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Nota di contenuto	Chapter 1: Introduction -- Chapter 2: Bank Stability And Market Concentration In The Emerging Capital Markets Of Southeast Asia -- Chapter 3: Bank Competition + Market Concentration = Financial Stability? -- Chapter 4: Does Income Diversification Enhance Bank Efficiency And Stability In Periods Of Increased Competition? -- Chapter 5: Macro Stress Testing Of The Philippines' Top 10 Ukbss: An Analysis Of The Effect Of Economic Distress On The Bank's Credit Quality.
Sommario/riassunto	"There is no more important issue to the well-being of residents of developing nations than financial stability. There is also no better way to improve financial resilience than to arm researchers and policymakers with top-shelf research on the determinants of this stability. That is what this new text by Dacanay, Leonida, and Meriño does on behalf of the Philippines, but these lessons may be applied more generally to other nations as well. Well done!" — Allen N. Berger,

H. Montague Osteen, Jr., Professor in Banking and Finance; Co-Director, Center for Financial Institutions at the Darla Moore School of Business; Carolina Distinguished Professor, University of South Carolina

This book aims to form part of the growing literature on the banking system in developing countries in its aim to show the levels of stability in the banking sector of small economies. Any banking system is vulnerable to economic distress but one supported by universal and commercial banks that are efficient, stable, and which enjoy sufficient market power is most likely to withstand economic turmoil. Such is the Philippines' Universal and Commercial Banking system, which displayed remarkable resilience to unprecedented economic shock. Using data from 2005 to 2019, the five chapters of this work delve into the industrial organization framework of the banking industry in the Philippines, offering researchers, graduate and undergraduate students, and academics the first comprehensive research on bank competition, concentration, efficiency and financial stability in the Philippines. Jovi Clemente Dacanay is an Assistant Professor and Doctoral Program Director of the School of Economics at the University of Asia and the Pacific. Ella Mae Odtuhan Leonida is a Senior Analyst at RingCentral, a US-based company, and has an MS in Industrial Economics from the School of Economics at the University of Asia and the Pacific (SEC-UA&P). Michaela Nicole E. Meriño is an investment officer of First Metro Asset Management, Inc. She obtained her MS in Industrial Economics from SEC-UA&P and is a certified Treasury Professional.
