Old Content

Median Banks:

\textbf{Typical small/medium/large bank}

Banks are assigned three different buckets (small/medium/large) depending on asset size.\\

Small bank: $0<$ assets $<= 10^5$

Medium bank: $10^5<$ assets $<= 10^6$

Large bank: $10^6<$ assets

\begin{figure}[hbtp]

\centering

\caption{Asset size by bank}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/MedianBank\_SmallvsMiddlevsBigMedianBankAssets\_7613.png}

\end{figure}

\begin{figure}[hbtp]

\centering

\caption{Medium vs large bank by asset size}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/MedianBank\_MiddlevsBigMedianBankAssets\_7613.png}

\end{figure}

\begin{figure}[hbtp]

\centering

\caption{Small bank: liability side}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/MedianBank\_ShareofLiabilitiesSmallBank\_7613.png}

\end{figure}

\begin{figure}[hbtp]

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\caption{Medium bank: liability side}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/MedianBank\_ShareofLiabilitiesMediumBank\_7613.png}

\end{figure}

\begin{figure}[hbtp]

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\caption{Large bank: liability side}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/MedianBank\_ShareofLiabilitiesBigBank\_7613.png}

\end{figure}

Other stuff:

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\begin{figure}[hbtp]

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\caption{Top 10 banks assets vs rest}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/LeverageDistribution\_AssetsTop10vsRest\_7813}

\end{figure}

\begin{figure}[hbtp]

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\caption{Rise of top 10 banks asset share}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/LeverageDistribution\_shareTop10\_7813}

\end{figure}

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Growth:

**\subsection{Growth}**

\begin{figure}[hbtp]

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\caption{Growth of assets}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_GrowthAssetsYear\_7613}

\end{figure}

\noindent \textit{Graph description}: The graph shows the annual growth rate of aggregated assets of all commercial banks. Two investment banks, who did become commercial banks in 2009, are excluded. \\

\noindent \textit{Key Observations:}

\begin{itemize}

\item Three negative growth rates in year 1991, 2001, 2010

\end{itemize}

\begin{figure}[hbtp]

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\caption{Growth of top 1 percent banks assets}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_GrowthAssetsYear1\_7613.png}

\end{figure}

\noindent \textit{Graph description}: The graph shows the annual growth rate of aggregated assets of top top $1\%$ commercial banks. Two investment banks, who did become commercial banks in 2009, are excluded. \\

\noindent \textit{Key Observations:}

\begin{itemize}

\item More negative growth rates in 1990 and 2010

\item No negative growth in 2001

\end{itemize}

\begin{figure}[hbtp]

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\caption{Growth of all banks vs top 1 percent}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_GrowthTrends\_7613}

\end{figure}

\noindent \textit{Graph description}: Annual growth rate with trend for all banks and top $1\%$. The second graph shows the cycle part from the time series filter. \\

\noindent \textit{Key Observations:}

\begin{itemize}

\item Top $1\%$ growth rates are more volatile

\item Pearson Correlation between all banks vs top $1\%$, Significance: (0.6371607133788253, 1.696703469447756e-05)

\item 1986, 2001, 2006 almost 0,02 difference toward trend

\end{itemize}

Liabilities:

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**\subsubsection{Liabilities}**

\begin{figure}[hbtp]

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\caption{Liabilities side}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_LiabilitiesDistribution\_7613}

\end{figure}

\begin{figure}[hbtp]

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\caption{Share of liabilities positions}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_ShareofLiabilities\_7613}

\end{figure}

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\begin{figure}[hbtp]

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\caption{Share of liabilities positions}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_ShareofLiabilitiesPlot\_7613}

\end{figure}

\begin{figure}[hbtp]

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\caption{Share of liabilities positions}

**\includegraphics**[scale=0.3]{graphs/DescriptiveStats/OtherAnalysis\_ShareofLiabilitiesAll3\_7613.png}

\end{figure}

\noindent \textit{Graph description}: The graph shows the aggregates of the main variables from the liabilities side of the balance sheet over time.\\

\noindent \textit{Key Observations:}

\begin{itemize}

\item Deposits as main source of funding

\item Irregularities in year 2002: repos drop while other liabilities rise

\item Irregularity in year 1983 might be caused by measuring/reporting differences

\item In 2008 share of deposits at lowest point. Although the aggregated assets peaked at that time.

\item Deposits continuously decreased from 1990 onwards. Other financing such as "Other borrowed money" and "trading liabilities" rose

\item repos share decreased significantly until end of 2013

\end{itemize}

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