Deutsche Bank Credit Overview

Inhaltsangabe:Abstract: The essay is about the English and the German banking system, their characteristics and the implications of these. As the English banking system is defined as a specialised banking system and the German one is known as a universal banking system, these terms are explained in the first chapter. Furthermore, the chapter deals with the history of both systems to make clear why these two banking systems developed into two different directions. After having looked at the differences of the two alternative banking systems, their structure is analysed in more detail in the second chapter. All different kinds of banks existing in England and Germany are identified and their scope of functions and goals are described. In the following some important features of the banking systems, such as short-termism and corporate governance, are analysed in great detail. This means that these features are defined and their causes and consequences are identified and evaluated. After the different banking systems have been described with regard to their structure and features, the objective of the next chapter is, to point out the implications of these systems on companies performance. Therefore it is first of all necessary to define performance and the factors being responsible for a high or low economic performance. Afterwards, the influence of the banking systems on these factors are analysed. The last chapter of this essay shortly describes other existing opinions concerning the structure of the banking systems and their implications on companies performance. Furthermore, the chapter points out some tendencies for the future development of these banking systems.
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Master's Thesis from the year 2013 in the subject Economics - Finance, grade: 1, University of Applied Sciences Coburg, language: English, abstract: Management Summary In response to the recent financial and ensuing economic crisis of 2007-2008, the Basel Committee on Banking Supervision announced a new set of measures – Basel III, which ought to create a more resilient banking system. It also intends to help contain adverse effects of financial system from spilling over to real economy. This, in turn, will allow real sector of economy avoid potential credit disruptions in future. However, just as a coin has two different sides, Basel III might also have unintended adverse effects on real sector. Therefore, this research is addressed at analyzing possible effects of the new regulations on corporate financing. Through review of relevant literature, we have been able to identify the most significant researches in the area to date. On one hand, advocates of Basel III argue for a substantial net economic advantage of around 2.6 per cent of annual GDP increase as a result of implementation and imply that society will be better off as a result. On the other hand, there are a number of critics, who state that prescribed tighter and liquidity requirements will create a two-side pressure on RoE of banks, prompting these to allocate less capital to lending business – thus decreasing credit, available to real economy. As a result, after conducting two case-studies: one a bank and another on a non-financial corporate, it has been determined that, on one hand, larger banks, using market leadership position, relatively bigger size and also given efforts, directed at reduction of operational costs will be able to limit price increase of most of commercial banking products. On the other hand, it is defined that this is the right time for non-financial corporates for a wider direct financial market participation. In general, this paper extends support for the new banking regulations given a proper implementation. As a closing point, a recommendation on how to best perform this strategic shift from traditional banking products to financial market products was proposed. Keywords: Basel III, corporate finance, strategy tools

Inhaltsangabe:Abstract: Asset-backed securities (ABS) are an innovative capital market instrument, and can be defined as homogenous, financial, cash flow producing, illiquid assets, which are separated from other company assets, transferred to a third party and used as collateral for securities issued on the capital market. The question to be answered in this study is: In how far does the market segment of asset-backed securities contain potential for private investors as an interesting investment alternative? This is of interest for commercial banks for broadening their investment product range and following innovation in order to stay competitive in a highly contested market. The empirical research consists of exemplary case studies of recent ABS issuances, dialogs with experts in the field of asset securitization and complementary data on the current market situation. After a close examination of the obtained data, the conclusion to be drawn is that asset-backed securities are an interesting investment alternative for private investors and the market segment can be entered indirectly through mutual funds, since a direct investment is hindered by several market conditions. The positive risk-return ratio in comparison to other alternatives and the innovative character of ABS makes them an attractive component of private investment portfolios. In the light of a trade tax law change in favor of special purpose vehicles for true sale transactions and plans for a common ABS platform by several large German banks, commercial banks should consider launching ABS mutual funds and marketing them to retail clients in order to profit from the positive side effects on the investment business from growing supply on the credit side of this market segment. Inhaltsverzeichnis:Table of Contents:

Why Aren't They Shouting?

Credit Suisse, UBS and Deutsche Bank
Executive Intelligence Review; Volume 43
The German Great Banks and Their Concentration in Connection with the Economic Development of Germany
The Complete Guide
Dark Towers

From the author of the Vault Guide to the Top 50 Banking Employers, now in its 9th edition, this Guide profiles 55 employers, including American Express, AIG, Capital One, Fidelity, FleetBoston, GE Capital, Prudential, Vanguard Group, and Visa. The inside scoop on what it's like to work and what it takes to get hired there. Based on interviews and surveys of actual employees.

