



G.E.B. Development vs. large European banks and selected German peers

Presentation by Christian Moersch, Bankhaus-Lampe AG

G.E.B. Management Committee Meeting,

Marseille, May 2016



Groupement Européen de Banques – Introduction



The Groupement Européen de Banques is an European Economic Interest Grouping (E.E.I.G.)

Established in 1981

"With the aim of developing customer-assistance, observing various markets, seeking advice, examining different initiatives and trends, and acquiring more international know how, a number of banks established a group under the name of G.E.B. (Groupement Européen de Banques). The development of such a group allows the transfer of banking, commercial and EDP information, as well as the exchange of employees for training purposes or reciprocal arrangements for customers, in fact all activities considered of common interest."

Current G.E.B. Members are:

Ålandsbanken, Finland

Member since 2009

Banca March, Spain

Member since 2012

Banca Sella, Italy

Member since 1981

Bank J.Van Breda & C°, Belgium

Member since 1999

Bankhaus Lampe, Germany

Member since 2000

Banque Martin Maurel, France

Member since 1993

C. Hoare & Co., United Kingdom

Member since 1996

Banco Finantia, Portugal (not included in this ppt)

Member since 2015





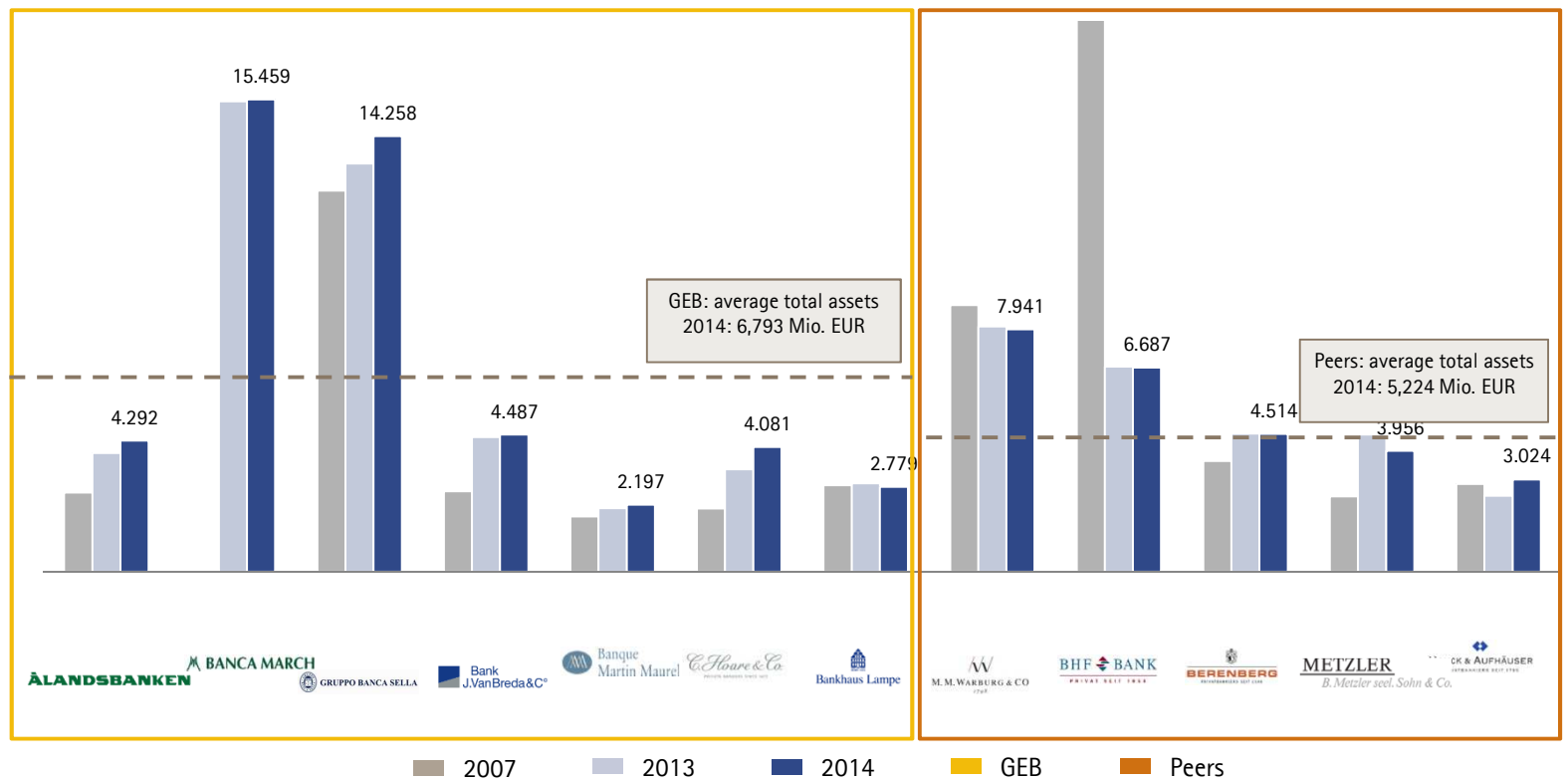
Total Assets – Overview

GEB members*

- Ålandsbanken
- Banca March
- Banca Sella
- Bank J.Van Breda Et C°
- Banque Martin Maurel
- C. Hoare Et Co.
- Bankhaus Lampe
- Banco Finantia (NEW)*

