

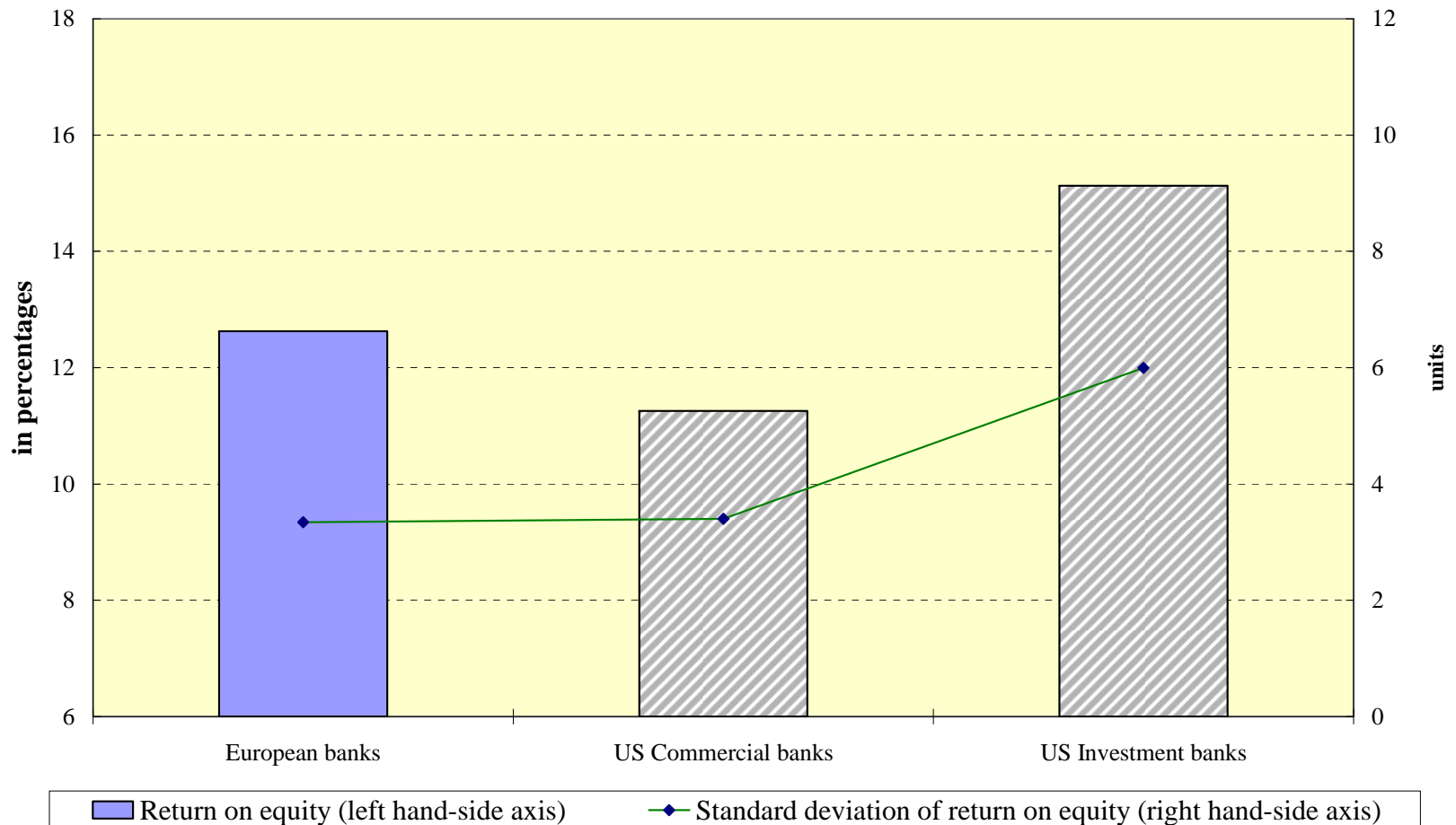
Business Models in Banking: Is there a best practice?

