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Auch wenn säuselnde Werbespots, explodierende Bonuszahlungen und zur Schau getragene Normalität etwas anderes vorspiegeln: Deutschlands Banken sind in der Krise. Schuld daran ist vor allem das fast durchweg zu geringe Eigenkapital. Bei allen bisherigen sogenannten Stresstests der europäischen und deutschen Kontrollinstanzen leuchteten für viel zu viele Geldhäuser die roten Warnlampen. Doch die Aufstockung des Eigenkapitals ist teuer - für viele Banken zu teuer. Lesen Sie in diesen F.A.Z.-eBook, wie es wirklich um Europas Banken steht und warum die Banker in Deutschland wenig Grund haben, sich zufrieden zurück zu lehnen. Erfahren Sie, warum die Rettung durch den Steuerzahler kein geeignetes Geschäftsmodell mehr ist und was die europäische Konkurrenz den deutschen Banken voraus hat.

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