

# *bankscope*

World banking information source

Incorporating:

*find a bank*

[bvdingfo.com](http://bvdingfo.com)



BUREAU VAN DIJK

FitchSolutions

with additional information provided by: Capital Intelligence, Economist Intelligence Unit, Moody's and Standard & Poor's

# The most comprehensive, global database of banks' financial statements, ratings and intelligence

**Bankscope combines comprehensive financial statements with a wide range of other banking intelligence including ratings, an analysis model, bank structures, news, AML documentation and banking research. Its coverage of banks is unique. Bankscope has information on 32,000 banks and is the definitive tool for bank research and analysis. It's used by over 90% of the world's top 1,000 banks.**

## **Detailed financial information – extensive coverage**

Bankscope has comprehensive coverage of both public and private banks including:

- Top 8,000 European banks
- Top 14,000 North American banks
- 1,000 Japanese banks
- 1,200 Russian banks
- Over 7,000 other major banks
- The leading 35 supranational banking and financial organisations

Each bank report contains a detailed consolidated and/or unconsolidated balance sheet, an income statement plus interim reports. Financial data is available for up to 16 years.

## **A range of reports for detailed financial analysis and consistent benchmarking – choose the level of standardisation you need**

Bankscope offers a range of report standardisation and detail. The detailed universal format means you can search for banks globally using consistent financial criteria, and you can compare them 'like for like' in the same detailed format.

## **Range of access options including 'Find a bank'**

You can use Bankscope's comprehensive intelligence via a range of options:

- The Bankscope interface with full analytical and searching options
- Find a Bank's contemporary interface is ideal for quick bank look ups, report, monitoring and exporting
- A data feed for direct integration into your in-house systems.

## **Analyse and integrate Bankscope's intelligence into your workflow**

Bankscope has its own integrated analysis options, giving you instant peer group analyses plus graphical and statistical analysis options. You can easily create templates that are compatible with your own methodologies using our advanced Add-ins for Excel and PowerPoint. Your templates can integrate data from Bankscope as well as other external and internal sources. You can also integrate Bankscope data directly into your own models or existing systems – we provide Web Service support.

## **Bankscope – for all types of research**

Bankscope incorporates a wide range of intelligence on banks including news, adverse data plus AML/KYC documentation.

# Bankscope

## – definitive content for researching banks

Updated daily, Bankscope contains high quality financial data, provided by the renowned Fitch Solutions, as well as notes from the audited annual reports, complemented by a wide range of intelligence.

Fitch provides a rigorous updating policy so you can be confident of accuracy and timeliness. You can click on financial items to see how they have been calculated and get directly to the source data on the original report.

### Descriptive information

Includes address, contact numbers and web address, directors and managers, banks specialisation, world and country rankings, auditor and auditor's qualification of the statement, various identification numbers plus a history of the bank.

### Universal Bank Template

A detailed presentation of each bank's financials, containing up to 300 data items per bank and 50 pre-calculated ratios. It is divided into three primary sections: income statement, balance sheet (assets, off-balance sheet items, liabilities, equity) and analytical ratios. There are several sections of supporting data with a further breakdown of the financials and transparency to Fitch-defined items. It's standardised across countries and accounting standards so you can compare banks globally.

### AML/KYC documentation

A range of documents are being collected and available in Bankscope for anti-money laundering and due diligence research. The documents comprise: Banking License, Certificate of Incorporation, Articles of Association, Extract from Commercial Register, Wolfsberg AML Questionnaire, AML Policy, US Patriot Act Certification, List of regulated financial institutions per regulator within each country.

### Other reports

Profile and global summary reports give a concise summary of each bank. The default peer report provides an instant comparison to the bank's peer group, whilst the executive report is a summary of the bank's financials with integral graphics. A vast library of scanned reports provide the annual/interim accounts, as published by the bank.

### Ratings and rating reports

Ratings are provided by the four main agencies; a total of 18 agencies' ratings are available. All ratings are searchable.

- Fitch Ratings credit ratings on 4,000 banks and sovereign ratings on 87 countries
- Moody's ratings on 2,300 banks
- Standard and Poor's ratings on 3,000 banks
- Capital Intelligence ratings and detailed bank reports on 280 banks in the Gulf/Mediterranean and Asia/Pacific regions and 30 banks in Central/Eastern Europe plus five banks in South Africa and 38 country banking reports
- EIU Country Risk Reports on over 100 countries and EIU Country Finance Reports for over 40 countries
- Fitch Research reports – over 20,000 reports on 4,000 banks and countries

### Fitch Bank Credit Model

This statistical model produces a financial implied rating and daily implied CDS Spread, offering you a consistent risk assessment approach, and a method to review banks that aren't agency rated. We provide financial implied ratings for 11,500 banks, 10,000 of these have implied CDS spreads.

### Bank ownership structures

Bankscope has detailed corporate structures including shareholders, controlling shareholders, beneficial owner, banking and non-banking subsidiaries with total asset figures and ownership history.

### Stock price information

Bankscope has two years of daily stock prices, price variants, betas, indexes plus stock exchange(s), type of share and market capitalisation data. Historical yearly and monthly price series go back to 2002.

### News and M&A deals

A wide source of news relating to banks and financial institutions from major news providers is available, with the option to apply a negative news filter so you can highlight risk relevant stories. Bankscope also includes M&A deals and rumours with links to our own detailed deal reports. Fitch Ratings' press releases are incorporated for additional intelligence on banks' and countries' ratings.

# Bankscope

## – making you more efficient

### Data confidence

With financial data from Fitch, and a wide variety of complementary intelligence, you can be confident that Bankscope offers you the quality and range of data you need for professional research.