"Can we prevent another financial crisis? A sensible, actionable, and totally accessible call to arms from an acclaimed financial journalist"--

Within Europe, the banking sector is commencing a period of considerable change and consolidation. Advances in technology, competition from the non-banking sector, the introduction of the Euro, a European Central bank and, possibly, pan-European Regulation, combined with the challenge from US banks, increased mergers and changing practices means 21st century banking is changing immeasurably. The Future of Retail Banking in Europe is written in an accessible style by Oonagh McDonald and Kevin Keasey, two of the leading authorities in the field and includes: In-depth analysis of the banking structures in all the major European markets. Foreword by Guy Warren, Head of Banking, Europe, Unisys Corporation Unique insights into the industry from the CEOs of major European banks. The challenges being faced in the industry and predictions into what the future holds for retail banking in Europe. This book will be essential reading for middle and senior managers in the banking and financial service sectors, both suppliers and investors in the banking sector, and MBA students.

One Analyst's Fight to Save the Big Banks from Themselves
Vault Guide to the Top Financial Services Employers
The Future of Retail Banking in Europe
Future trend or dead end?
International Banking for a New Century
Banc of America Investment Services, Inc.; RBC Capital Markets Corporation; and Deutsche Bank Securities Inc.: Securities and Exchange Commission Litigation Complaint (Bank of America)

Seminar paper from the year 2004 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: A, Indiana University of Pennsylvania, course: Financial Markets & Institutions, 43 entries in the bibliography, language: English, abstract: The German banking industry is a highly regulated market with over 2,200 banks1. These banks are not equal at all. On the one hand, there are private owned commercial banks; on the other hand there exist savings banks, so-called 'Sparkassen', as well as 'Genossenschaftsbanken' that are equal to credit unions in the U.S. The German banking industry is just at the beginning of a structural change. In the recent past there have been a couple of mergers and bankruptcies within the banking industry. But a big change did not happen yet. In this paper we analyze the four biggest and most important German commercial banks -Deutsche Bank, HypoVereinsbank, Commerzbank, and Dresdner Bank - and their standing within the international banking industry. We examine the profit situation, the credit management, the worldwide role in asset management, as well as mergers and

acquisitions during the past few years. Additionally, we expounded possible structural changes and chances within the German banking industry in the near future.

This new textbook provides an up-to-date overview of international banking as the second decade of the twenty-first century unfolds. Integrating geo-economic, operational, institutional and regulatory changes in the financial sector, the volume's methodology incorporates specific case studies and research, combining theory with practical examples to illustrate the impact and consequences of past and present financial crises. The volume considers the core aspects of international banking, including its structural and technical features, historical context, institutional evolution in core markets, and wholesale, retail, investment and private banking. It uses specific examples from past and present literature, post-2008 case studies and histories, and research materials, offering a fully updated overview of how international banks respond to global crises, the origin, efficacy and evolution of financial markets, and the regulatory framework within which they function. One chapter is devoted to the evolution and potential of new markets, including the financial sectors of the BRICS and other emerging economies. Each chapter examines background, causes, impact and resolution, focusing on specific cases and their broader implications for the sector. This textbook is a guide to the new, and at times unchartered, landscape to be navigated by large domestic, cross-regional and global banks, and will be invaluable reading for students of finance, business and economics, as well as for those in the financial sector.

Contains Nearly 100 Pages of New MaterialThe recent financial crisis has shown that credit risk in particular and finance in general remain important fields for the application of mathematical concepts to real-life situations. While continuing to focus on common mathematical approaches to model credit portfolios,

Introduction to Credit Risk Modelin

Fixed Income Trading and Risk Management

Potential of asset-backed securities for private investors

Movement of companies. A case study: Deutsche Bank

A Practical Guide to Stopping the Next Global Financial Meltdown

Break Up the Banks!

