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BUSINESS LOAN COSTS  
*and* BANK MARKET  
STRUCTURE:

*An Empirical Estimate  
of Their Relations*

DONALD P. JACOBS

NORTHWESTERN UNIVERSITY

OCCASIONAL PAPER 115



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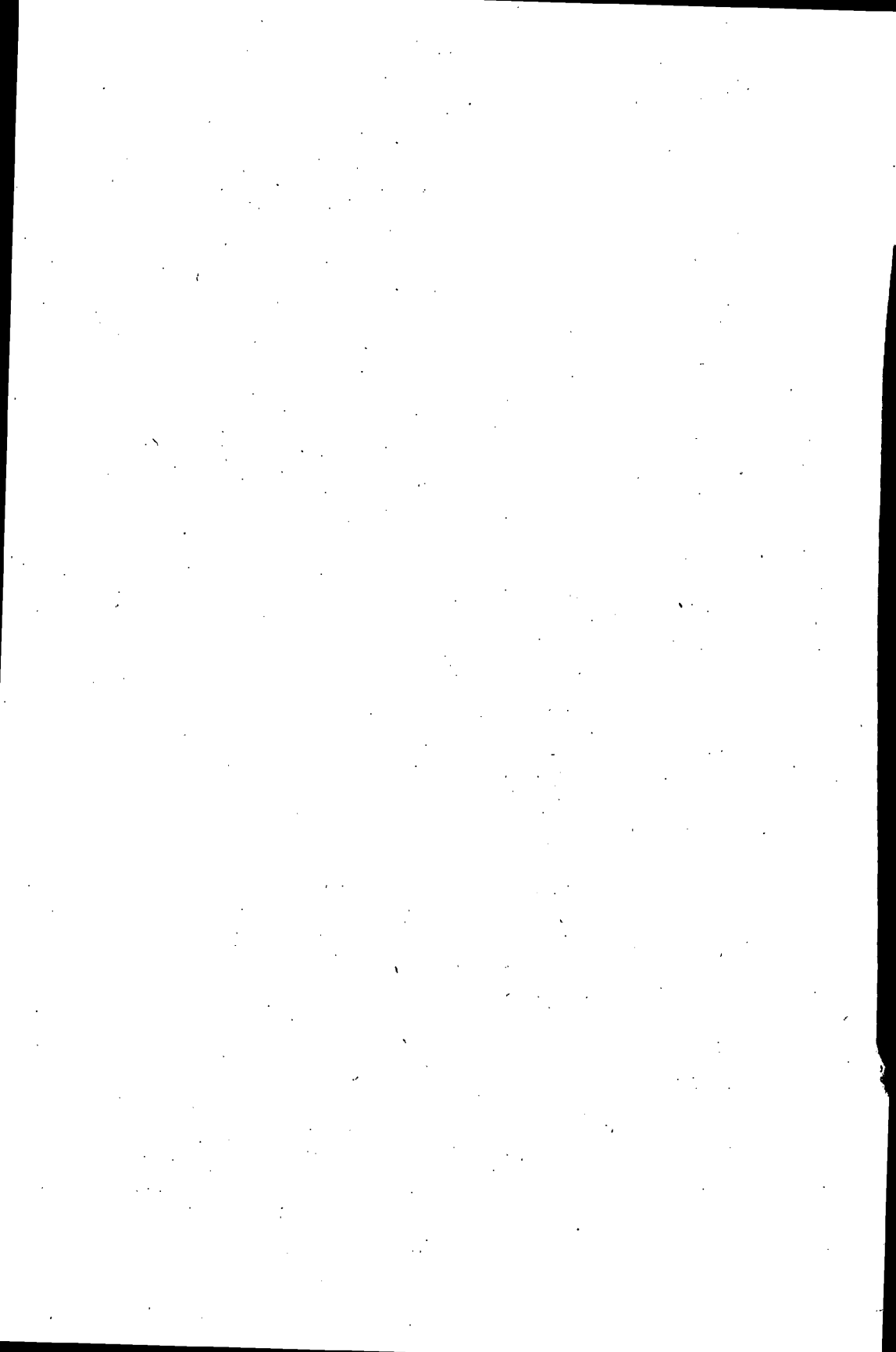
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**BUSINESS LOAN COSTS AND BANK MARKET STRUCTURE**