German peer group

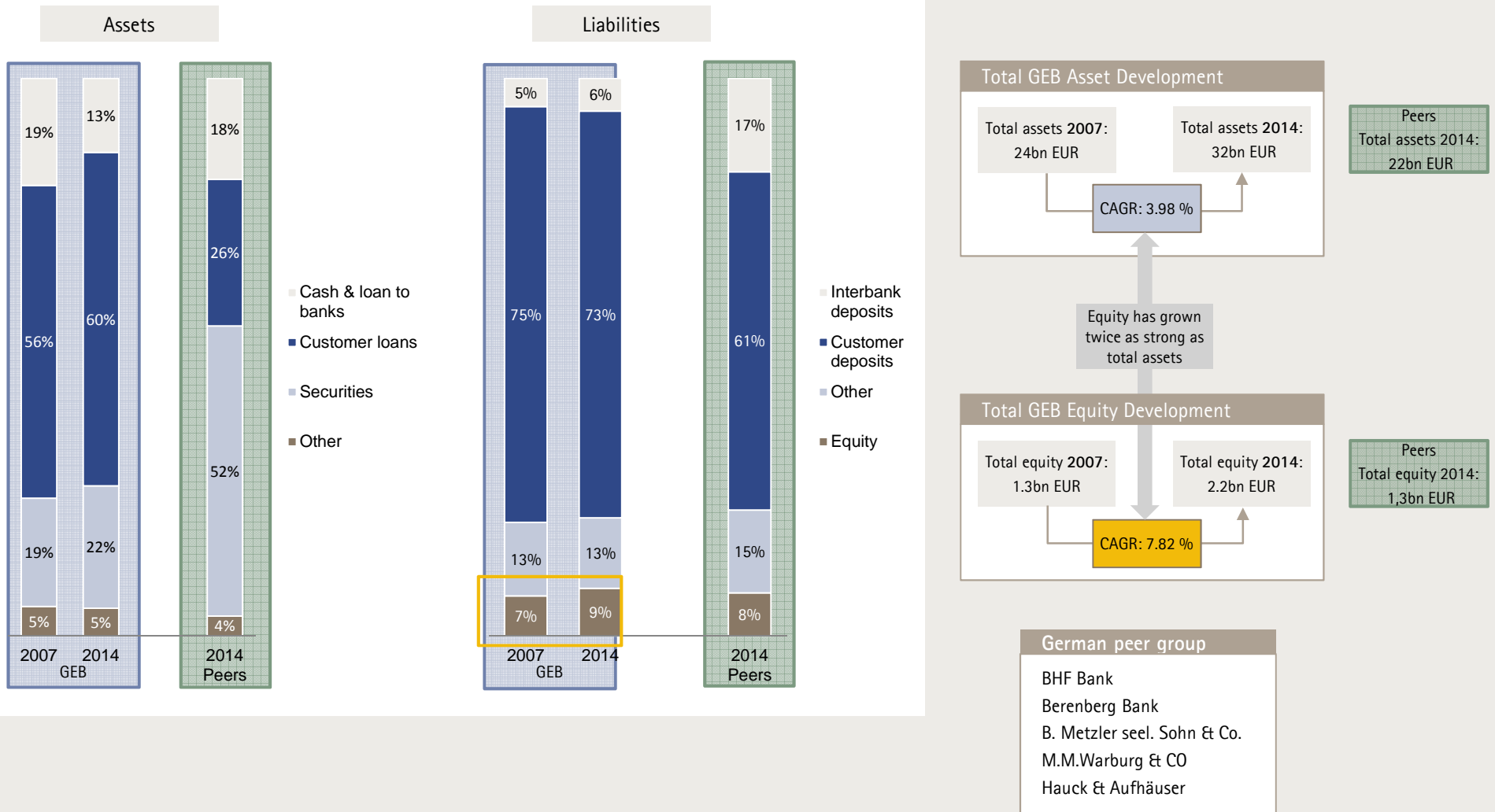
- BHF Bank
- Berenberg Bank
- B. Metzler seel. Sohn Et Co.
- M.M.Warburg Et CO
- Hauck Et Aufhäuser



