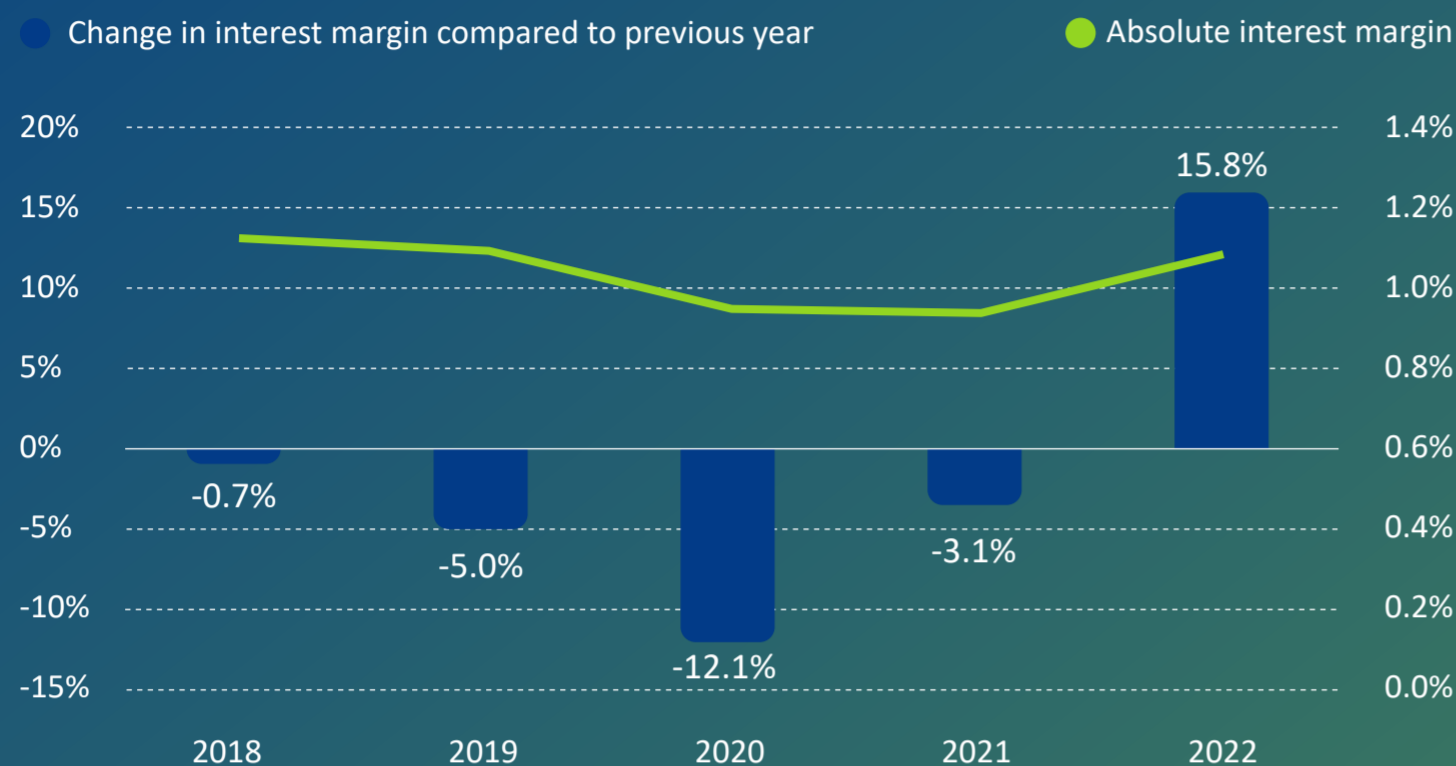


European banks defy the crises

BearingPoint Banking Study

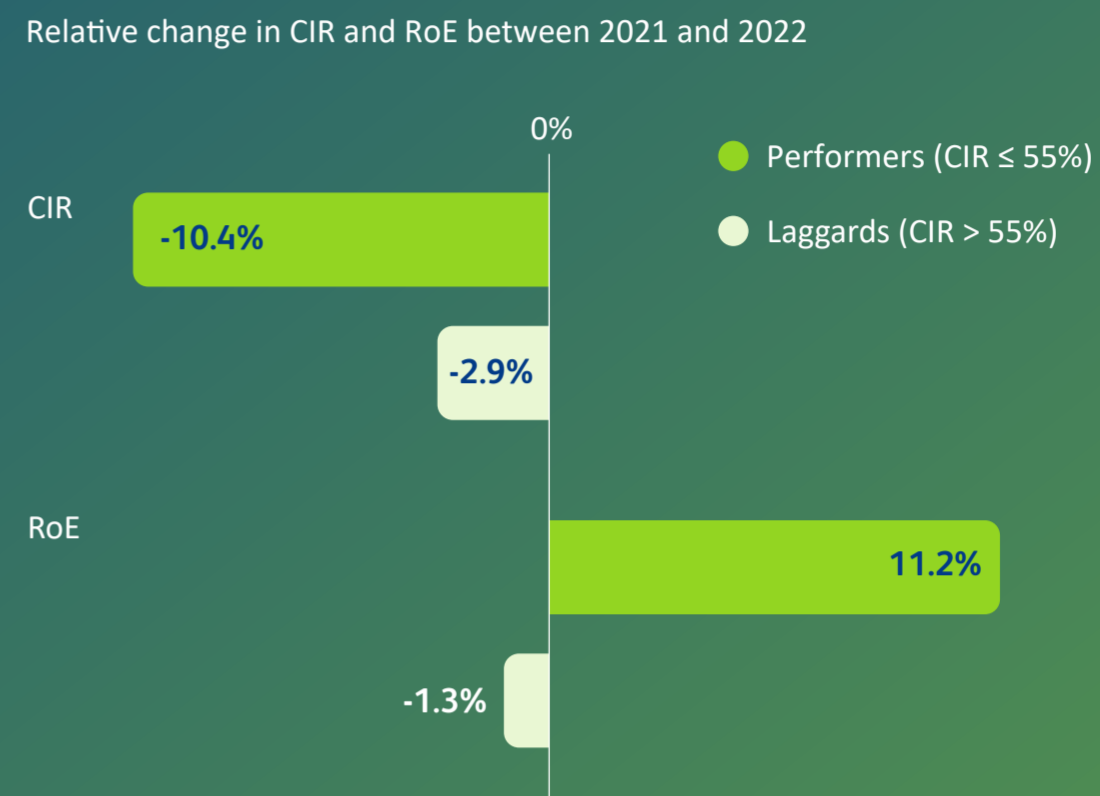
ECB's interest rate turnaround drives up interest margins

The rising interest margin became the determining factor for the earnings situation



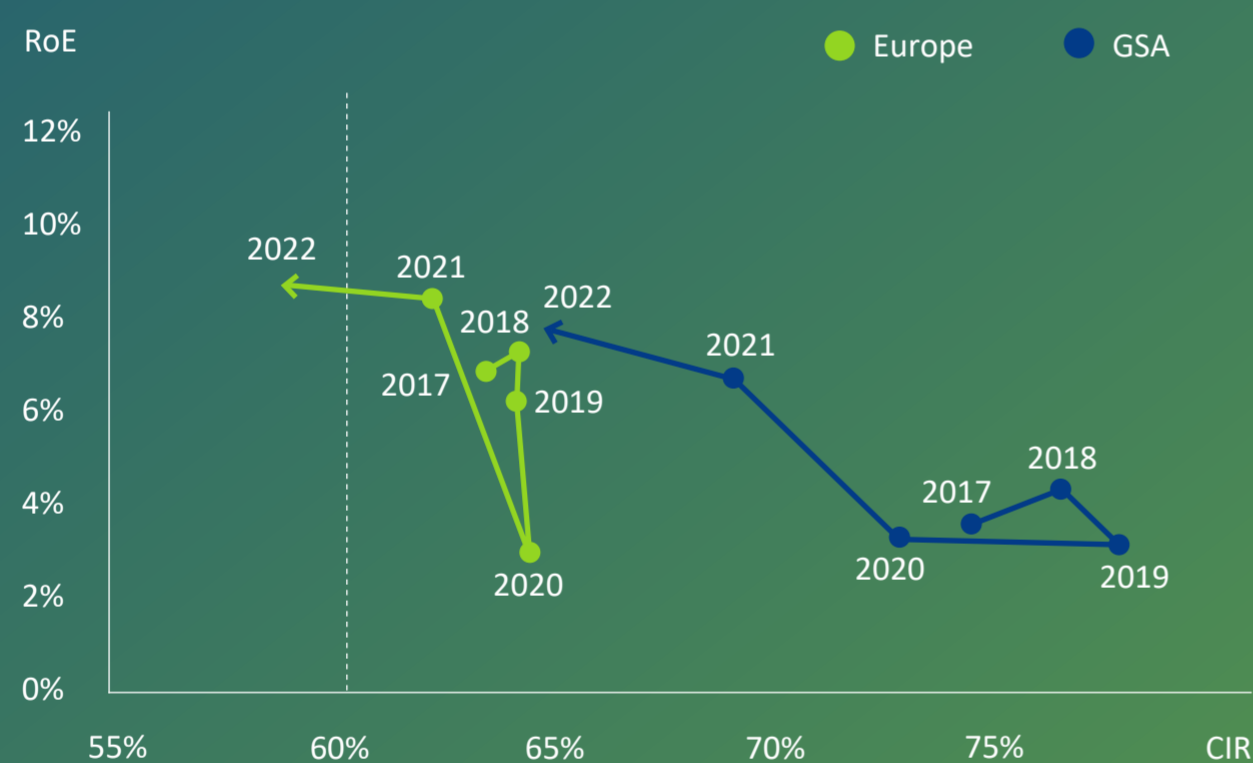
Efficient banks further increase their lead

Performers set themselves apart from laggards through significantly improved cost-income ratio and profitability



Trend of increasing efficiency and profitability continues

Development in Europe as a whole and the GSA region shows an improvement – but not as strong as in the previous year



Investments in IT infrastructure pay off

Performers are constantly investing in digital transformation and are thus pursuing a different strategic goal than Laggards

Development of IT costs