### Click through to source data

With both standardised data for comparisons and 'as reported' reports Bankscope offers you the range of data you need. And you can drill down from the standardised data to see both the formulae used and the data points used in the original reports.

### Fast bank identification

The new Find a Bank option gives you a simplified interface for quick look ups for less experienced users.

### Time-saving dynamic links

Integral links mean you can quickly jump to reports on subsidiaries, holdings and banks' websites as well as other complementary data.

### No more manual data input

Improve data accuracy using Bankscope and say goodbye to manual data input. Using Bankscope you can integrate data into your existing spreadsheets and models.

### Peer group analysis

Bankscope is the ideal tool to assess a bank's relative performance. You can also use the search criteria to find banks that comply with your own peer group definitions. In depth analysis of individual banks, such as relative comparisons by sector, region, size or specialisation.

### Graphics

Bankscope has numerous graph options including plotting all financial items, ownership structures, the illustration of the structure of the balance sheet and various peer analyses.

### Exporting

You can easily download the lists, reports, graphs and analyses to common formats so you can analyse them further or include in your presentations.

### Tailor the data in Bankscope

You can create your own ratios/financial items and use them in your searches and analyses. You can also add your own banks, model reports or amend existing records, for forecasting and tailored analysis.

### Integration

Integrate data from Bankscope with your own financial analysis system via customised feeds, downloads or web service technology. We can help you with integration projects.

### Alerts – customised for you

Our customisable alert module helps you stay up to date on your portfolio of banks. You can watch for news stories, M&A deals and rumours, new press releases, changes on their reports, rating changes plus others.

### Add-Ins for Excel and PowerPoint

Create templates in Excel (or PowerPoint) and seamlessly pull data from Bankscope to populate them. You can use all the advanced analyses options in Excel to create credit analyses tools. You can include your in-house data or data from other external sources.

### Get a fully customised solution

The BvD Custom team can build you a bespoke data and analysis solution to your exact specifications.

# Simple to interpret, comprehensive information on banks...

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Back to your search Go to Bankscope Original for more analysis options

## Deutsche Bank AG

Taunusanlage 12  
60325 Frankfurt Am Main Germany  
www.deutsche-bank.de

Commercial Banks  
Publicly quoted  
International Financial Reporting Standards (IFRS)

BvD ID number: DE13216  
SWIFT code: DEUT DE FF  
IFI: 7LTFWZYICNSXR0621K86

Overview Income Statement Balance Sheet Ratios Peer Report Know Your Customer

Show report in: € EUR

BALANCE SHEET (CONSOLIDATED FIGURES)

Year-end figures Interm figures

Click on a figure for more detail	IFRS Unqualified Original 31/12/2013 12 months	IFRS Unqualified Original 31/12/2012 12 months	IFRS Unqualified Original 31/12/2011 12 months
Original documents	2013	2012	2011
<b>Assets</b>			
<b>Loans</b>			
Residential Mortgage Loans	148,076	141,601	135,531
Other Mortgage Loans	34,259	46,306	46,143
Other Consumer & Retail Loans	46,440	39,373	38,657
Corporate & Consumer Loans	21,406	23,203	37,799
Other Loans		158,546	158,546
Less: Reserves for Impaired Loans / NPLs	5,589	4,692	4,162
<b>Net Loans</b>	<b>376,582</b>	<b>397,377</b>	<b>412,514</b>
<b>Gross Loans</b>	<b>382,171</b>	<b>402,069</b>	<b>416,676</b>
Memo: Impaired Loans & Advances to Customers included above		11,051	10,341
Memo: Loans to the Public Sector			
Memo: Total Impaired Loans & Assets			
Memo: Total Impaired Loans			

Clear financial reporting – click to see how figures are calculated

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## DEUTSCHE BANK AG

IFRS 31/12/2013

Deutsche Bank Annual Review 2013 3 Consolidated Financial Statements/Excerpts Balance Sheet 72

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### Balance Sheet

Assets in € m.

	Dec 31, 2013	Dec 31, 2012
Cash and due from banks	17,186	23,817
Interest-earning deposits with banks	77,854	120,037
Central bank funds sold and securities purchased under resale agreements	27,969	36,670
	20,870	24,013
	210,070	264,459
	483,428	468,363
	104,687	107,027
	889,267	1,206,839
	48,328	48,400
	3,681	3,677
	376,582	397,377
	13,832	14,219
	112,639	123,702
	2,322	2,389
	2,071	2,712
	<b>1,611,400</b>	<b>2,022,276</b>
	86,804	84,400
	483,428	468,362
	40,104	110,409
	0,007	2,702
	627,404	826,193
	88,787	88,881
	103,066	178,089
	4,821	6,110
	1,600	1,859
	1,101	1,447
	33,000	11,300

**Net Loans**

	Unqualified 31/12/2013 12 months mil EUR	135,531
Residential Mortgage Loans	148,076.0	46,143
+ Other Mortgage Loans	34,259.0	38,657
+ Other Consumer/Retail Loans	46,440.0	37,799
+ Corporate & Commercial Loans	21,406.0	158,546
+ Other Loans	132,990.0	4,162
- Less: Reserves for Impaired Loans/NPLs	5,589	412,514
<b>= Net Loans</b>	<b>376,582</b>	<b>416,676</b>

Assets

	77,984	120,637	162,000
Investments in subsidiaries			
Total financial liabilities at fair value through profit or loss			
Other short-term borrowings			
Other liabilities			
Provisions			
Liabilities for current tax			
Deferred tax liabilities			

And see the figures on source documents



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