

外國銀行進入是否可減少貸款的貪污？以新興國家為例

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本文檢視外國銀行進入對企業取得銀行貸款貪污的影響，以及其影響的管道。主要參考 Beck, Demirgüç-Kunt and Levine (2006, JME) 使用 World Business Environment Survey(WBES, 2000) 問卷中，企業管理者對銀行貸款貪污“Corruption”的回答，並整理拉丁美洲及亞洲共 17 個新興國家的外國銀行股權資料，本研究主要的實證結果如下：第一，不管是拉丁美洲或亞洲的新興國家，外國銀行進入皆可減少企業取得銀行貸款的貪污程度。第二，當外國銀行相較國內銀行有較佳的效率或較少風險時，或者本國的銀行市場結構有較高的競爭程度，則外國銀行進入對本國的銀行部門有較佳的外溢效果，將有助於外國銀行對減少銀行貸款貪污的程度。最後，當外國銀行採取重新設立的模式進入，將相較於透過購併方式，更能降低企業取得銀行貸款貪污的問題。

關鍵詞：外國銀行；銀行貸款；貪污。

「政策與管理意涵」

本研究發現在拉丁美洲或亞洲的新興國家，外國銀行進入皆可減少企業取得銀行貸款的貪污程度，所以建議管理當局對外國銀行進入應採取開放的態度。並且在開放外國銀行進入時，應注意其效率、風險及考量市場的競爭程度，才能發揮較佳的外溢效果。

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Do Foreign Banks Decrease the Corruption in Banking Lending? Evidence from Emerging Countries

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Building on the pioneering study by Beck, Demirgüç-Kunt and Levine (2006), we investigate the effects of foreign bank participation on corruption in bank lending. Combining response from a survey of firms operating in 17 emerging Latin American and Asian with data on the degree of foreign bank presence across these countries, we are able to provide robust empirical evidence that an increase in foreign bank penetration reduce lending corruption in these host countries. Second, we find that this negative foreign bank penetration and lending corruption link is associated with a spillover effect from foreign banks to their counterparts. This spillover effect becomes stronger when more efficient and less risky foreign banks enter into less concentrated host country market. Finally, we also find the spillover effect is greater when foreign banks enter in the form of “de novo entry” than through mergers of acquisitions of domestic banks (M&A penetration).

Key Words: Foreign Bank; Bank Lending; Corruption.

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