

Introduction

SNL is the ideal productivity tool for analysing financial institutions. With integrated in-depth data, news and analytics, SNL provides a complete toolbox for Europe's banking universe. SNL's European Financials product covers listed and non-listed banks in two heavily vetted European templates, a full template and a comparable summary template. Light coverage of listed insurance and other financial service companies allows you to study the financial portrait of Europe's major financial institutions.

Getting Started

Go to www.snl.com to log in or register as a new user.

If you register, a password will be emailed to you within seconds.

Once you have SNL login credentials (email address and password), enter them on the login screen.

Check **Enable Auto-Login** and SNL will remember you the next time you visit.

Company Briefing Books

SNL has snapshot Briefing Book views for all companies, M&A deals, and capital offerings. To access, type a company name in the search bar. You'll see a list of covered companies. If you don't see the company you're after, just ask!

Business Profile: View aggregated branch counts by country and operating results by business segment and geography.

Institutional Ownership: Analyse institutional, stakeholder, and mutual fund ownership.

Templated Financials: Drill down into over 500 fields of financial data with SNL's full template for in-depth analyses of banking markets in Europe. For companies with summary coverage use the comparable template with over 100 data fields providing an expansive view of the European banking landscape with increased banks coverage.

European Market Analysis: Find and map thousands of bank locations for all fully covered European banks and their subsidiaries using precise mapping technology.

News, Filings, and Documents: Find out the latest company information from news, events and filings plus investor presentations and transcripts.

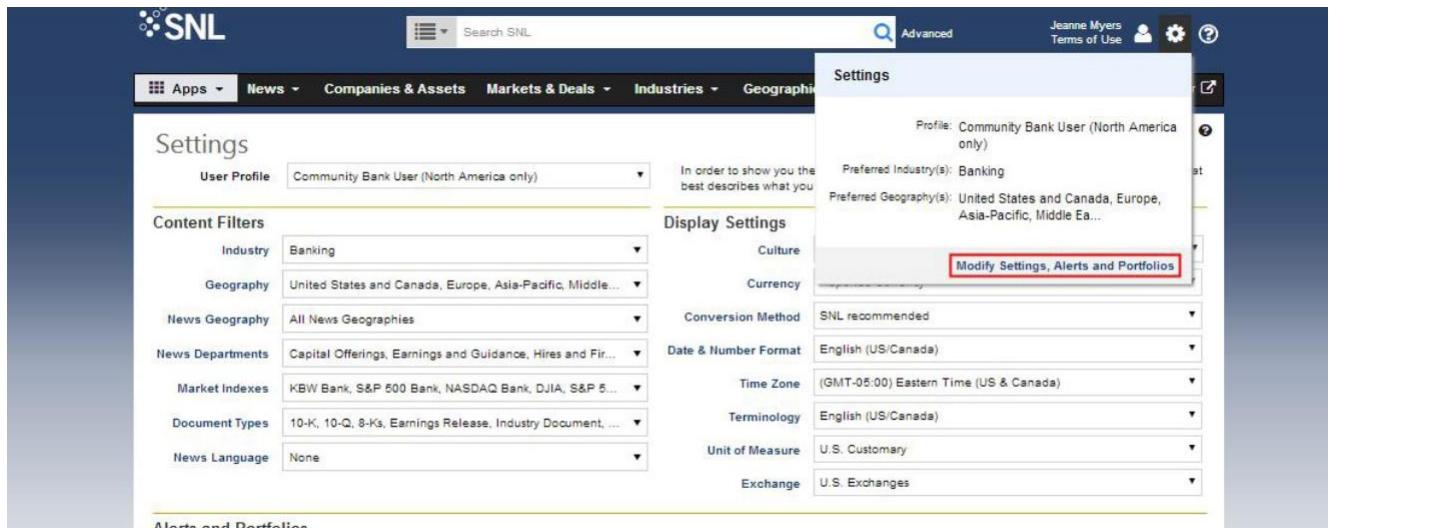
M&A Data: Identify M&A activity over the last five years for whole company, branch and minority transactions for banks and savings bank targets across Europe.

