

			Moody's Investors Services	S&P Global Ratings	Fitch Ratings	DBRS Ratings
Counterparty obligations (e.g. Deposits / Structured Notes / Derivatives / Swaps / Trade Finance obligations/ LOC's)			A1	A ⁽¹⁾	A	AA (low)
Senior unse-cured	Long-term	Preferred ⁽²⁾	A1	A-	A	A
		Non-preferred	Baa1	BBB-	A-	A (low)
Tier 2		Baa3	BB+	BBB	-	
AT1		Ba2	BB-	BB+	-	
Short-term		P-1	A-2	F1 ⁽³⁾	R-1 (low)	
Outlook		Stable	Positive	Stable	Stable	

Notes: Ratings as of July 3, 2023

⁽¹⁾ The Issuer Credit Rating (ICR) is S&P's view on an obligor's overall creditworthiness. It does not apply to any specific financial obligation, as it does not take into account the nature of and provisions of the obligation, its standing in bankruptcy or liquidation, statutory preferences, or the legality and enforceability of the obligation.

⁽²⁾ Defined as senior unsecured debt rating at Moody's and S&P, as preferred senior debt rating at Fitch and as senior debt at DBRS

⁽³⁾ Short term senior preferred rating

Deutsche Bank Credit Overview

Lothar Gall



Deutsche Bank Credit Overview:

Der Einfluss des Wettbewerbs unter deutschen Banken auf den zyklischen Verlauf des Kreditangebotes Anne Böttcher, 2014-04-30 In der vergangenen ökonomischen Forschung wurde versucht Dynamiken in den Finanzmärkten über eine Beschreibung historischer Entwicklungen zu erfassen Neuere Ansätze beschreiben sich eher mit der dynamischen Komponente der Kreditvergabe von Banken und setzen meist schon am Verhalten einzelner Kreditentscheider an welches von ganz unterschiedlichen Einflüssen geleitet wird Ausgehend von dieser Literatur die die Entstehung von Kreditzyklen analysiert wird in der vorliegenden Schrift untersucht welchen Einfluss der Wettbewerb unter Banken auf die Bestimmung ihres Kreditangebotes hat Dabei wird zunächst der Frage nachgegangen wie sich der Grad des Wettbewerbs auf Bankennmärkten sinnvoll erfassen und quantitativ messen lässt Der Fokus dieser Arbeit liegt aber auf der ökonometrischen Untersuchung der Kreditvergabe einzelner großer deutscher Banken im Zeitverlauf Hierbei wird herausgearbeitet welcher Einfluss sowohl von konjunkturellen Entwicklungen als auch vom Wettbewerb unter diesen Banken auf die Höhe ihres Kreditangebotes ausgeht Die statistischen Analysen zeigen dabei dass das Kreditwachstum konkurrierender Banken zum Teil auch einen erheblichen Einfluss auf die Kreditvergabe der untersuchten Banken hat **Finanzmanagement** Joachim Süchting, 2013-11-09 Die Deutsche Bank und die "Arisierung" Harold James, Avraham Barkai, 2001 *Deutsche Bank: The Global Hausbank, 1870 - 2020* Werner Plumpe, Alexander Nützenadel, Catherine Schenk, 2020-03-05 A comprehensive history of one of the major players in the world of international finance Over the course of its 150 year history Deutsche Bank has established itself as a major player in the world of international finance but has also been confronted by numerous challenges that have changed the face of Europe from two world wars to the rise and subsequent fall of communism In this major work on the bank's history Werner Plumpe Alexander Nützenadel and Catherine R Schenk deliver a vibrant account of the measures the bank undertook in order to address the profound upheavals of the period as well as the diverse and unusual demands it had to face These included the First World War which brought the world's first period of globalization to a sudden and dramatic end but also the development of the predominantly national framework within which the bank had to operate from 1914 until the fall of the Berlin Wall in 1989 More recently the focus has shifted back to European and global activities with Deutsche Bank forging new paths into the Anglo American capital markets business so opening another extraordinary chapter for the bank *Das Recht des Zahlungsverkehrs im Überblick* Guido Toussaint, 2020-06-22 Das Handbuch erläutert aktuell und umfassend die Zahlungsverkehrsvorgänge anhand der BGH Rechtsprechung und dieser nachgebildeten Beispielfälle und legt dabei besonderes Gewicht auf die Verdeutlichung der praktischen Abläufe Die zweite Auflage bringt die Darstellung wieder auf den neuesten Stand und berücksichtigt dabei insbesondere die durch die Umsetzung der Zweiten Zahlungsdiensterichtlinie eingetretenen Rechtsentwicklungen *Deutsche Bank* Werner Plumpe, Alexander Nützenadel, Catherine R. Schenk, 2020-03-30 Die Deutsche Bank im Wandel der Zeit Seit ihrer Gründung im März 1870 sieht

