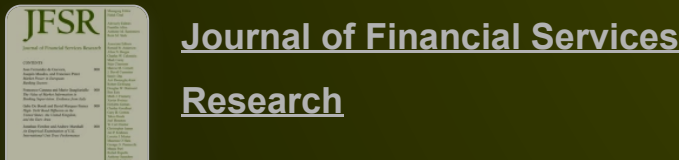


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Monitoring by financial intermediaries: Banks vs. Nonbanks

Published: September 1994

Volume 8, pages 193–202, (1994) [Cite this article](#)



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Preece, D.C., Mullineaux, D.J. Monitoring by financial intermediaries: Banks vs. Nonbanks. *J Finan Serv Res* **8**, 193–202 (1994). <https://doi.org/10.1007/BF01057736>

Issue Date

September 1994

DOI

<https://doi.org/10.1007/BF01057736>

Keywords

[Empirical Evidence](#)

[Unique Attribute](#)

[Abnormal Return](#)

[Financial Intermediary](#)

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