



eValueRate[®]

Presentation of eValueRate Bank Database

eValueRate – Your key to the banking world

International Bank Database from Creditreform Rating AG

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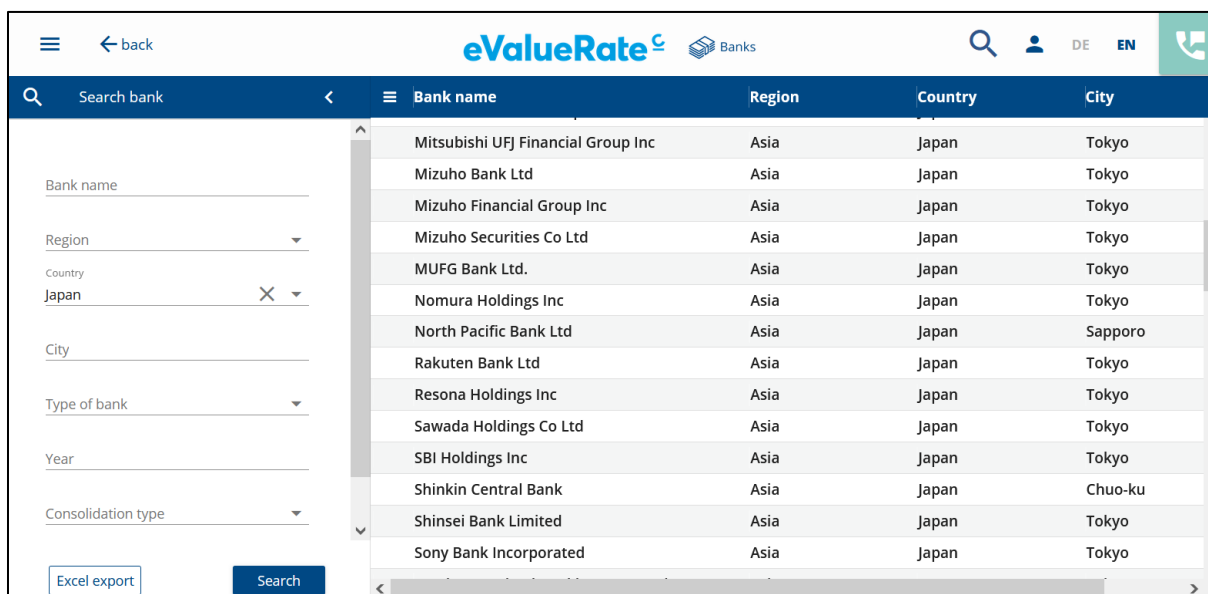
Utilize eValueRate Banks for the internal analysis of financial institutions and for individual comparisons of your portfolio of banks. Benefit from our broad pool of balance sheet data and key figures, ownership information, bank scores and our automated balance sheet commentaries.

1. Market Coverage and Data Quality

Your bank portfolio made available with up to date financial data.

The manual recording of data from annual reports is time-consuming and prone to mistakes. With our bank database, eValueRate Banks, we provide you direct access to raw balance sheet data and to consistently standardized financial information. We currently offer bank financial data, key figures and relevant ratios for more than 3,200 financial institutions worldwide.

eValueRate – an up-to-date tool to standardize and optimize your internal analysis processes.



Search bank	Bank name	Region	Country	City
Bank name	Mitsubishi UFJ Financial Group Inc	Asia	Japan	Tokyo
Region	Mizuho Bank Ltd	Asia	Japan	Tokyo
Country	Mizuho Financial Group Inc	Asia	Japan	Tokyo
Japan	Mizuho Securities Co Ltd	Asia	Japan	Tokyo
City	MUFG Bank Ltd.	Asia	Japan	Tokyo
Type of bank	Nomura Holdings Inc	Asia	Japan	Tokyo
Year	North Pacific Bank Ltd	Asia	Japan	Sapporo
Consolidation type	Rakuten Bank Ltd	Asia	Japan	Tokyo
Excel export	Resona Holdings Inc	Asia	Japan	Tokyo
Search	Sawada Holdings Co Ltd	Asia	Japan	Tokyo
	SBI Holdings Inc	Asia	Japan	Tokyo
	Shinkin Central Bank	Asia	Japan	Chuo-ku
	Shinsei Bank Limited	Asia	Japan	Tokyo
	Sony Bank Incorporated	Asia	Japan	Tokyo

eValueRate offers you:







- the search, collection and structuring of data from banks' annual reports worldwide
- the availability of currently around 3,200 banks with more than 15,000 annual reports
- the consideration of varying accounting standards (HGB, IFRS, US-GAAP)
- a multilevel quality management for the data collection process
- an option to order annual reports for more than 20,000 banks
- the transition of different accounting standards into a standardized balance sheet
- the exclusive recording of confidential annual reports
- an archive of annual reports and additional documents in pdf-format

2. Corporate Information, Key Figures and Data Transfer

Our versatile toolbox for analysts.