Capital Markets: Access information at the parent/subsidiary levels, including outstanding equity issues and offerings, credit ratings, and dividends.

Consensus Estimates: View the latest consensus on key financial metrics.

Custom Settings & Alerts

To customize SNL to suit your specific needs, select **Modify Settings and Alerts** from the  **Settings** drop down in the top right of the page.



Content Filters

- Industry:** Select the industries most relevant to you.
- Geography:** Filter content based on specific geographies.
- News Geography:** Apply a filter based on company headquarters or story subject matter.
- News Departments:** Department and subdepartment selections allow you to filter My SNL content by the subjects of interest to you.
- Market Indexes:** Select up to 30 industry-specific total return and broad market indexes.
- Document Types:** Select your Document preferences to filter the documents included in the Advanced Document Search, Today's Filings, the Latest Filings Dashboard Component and NewsWire.

Display Settings

- Culture:** Selecting a culture will update your display settings. You still are able to customize individual fields after you have applied a culture.
- Currency:** Select a currency and conversion method to control display of monetary data.
- Date and Number Format:** Choose region-specific formatting for date, time and numerical data.
- Time Zone:** Set a time zone to ensure timely delivery of midday and evening alerts.
- Terminology:** Choose U.S./Canada- or U.K./Europe/Asia-specific terminology for fields and definitions.
- Unit of Measure:** Choose your preferred measurement standard for all property-related content on the SNL site.
- Exchange:** Select your preferred exchange to eliminate the need for providing the exchange suffix when searching by Trading Symbol for companies trading on your preferred exchange.

Alerts and Portfolios

- Delivery Preferences:** Set your email delivery format (HTML or Text/Mobile) for all alerts.
- Default Alerts**
 - My SNL Summary:** Receive a real-time, midday and/or evening summary alert for your selected market indexes, research reports, industry events, news and documents of interest.
 - My Publications:** Select industry newsletters of interest and receive a daily email with links to a downloadable PDF.
 - My Features:** Create an alert to receive notice of new content available within any of SNL's regular feature types.
 - My Blogs:** Create a blog alert to receive notices of new postings of any SNL blogs.
- Custom Alerts**
 - Portfolios Alert:** Choose to receive portfolio-based real-time email alerts and midday and evening summaries.
 - Keyword:** Select keyword(s), that will be used to deliver specific news content available.
 - Department:** Create a department alert to receive emails with specific news content. SNL allows an alert based on preferred department areas of interest. This step-by-step form allows users to set delivery preferences, name the alert (to access for future modifications), capture all departments and filter by industry, if desired.



Creating Portfolios

SNL includes the ability to build and save groups of companies that can be used to filter your news and data content. They can also be used as a custom index. Your Portfolios can be tracked in a specialised SNL Part, which can be placed on various pages to target your research. (Custom portfolios can be renamed or edited at any time.)

1. Click on the Portfolio dropdown on the upper-right-hand side of the Companies & Assets page and select Manage Portfolios.
2. Enter a name for your custom portfolio in the Create a New Portfolio text box.
3. List a single ticker or multiple tickers in the Add Companies box and click Add to complete.
4. The Advanced Search function may be used to build portfolios based on additional criteria.

Screenshot 1: Shows the 'Manage Portfolios' dropdown menu with the 'Create Company Alert / Portfolio...' option highlighted.

Screenshot 2: Shows the 'Alerts and Portfolios' menu with the 'Create Company Alert / Portfolio...' option highlighted.

Screenshot 3: Shows the 'Edit an Existing Portfolio' screen. A company is being added to the portfolio, with the 'Add Companies' input field highlighted.

Using Search Tools

SNL's search allows you to conduct full-text search on news articles, documents, events and a host of corporate, industry and market-related pages. It features type-ahead functionality for companies and other entities as well as frequently searched terms and allows you to narrow your search by category.

