

Independent study title	FINANCIAL STABILITY FROM BANKS' COMPETITION: EVIDENCE FROM MALAYSIA, SINGAPORE AND THAILAND
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ABSTRACT

This paper studies the impact of banking competition on risk over the period 2005-2017. 22 Exchange-listed commercial banks of three Southeast Asian countries are comprised for scope of study. The study results consistent with traditional “competition-fragility” view that banking competition will increase the risk through loan portfolio of bank and exacerbate moral hazard and adverse selection problem, and also provide a support under “competition-stability” view that more competition will reduce the overall risk of bank due to ability of reallocating profit of efficient banks.

Keywords: Banking competition, Bank risk, Southeast Asian Bank