*Banco Finantia figures are not included in the comparison



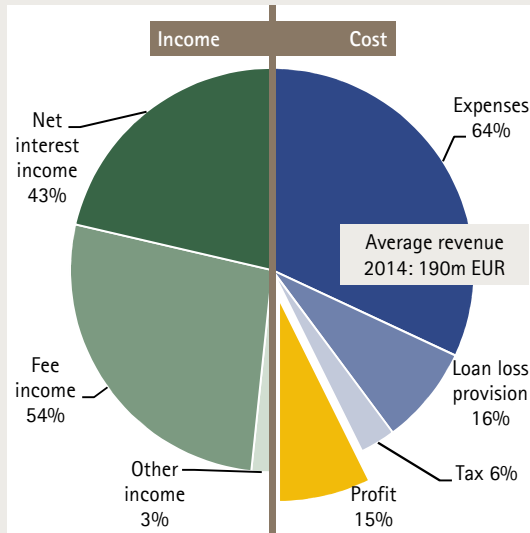
Average balance sheet composition



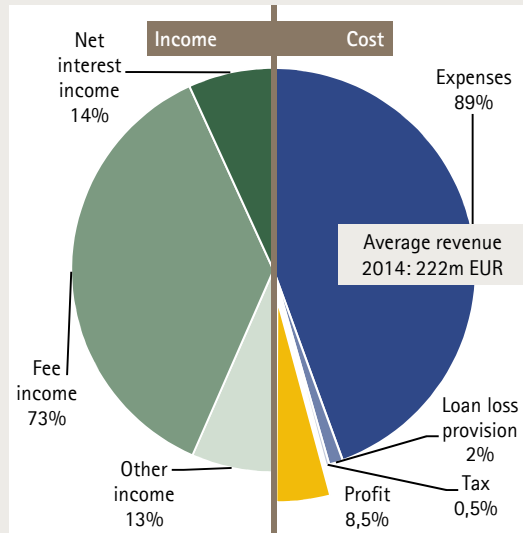


Average profit & loss composition (1/2)