A View from the Top

An insider points out the holes that still exist on Wall Street and in the banking system Exile on Wall Street is a gripping read for anyone with an interest in business and finance, U.S. capitalism, the future of banking, and the root causes of the financial meltdown. Award winning, veteran sell side Wall Street analyst Mike Mayo writes about one of the biggest financial and political issues of our time - the role of finance and banks in the US. He has worked at six Wall Street firms, analyzing banks and protesting against bad practices for two decades. In Exile on Wall Street, Mayo: Lays out practices that have diminished capitalism and the banking sector Shares his battle scars from calling truth to power at some of the largest banks in the world and how he survived challenging the status quo to be credited as one of the few who saw the crisis coming Blows the lid off the true inner workings of the big banks and shows the ways in which Wall Street is just as bad today as it was pre-crash. Analyzes the fallout stemming from the market crash, pointing out the numerous holes that still *exist in the system, and offers practical solutions. While it provides an education, this is no textbook. It is also an invaluable resource for finance practitioners and citizens alike.*

'Eloquent, entertaining and accessible.' FT Adviser When Kevin Rodgers embarked on his career in finance, dealing rooms were filled with clamouring traders and gesticulating salesmen. Nearly three decades later, the bustle has gone and the loudest noise you're likely to hear is the gentle tapping of keyboards. Why Aren't They Shouting? is one banker's chronicle of this silent revolution, taking us from an age of shouted phone calls and alpha males right up to today's world of computer geeks and complex derivatives. Along the way, Rodgers offers a masterclass in how modern banking actually works, exploring the seismic changes to the global financial industry over the last thirty years. Above all, his story raises a deeply troubling question: could it be that the technology that has transformed banking – and that continues to do so – is actually making it ever more unstable? 'A welcome addition to the panoply of must-read titles about banking before, during and after the crisis ... by someone who was actually at the centre of the industry at the time.' Euromoney 'An animated first-person narrative about the reality of banking ... lively and engaging.' LSE Review of Books

This is a full and authoritative account of the history of private banking, beginning with its development in conjunction with the world markets served by and centred on a few European cities, notably Amsterdam and London. These banks were usually partnerships, a form of organization which persisted as the role of private banking changed in response to the political and economic transformations of the late 18th and early 19th centuries. It was in this period, and the succeeding Golden Age of private banking from 1815 to the 1870s, that many of the great names this book treats rose to fame: Baring, Rothschild, Mallet and Hottinger became synonymous with wealth and economic power, as German, French and the remarkably long-lasting Geneva banks flourished and expanded. The last parts of this study detail the way in which private banking adapted to the age of the corporate economy from the 1870s to the 1930s, the decline during and after the Great Depression and the post-war renaissance. It concludes with an appraisal of the causes and consequences of the modern expansion of private banking: no longer the exclusive preserve of partnerships, the management of investment portfolios of wealthy individuals and institutions is now a major concern of international joint-stock banks.

The Advent of Financial Technology

Anatomy of a Financial Collapse

Comparison of the Most Important German Commercial Banks

Wall Street and the Financial Crisis

An Introduction to Banking

Comparative Analysis of the English and the German Banking System with Special Regard to Bank-Industry Relations and their Implications on Companies' Performance

Essay from the year 2008 in the subject Business economics - Business

Management, Corporate Governance, grade: A, Cardiff University, course: International Business Management, 15 entries in the bibliography, language: English, abstract: Nowadays the movement of a company abroad has become a very complex question. A business organization has to understand that the international environment has changed in the past twenty years. Today the global economy operates all around the world. There opened new, interesting markets e.g. China or Russia. The figure of international companies has risen faster as originally expected. Kotler et al (2001) argue many other industries as well as the global financial system have become more difficult to understand. According to Valdez (2000), in 1999 Deutsche Bank was ranked number one of the world's largest banks by assets with $865bn. Today its ranked number 6, but only number 23 according to profitability. It can be said that Deutsche is an investment Bank which deals with the needs of high net worth individuals e.g. deposits, loans and investment advice. Furthermore it is one of Europe's most powerful and successful banks. However, in 2003 Deutsche Bank has threatened to move from Germany to the United Kingdom (UK). In 2003 The Sunday Times reported that plans exist to move from Germany either to Switzerland, USA or UK because of Germany's anti-business culture and the complicated impractical laws. (online) Some of the international experienced managers would support the concept. An added reason given by a manager from Frankfurt (Main) headquarter is the poor performance of German companies which sounds like an excuse to move abroad. Rapid decisions are very difficult just as to be flexible. It seems that Deutsche's manager wanted to benefit through a relocation to New York or a huge merger with a Swiss bank e.g. Credit Suisse. The BBC (online, 2003) observed one day later that Deutsche Bank has indicated the movement. (online) Although the bank has become globally it is a historically grown company with its origin in Germany.