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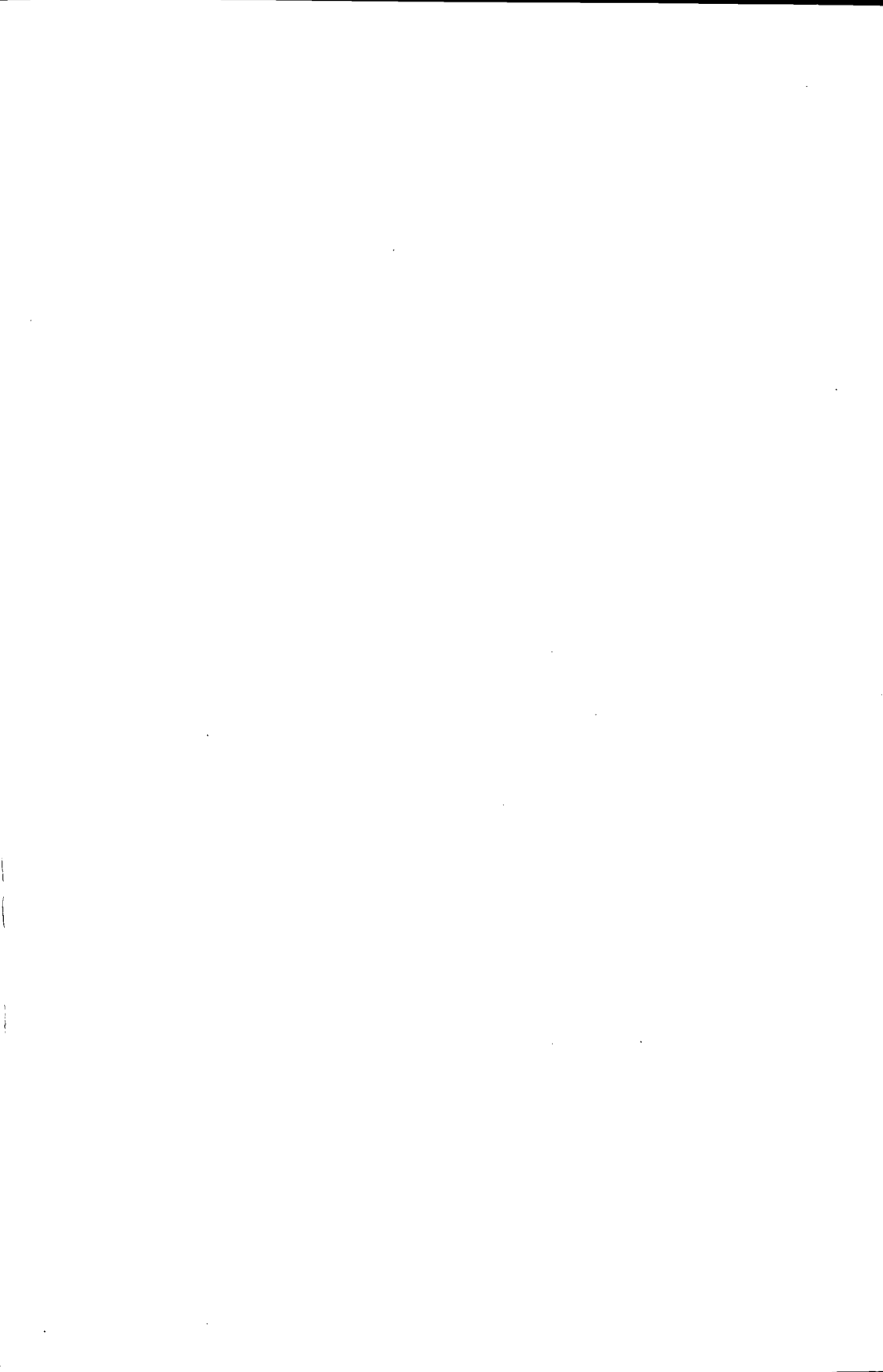
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