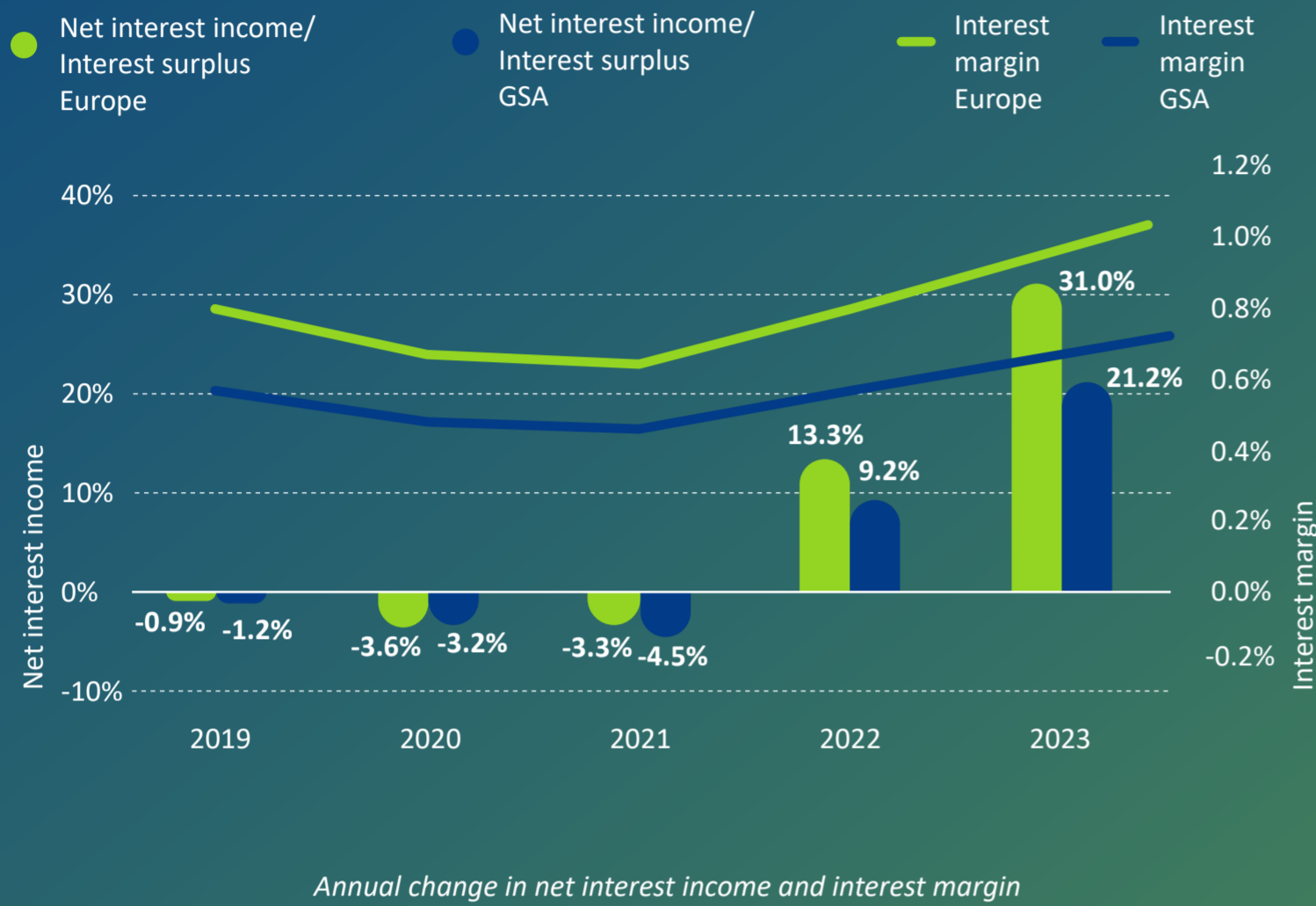


A new dawn – A turning point for Europe's banks

BearingPoint Banking Study 2024

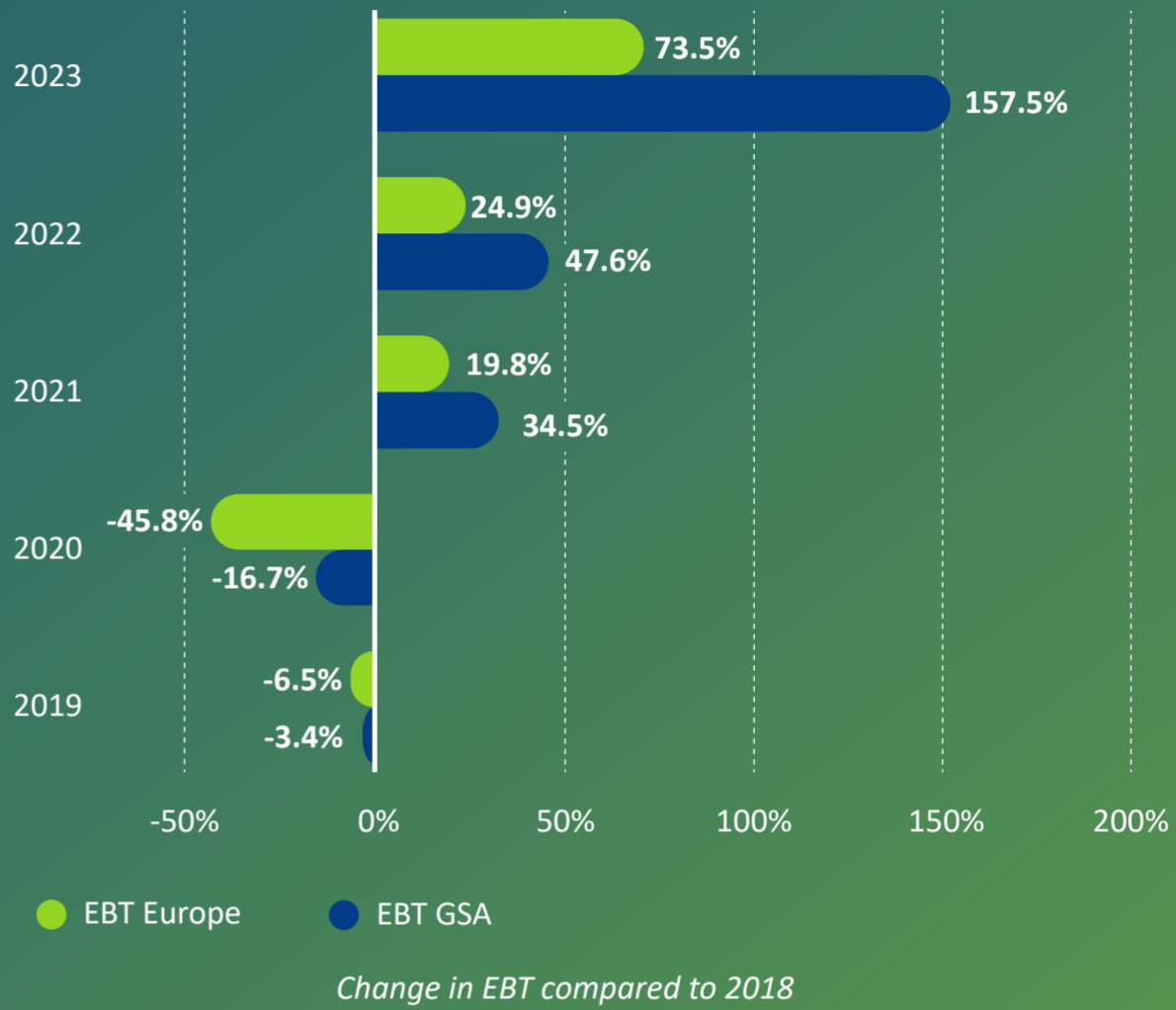
Interest income drives the annual results

Net interest income remains a central component of banks' business models, even as rising interest expenses bring refinancing to the forefront.