To achieve the desired results, you can adjust the search categories to be broader or more specific in order to achieve more or fewer results, respectively. The use of quotation marks around terms and phrases will isolate specific results for the terms in a given order and form, whereas searches without quotation marks will bring back articles by relevance of the search terms and how often they appear individually or together in the document.

Enter a ticker symbol or exact company name and press enter or search icon to navigate directly to a company's profile page.

Screenshot 1: Shows the search bar with 'BB&' entered. The search results list various BB&T entities across different business units like Capital Structure Detail, Company, Country, News, Documents, and Events.

Working with SNL Parts

SNL Parts allow you to create customised pages reflecting the data you use the most. If SNL Parts can be added to a page, the “**Add Content**” button will appear in the upper right hand corner. Once this button is selected, the SNL Parts catalog will be opened.

1. Click the Add Content button at the right of the menu bar.
2. Select the SNL Parts from the menu and click the Add Selected Content button.
3. Click the Close button.

Using your mouse, you can drag and drop SNL Parts to a different section of the page.

Screenshot 1: Shows the 'Add Content' button highlighted in the top right corner of the menu bar.

Screenshot 2: Shows the 'Editors' Picks' part, which is a quick view of upcoming company meetings.

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Country Profiles

Country profiles allow you to compare countries across multiple macroeconomic indicators as well as focus on one country's economy. You can scan across years of history and projections, bringing sovereign context to your banking analysis. Click on the “Geographies” tab to navigate the countries of your choice.

Screenshot 1: Shows the Spain Country Profile page with a table of Economic & Demographic Data for 2009, 2010, and 2011.

	2009	2010	2011	
Real GDP (\$B)	774.3	772.5	776.2	
Real GDP Growth (%)	-3.72	-0.20	0.50	
Nominal GDP (\$B)	1,468.4	1,415.7	1,365.0	
Population (M)	45.8	45.9	46.1	
Population Change (%)	0.50	0.30	0.50	
GDP Per Capita (\$)	32,090	30,830	29,590	
Unemployment Rate (%)	18.08	20.30	19.50	
Macroeconomic Stability	-80.38	-64.83	-55.19	
Current Account Balance (\$B)	-0.29	1.60	0.90	
Consumer Prices (%)	-3.40	2.70	1.60	
Producer Prices (%)	-11.14	-9.60	-7.30	
External Sector	Goods: Exports (\$B)	220.92	272.03	283.70

Screenshot 2: Shows the 'Largest Retail Presence' page with a table of Company Name, Branches in Spain, Branches in Europe, and Branches Total Europe (%).

Company Name	Branches in Spain	Branches in Europe	Branches Total Europe (%)
La Caixa	5,437	5,437	100.00
Banco Santander SA	4,538	6,864	66.11
BBVA	2,906	2,999	96.90
Deutsche Bank AG	2,505	4,945	50.66
Caja Madrid	2,035	2,035	100.00
Banco Popular Español SA	1,726	1,999	86.34
Caja Catalunya	1,397	1,397	100.00
Caja Galicia	1,378	1,394	98.85
Banco Sabadell SA	1,242	1,242	100.00
Caja Duero	1,118	1,135	98.50

* Only includes SNL covered companies for which specific branch location data is available.

[View more retail presence >](#)

Business Profile

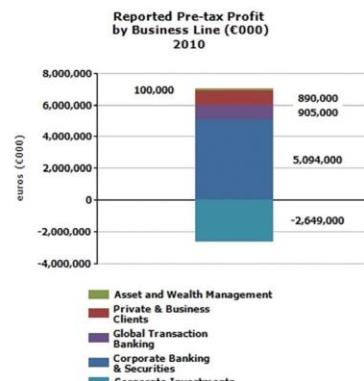
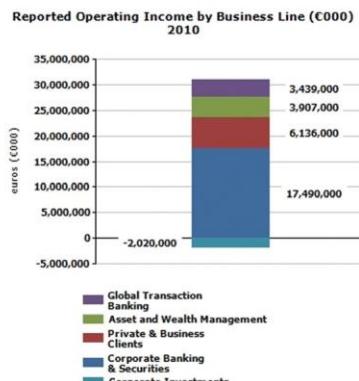


