Business Models in Banking: Is there a best practice?

Gertrude Tumpel-Gugerell
Member of the Executive Board
European Central Bank

CAREFIN Conference at Bocconi University
Milan, 21 September 2009
Chart 1: Bank profits and volatility of earnings

(median values of return on equity and standard deviation from 2000 to 2007)

Source: Bankscope.
Chart 2.a: Total assets to total deposits of the largest euro area bank

(outstanding amounts, Eonia banks)

Source: Bankscope.
Chart 2.b: Loans to deposit ratio of large EU banks

(corrected for extreme outliers)

Source: Bankscope.
Chart 3: Securitisation issuance in Europe

(in EUR billions)

Source: European Securitisation Forum.
Chart 4: Interbank market