Geschäftsmodell der US-Community Banks in Gefahr?


### Tabelle 1: Return on Assets of Commercial Banks in the USA nach Großenklassen

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MW</td>
<td>StAbw</td>
</tr>
<tr>
<td>&gt; 10 Mrd $</td>
<td>1,15%</td>
<td>0,44%</td>
</tr>
<tr>
<td>1–10 Mrd $</td>
<td>1,21%</td>
<td>0,31%</td>
</tr>
<tr>
<td>100 Mio–1 Mrd $</td>
<td>1,10%</td>
<td>0,19%</td>
</tr>
<tr>
<td>&lt; 100 Mio $</td>
<td>0,89%</td>
<td>0,17%</td>
</tr>
<tr>
<td>Alle</td>
<td>1,14%</td>
<td>0,39%</td>
</tr>
</tbody>
</table>

Legende: MW: arithmetisches Mittel; StAbw: Standardabweichung; VarKo: Variationskoeffizient Quelle: FDIC: eigene Berechnungen


Abbildung 1: Aufwand-Ertrags-Relation von Commercial Banks in den USA

Quelle: FDIC


Abbildung 2: Meist verwirrende Regulierungsbestrebungen

<table>
<thead>
<tr>
<th>Vorschriften</th>
<th>Prozentsatz</th>
</tr>
</thead>
<tbody>
<tr>
<td>RESPA, TILA and Regulation Z</td>
<td>65.41%</td>
</tr>
<tr>
<td>Qualified mortgage rules</td>
<td>8.47%</td>
</tr>
<tr>
<td>Basel III</td>
<td>6.31%</td>
</tr>
<tr>
<td>Bank Secrecy Act</td>
<td>5.41%</td>
</tr>
<tr>
<td>Other</td>
<td>4.86%</td>
</tr>
<tr>
<td>Call Report requirements</td>
<td>3.42%</td>
</tr>
<tr>
<td>Community Reinvestment Act</td>
<td>3.24%</td>
</tr>
<tr>
<td>Ability-to-repay rules</td>
<td>2.16%</td>
</tr>
<tr>
<td>Deposit account completeness</td>
<td>0.72%</td>
</tr>
<tr>
<td>Non-Call Report financial reporting</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Percent of Respondents

3 Ebd., S. 184 ff.
5 Ebd.