

	<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 ratio<sup>1)</sup></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 income<sup>2)</sup></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 margin<sup>3)</sup></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 assets<sup>4)</sup></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

**WJ Hussar**



**Banks Costs Structure Performance:**

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