die Deutsche Bank ihren Auftrag darin Investitionsstrategie und Handelsbeziehungen Deutschlands mit der übrigen Welt auch in Zeiten politischer und gesellschaftlicher Umbrüche auszubauen. Genau diese Rolle eines der größten Finanzinstitute Europas beleuchten drei renommierte Historiker. Spannend erzählen sie von den ökonomischen, politischen und gesellschaftlichen Veränderungen der vergangenen anderthalb Jahrhunderte und was sie für die Deutsche Bank bedeuteten. In den verschiedenen Epochen ihrer 150-jährigen Geschichte sah sich die Deutsche Bank vor zahlreiche Herausforderungen gestellt. Kenntnisreich und lebendig erzählen die Autoren von den Wegen, die das Geldinstitut finden musste, um mit den tiefen Zureisen der Zeit und unterschiedlichen Anforderungen umzugehen. Mit dem Ersten Weltkrieg endete schlagartig die Phase der ersten Globalisierung. Der überwiegend nationale Rahmen, in den sich die Bank zwischen 1914 und 1989 einordnen musste, endete mit dem Fall der Mauer. Anschließend standen wieder europäische und sogar globale Aspekte im Vordergrund. Die Deutsche Bank wandte sich dem angloamerikanischen Kapitalmarktgeschäft zu, was ein weiteres außergewöhnliches Kapitel in der bewegten Geschichte der Bank bedeutete.

Global Credit Review - Volume 3 Risk Management Institute Singapore, 2013-12-30. Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape. The third volume provides some critical analysis, reviews the introduction of new regulations and also offers new insights to address the challenges ahead. The carefully selected chapters touch on current topics such as the measurement of systemic risk, reserve requirements and its role in monetary policy, the application of the Basel II default definition by credit risk assessment systems and changes in credit portfolio management, amongst others. Recent evolutions of the Risk Management Institute's Credit Research Initiative are also reported, including a comprehensive overview of the technical details on the implementation of the current RMI CRI corporate default prediction model. With its distinctive focus on topics related to credit markets and credit risk, this is an invaluable publication for finance professionals, policy makers and academics with an interest in credit markets.

Global Credit Review - Volume 4 Risk Management Institute Singapore, 2014-10-10. Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape. The fourth volume covers theoretical and empirical research on credit ratings and credit risk and reports on recent findings and evolutions of the RMI Credit Research Initiative. The ultimate objective of this publication is to advance the state of research and development in the critical area of credit risk and rating systems. With a distinctive focus on topics related to credit markets and credit risk, this publication will be of interest to finance professionals, policy makers and academics with an interest in credit markets.

Die Deutsche Bank, 1870-1995 Lothar Gall, 1995. Verbriefungstransaktionen deutscher Kreditinstitute Cordula Emse, 2015-02-27. Instrumenten zum Transfer von Kreditrisiken kommt in Zeiten einer zunehmend aktiven Kreditportfolio-Steuerung unter Risiko- und Ertragsgesichtspunkten eine immer stärkerere Bedeutung zu. Dies gilt insbesondere vor dem Hintergrund aufsichtsrechtlicher und ökonomischer Eigenkapitalknappheit. Mit der Forderungsverbriefung

wird es den Kreditinstituten ermöglicht bestehende illiquide Buchkredite in fungible Wertpapiere zu transformieren und dabei Kreditrisiken an den Kapitalmarkt zu transferieren. Der deutsche Markt für Forderungsverbriefungen nimmt dabei weltweit eine Sonderstellung ein, da hier und aufgrund der Existenz anderweitiger Refinanzierungsinstrumente wie bspw. des Pfandbriefs Verbriefungen weniger aus Finanzierungsmotiven sondern in erster Linie mit dem Ziel eingesetzt werden, den durch die Verbriefung eine Reduktion der aufsichtsrechtlichen Eigenkapitalunterlegung des Forderungsportfolios herbeizuführen. Aus diesem Grunde haben sich auf dem deutschen Verbriefungsmarkt eine Vielzahl spezifischer Strukturvarianten und Strukturelemente herausgebildet. Die Zielsetzung der vorliegenden Arbeit besteht vor diesem Hintergrund zum einen in der umfassenden Aufarbeitung der Strukturvielfalt des deutschen Verbriefungsmarktes und zum anderen in der kritischen Analyse der regulatorischen Erfassung von Verbriefungstransaktionen nach gegenwärtigem und zukünftigem Recht sowie der Herleitung möglicher Auswirkungen der aufsichtsrechtlichen Neuregelungen im Zuge der Umsetzung von Basel II auf den deutschen Verbriefungsmarkt.

