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Concentration and other determinants of bank profitability in Europe, North America and Australia. *Journal of Banking and Finance* 13, 65-79.

Demirgüç-Kunt, A. and Huizinga, H. (1999) "Determinants of Commercial Bank Interest Margins and Profitability: Some International Evidence". *World Bank Economic Review*, Vol. 13 (2), pp. 379-408.

Banking Profitability - Research Methodology

Moreover, ratios, based on various items of the financial statements of banks in percentage of some specific aggregates, are supplied to facilitate the analysis of

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trends in bank profitability of OECD countries. Times series available vary according to country, but generally the last five years of available data are shown.

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finance at the bank level by providing claims data by bank and destination. These data demonstrate that trade finance is an important business that is highly concentrated. By value of exports, letters of credit were used in 2012 for 8.8 percent of all U.S. export transactions, while documentary collections were employed for 1.2 percent.

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profitability. Despite a recovery in market-based indicators of investor sentiment towards larger institutions in recent years, equity investors remain sceptical towards some banks with low profitability. Simulation analysis carried out by the Working Group suggests that some institutions

Structural changes in banking after the crisis

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Country briefing files (explaining MPI values for each country with graphs and maps) here. Full data tables and do-files

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(of all the details of MPI data plus population values, standard errors, sample sizes and more) here. Explore the data intuitively with our global MPI interactive databank here.

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