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CAREFIN Conference at Bocconi University
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Chart I: Bank profits and volatility of earnings

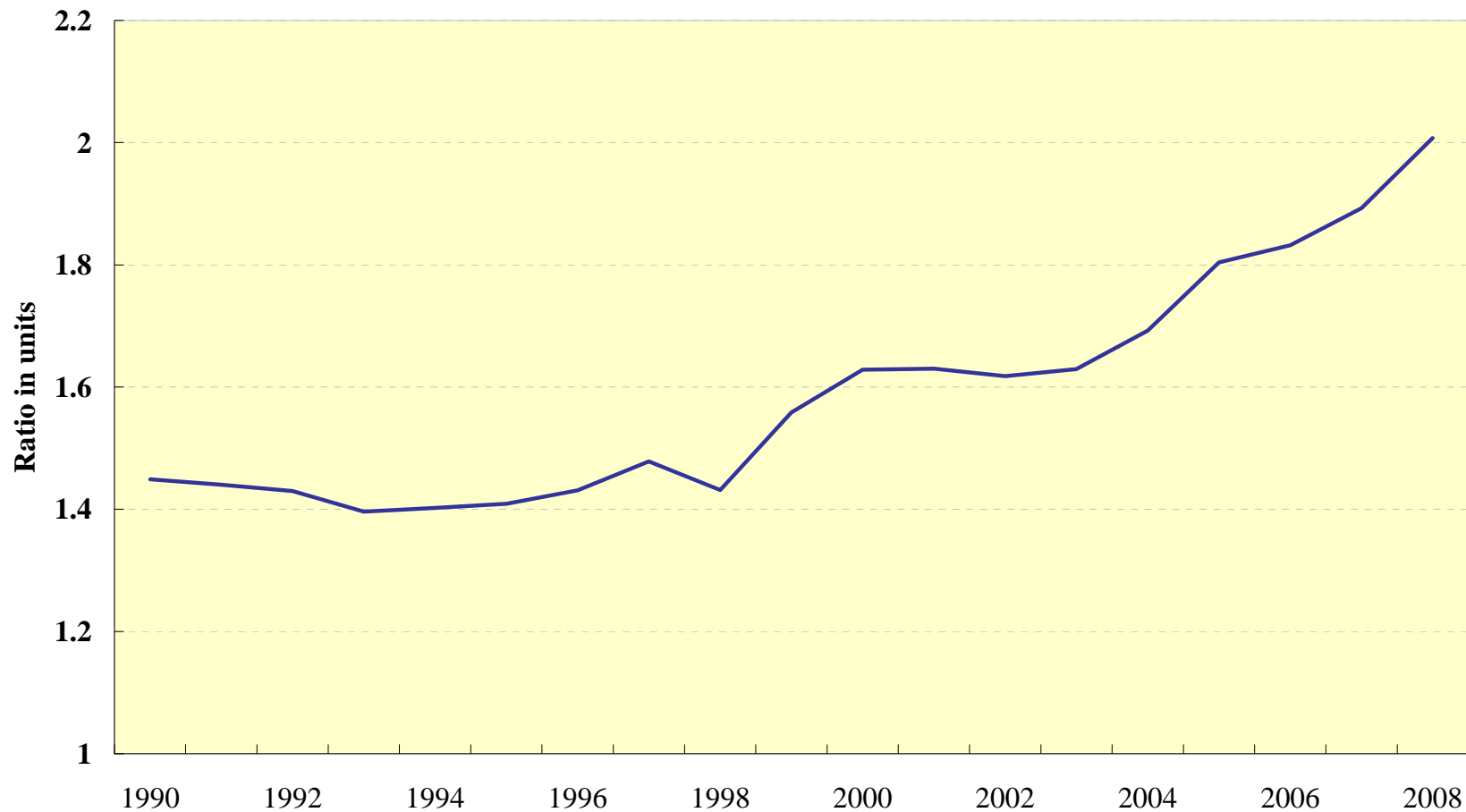
(median values of return on equity and standard deviation from 2000 to 2007)



Source: *Bankscope*.

