



BankResearch Online

USER MANUAL

BankResearch
ONLINE

Version 1.0
September 2019

Preface

BankResearch Online offers its customers the opportunity to carry out a wide range of analyses on Danish banks based on updated annual and half-yearly data harvested from annual reports, interim reports, [risk and capital requirement reports](#) and branch office locations and shareholder data.

This user manual is intended for new users with little or no experience using the BankResearch Online system. The goal of this document is to give a broad overview of the main functions of the system interface as well as instructions on how to set up and administer the various analytical tools.

Every effort has been made to ensure that this document is an accurate representation of the functionality of BankResearch Online. As with every software application, development continues after the documentation has gone to press so minor inconsistencies may occur. We would appreciate any feedback on this manual. Send comments via email to: manuals@bankresearch.com.

The following documentation conventions have been used in this manual:

- Menus, options, icons, fields, and text boxes on the screen will be bold (e.g. the Help icon).
- Clickable buttons will be bold and within brackets (e.g. the [OK] button).
- Clickable links will be bold and underlined (e.g. the [Edit link](#)).
- Some screen captures have been cropped and/or edited for emphasis or descriptive purposes.

Table of content

Content

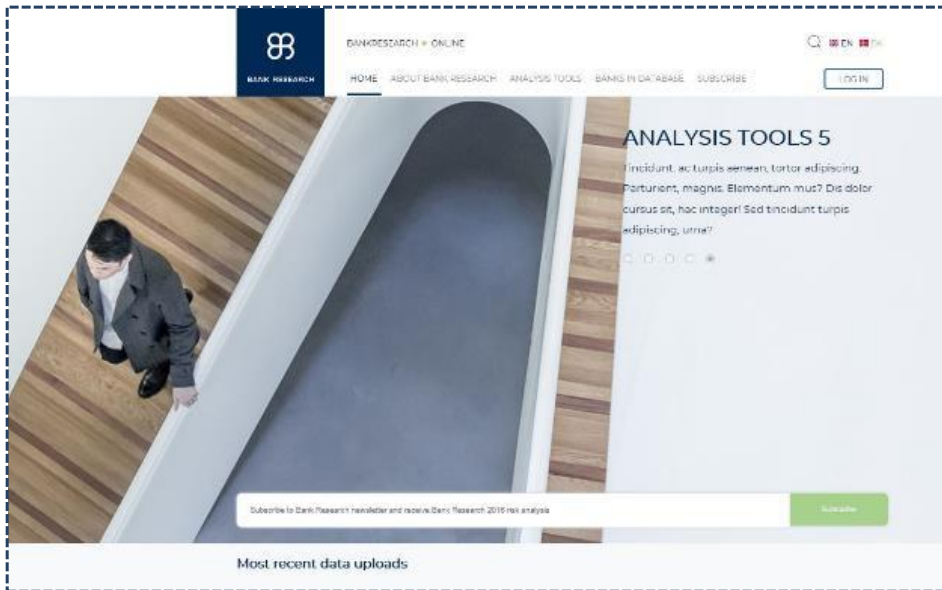
Preface.....	2
Table of content	3
Chapter 1 Accessing BankResearch Online.....	4
Chapter 2 Membership.....	6
Chapter 3 Analysis Tools.....	107
Chapter 4 Profiles	128
Chapter 5 Peer Group Analysis.....	1612
Chapter 6 Benchmark Report.....	2117
Chapter 7 Risk Analysis.....	2622
Chapter 8 Branch Office Location Analysis.....	3026
Chapter 9 Advanced Search.....	4036
Chapter 10 Banks in Database	4339
Chapter 11 Your Account	4440
Chapter 12 Appendices	4541

Chapter 1

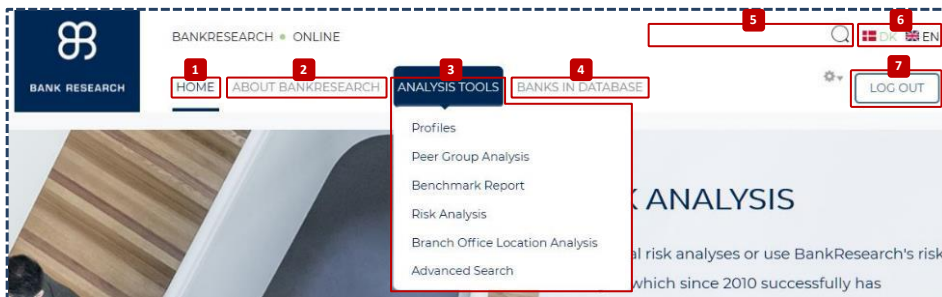
Accessing BankResearch Online

To work with BankResearch Online, start by accessing the online system.

