



# Issues Surrounding Foreign Bank Penetration

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- **Stability**

How reliable are foreign banks?

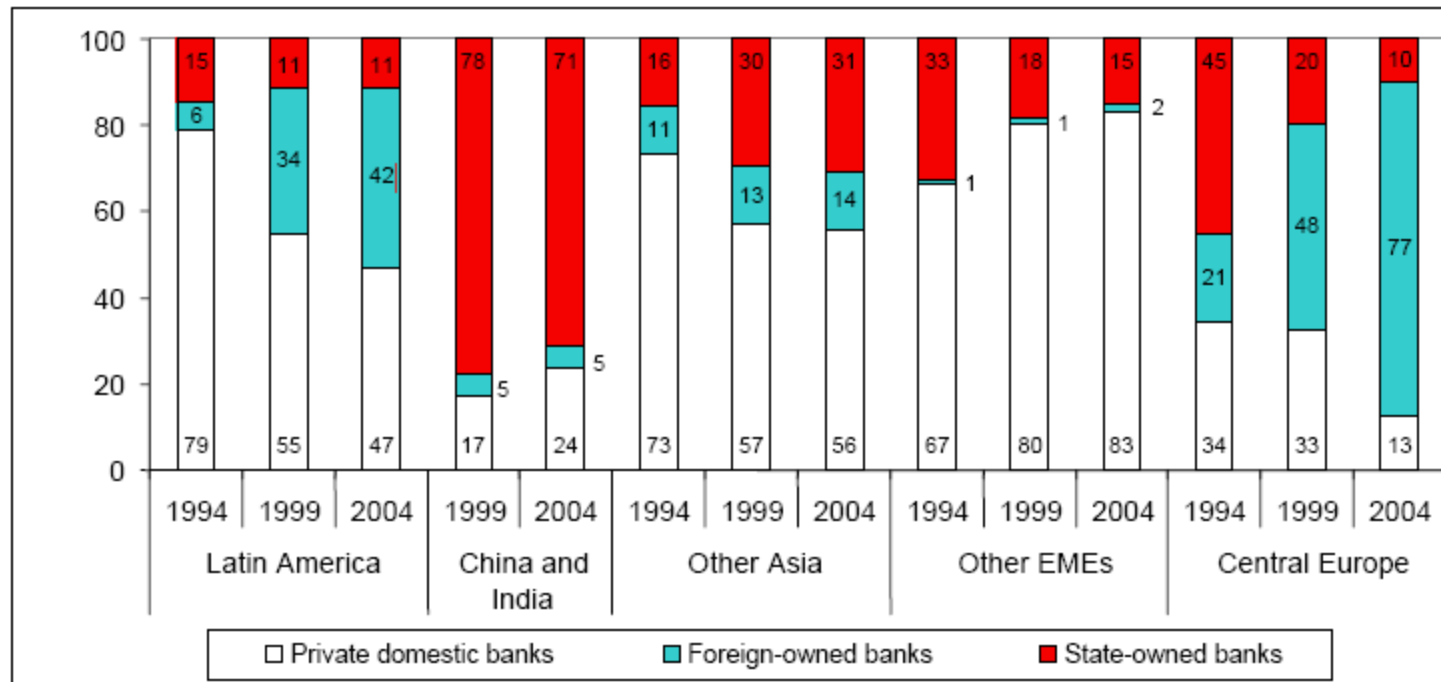
- **Service**

What is their impact on the quality of the financial system?

- **Sovereignty**

To what extent are can national policies and regulations constrain /support them?

Graph 1  
**Commercial banks by type of ownership**  
 Share in total bank credit, in per cent



Source: National data (BIS questionnaire).