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Abstract
The aim of this study is to deepen the understanding of development process of Vietnamese banking system. The reforming process of Vietnamese banking system has positive affects on the process of economics innovation and development. By observing whole process and applying econometric model with data collected from 2002 to 2006, the acquired result show that joint-stock commercial banks (JSCBs) are more profitable than state-owned commercial banks (SOCBs). The process of analysis also suggests that economic scale of Vietnamese commercial banks, despite very small; still has positive effects to banks profitability. Beside, credit operation is the most important determinant since it accounts about 80% for the income of banks. In the process of integration into the world economy which includes the process of financial liberalization, Vietnamese banking system not only has more opportunities for development but also face with a number of difficulties proceeding from foreign factors. Government and state bank of Vietnam (SBV) will have to try to build a healthy financial market. The ultimate goal is establishing the secure process of integration and economics development.
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