1.	Record Nr.	UNINA9910961922703321
Autore	Chen Chuling
Titolo	Bank Efficiency in Sub-Saharan African Middle Income Countries / / Chuling Chen
Pubbl/distr/stampa	Washington, D.C. : , : International Monetary Fund, , 2009
ISBN	9786612842368 9781462333585 1462333583 9781282842366 1282842366 9781451871616 1451871619 9781451984248 1451984243
Edizione	[1st ed.]
Descrizione fisica	32 p. : ill
Collana	IMF Working Papers
Disciplina	332.1
Soggetti	Banks and banking - Africa, Sub-Saharan Economic development - Africa, Sub-Saharan Bank deposits Banking Banks and Banking Banks and banking Banks and banking, Foreign Banks Commercial banks Competition Corporate Finance and Governance Depository Institutions Economic Development: Financial Markets Finance Finance: General Financial institutions Financial markets Financial services Foreign banks General Financial Markets: General (includes Measurement and Data) Legal support in revenue administration Micro Finance Institutions

Mortgages
Public finance & taxation
Public Finance
Revenue administration
Revenue
Saving and Capital Investment
Taxation, Subsidies, and Revenue: General
South Africa

Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Bibliographic Level Mode of Issuance: Monograph
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	
Sommario/riassunto	We use bank level data to study the efficiency of banks in Sub-Saharan African middle-income countries and provide possible explanations for the difference in the efficiency levels of banks. We find that banks, on average, could save 20-30 percent of their total costs if they were operating efficiently, and that foreign banks are more efficient than public banks and domestic private banks. Among the factors that could affect the efficiency levels are macroeconomic stability, depth of financial development, the degree of market competition, strong legal rights and contract laws, and better governance, including political stability and government effectiveness. Our findings point to the importance of policies that aim to build stronger institutions, promote more competition, and improve governance.