Die Kreditbanken in der Gründerzeit Carsten Burhop, 2004. Grunderjahre und Gruenderkrise sind zentrale Episoden der Wirtschaftsgeschichte des Deutschen Reichs. Hervorstechend ist die Rolle der Finanzmärkte und Finanzintermediäre in jener Dekade eingenommen haben. Nichtsdestotrotz ist die Entstehung und Entwicklung der Aktienkreditbanken zwischen 1870 und 1879 bisher kaum wirtschaftshistorisch untersucht worden. Bemerkenswert ist dies insbesondere vor dem Hintergrund der zahlreichen Unternehmen, die zwischen 1870 und 1873 gegründet worden sind und deren Existenz bis heute die Bankenlandschaft in Deutschland prägt. Diese Lücke wird nunmehr durch die fallstudienhafte Darstellung von Gruendung und geschäftsgebaren Aufstieg und Niedergang einzelner Banken geschlossen. Darüber hinaus wird die Entwicklung einer ganzen Branche evaluiert und die Relevanz für die gesamtwirtschaftliche Entwicklung herausgearbeitet.

Investors Chronicle and Money Market Review, 1872 Financial Derivatives, **Bewertung und Eigenkapitalunterlegung von Kreditderivaten** Michael Weber, 2013-03-09. Michael Weber entwickelt risikoadäquate Konzepte zur Preisbestimmung und für bankenaufsichtsrechtliche Regelungen von Kreditderivaten unter Berücksichtigung der unterschiedlichen Sichtweisen von kreditrisikobernehmender und abtretender Vertragspartei.

Trade & Forfaiting Review, 2007 **Credit Default Swaps und Informationsgehalt** Eva Wagner, 2008-09-19. Trotz oder gerade wegen der aktuellen Situation an den Kapitalmärkten und im Bankwesen stellen Kreditderivate für die Finanzwelt ein höchst relevantes Thema dar. Sie sind wichtige Instrumente der Steuerung bzw. des Managements von Kreditportfolios geworden und ermöglichen die Weitergabe von Bonitätsrisiken an den Kapitalmarkt. Der volumensmäßige Zuwachs in den letzten Jahren ist sehr beeindruckend. Frau Dr. Eva Wagner setzt sich in ihrer Arbeit mit einem Derivat nämlich dem Credit Default Swap (CDS) auseinander. Konkret geht es dabei primär um die Fragestellungen der Informationsverteilung am CDS Markt. Unter Bezugnahme auf entsprechende finanzierungstheoretische Stützungen kommt die Autorin zur These, dass die in Deutschland und Österreich bedeutsamen Universalbanken mit Hausbankenfunktionen zu vielen

Unternehmen einen Informationsvorsprung am CDS Markt hätten den sie natürlich zu ihren Gunsten ausnutzen wollen. Die Gründe für diesen Informationsvorsprung ergeben sich aufgrund der vielfältigen Beziehungen zu diesen Unternehmen, die über die klassische Kreditfinanzierung hinausgehen. Nach einer intensiven Diskussion schon ergangener Studien wird eine aufwendige empirische Analyse von deutschen und US-amerikanischen Unternehmen durchgeführt, die eine tendenzielle Bestätigung der Hypothese zeigt. Mit dieser sowohl finanzierungstheoretisch fundierten als auch empirisch fein aufgearbeiteten Darstellung wird ein wesentlicher Mosaikstein im Forschungsbild eingesetzt. Der bereits bis jetzt mit einem wissenschaftlichen Preis prämierten Arbeit ist eine gute Aufnahme in der Fachwelt bzw. Anerkennung in der Praxis zu wünschen.