Inhaltsangabe:Abstract: Recently business magazines and newspapers have reported regularely about settled NPL deals. NPL is the abbreviation for a non-performing loan and simply describes a situation in which the debtor stopped complying to the terms agreed upon with the lender. Depending on the specific credit terms, the borrower has to pay interest and to repay the principle at a certain time. If this does not happen at a specific time the lender will demand the debtor to stick to the agreed terms and finally, in the event that the debtor does not change his or her behaviour, terminate the underlying contract. At what specific point in this process the loan should be qualified as a non-performing loan is not standardized. The range of past due periods varies from 30 days, over 90 days, to even 180 days. Neither accounting rules nor supervisory law specify yet under which conditions a financial institution has to classify certain loans as non-performing loans. However, this will change with the enforcement of Basel II, and also thanks to international distressed debt investors which demand for global standards. From time to time financial institutions amass huge stocks of these loans which finally leads to a wave of NPL sales. The market for NPL s evolves and is active for three to five years. After resolving the stock of NPL s it breaks down and stays relatively inactive for a longer time before it might develop again. Beside this time-related feature, a geographic pattern can be detected. The market does not evolve at the same time all around the world, but moves from one country or economic zone to the other. Right now, Germany is the most active market in Europe. The question is why. The sale of NPL s belongs neither for mortgage banks nor for commercial banks to their ordinary business. On the contrary, these banks are selling part of their core business the credit business. Of course defaulting debtors are not the most attractive ones for banks, and therefore who would to question the bank that wants to get rid of them. On the other hand banks dispose of traditional instruments to deal with these customers. The work-out department is usually in charge of collecting receivables and also the transfer of the respective receivables to debt-collecting agencies is a long exercised practice among banks. Are these traditional means no longer able to deal with the indubitable tremendous stock on NPL s in German banks and will the outsourcing [...]

Go inside the research to see the global consequences ofunethical banking The Next Revolution in our Credit-Driven Economy: The Adventof Financial Technology integrates market theory and practiceto help investors identify growth opportunities, and to helpregulators create a sustainable economic environment. Author PaulSchulte, former economic analyst with the National SecurityCouncil, draws upon his own decade-spanning research to demonstratehow unethical banking practices provide the brute force that drivespolitical and economic crises worldwide. By unbundling how creditmarkets work, this authoritative guide provides deep insight intocrisis avoidance and detection, successful investment climates, andthe groundwork that must be in place for policy makers to build asound basis for economic growth. Clear, succinct case studiesprovide examples of policy and its effects on economic stability,giving you a stronger understanding of the network of forces thatdetermine how loan/deposit ratios behave around the world. Countries that lend more than they save consistently get intotrouble, with catastrophic consequences for the rich and middleclass as well as the politicians. This book shows how creditexcesses bring about price collapse in stocks, currencies, and realestate, and provides direction for change in the context of globaleconomics. Dive deep into the mechanisms underlying the creditmarkets Learn how unregulated borrowing leads to socioeconomiccrises Examine real-world policy options through global casestudies Discover how credit rises are best detected and avoided An economic climate in which even the smallest hiccup can havelong-lasting consequences should be the ideal impetus for a closescrutiny of global banking practices and economic policy. TheNext Revolution in our Credit-Driven Economy takes you behindthe scenes for a new perspective, and a more informed look at wherethe world needs to begin changing. The second half of the book will take a look at the revolutiondriving financial technology. Companies in Silicon Valley andgiants like Alibaba are challenging the landscape for banking. Thishas profound implications for policy makers, banks and for a newclass of entrepreneurs who are developing software which is takingaway market share from bank and challenging decades-old financialempires. The book will explore the reasons why many global banksremain flat-footed. It will go into detail about the new companiesand software that are moving in the Far East and with innovationsin securities, bonds, foreign exchange, retail lending and SMElending. Lastly the book will look at the strategy behind Alibabaand how it will challenge many companies from a powerful baseinside China.

a study of the German credit banks before and after the War

With empirical analysis of Deutsche Bank AG and BMW AG.

