

"Soundness rations" sont cles important de supervision de la banque

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Abstrak

INTRODUCTION

At the beginning of 1870 a small group of men who combined business experience with enormous enterprise decided to set up a German export bank based in Berlin. This new Financial Institution was named simply 'Deutsche Bank'. Its founding charter was approved on 10 March 1870 by 'supreme decree of His Majesty the King of Prussia'. In the period of 1871-1873 the Bank opened first branches outside Germany, in London, Shanghai and Yokohama.

Now the Bank has 256.000 shareholders with 58% belonged to Institutional and Companies Investors, 39% belonged to individuals and the Bank staff own 3%. Deutsche Banks half year results for 1997 saw net income rise by 27.5% to DEM 1,5 billion. Earnings per share rose by DEM 0.60 to DEM 2.90 with return on equity before taxes rising to 18.6%. This increase can be attributed to the buoyant performance of the equity and foreign exchange markets with substantial exchange rate movements impacting positively on earnings and increased expenses. Return on equity before tax increased 3.4 percentage points to 17.1%, while the cost/income ratio of just under 72% is roughly on a par with comparable multinational universal banks. The Group's capital and reserves grew to DEM 29.7 billion after 1,2 billion had been transferred to retained earnings.

To run its operation, the Bank is classified into five divisions ; three business divisions and two service divisions. The three business division are Retail and Private Banking Division, Corporate and Institutional Banking, and Investment Banking. The two service divisions are Group Services and Staff Divisions.