

List

Bank Report

Analyses

Bank name

Specialisation

Merrill Lynch & Co., Inc.

Investment Ban

Salomon Smith Barney Holdings Inc

Investment Ban

Caisse des Dépôts et Consignations-Groupe Cais

Specialised Go

Deutsche Bundesbank

Central Bank

Norddeutsche Landesbank Girozentrale NORMLB

Specialised Go

Bankgesellschaft Berlin AG

Investment Ban

Crédit Agricole Indosuez

Commercial Ba

Deutsche Bank AG

Commercial Ba

Sumitomo Trust & Banking Company, Ltd

Commercial Ba

Natexis Banques Populaires

Commercial Ba

Bank of Yokohama, Ltd (The)

Commercial Ba

Bank of Ireland

Commercial Ba

DGZ - DekaBank Deutsche Kommunalbank

Specialised Go

Korea Development Bank

Specialised Go

Bank of Taiwan

Commercial Ba

Crédit Commercial de France

Commercial Ba

Landwirtschaftliche Rentenbank

Medium & Lon

Greenwich Capital Markets

Investment Ban

Hokuriku Bank Ltd

Commercial Ba

Land Bank of Taiwan

Commercial Ba

Deutsche Bank Luxembourg SA

Commercial Ba

Korea Development Bank

Specialised Go

Den Norske Bank ASA

Commercial Ba

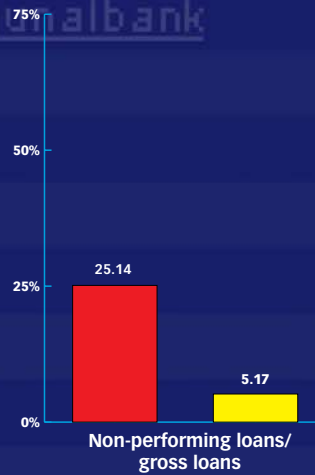
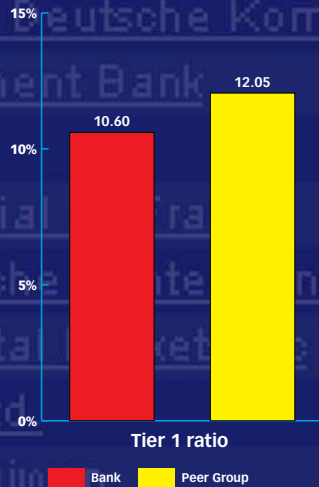
DePfa-Bank Europäischer

Commercial Ba

BANKSCOPE

World banking information source

A database of 23,000 world banks with ratings, rating reports, news, ownership plus financial and credit analysis software



FitchRatings



BUREAU VAN DIJK

ELECTRONIC PUBLISHING

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

BANKSCOPE: World banking information source

BANKSCOPE is a comprehensive, global database containing information on over 23,000 public and private banks. Combining data from seven sources, with software for searching and analysis, BANKSCOPE is a flexible information solution for researching banks worldwide. BANKSCOPE is available on the internet/intranet, on DVD-ROM or it can be combined with other data sources and bespoke software to create a customised credit analysis solution. BvDEP also publishes ISIS, a complementary database, which contains information on insurance companies. The products are similar in both content and format.

Coverage

BANKSCOPE is exclusive to Bureau van Dijk Electronic Publishing (BvDEP). It has up to 16 years of detailed financial information for the following public and private banks:¹

- The top 7,000 European banks
- The top 12,000 North American banks
- 800 Japanese banks
- 1,000 Russian banks
- Over 3,000 other major banks
- The leading 32 supranational banking and financial organisations

Content

Each bank report contains detailed consolidated and/or unconsolidated balance sheet and income statement with up to 16 years of information. The data is provided in varying degrees of standardisation and detail to give you the facility to search and analyse banks across borders as well as being able to analyse individual banks in detail using the “as reported” data.

BANKSCOPE also provides ratings, rating reports, country risk ratings and reports, news and detailed ownership information.

Timeliness

BANKSCOPE is updated daily on the internet and 24 times a year on DVD-ROM.

