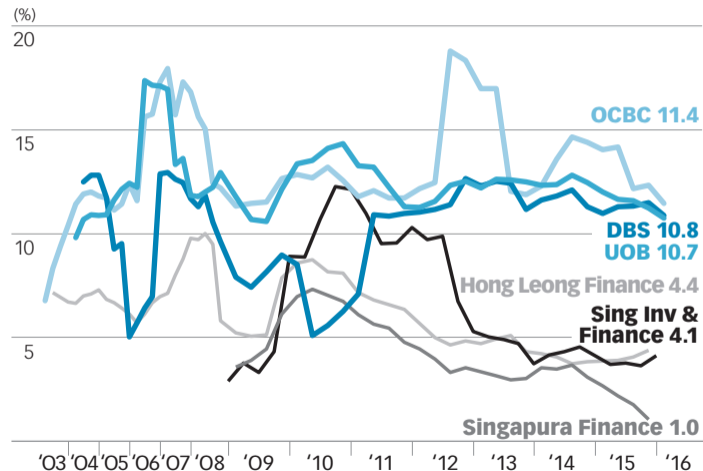


Banks versus finance companies

Banks have higher returns on equity



Banks have higher price to book ratios