Currency: EUR

Company Description

Deutsche Bank is a leading global investment bank with a strong private clients franchise. A leader in Germany and Europe, the bank is continuously growing in North America, Asia and key emerging markets. With 82,504 employees in 72 countries, Deutsche Bank offers unparalleled financial services throughout the world. The bank competes to be the leading global provider of financial solutions for demanding clients creating exceptional value for its shareholders and people.

Source As of Date: 08/11/2010



SNL European Financials Daily™

Tuesday, January 25, 2011

Caja reform at heart of solving euro crisis

by David Briley

For many, it is the Spanish dream. In the distance, there are mountains, in the middle distance, the extended sprawl of white residential buildings and, in the foreground, a man stands with his putter on a green beneath a cloudy blue sky.

"I have a golf course for myself. It was the deal of a lifetime. Today everything belongs to me," says Enrique Tabone, a 50-year amateur golfer, told *El País* in a June 16 magazine article before his photograph. Tabone lives six months of the year in one of the entry buildings.

According to *El País*, the dream has created \$65,000 finished but unfinished housing units, some 290,000 units being sold and land on which work has stopped, causing concern of "empty land." Across Spain, families and individuals live in rather splendid isolation amid 1.2 million properties.

The Spanish dream has become nightmare financed principally by the Spanish savings banks, or cajas. The costs have called into question the creditworthiness of the Spanish sovereign, although many now believe that the pessimism is overdone.

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Merger Stories

Deal Announcement

General Electric Capital Corp.

General Electric Co.

Close: \$20.04 +0.30 (+1.5%)

GE Vol: 5,594,733

Standard Chartered Plc

Close: £10.40 -0.20 (-1.4%)

STAN Vol: 50,101

Standard Chartered Plc said Jan. 24 that it reached an agreement to buy General Electric Capital Corp.'s Singapore-based unit, GE Capital Pte. Ltd.

The British bank said the deal, which is pending regulatory approvals, is expected to close in the first quarter.

GE Money's gross assets as at Dec. 31, 2009, were \$1.81 billion.

General Electric Co. is the ultimate parent of GE Capital.

Jan 24, 11 Standard Chartered Plc: Merger Press Release

E-mail this story.

Deal Update / Other

Brit Insurance Holdings NV

Close: €0.40 +0.01 (+0.3%)

BRE Vol: 96,223

Apollo Management VII LP

BRH Holdings LP

CVC Capital Partners

Achilles Netherlands Holdings BV said Jan. 24 that it extended the offer period to acquire Brit Insurance Holdings NV to 1 p.m. London time on Jan. 29.

Achilles Netherlands said that as of the previous closing date of Jan. 22, it had received valid acceptances for 56,332,681 Brit Insurance shares, representing approximately 71.03% of the company's existing share capital.

Achilles Netherlands was formed by BRH Holdings LP, Apollo Management VII LP and CVC Capital Partners.

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Takeover target Banif looks to stand alone

by Leticia Comargo von Wissel

Banif-Banco Internacional do Funchal SA will likely look to real estate as a first step in its plan to dispose of non-strategic assets, a move that could include the sale of its real estate portfolio, analysts told *El País*.

Nuno Serfim from IG Markets Portugal told SNE, Financial that the sale of real estate assets could be followed by the disposal of its investment bank unit in Brazil, "since it is a very valuable asset in the eyes of international investors." He noted that Banif already sold a stake in Brazilian subsidiary Banco do Brasil's subsidiary, BCB.

"Some of the assets that were a priority five or 10 years ago are no longer important after the decision to center the business on providing financial services," the head of Banif Investments, Artur Fernandes, reportedly said, pointing to real estate assets and minority interests in other companies.