25 Top Financial Services Firms

Careers in Investment Banking 2008

The Next Revolution in our Credit-Driven Economy

A Guide for Investors

After a two-year investigation by the Senate Permanent Subcommittee on Investigation, their report, Wall Street and the Financial Crisis: Anatomy of a Financial Collapse was released in April 2011. This is the most damning official report to date on Wall Street's role in the financial crisis. It describes the wheeling and dealing of bankers and others who benefited from the housing bubble while impoverishing the rest of America. It also offers four very clear causes of the financial crisis and, last but not least, it names culprits: - High risk mortgage loans by commercial banks were "the fuel that ignited the financial crisis" (describing the case study of Washington Mutual Bank, the sixth largest commercial bank at the time of its failure in September, 2008) - Failures by regulators "set the stage for mortgage loan losses that were a proximate cause of the financial crisis" (describing the case study of the Office of the Thrift Supervision, which was closed in 2010 and whose operations folded into the Office of the Comptroller of the Currency); - Inaccurate AAA credit ratings by the two largest credit rating agencies "constituted a key cause of the financial crisis" (describing Moody's and Standard & Poor's conflicts of interest while both had a quasi-monopoly position in the market for credit ratings); - Investment bank abuses: "The Investment banks that engineered, sold, traded, and profited from mortgage-related structured finance products were a major cause of the financial crisis" (describing case studies of Goldman Sachs and Deutsche Bank). This report and its detailed case studies are a must-read for policymakers, politicians, justice officials, bankers, journalists, academics and concerned citizens in order to understand what brought the economy to the brink of destruction. The U.S. SENATE PERMANENT SUBCOMMITTEE ON INVESTIGATIONS (PSI) is a bi-partisan team of senators that deals with Homeland Security and Governmental Affairs, and is currently headed by Senator Carl Levin (D-MI) and Senator Tom Coburn (R-OK). Formerly known as the Committee on Government Operations, PSI is the oldest subcommittee of the Senate Homeland Security Committee.

This public-sourced case was named the best finance case of 2013 in the 24th annual awards and competition sponsored by The Case Centre. It was designed for and works well in the latter portion of a GEMBA Financial Management and Policies course and in the early stage of a second-year MBA elective Financial Institutions and Markets course. The case is set in mid-2012 as the new co-CEOs of Deutsche Bank are about to speak in an analyst call. Students are the decision makers and have the opportunity to evaluate the various factors affecting a bank's situation in a changing global industry, such as leverage and credit quality, as well as to discuss the implications on Deutsche Bank and the banking sector more broadly of Basel III, the global regulatory reform. The students also have the opportunity to conduct a valuation of the bank. Investors were anxious to know whether the new co-CEOs would discuss the strategy of how Deutsche Bank planned to meet the new regulatory requirements, what effect Basel III would have on the company's profitability, and what lines of business it would focus on going forward in a new banking environment. They also wanted to know more about the benefits of the 2010 majority stake investment in Postbank, a German commercial bank. In class, this discussion also allows for a broader examination of the universal bank model and the role of banks within society.

A unique, authoritative, and comprehensive treatment of fixed income markets Fixed Income Trading and Risk Management: The Complete Guide delivers a comprehensive and innovative exposition of fixed income markets. Written by European Central Bank portfolio manager Alexander During, this book takes a practical view of how several different national fixed income markets operate in detail. The book presents common theoretical models but adds a lot of information on the actually observed behavior of real markets. You'll benefit from the book's: Fulsome overview of money, credit, and monetary policy Description of cash instruments, inflation-linked debt, and credit claims Analysis of derivative instruments, standard trading strategies, and data analysis In-depth focus on risk management in fixed income markets Perfect for new and junior staff in financial institutions working in sales and trading, risk management, back office operations, and portfolio management positions, Fixed Income Trading and Risk Management also belongs on the bookshelves of research analysts and postgraduate students in finance, economics, or MBA programs.

Deutsche Bank, Donald Trump, and an Epic Trail of Destruction

Deutsche Bank Must Be Saved for the Sake of World Peace

International Financing Review

Banc of America Investment Services, Inc.; RBC Capital Markets Corporation; and Deutsche Bank Securities Inc.: Securities and Exchange Commission Litigation Complaint (Deutsche Bank)