Go to <http://www.bankresearch.dk>



Menu items



Here is a brief explanation of the various BankResearch Online menu items (see more on the following page):

1. HOME

Home is the opening page when accessing the BankResearch Online system.

2. ABOUT BANKRESEARCH

Here you will find information about BankResearch and what the BankResearch Online system offers.

3. ANALYSIS TOOLS

Under this menu item, all the BankResearch Online system analysis tools are available: Profiles, Peer Group Analysis, Benchmark Report, Risk Analysis, Branch Office Location Analysis and Advanced search.

4. BANKS IN DATABASE

Clicking this menu item will provide the user with an overview of all the banks in the BankResearch Online system including ~~the individual which~~ years ~~for which~~ data is available for each bank.

5. SEARCH

This is a free text search field enabling the user to search the entire BankResearch Online system for any specific data.

6. LANGUAGES

Here the user can choose between the languages the BankResearch Online system is available in. Currently Danish (DA) and English (EN).

7. LOG IN / LOG OUT

Click here to Log in or Log out of the BankResearch Online system.

Generic functions

The BankResearch Online system has a few generic functions appearing on several of the pages – primarily under **Analysis tools**. These functions are explained below.

Select period: When selecting a period seven columns will always be displayed in the report. This can be either as seven yearly periods, seven half-yearly periods or three yearly/four half-yearly periods. The chosen year defines the columns to be displayed. This function is valid for profiles, peer group analysis and benchmark report.

Save profile, risk analysis etc.: By checking the field **Allow this profile to be available...** it becomes possible for other users in your organization to use, modify and delete this profile, risk analysis etc. created by you.

The saved profile, risk analysis etc. will be visible in the existing section of the profile, risk analysis etc. A new profile, risk analysis etc. (or re-using it) can be based on this report.

Chapter 2

Membership

There are two types of membership; Free or Paid. Click **Subscribe** to choose membership type.

The screenshot shows the 'Subscribe' page on the BankResearch Online website. The page header includes the BankResearch logo, navigation links (HOME, ABOUT BANK RESEARCH, ANALYSIS TOOLS, BANKS IN DATABASES, SUBSCRIBE), and a 'LOG IN' button. The main content area is titled 'Subscribe' and contains the following text:

To register at bankresearch.dk, choose the membership right for you..

You can easily change your type of membership after you register.

Two membership options are presented:

- Free**: 00,00 DKK annually. Features include: Access to data on xx banks, Risk evaluation of banks, Export data to PDF, and Quarterly newsletter with industry analysis. A 'Try Now' button is located at the bottom.
- Paid**: 4000,00 DKK annually. Features include: Access to data on xx banks, Risk evaluation of banks, Compare banks with peers, Export data to PDF, Access to latest data, and Quarterly newsletter with industry analysis. A 'Register' button is located at the bottom.

Below the membership options, there is a section titled 'Why buy?' followed by several paragraphs of placeholder text (Lorem Ipsum).

Her skal vi lige have opdateret, så det matcher din prisstruktur...

Chapter 3 Variables in the BankResearch Online database

BankResearch Online's database comprise approximately 900 variables which can be used in the user's individual analysis.

The variable names are often long and, in some instances, not easily intuitive which initially will require that the user familiarises himself with the relevant variables for his analysis.

Consequently, BankResearch Online has prepared two documents:

- [Variables in the database](#)
- [Definitions – variables in the database](#)

These two documents can be found [\[her skal indsættes enten et link eller et billede eller begge dele,....\]](#)

“Variables in the database”:

This document outlines all the variables in the BankResearch Online database and the variables are listed in 27 main groups:

- | | |
|---|--|
| 1. Profit & loss statement | 15. Impairments – by industry |
| 2. Profit allocation | 16. Credit quality |
| 3. Balance sheet – assets | 17. Industry concentration |
| 4. Balance sheet – liabilities | 18. Personnel, administration and auditing |
| 5. Off-balance sheet items | 19. Stock market data, customers and branch offices |
| 6. Capital base | 20. Key ratios – interest rates and fee and commission rates |
| 7. Risk exposures | 21. Key ratios – rate of return |
| 8. Individual capital requirement | 22. Key ratios – profitability |
| 9. Capital requirement key ratios | 23. Key ratios – other |
| 10. Risk related ratios | 24. Key ratios – per employee ratios |
| 11. Supervisory diamond | 25. Key ratios – per branch office ratios |
| 12. Balance sheet II | 26. Key ratios – per customer and per share ratios |
| 13. Bank package I & II | 27. Growth rates |
| 14. Impairment account | |

For each variable in each of these 27 main groups the document presents the following:

1. [Variable number](#)
2. [Variable name](#)
3. [Category](#)
4. [Sub-category](#)

The category, sub-category and variable name must be used to carry out a peer group analysis as described in [Chapter \[6\], page 1845](#).