Die Deutsche Bank im Dritten Reich Harold James, 2003

M&A-Markt Deutschland als Geschäftsfeld im Investmentbanking Thomas H. Fritsch, 2002-01-18

Inhaltsangabe Einleitung Das Jahr 2000 stellt erneut einen Rekord hinsichtlich der Fusionstätigkeit der Unternehmen sowohl weltweit als auch deutschlandweit dar. Die Unternehmen ziehen immer mehr die Option eines externen Wachstums durch einen Zusammenschluss mit einem anderen Unternehmen in ihr strategisches Unternehmenskalkül ein. Unternehmenskulturen und Zusammenschlüsse M&A sind aber kein neues Phänomen, wie diese Diplomarbeit auch darlegen wird, sondern eine ganz normale Reaktion der Unternehmen auf den Wettbewerb. In diesem Zusammenhang möchte ich auf die fünf grundlegenden Wettbewerbskräfte des Branchenwettbewerbs von Porter hinweisen und zwar auf die Bedrohung durch neue Anbieter in Form von Preisdruck und somit einhergehender Reduzierung der Rentabilität, die Verhandlungsstärke der Abnehmer durch ihre Forderung nach Niedrigpreisen hoher Qualität und Service, die Verhandlungsstärke der Lieferanten, Druck durch Ersatzprodukte in Form von Preisobergrenzen für das Produkt der Branche und schließlich der Grad an Rivalität unter den bestehenden Wettbewerbern. Forciert wird dieser Wettbewerb heutzutage durch die Globalisierung, die durch die Zunahme der internationalen Konkurrenz und durch technische Innovationen, die moderne Kommunikations- und Informationstechnik. Hierdurch entstehen für die Unternehmen nahezu grenzenlose Geschäftsmöglichkeiten. Die Kehrseite der Zusammenschlüsse von Unternehmen liegt im Scheitern des Zusammenschlusses, unterschiedliche Studien belegen, dass etwa 50% aller Zusammenschlüsse scheitern. Vielfach wird übersehen, dass es bei einem Zusammenschluss nicht nur um die Erzielung von Synergien geht, sondern vielmehr um einen ganzheitlichen Vorgang, also Planung, Durchführung und Implementierung, damit aus einem Zusammengehen ein Erfolg wird. Dabei spielt es keine Rolle, ob es sich um multinationale Zusammenschlüsse handelt oder mittelständische Unternehmen betroffen sind. Dieser M&A-Prozess verlangt eine Professionalisierung. Ein spezielles Know-how wird von amerikanischen Investmentbanken in Deutschland seit einigen Jahren angeboten. Verstärkt versuchen auch einige deutsche Universalbanken mittlerweile, dieses Leistungsangebot in ihre Geschäftsfeldpolitik einzubeziehen. Da die Entscheidung zur Unternehmensentwicklung sowie Internationalisierung der Unternehmenstätigkeit oft von Informationsdefiziten und Unsicherheiten beeinflusst wird, erscheint eine professionelle Beratung bedeutsam, wodurch sich die

German Corporate Governance in International and European Context Jean J. du Plessis, Bernhard Großfeld, Claus

Luttermann, Ingo Saenger, Otto Sandrock, Matthias Casper, 2012-01-14 Corporate governance encompasses the free enterprise system which is treated comprehensively in this book from a German perspective This distinguishes the book from other books written in English in this subject area not only because of the comprehensive way it covers German corporate law and corporate governance but also because of the fact that it provides international and European perspectives on these important topics This second edition is an extensively revised and updated version of the first edition in particular with a view to the worldwide debt crisis The authors provide readers with an overview of the unique features of German business and enterprise law and an in depth analysis of the organs of governance of German public limited companies general meeting management board supervisory board In addition approaches for reforms required at the international level are also suggested and discussed including among others the unique interplay and dynamics of the German two tier board model with the system of codetermination referring to the arrangement of employees sitting on the supervisory boards of German public limited companies and private companies employing more than 500 employees also covered are significant recent legal developments in Europe The book highlights the core function of valuation and financial reporting at the international European and German levels with accounting as the documentary proof of good corporate governance It also expands the scope of the first edition by a treatment of the German financial sector global corporate finance and governance and by including a new chapter on compliance of corporate governance laws rules and standards in Germany As far as comparative law is concerned new developments in the area of corporate governance in the EU the OECD Principles of Corporate Governance and corporate governance in the US the UK and Australia are covered The book is addressed to researchers practitioners and basically anyone with an interest in the complex but intriguing areas of corporate law and corporate governance

A Description and Analysis of Certain European Capital Markets United States. Congress. Joint Economic Committee, 1964

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