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# An update on economies of scale in credit unions

Theodor Kohers & David Mullis

Pages 1653-1659 | Published online: 24 May 2006

**66** Cite this article https://doi.org/10.1080/00036848800000095

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### Abstract

When employing the Benston-Bell-Murphy cost specification, most studies on economies of scale in financial institutions have consistently found small, yet significant economies. However, when a similar approach on credit unions was used, the results

were cor statistica scale in

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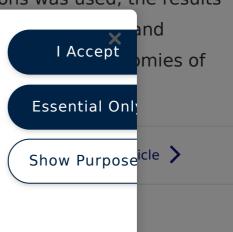
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