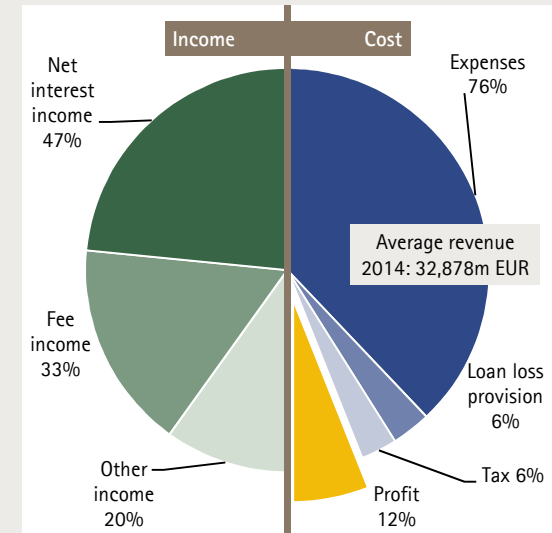
GEB 2014 *



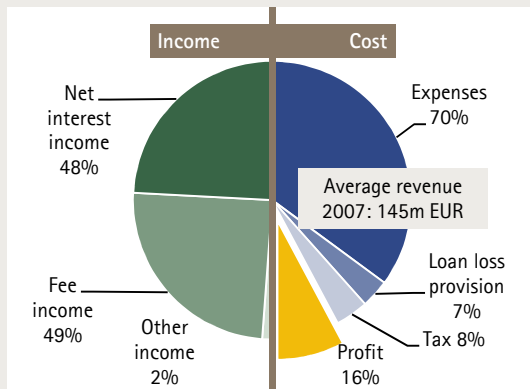
German Peers 2014



Largest European Banks 2014 **



GEB 2007 *



** Largest EU Banks

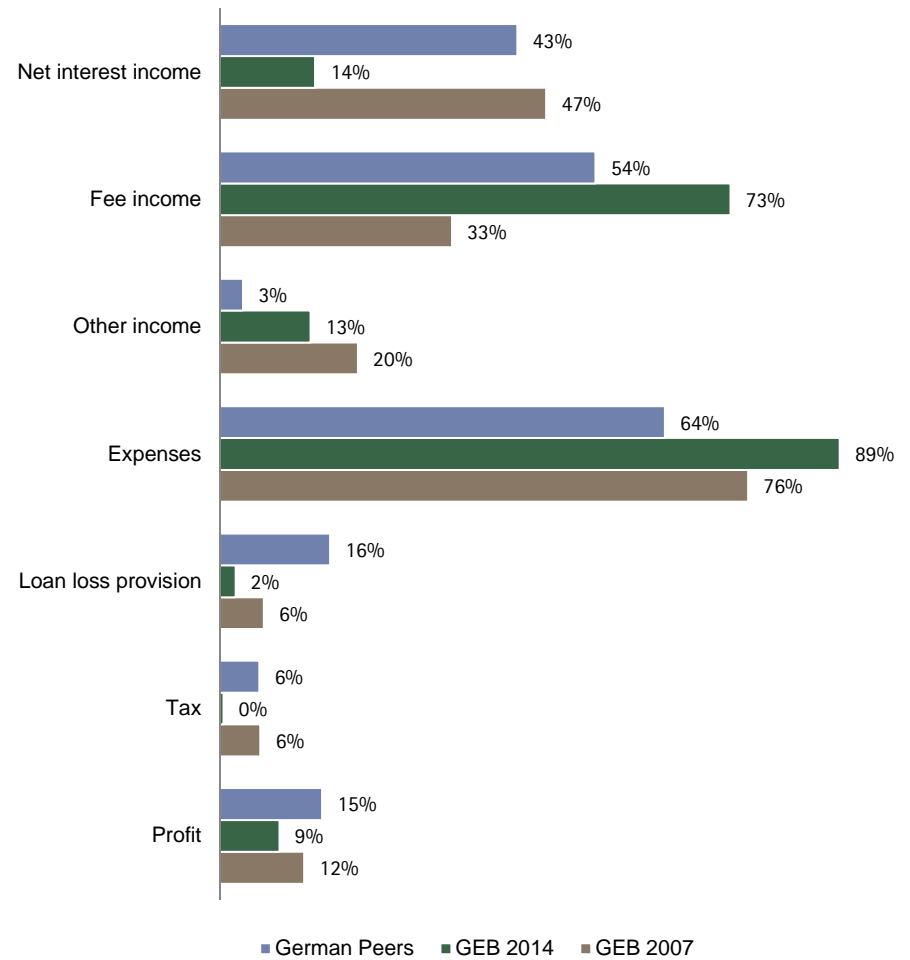
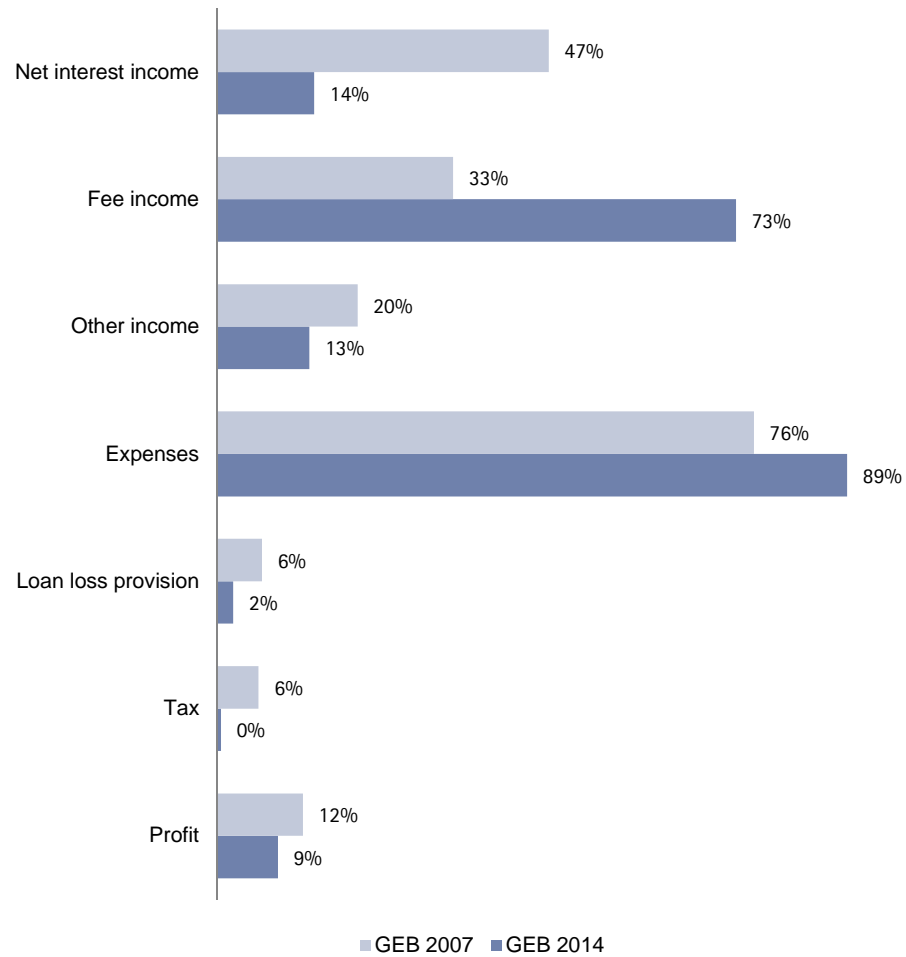
- HSBC Group
- BNP Paribas
- Crédit Agricole
- Barclays Bank Plc
- Deutsche Bank
- RBS Group
- Société Générale
- Banco Santander
- BPCE Group
- Credit Suisse

* Calculation without Banca March, no Data for 2007 available

** Source: ZEB Study "Complexity Kills" 2014, High complex universal banks



Average profit & loss composition (2/2)