Analysis

BANKSCOPE has integrated analysis software to provide instant peer group analyses, graphics and statistical analysis on individual, or groups, of banks. It also provides the facility for customised analysis using Add-in technology, creating analysis templates using the integral bank credit report (BCR) facility plus the option to have a completely customised solution created for you.

¹ Coverage at end of 2007. Please visit bankscope.com for the most recent coverage

The reports and the information they contain

The financial information on BANKSCOPE is provided by Fitch Ratings and compiled predominantly from the filed balance sheet and income statement as well as notes from the audited annual reports. BANKSCOPE contains up to 200 data items per bank and 38 pre-calculated ratios. Capital adequacy ratios are displayed when made available by the bank. Descriptive information is also provided and includes: address, contact numbers and web address, specialisation, world and country rankings, auditor and auditor's qualification of the statement, various identification numbers and bank history. Directors' and managers' details (name and position) are also included. A profile report provides a concise summary of each bank, the global detailed and global summary reports facilitate international searching and comparisons.

For most countries the "as reported" data is provided in both the native language and English. It can be compacted in the spreadsheet report for a standardised version, these are presented in a global IFRS template, a global Islamic template or country specific templates to incorporate differences in reporting and accounting conventions. The "as reported" information is not simply an image; it can be manipulated and specific data items exported. The default peer report provides an instant comparison to the bank's peer group, whilst the executive report provides a summary of the bank's financials with integral graphics. The scanned report is an image of the annual or interim accounts, as published by the bank.

Ratings and rating reports

Ratings are provided by four agencies and a total of 18 ratings are available:

- Fitch ratings on 2,300 banks and sovereign ratings on 87 countries
- Moody's ratings on 1,300 banks
- Standard and Poor's ratings on 2,000 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 5 banks in South Africa and 38 country banking reports
- EIU country risk reports on over 100 countries and EIU country finance reports (current and archived) for over 40 countries

All ratings are searchable.

Ownership

Researched by BvDEP, this section lists a bank's shareholders, banking and non-banking subsidiaries with their country, percentage of direct and total ownership and total asset figure with the source of the information (annual report or otherwise). Also displayed is the independence indicator which BvDEP developed to denote each bank's degree of independence with regard to its shareholders.

Security and price information

Provided by Fininfo this section contains historical month end price, monthly and weekly pricing series, price variants plus stock exchange(s), type of share and market capitalisation. The information can be searched by multiple variables. Up to three years of information is available per bank.

News

BANKSCOPE incorporates several thousand news stories, from various renowned sources, relating to banks and financial institutions.

Name	Type	Country	Year	Assets	Liabilities	Equity	Profit	Loss	Other
Wells Fargo	Bank	USA	2009	1,200,000	1,000,000	200,000	100,000	50,000	10,000
Bank of America	Bank	USA	2009	1,100,000	900,000	200,000	90,000	45,000	9,000
Citigroup	Bank	USA	2009	1,000,000	800,000	200,000	80,000	40,000	8,000

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Bureau van Dijk Electronic Publishing
Capital Intelligence
The Economist Intelligence Unit
Standard & Poor's
Moody's

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Working with the information

Peer group analysis

Each bank is linked to a default peer group to help you assess its relative performance. Alternatively, you can use the search criteria to identify, and save, banks complying with your own peer group definitions.

Graphics

All financial items, balance sheets, profit and loss accounts and ownership structures, security information, peer and statistical analyses can be illustrated graphically.

Exporting

The results of your search can easily be downloaded (financial data is restricted to a maximum of 500 institutions per month and no ratings can be exported) to all popular formats for further analysis and for inclusion in reports and presentations. The graphs can also be saved and included in your presentations.

Dynamic links

All the subsidiary and holding company reports are dynamically linked so you can move between them quickly and easily. Banks' structures can be illustrated in tree diagrams which you can navigate to access further diagrams. You can have direct access to subsidiaries whose reports are not included in BANKSCOPE but are included in ORBIS² using your subscription, or pay-per-view credits.

Customised ratios, user-defined variables and own data

In addition to the standard ratios you can create your own ratios and variables that you can search by or display in the reports for more specific analysis. You can also add your own records or create amended versions of existing records for forecasting or tailored analysis. These facilities help you to integrate BANKSCOPE with your own financial analysis system.