Asiamoney

Deutsche Bank and the road to Basel III

Deutsche Bank Must Be Saved, for the Sake of World Peace! Statement issued by Helga Zepp-LaRouche, Chairwoman of the German Civil Rights Movement Solidarity (BüSo), on July 12, 2016. The imminent threat of the bankruptcy of Deutsche Bank is certainly not the only potential trigger for a new systemic crisis of the trans-Atlantic banking system, which would be orders of magnitude more deadly than the 2008 crisis, but it does offer a unique lever to prevent a collapse into chaos. Behind the SOS launched by the chief economist of Deutsche Bank, David Folkerts-Landau, for an EU program of e150 billion to recapitalize the banks, lurks the danger openly discussed in international financial media, that the entire European banking system is de facto insolvent, and is sitting on a mountain of at least e2 trillion of non-performing loans. Deutsche Bank is the international bank which, with a total of e55 trillions of outstanding derivative contracts and a leverage factor of 40:1, even outdoes Lehman Brothers at the time of its collapse, and therefore represents the most dangerous Achilles heel of the system. Half of Deutsche Bank's balance sheet, which has plummeted 48% in the past 12 months and is down to only 8% of its peak value, is made up of level-3 derivatives, i.e., derivatives amounting to circa e800 billion without a market valuation. It probably came as a surprise to many that Lyndon LaRouche called today for Deutsche Bank to be saved through a one-time increase in its capital base, because of the systemic implications of its threatened bankruptcy. Neither the German government with its GDP of e4 trillion, nor the EU with a GDP of e18 trillion, would be able to control the domino effect of a disorderly bankruptcy. The one-time capital injection, LaRouche explained, is only an emergency measure which needs to be followed by an immediate reorientation of the bank, back to its tradition which prevailed until 1989 under the leadership of Alfred Herrhausen. To actually oversee such an operation, a management committee must be set up to verify the legitimacy and the implications of the obligations, and finalize its work within a given timeframe. That committee should also draw up a new business plan, based on Herrhausen's banking philosophy and exclusively oriented to the interests of the real economy of Germany. Alfred Herrhausen was the last actually creative, moral industrial banker of Germany. He defended, among other things, the cancellation of the unpayable debt of developing countries, as well as the long-term credit financing of well-defined development projects. In December 1989, he planned to present in New York a plan for the industrialization of Poland, which was consistent with the criteria used by the Kreditanstalt für Wiederaufbau (KfW) for the post-1945 reconstruction of Germany, and would have offered a completely different perspective than the so-called "reform policy," or shock therapy, of Jeffrey Sachs. Herrhausen was assassinated on November 30, 1989 by the "Third Generation of the Red Army Fraction," whose existence has yet to be proven to this day. It happened only two days after Chancellor Helmut Kohl, who counted Herrhausen among his closest advisors, had presented his ten-point program for gradually overcoming the division of Germany [between East and West]. The cui bono of the terrorist attack remains one of the most fateful issues in the modern history of Germany, and one which urgently needs to be clarified. The fact is that Herrhausen's successors introduced a fundamental paradigm change in the bank's philosophy, which brought Deutsche Bank into the wild world of profit maximization at all costs...

Banking is an industry that deals with credit, cash holding, investments, and other types of financial operations. Because it allocates cash to borrowers with productive investments, the banking industry is one of the most important drivers of most economies. Deposits and withdrawals, currency exchange, forex trading, and wealth management are all services provided by banks. They also serve as a conduit between depositors and borrowers, using the monies placed by their customers to provide credit to those who need it. Banks make money by charging interest on loans, which they benefit from by charging a greater interest rate than they pay on customer deposits. They must, however, follow the rules set down by the central bank or the national government. A bank is a financial institution that accepts deposits from customers and provides loans to individuals and businesses. Banks profit by charging greater interest rates on loans than they do on customer deposits. In the United States, banks are mandated to hold 10% of client deposits as reserves, while the remaining 90% is used to make loans. How the Banking Industry Works - Banking Fundamentals The Federal Reserve regulates banks in the United States. Banks must keep at least 10% of each deposit on hand, but they can lend out the remaining 90% as loans. The reserve requirement applies to all types of banks with a US banking licence, and the reserve can be held as a deposit in a local Fed bank or as cash in the vault.

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.