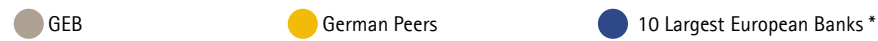
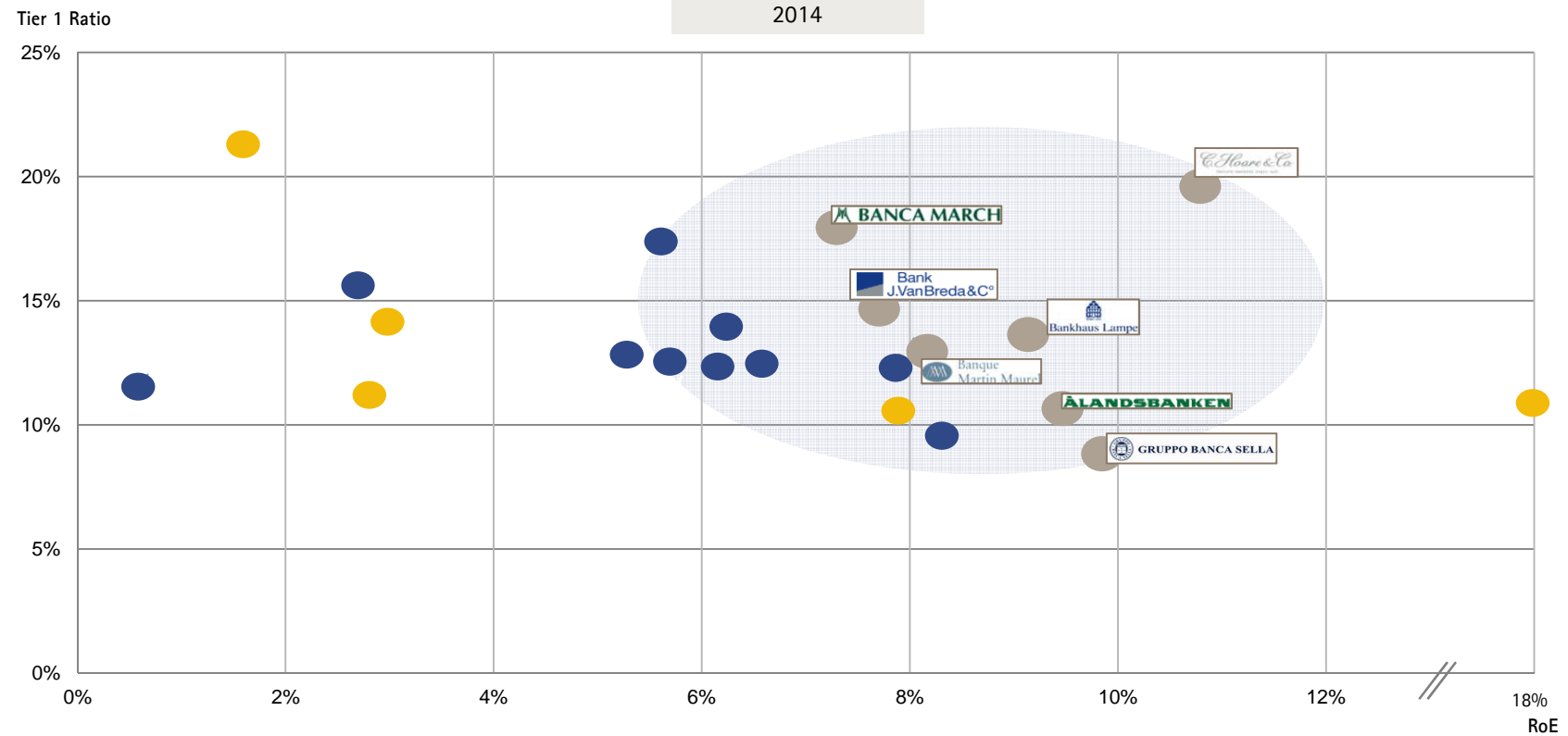


* Calculation without Banca March, no Data for 2007 available

** Source: ZEB Study "Complexity Kills" 2014, High complex universal banks



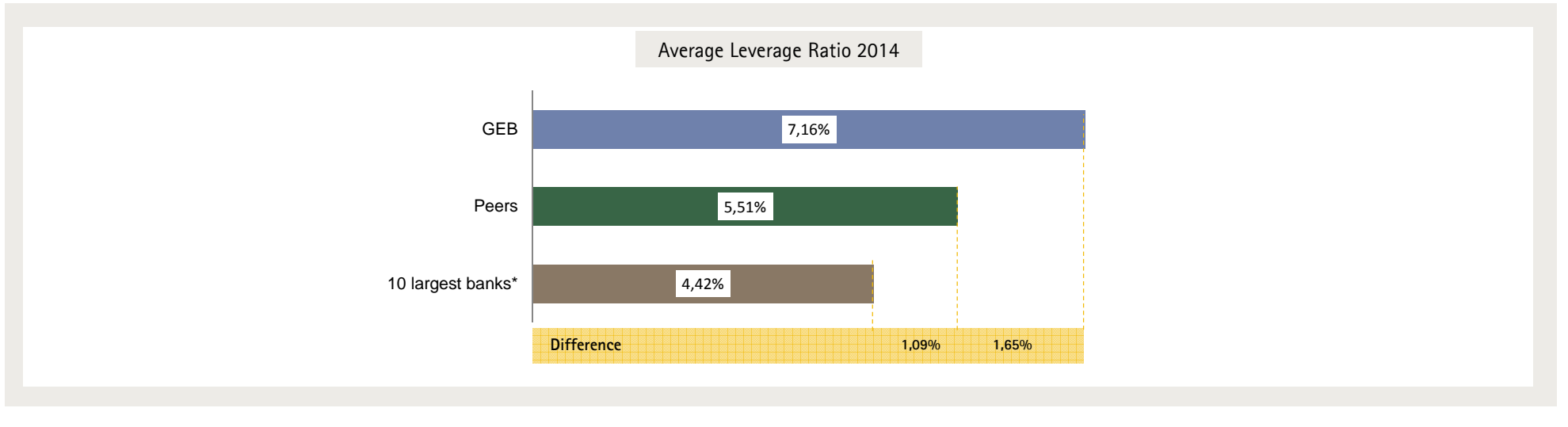
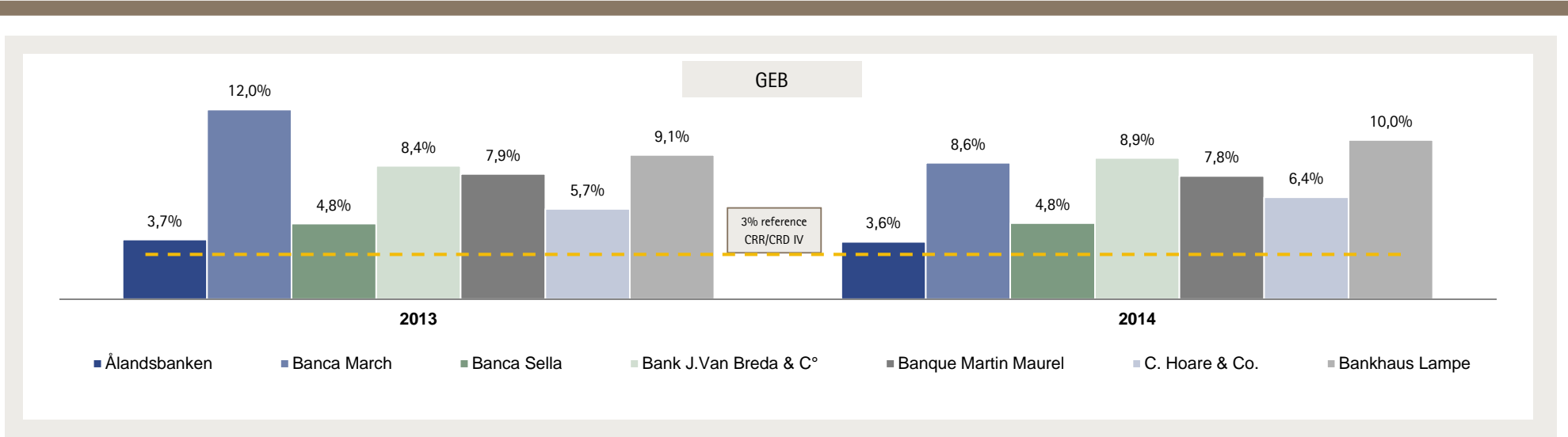
Profitability and capitalisation