Varying data standards, incoherent sources of information and the heterogeneous availability of data can be time-consuming elements within the process of analysing financial institutions. With our database, we offer a tailor-made solution that enhances the efficiency of internal workflows.

eValueRate – your reliable source of information.

 Barclays Bank PLC (1 Churchill Place, E14 5HP London) 				 GBP / Mio.		Change annual accounts	Peer group
Company information Gross balance sheet Standardized balance sheet  Ratios Bankscore Balance sheet commentary Affiliated gro							
ASSETS LIABILITIES P&L OTHER POSITIONS				Configuration: Standard  		Configuration	
≡	PositionNr	Data Fields	2020 cf. last yea...		Share of (%)		20
↑		Assets			Share of balance sheet total		
	3600	Cash and Balances with Central Banks	253.518,00	Σ 23,41	▲	23,92	205.426,0
	3700	Net Loans to Banks	9.003,00	Σ -7,40	▼	0,85	9.722,0
	3800	Net Loans to Customers	146.089,00	Σ -0,04	▼	13,79	146.154,0
	3810	thereof: Gross Loans to Customers	-				
	3820	thereof: Reserve on Loans to Customers	-				
	3900	Total securities and trading assets	191.629,00	Σ 9,25	▲	18,08	175.408,0
	3910	thereof: Total Debt Instruments	125.694,00	Σ 11,37	▲	11,86	112.859,0
	3920	thereof: Total Equity Instruments	65.935,00	Σ 5,41	▲	6,22	62.549,0
	4000	Derivative Assets	302.693,00	Σ 31,81	▲	28,56	229.641,0

eValueRate offers you:

- information regarding the legal headquarters of banks
- access to several identity attributes (e. g. LEI and GIIN)
- the current bank ratings from Creditreform Rating AG
- a wide variety of key figures for profitability and efficiency
- a large pool of key figures regarding asset quality
- a wide selection of current capital ratios
- several liquidity parameters and regulatory figures
- extensive gross balance sheet data and a standardized data display
- total transparency regarding the computation of data and key figures
- an integrated Excel-interface for all available data
- useful groundwork in order to meet regulatory requirements

3. Individual Peer-Group-Comparisons

Use the right point of view in order to create the perfect picture.

It is not an easy task to rate a bank. What are its main strengths and weaknesses? How does a bank perform in relation to its competitors? Our database offers a wide range of tools to compare different credit institutions with each other. Create peer-groups according to your individual needs.

eValueRate – bringing things into the right perspective.

←

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eValueRate

Banks

Q

Search peer group

←

Bank

Deutsche Bank AG (Taunusanlage 12, 60325 Frankfurt am Main)

Load search

Bank name

Region

Northern Europe (+2)

Country

Type of bank

Year

2019

Consolidation type

Accounting standard

Bank IFRS 9

Bankscore (7)

from to

Total Assets (1.297.674.000.000)

648.837.000.000 € 2.595.348.000.000 €

Bank name

Region

Country

City

BIC

eValueRate offers you:

- the possibility to create individual peer groups
- a wide range of selectable parameters (e. g. countries, regions, type of banks)
- a large pool of data for the realization of individual assessments
- easy to use data base and assembling of peer group criteria
- the opportunity to generate large sets of statistical information
- the option to use balance sheet positions, key figures or ratios as a benchmark
- the possibility to transfer your individually created evaluations directly to Excel