Annotating reports

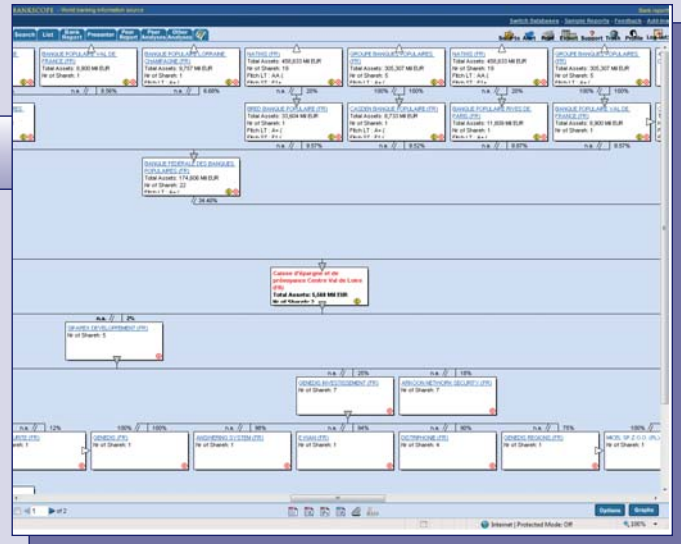
You can annotate the company reports in a special notes section that can be displayed or hidden. These notes can then be searched using a free-text facility.

Alert service

An alert service helps you to keep up to date on your portfolio of banks by e-mailing you of any changes or informing you when the latest scanned reports have been published.

Add-in

The Add-in allows you to access BANKSCOPE from within your Excel spreadsheet. You can create templates that incorporate figures from BANKSCOPE reports, with graphs and equations that you have created in Excel. The Add-in technology will establish a dynamic link between your template and BANKSCOPE, allowing you to import information from any bank instantly into your spreadsheet. As this link is dynamic,



the information in your template will automatically be refreshed when the data is updated in BANKSCOPE. BvDEP can create bespoke templates for analysis, tailored to your requirements.

Matching software

Using BvDEP's matching software you can link data in any text file with banks on BANKSCOPE, cross-referencing parameters to verify and add data to your database files, or to use the BANKSCOPE functionality to analyse specific groups of banks identified in-house.

Bank credit report (BCR)

You can create your own reports and analysis templates, using the click and drag BCR package, combining data and graphics from BANKSCOPE with your own sections for comment and analysis.

User-friendly data presentation

The data is presented in a hierarchical format so you can look at the most general report, (global detailed), and unfold the line items to see the more detailed accounts (raw data). Alternatively, you can go directly to the most detailed reports.

Customised solutions

BvDEP offers various options for customised credit analysis that accurately reflect your risk appetite and rating philosophy. This can be as simple as creating a seamless link between your existing credit analysis system and data from one of our products, or as advanced as building a complete bespoke system that integrates:

- data from BANKSCOPE,
- other external information sources,
- your in-house data and comment,

and gives an instant credit assessment according to your credit methodology. Please visit bvdep.com/customisedsolutions for more information.

² ORBIS contains information on over 40 million companies, banks and insurance companies around the world and incorporates BvDEP's full company ownership database.

BANKSCOPE can benefit many areas of your research and development:

The benefits of BANKSCOPE include:

Comprehensive coverage

BANKSCOPE contains information on both public and private banks worldwide, integrating the highly regarded Fitch Ratings database with other reputable data sources. Fitch Ratings will add requested banks to the BANKSCOPE database free of charge if you supply the necessary statements.

Standardised and “as reported” data

You choose which data format to use depending on your research project; use the standardised formats for cross-border searching and to identify peer groups, and the “as reported” data to analyse individual banks in detail.

Flexible analysis options

Choose simple graphs or develop a complete credit analysis system using BANKSCOPE - you can even work with BvDEP’s consultants to develop a unique customised solution for your organisation. BANKSCOPE also includes simplified search options for less experienced users.

Reliable customer service and consultancy

BANKSCOPE is easy to use and a subscription includes helpline support and training. BvDEP also has a team of experts to develop and support both standard and customised solutions.