* Source: ZEB Study "Complexity Kills" 2014



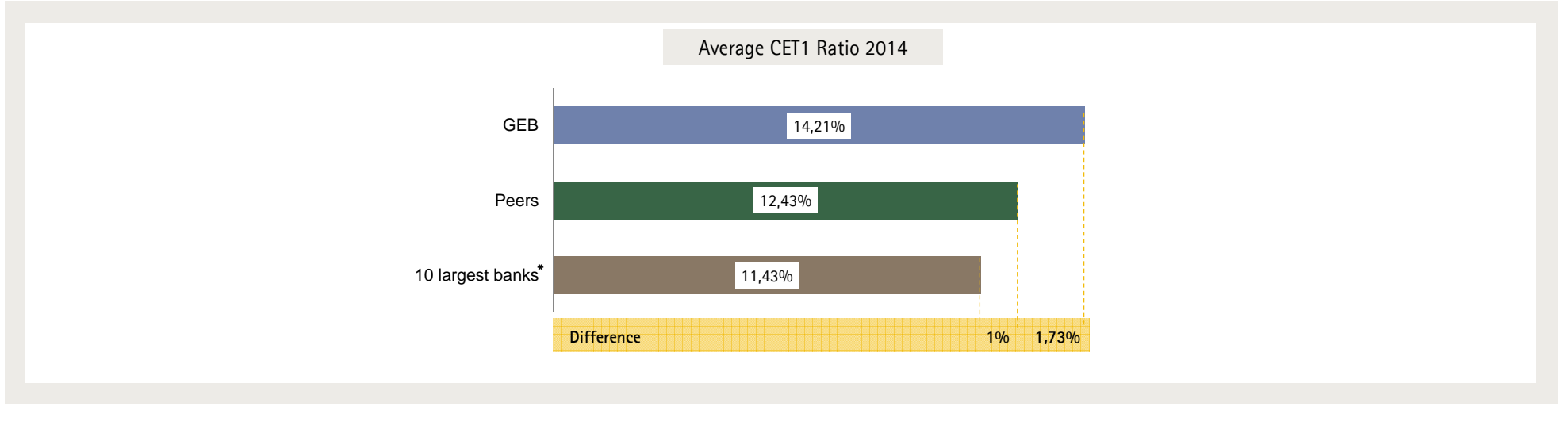
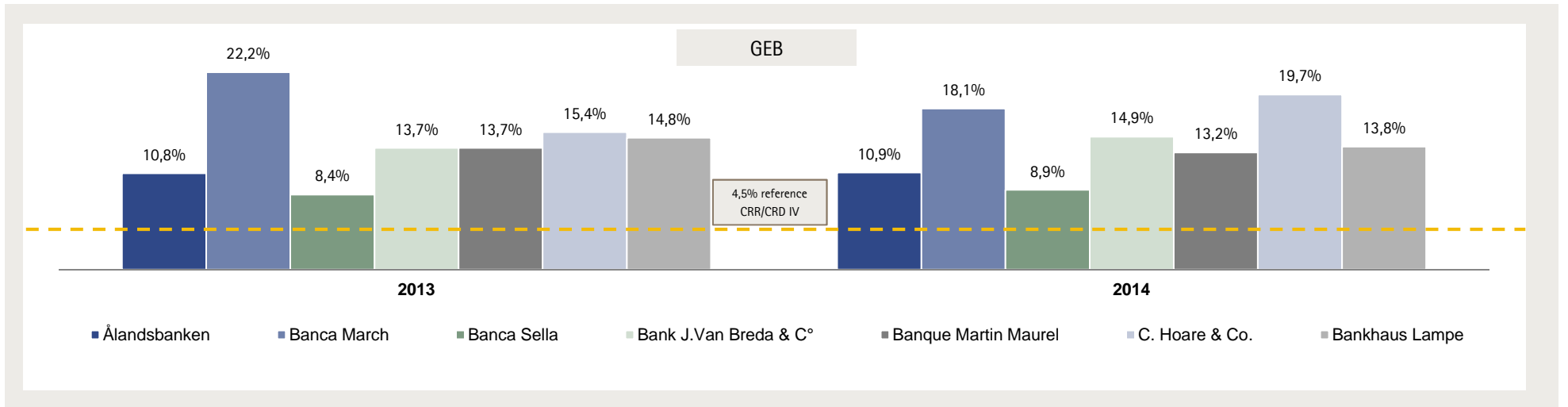
Capitalisation – Leverage Ratio