Managing Change in the Excellent Banks

Credit Derivatives and Structured Credit

The World of Private Banking

Joint stock banking in Germany

Introduction to Credit Risk Modeling

#1 WALL STREET JOURNAL BESTSELLER * NEW YORK TIMES BESTSELLER New York Times finance editor David Enrich's explosive exposé of the most scandalous bank in the world, revealing its shadowy ties to Donald Trump, Putin's Russia, and Nazi Germany "A jaw-dropping financial thriller" —Philadelphia Inquirer On a rainy Sunday in 2014, a senior executive at Deutsche Bank was found hanging in his London apartment. Bill Broeksmit had helped build the 150-year-old financial institution into a global colossus, and his sudden death was a mystery, made more so by the bank's efforts to deter investigation. Broeksmit, it turned out, was a man who knew too much. In Dark Towers, award-winning journalist David Enrich reveals the truth about Deutsche Bank and its epic path of devastation. Tracing the bank's history back to its propping up of a default-prone American developer in the 1880s, helping the Nazis build Auschwitz, and wooing Eastern Bloc authoritarians, he shows how in the 1990s, via a succession of hard-charging executives, Deutsche made a fateful decision to pursue Wall Street riches, often at the expense of ethics and the law. Soon, the bank was manipulating markets, violating international sanctions to aid terrorist regimes, scamming investors, defrauding regulators, and laundering money for Russian oligarchs. Ever desperate for an American foothold, Deutsche also started doing business with a self-promoting real estate magnate nearly every other bank in the world deemed too dangerous to touch: Donald Trump. Over the next twenty years, Deutsche executives loaned billions to Trump, the Kushner family, and an array of scandal-tarred clients, including convicted sex offender Jeffrey Epstein. Dark Towers is the never-before-told saga of how Deutsche Bank became the global face of financial recklessness and criminality—the corporate equivalent of a weapon of mass destruction. It is also the story of a man who was consumed by fear of what he'd seen at the bank—and his son's obsessive search for the secrets he kept.

Since this book was first published four years ago, the pace of change in the banking world has accelerated and this updated version shows how specific banks have fared, how uniform the pressures for change are and the reasons for the decline in some banks.

Over the past decade, credit derivatives have emerged as the key financial innovation in global capital markets. At end 2004, the market size hit $6.4 billion (in notional amounts) from virtually nothing in 1995. This rise has been spurred by the imperative for banks to better manage their risks, not least credit risks, and the appetite shown by institutional investors and hedge funds for innovative, high yielding structured investment products. As a result, growth in collateralized debt obligations and other second-generation products, such as credit indices, is currently phenomenal. It is enabled by the standardization and increased liquidity in credit default swaps - the building block of the credit derivatives market. Written by market practitioners and specialists, this book covers the fundamentals of the credit derivatives and structured credit market, including in-depth product descriptions, analysis of real transactions, market overview, pricing models, banks business models. It is recommended reading for students in business schools and financial courses, academics, and professionals working in investment and asset management, banking, corporate treasury and the capital markets. Highlights include: Written by market practitioners and specialists with first-hand experience in the credit derivatives and structured credit market A clearly-written, pedagogical book with numerous illustrations Detailed review of real-case transactions A comprehensive historical perspective on market developments including up-to-date analysis of the latest trends

Life After the Lehmann Bankruptcy

Deutsche Bank: The Global Hausbank, 1870 - 2020

Deutsche Bank

Basel III and corporate financing. Impact of the newest Basel III banking regulation accords on corporate capital-raising strategies.

Banking Law: New York Banking Law

Risk

Seminar paper from the year 2003 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 1,0 (A), St. Cloud State University (-), 19 entries in the bibliography, language: English, abstract: In 1870 Deutsche Bank was founded by Georg Siemens in Berlin with the purpose: "to transact banking business of all kinds, in particular to promote and facilitate trade relations between Germany, other European countries and overseas markets"1) (Exhibit 1) 1. Today similar to other German Banks, Deutsche Bank group is a universal bank. With 69,300 employees, the bank serves more than 13 million customers in 76 countries worldwide; more than half of the bank?s staff work outside Germany. The home market of the group is the

European market, especially the German market. Deutsche Bank?s international orientation is reflected in its staff. In June 2003, 31107 employees worked in Germany, 19250 in Europe (excluding Germany), 12747 in America, and 6205 in Asia/Pacific. The Deutsche Bank offers customers a broad range of modern banking services. With about 1,500 branches in Germany and extensive branch networks in Italy, Spain and Belgium. Deutsche Bank is the biggest bank in the Euro zone.

Dark TowersDeutsche Bank, Donald Trump, and an Epic Trail of DestructionHarperCollins

Careers in Investment Banking

Exile on Wall Street

Deutsche Bank Group - Overview

The sale of non-performing loans - beneficial for a bank?

International Electronic Trading Review

A Banker’s Tale of Change, Computers and Perpetual Crisis