provide all forms of financing in  
significant amounts--evidence for the existence of such  
economies is limited and mixed.