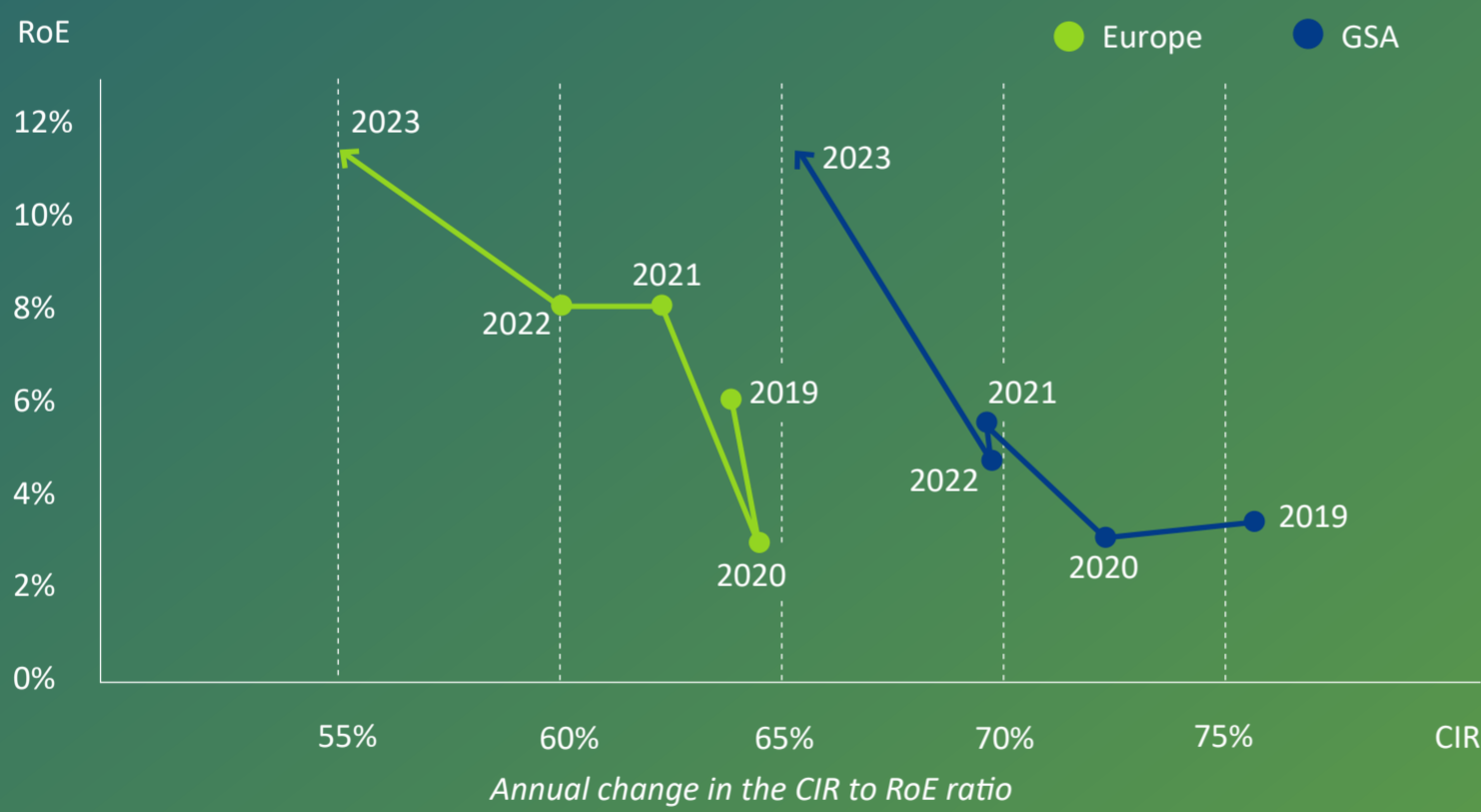
Pre-tax profit reaches a new peak

Following years in which banks' annual results were driven by cost-cutting measures and the search for new sources of fees, the recent shift in interest rates – despite associated turbulence – has led to a surge in pre-tax profits.



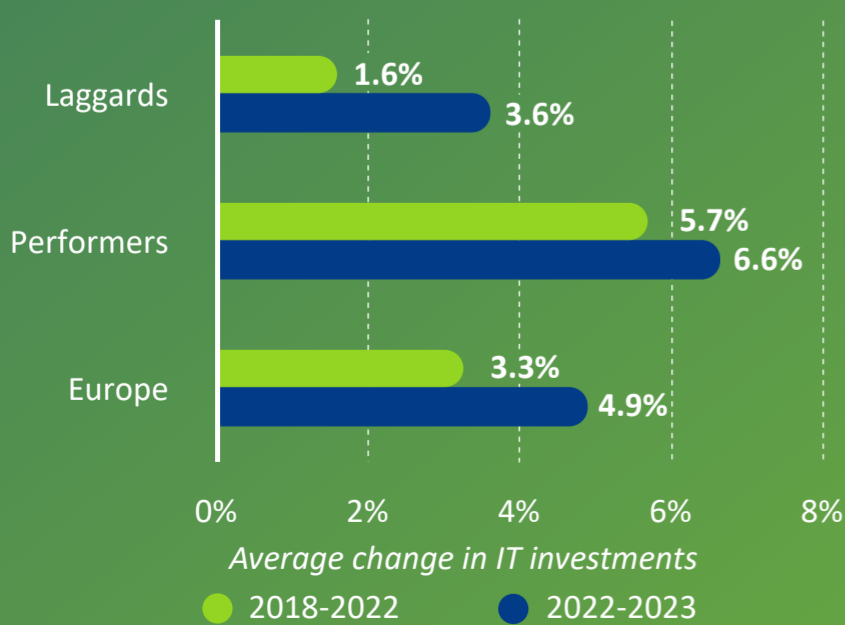
Banks set new records for efficiency

The positive trend on the revenue side drives record efficiency and profitability. However, the GSA region continues to lag behind the overall European average.



IT investments have a lasting impact

Performers continue to invest more in their IT infrastructure, solidifying their position.



Despite turbulent times, banks are currently keeping their operating costs under control

Despite high inflation and economic uncertainty, operating costs have only risen moderately so far.