With several Portuguese financial institutions in search for capital, "it does not surprise us that Banif also has these concerns [improving its liquidity]," Serfim said, noting that even a large bank such as Banco Espírito Santo SA disposed some assets in Angola recently.

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THE DAILY DOSE on SNL

The Daily Dose: European Financials Edition

SNL's daily morning wrap-up of financial news from Europe's major publications. Ready from 8:30 a.m. London time.

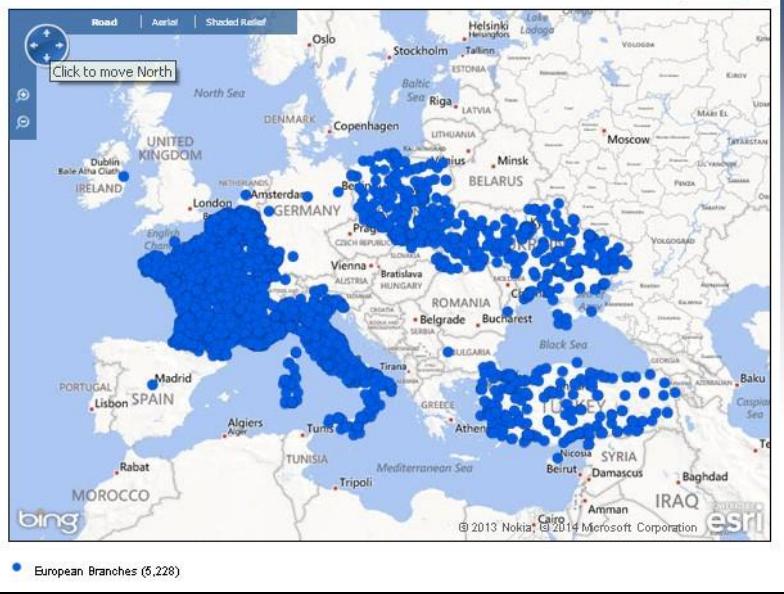
<http://www.snl.com/Marketing.HTML?EmailCurrent/10024/SNLDailyDose.pdf>If you experience difficulties or have any questions, please e-mail us at support@snl.com or call us at +1.888.275.2622.

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Global Bank Branch Map



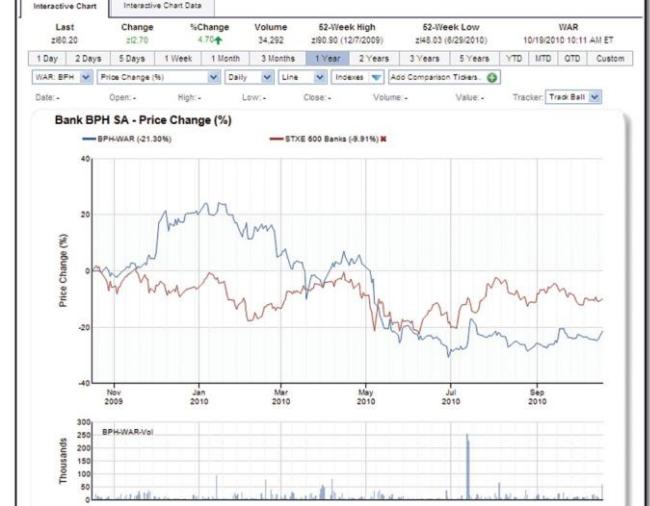
Currency: EUR



Stock Chart



Reported Currency



It's time to start using SNL for European Financials.

If you're an existing client:

- Follow the simple registration and login steps on the front page of this guide.
 - For assistance, contact SNL Support:
- +44 20 7283 8887 (Europe), +1.888.275.2822 (US), support@snl.com
- Follow the simple trial registration steps on the front page of this guide.
 - For assistance, contact SNL Sales:
- +44 20 7398 0873 (Europe), +1.866.296.3743 (US), sales@snl.com