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theory suggests that bank integration financial integration generally can magnify or dampen the business cycles depending on the importance of shocks to firm collateral versus shocks to the banking sector in this paper we show empirically that bank integration across u s states over the late 1970s and 1980 dampened economic volatility within states internationally however we find that foreign bank integration which advanced widely during the 1990s has been either unrelated to volatility of firm investment spending or positively related to that volatility the results suggest the possibility that business spending may become more volatile as countries open their banking sectors to foreign entry

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