

| | <i>Germany</i> | <i>United States</i> | <i>Italy</i> | <i>France</i> |
|--|----------------|----------------------|--------------|---------------|
| <i>A.I: Structure</i> | | | | |
| <i>Number of banks</i> | | | | |
| Level | 2215 | 9403 | 794 | 951 |
| LT change | -4.29 % | -3.93 % | 4.08 % | -5.34 % |
| ST change | -7.25 % | -2.79 % | -2.02 % | -7.36 % |
| <i>Number of branches</i> | | | | |
| Level | 35187 | n. a. | 29829 | 26110 |
| LT change | -0.77 % | n. a. | 6.03 % | 0.03 % |
| ST change | -5.41 % | n. a. | 2.86 % | -0.23 % |
| <i>Banks per capita</i> | | | | |
| Level | 26.9 | 32.7 | 13.8 | 15.0 |
| LT change | -6.07 % | -5.02 % | 3.97 % | -5.75 % |
| ST change | -7.42 % | -3.77 % | -2.26 % | -7.91 % |
| <i>Branches per capita</i> | | | | |
| Level | 427 | n. a. | 519 | 438 |
| LT change | -2.61 % | n. a. | 5.93 % | -0.41 % |
| ST change | -5.58 % | n. a. | 2.60 % | -0.82 % |
| <i>Total assets (billions of Euro)</i> | | | | |
| Level | 5658.8 | 7047.4 | 1998.63 | 3710.37 |
| LT change | 9.2 % | 4.4 % | 8.7 % | 5.3 % |
| ST change | 2.8 % | -5.7 % | 5.8 % | 12.9 % |

A.II: Performance

CI: Cost-income ratio¹⁾

| | | | | |
|-----------|---------|---------|---------|--------|
| Level | 63.79 % | 56.31 % | 59.9 % | 64.7 % |
| LT change | 0.12 % | -1.72 % | -0.02 % | -0.6 % |
| ST change | -3.64 % | -4.03 % | 3.4 % | -1.0 % |

INC: Non-interest to interest income²⁾

| | | | | |
|-----------|---------|---------|---------|---------|
| Level | 50.76 % | 70.31 % | 39.3 % | 132.9 % |
| LT change | 4.43 % | 2.76 % | 0.5 % | 13.1 % |
| ST change | -4.69 % | 0.59 % | -16.5 % | -7.6 % |

NIM: Net-interest margin³⁾

| | | | | |
|-----------|---------|--------|--------|--------|
| Level | 1.39 % | 3.42 % | 2.4 % | 0.9 % |
| LT change | -3.32 % | 1.08 % | -2.2 % | -5.7 % |
| ST change | 3.05 % | 1.91 % | 1.3 % | -5.6 % |

RoA: Return on assets⁴⁾

| | | | | |
|-----------|----------|--------|---------|--------|
| Level | 0.15 % | 1.93 % | 0.8 % | 0.6 % |
| LT change | -9.17 % | 8.10 % | -2.7 % | 1.0 % |
| ST change | -31.77 % | 5.88 % | -20.8 % | -9.0 % |

Banks Costs Structure Performance

Jessica J Manson



Banks Costs Structure Performance:

Banks Costs Structure Performance Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the ability of words has be more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **Banks Costs Structure Performance**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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