

	<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 %
<i>A.II: Performance</i>				
<i>CI: Cost-income ratio¹⁾</i>				
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 %
<i>INC: Non-interest to interest income²⁾</i>				
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 %
<i>NIM: Net-interest margin³⁾</i>				
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 %
<i>RoA: Return on assets⁴⁾</i>				
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

Christian Drosten



Banks Costs Structure Performance:

The book delves into Banks Costs Structure Performance. Banks Costs Structure Performance is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Banks Costs Structure Performance, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Banks Costs Structure Performance
 - Chapter 2: Essential Elements of Banks Costs Structure Performance
 - Chapter 3: Banks Costs Structure Performance in Everyday Life
 - Chapter 4: Banks Costs Structure Performance in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Banks Costs Structure Performance. The first chapter will explore what Banks Costs Structure Performance is, why Banks Costs Structure Performance is vital, and how to effectively learn about Banks Costs Structure Performance.
 3. In chapter 2, the author will delve into the foundational concepts of Banks Costs Structure Performance. This chapter will elucidate the essential principles that need to be understood to grasp Banks Costs Structure Performance in its entirety.
 4. In chapter 3, this book will examine the practical applications of Banks Costs Structure Performance in daily life. The third chapter will showcase real-world examples of how Banks Costs Structure Performance can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Banks Costs Structure Performance in specific contexts. The fourth chapter will explore how Banks Costs Structure Performance is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Banks Costs Structure Performance. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Banks Costs Structure Performance.

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