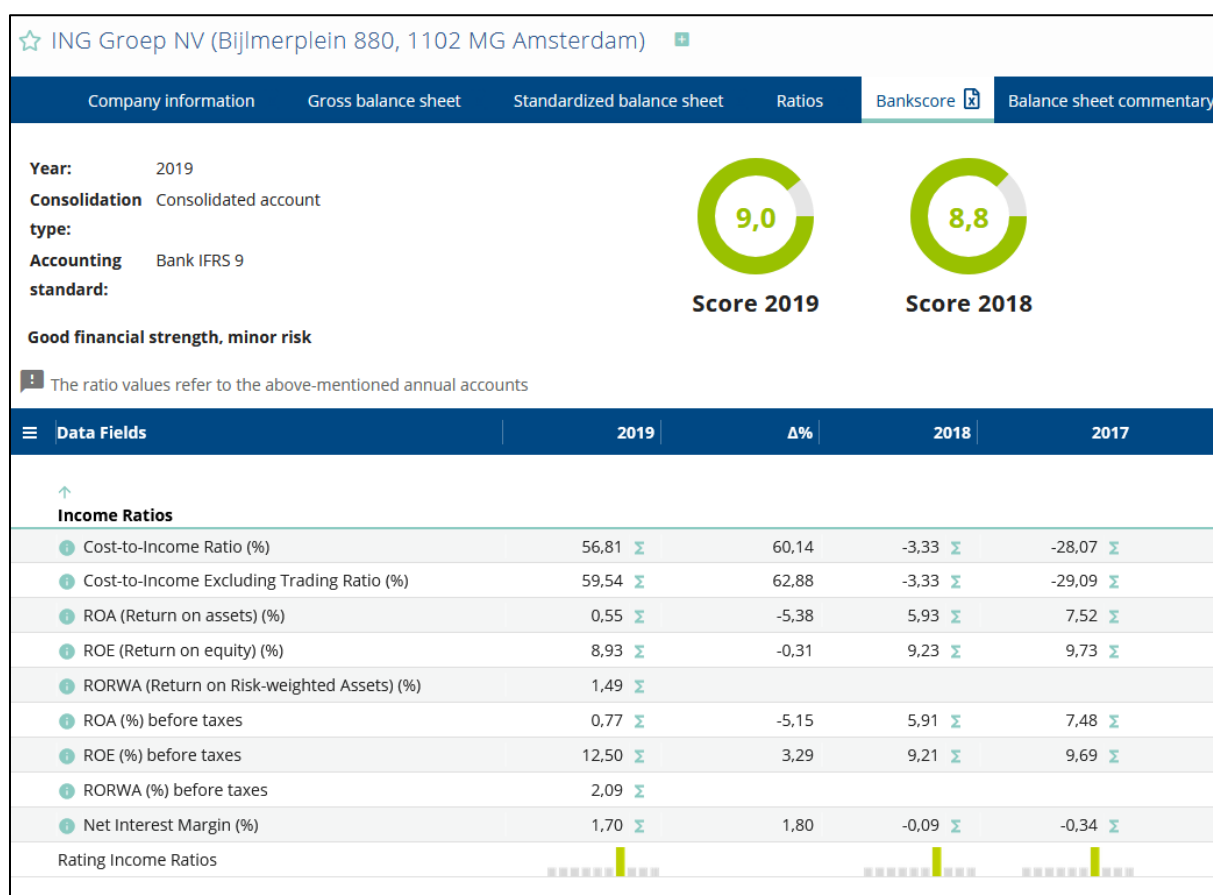
4. Our Indicator for Solvency: The Bank Score

It is important to form an opinion on your own.

It is even better to have access to an additional evaluation.

We understand that analysts are masters in their trade. However, with our database we provide an independent bank score for a large number of international financial institutions. Developed by Creditreform Rating as a contribution to support internal credit decisions.

eValueRate – assistance and further guidance for your credit processes.



eValueRate offers you:

