

| | <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

Michal Rosen-Zvi



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