* Source: ZEB Study "Complexity Kills" 2014



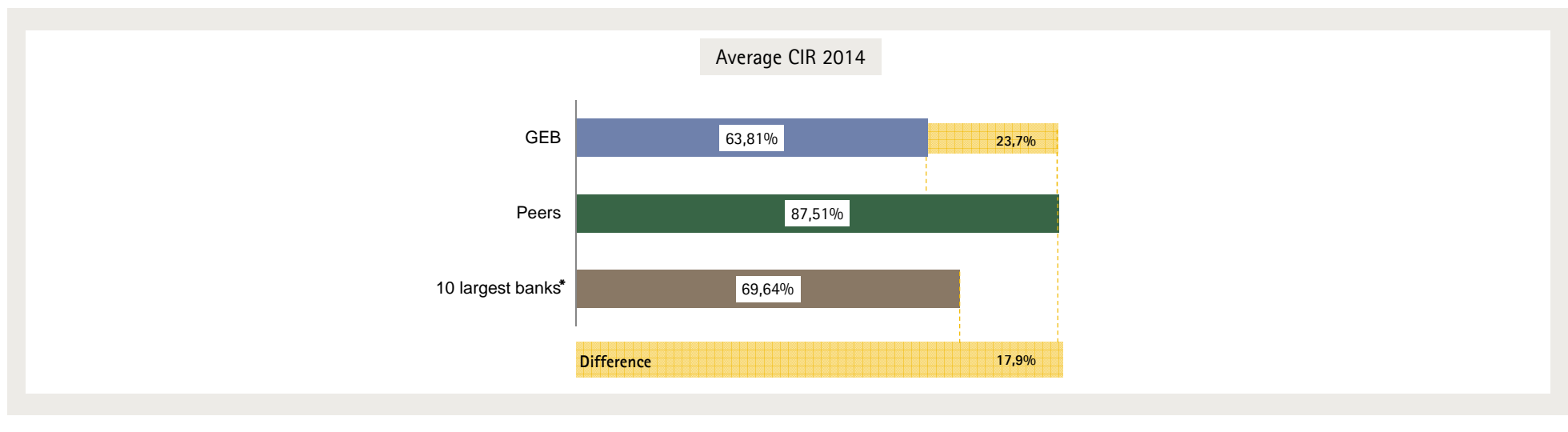
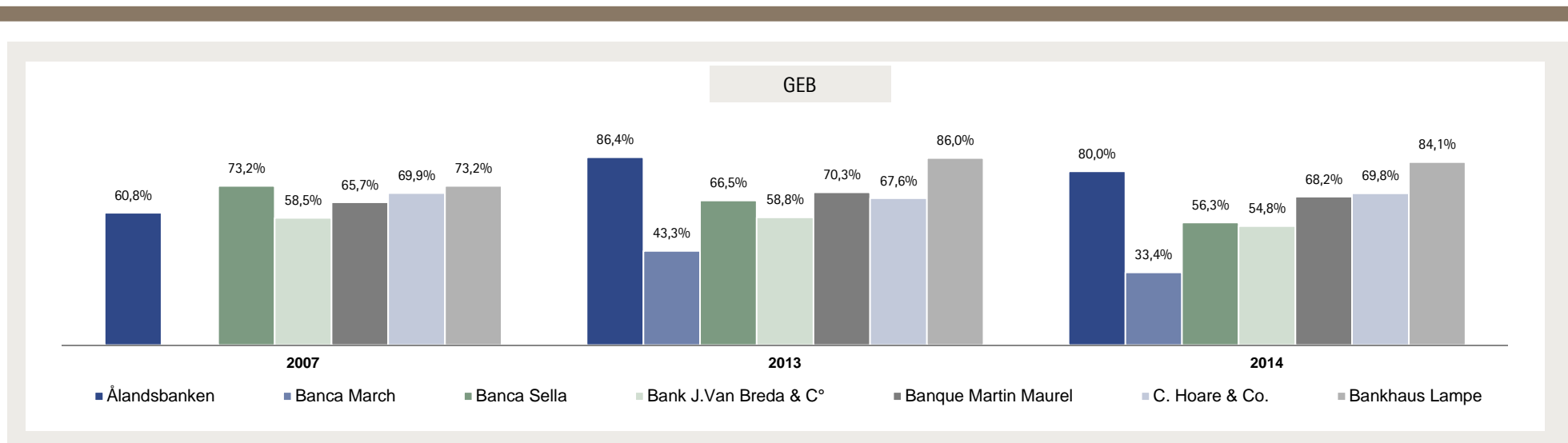
Capitalisation – Common Equity Tier 1 (CET1) Ratio