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

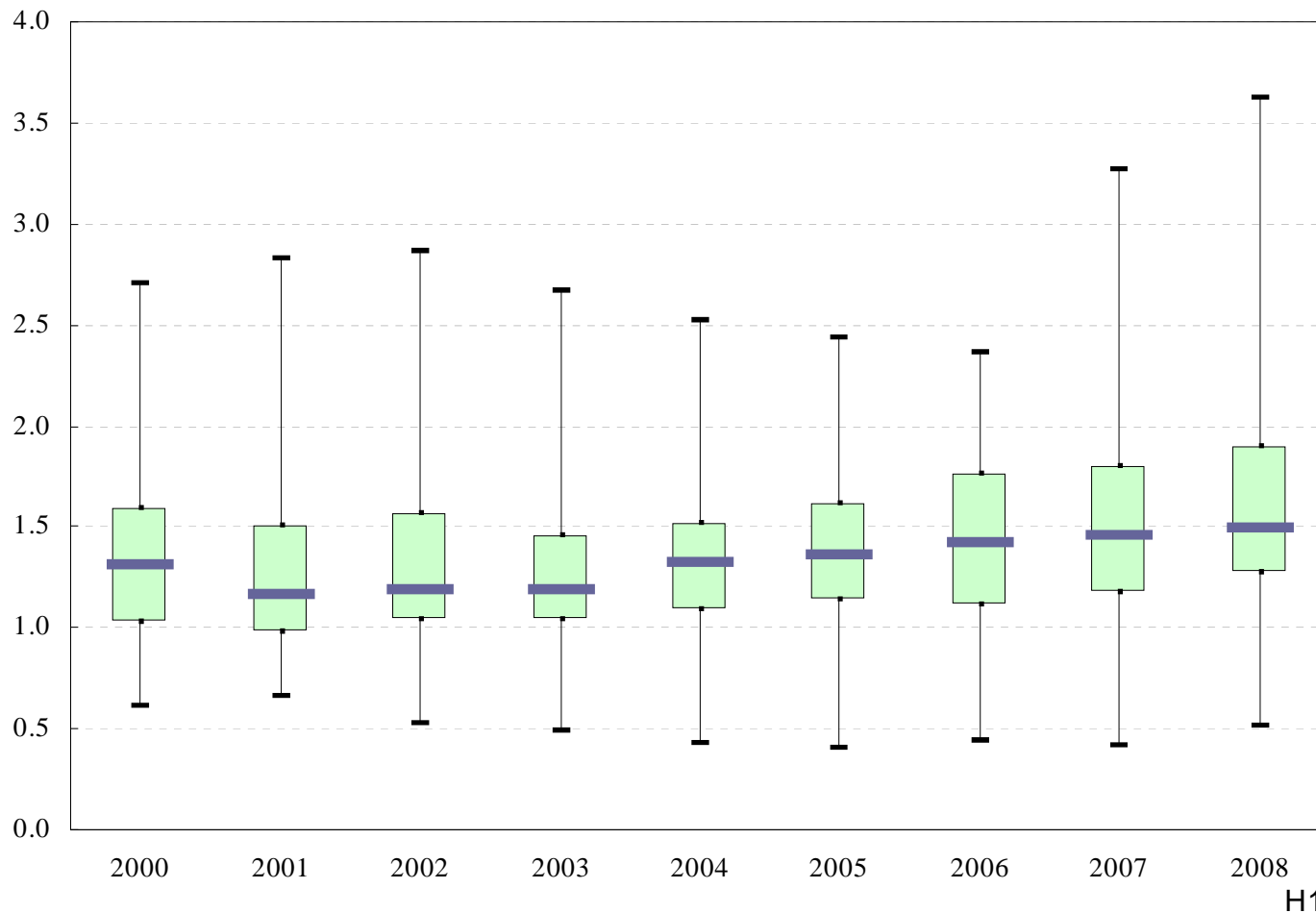
(outstanding amounts, Eonia banks)



Source: Bankscope.