Management consultancy

- Integral peer and statistical analysis
- In depth analysis of banks by region, country and specialisation
- Simple exporting of tables and graphics for presentations

Corporate strategy

- Detailed analysis of individual banks, including recent news stories and ownership structures, for competitive analysis

Equity research

- Accurate benchmarking with the inclusion of both public and private banks for rational peer group comparison

Credit research and treasury

- Excellent global coverage with comprehensive inclusion of private banks
- In depth analysis of individual banks, such as relative comparisons by sector, region, size or specialisation
- Integral analysis functionality with the option for customised credit scoring and consultancy
- External risk assessment using the ratings, rating reports and country risk reports
- Local investment evaluation using peer group analysis to identify the most secure banks in different regions

Corporate finance, M&A

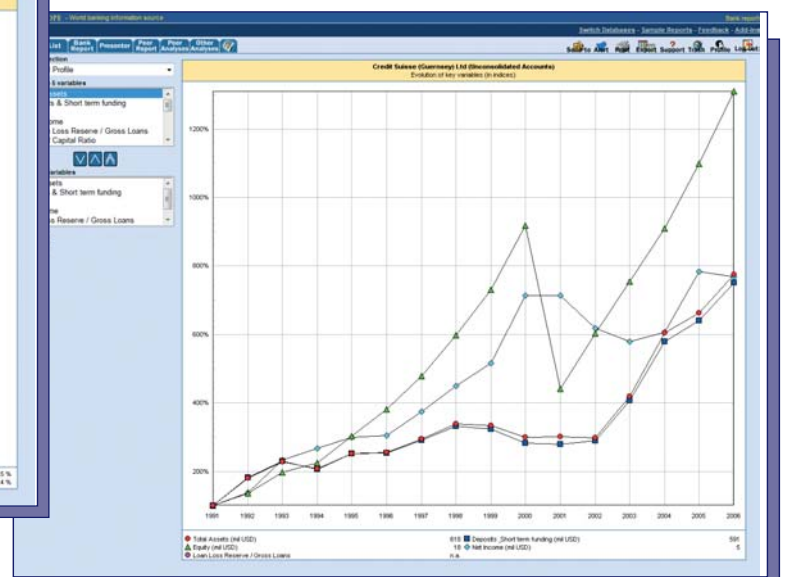
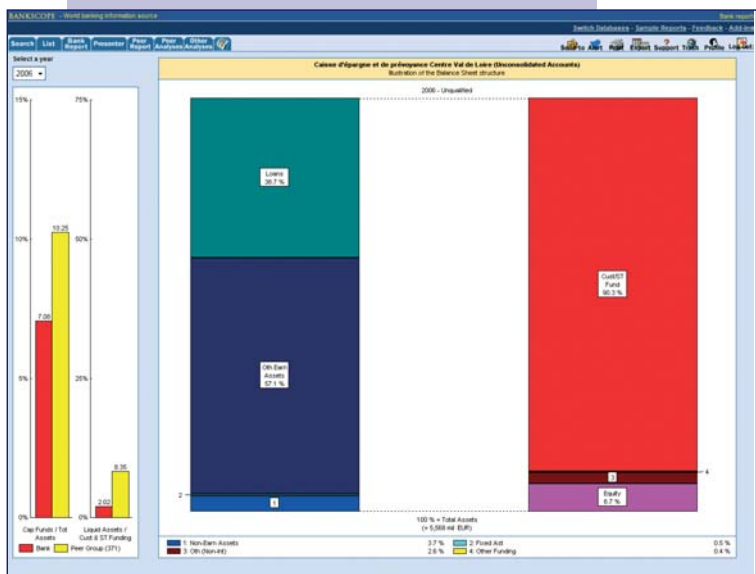
- Flexible search criteria for the identification of acquisition targets, including searching by percentage of ownership
- Instant comparison of target banks’ performances against peer groups

Research departments

- Advanced search functions such as Boolean logic and time series searching for expert users
- Time-saving dynamic links to subsidiaries, holdings and banks’ websites
- Efficient use of resources with BANKSCOPE’s integrated data such as news and country risk reports

Academic research

- Thorough analysis of banks, and their environs, including cross-border comparisons of banking sectors
- Relevant skill for students, welcomed by employers
- Professional level of information and analysis for research and teaching



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