* Source: ZEB Study "Complexity Kills" 2014



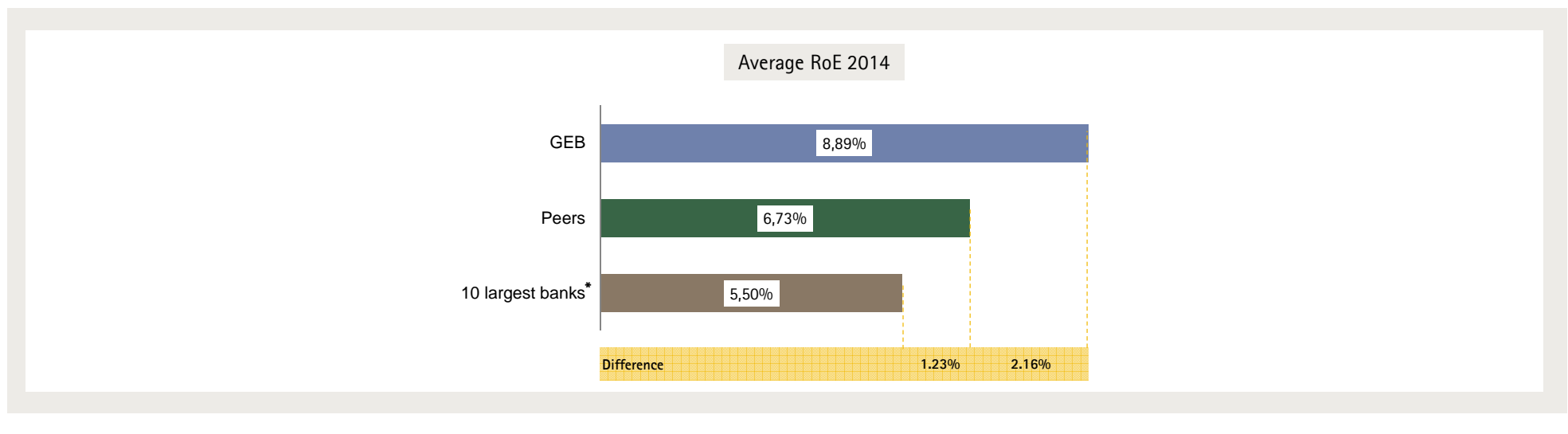
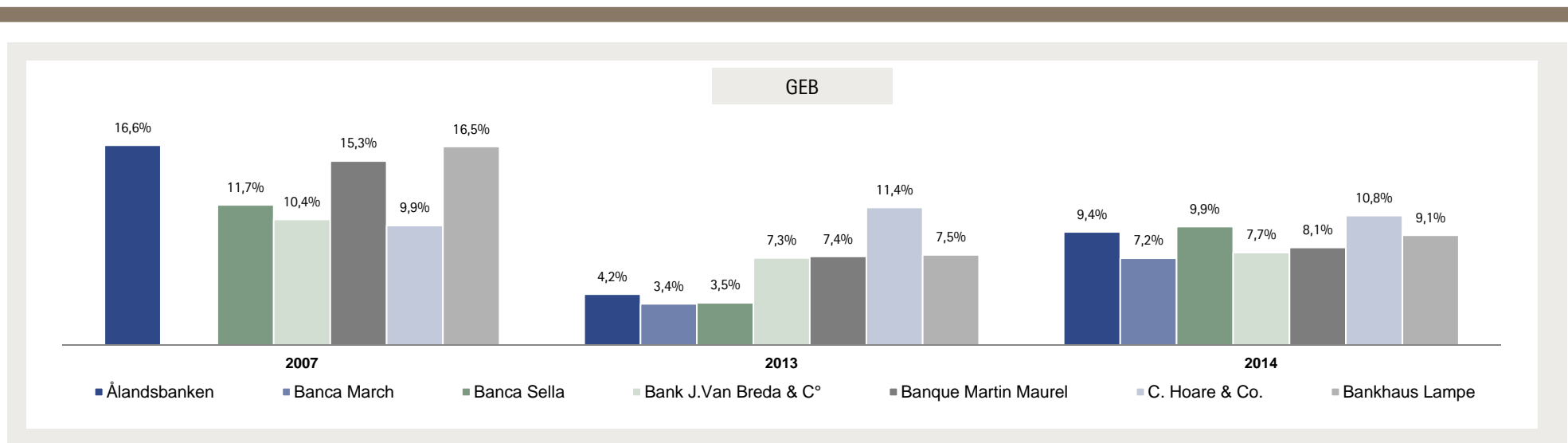
Profitability – Cost Income Ratio (CIR)



* Source: ZEB Study "Complexity Kills" 2014



Profitability – Return on Equity (RoE)*



*Post tax RoE

** Source: ZEB Study "Complexity Kills" 2014



Contacts

The rotating Presidency of the G.E.B. , changing every two years, defines also the headquarters of the G.E.B..

The presidency is currently (2016) held by [Ålandsbanken](#).

You may contact the G.E.B. by emailing at: info@gebanks.com



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