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

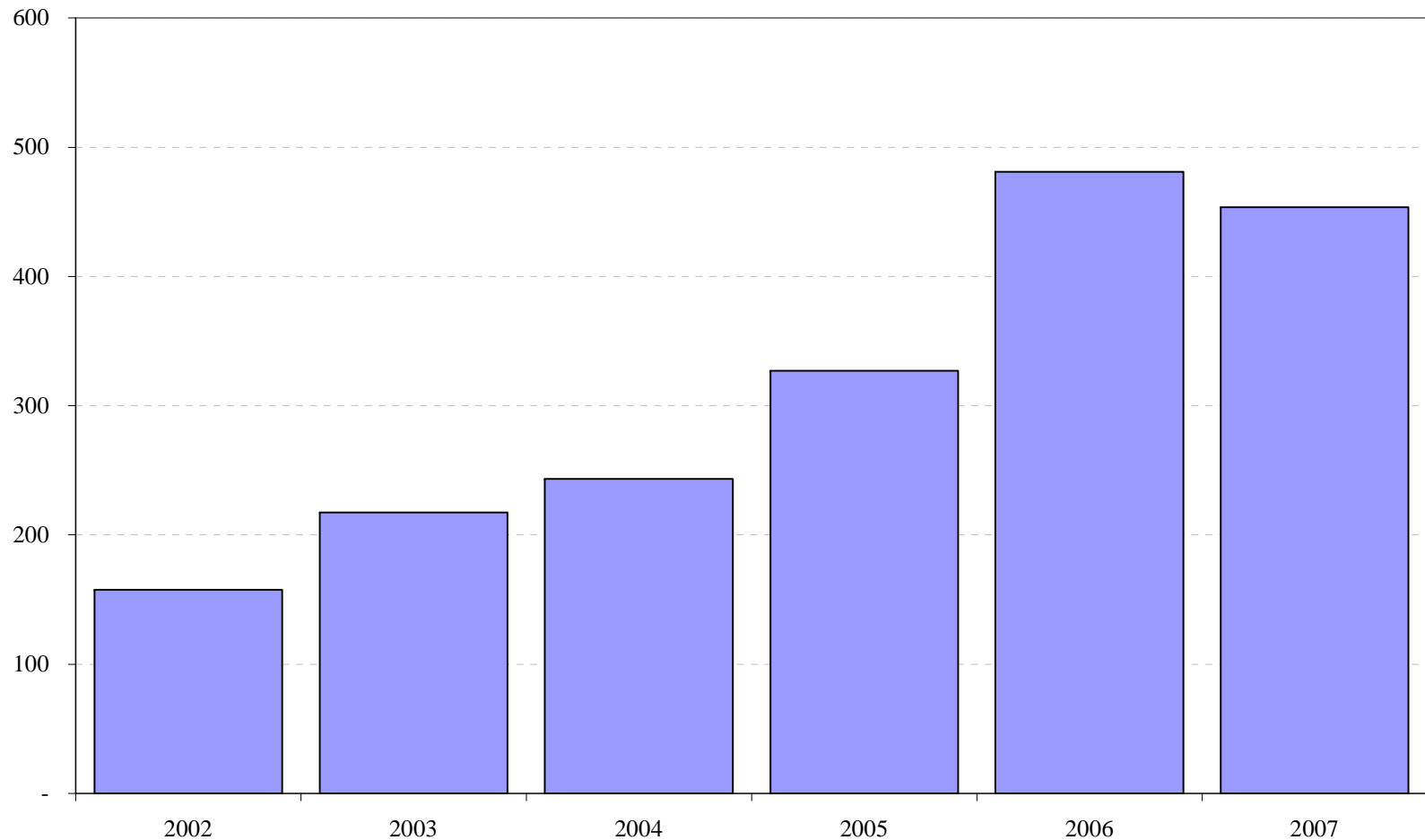
(corrected for extreme outliers)



Source: Bankscope.

