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Title: The Concentration-Stability Controversy in Banking:
New Evidence from the EU-25

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We analyze the impact of banking concentration on financial stability (EU-25, 1998-2014)

We consider both bank-level and country-level stability

At both levels, concentration has an economically limited (negative) effect on stability

The similarity of the results at both levels is a sign of robustness not found before

The results have important implications for regulators handling bank failures

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