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Economies of scale and scope in European banking

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Abstract

The cost structure of four EC banking markets are examined using the translog costfunction methodology. The results indicate differences across the French, German,
Italian and Spanish banking markets. However, economies of scale do appear to exist in
each country over a wide range of bank output levels, including the largest banks. The
results also indicate scope economies for the German system, which is perhaps a
reflection of the universal nature of this market. The findings of widespread economies
of scale means that cost advantages gleaned through larger bank size could be an
important factor in generating economic gains resulting from the EU's single market
programme. Cost advantages to be had through scope economies may also increase as
European banking systems gradually convert to a universal banking model.

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