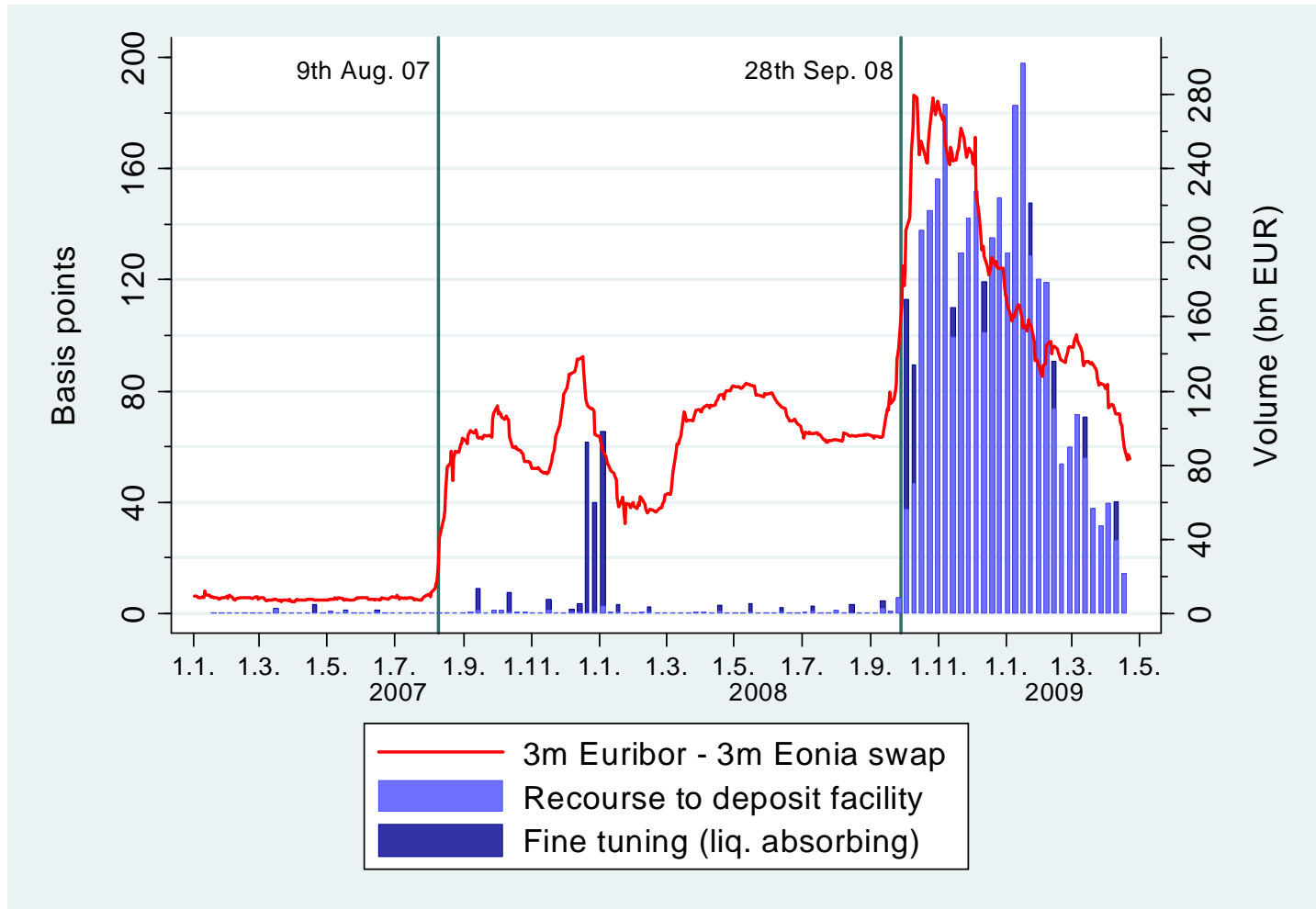
Chart 3: Securitisation issuance in Europe

(in EUR billions)



Source: European Securitisation Forum.

Chart 4: Interbank market



Source: Heider, F., M. Hoerova and C. Holthausen (2009).