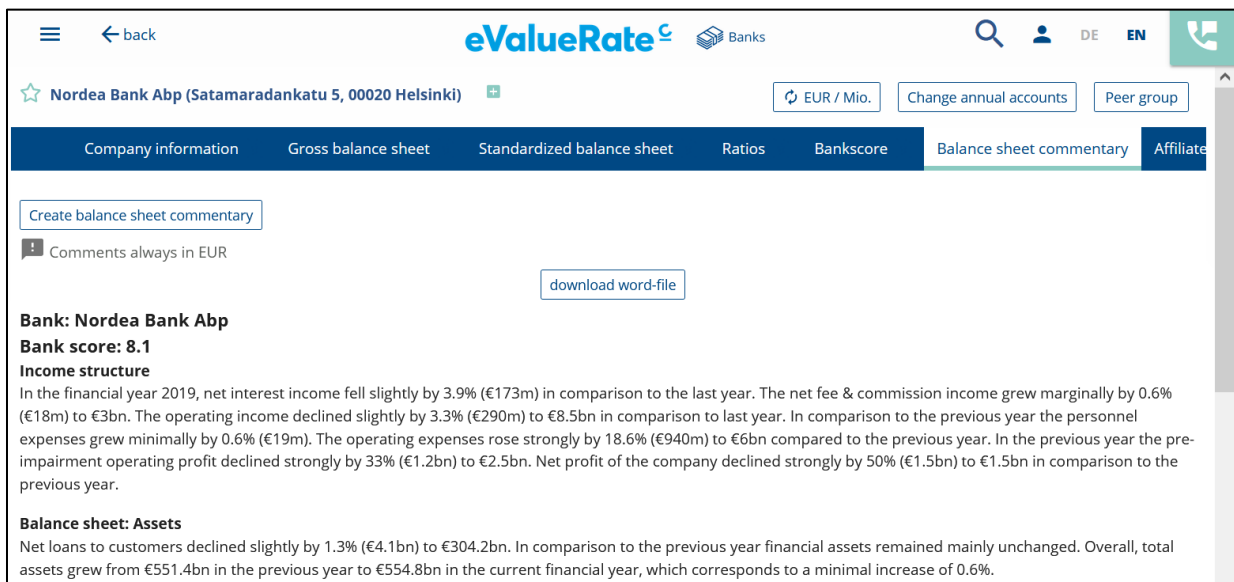
- individual bank scores for a large variety of financial institutions
- an evaluation of the credit-worthiness including the assessment of country risk

5. Automated Balance Sheet Commentaries

There is process-related life beyond data.

We do not only deliver a versatile pool of data for more than 3,200 credit institutions. Furthermore, our database contains automated text modules for all available banks in order to support you with your analysis. Use our balance sheet commentaries to streamline your internal processes.

eValueRate – gain an extra edge regarding efficiency.



The screenshot displays the eValueRate web interface. At the top, there is a navigation bar with a hamburger menu, a back arrow, the eValueRate logo, and a 'Banks' icon. On the right side of the header, there are search, user profile, and language (DE, EN) icons. Below the header, the main content area is titled 'Nordea Bank Abp (Satamaradankatu 5, 00020 Helsinki)'. It includes a currency selector set to 'EUR / Mio.', buttons for 'Change annual accounts' and 'Peer group', and a tabbed interface with options like 'Company information', 'Gross balance sheet', 'Standardized balance sheet', 'Ratios', 'Bankscore', 'Balance sheet commentary' (which is selected), and 'Affiliate'. The 'Balance sheet commentary' section contains a 'Create balance sheet commentary' button, a note 'Comments always in EUR', and a 'download word-file' button. The commentary text is divided into sections: 'Bank: Nordea Bank Abp', 'Bank score: 8.1', 'Income structure' (describing 2019 performance), and 'Balance sheet: Assets' (describing net loans and total assets).

eValueRate offers you:






- the option to utilize automated texts to facilitate your in-house credit analysis
- a transferable Word-document with a commentary to each available annual report
- the possibility to simplify and accelerate internal procedures
- the certainty to avoid errors during the manual transfer of data and figures
- valuable saving of time regarding the preparation of credit applications

6. Ownership Information and Group Structures

Always knowing the score is essential.

Our database contains an overview about the structure of small-scale banks and multi-national financial groups. On the one hand, this implies the current ownership details; on the other hand, it allows you to better understand the affiliation of subsidiaries and participations.

eValueRate – get an accurate picture of the recent corporate structures of bank groups.

★ DZ BANK AG Deutsche Zentral-Genossenschaftsbank (Platz der Republik, 60325 Frankfurt am Main) 		
< information	Gross balance sheet	Standardized balance sheet Ratios Bankscore Balance sheet commentary Affiliated group 
SUBSIDIARIES		
DZ BANK AG Deutsche Zentral-Genossenschaftsbank (Platz der Republik, 60325 Frankfurt am Main) <small>Sorting Name</small> <small>Number of levels 8</small> show all		
	ABE Clearing SAS	2 %
	AGIMA Aktiengesellschaft für Immobilien-Anlage	100 %
▶	AKA Ausfuhrkredit GmbH	0 % 
	AXICA Kongress und Tagungszentrum Pariser Platz 3 GmbH	100 %
	BTG Beteiligungsgesellschaft Hamburg mbH	10 %
▶	Banco Cooperativo Espanol SA	12 % 
▶	Bank Polskiej Spółdzielczości SA	1 % 

eValueRate – your key to the banking world

YOUR CONTACT

Mr. Fritz Witt

Phone: +31 06533 87551

Mail: fritz.witt@wittratingadvisory.nl