“Definitions – variables in the database”:

This document outlines all the variables in the BankResearch Online database and presents the definition for each of the 879 variables.

For each variable can be found:

formaterede: Skrifttype: (Standard) +Brødtekst (Calibri), 10 pkt

Formateret: Listefsnit, Punkttegn + Niveau: 1 + Justeret: 0,63 cm + Indrykning: 1,27 cm

formaterede: Dansk, Fremhævning

formaterede: Dansk

formaterede: Dansk, Fremhævning

formaterede: Dansk

Formateret: Indrykning: Venstre: 0,04 cm, Hængende: 1,03 cm

Formateret tabel

Formateret: Indrykning: Venstre: 0 cm, Hængende: 0,82 cm

Formateret: Listefsnit, Indrykning: Venstre: 0 cm, Hængende: 0,82 cm, Automatisk nummerering + Niveau: 1 + Nummereringstypografi: 1, 2, 3, ... + Begynd med: 1 + Justering: Venstre + Justeret: 0,63 cm + Indrykning: 1,27 cm

formaterede: Skrifttype: (Standard) +Brødtekst (Calibri), 10 pkt

Formateret: Listefsnit, Indrykning: Venstre: 0,04 cm, Hængende: 1,03 cm, Automatisk nummerering + Niveau: 1 + Nummereringstypografi: 1, 2, 3, ... + Begynd med: 1 + Justering: Venstre + Justeret: 0,63 cm + Indrykning: 1,27 cm

formaterede: Skrifttype: (Standard) +Brødtekst (Calibri), 10 pkt

Formateret: Mellemrum Før: 12 pkt.

formaterede: Skrifttype: (Standard) +Brødtekst (Calibri), 10 pkt

Formateret: Indrykning: Venstre: 0,07 cm, Hængende: 1 cm

Formateret: Normal, Ingen punkttegn eller nummerering

Formateret: Mellemrum Før: 6 pkt.

1. Variable number
2. Variable name
3. Definition

The order in which the variables are presented is given by the variable number which will enable the user to cross reference the two documents

Formateret: Indrykning: Venstre: 0 cm, Hængende: 1,07 cm

Formateret: Mellemrum Før: 6 pkt.

formaterede: Engelsk (Storbritannien)

Chapter 43 Analysis Tools

Formateret: Indrykning: Venstre: 0 cm, Mellemrum Efter: 10 pkt.

formaterede: Engelsk (Storbritannien)

BankResearch Online offers several analysis tools which all can be modified to suit the individual customer's needs.



The available analysis tools are:

Profiles:

Select among several profiles for a fast and detailed overview of the chosen bank.

Peer Group Analysis:

The peer group analysis is one of the key elements of the BankResearch Online system as it will enable the user to compare the selected primary bank with the selected peer group based on variables (ratios, financial figures etc.) selected by the user. The output will show average values and medium values for the peer group (including and excluding the primary bank) as well as calculate how much the primary bank out- or underperforms the peer group.

Benchmark Report:

The benchmark report is a collection of pre-set "peer group analysis" of preselected variables and reference is made to the description of the peer group analysis together with this benchmark report description.

Risk Analysis:

The risk analysis is another key element of the BankResearch Online system and this enables the user to create individual risk analyses analysis or use the default BankResearch risk analysis which since 2010 successfully has identified the banks facing serious challenges. For each of the selected risk analysis variables the banks are ranked based on their performance and the banks are placed in 7 classification groups (the best performing banks are placed in classification group 1 and so on). Each risk analysis variable is given a weight by the user which is multiplied by the classification group number to give a risk index variable value. All these individual values are added together whereby the bank's total risk index for the given year is found. Finally, the banks are ranked according to the determined total risk index value. It is also possible to use or modify the default BankResearch risk analysis which since 2010 successfully has identified the banks facing serious challenges

Branch Office Location Analysis:

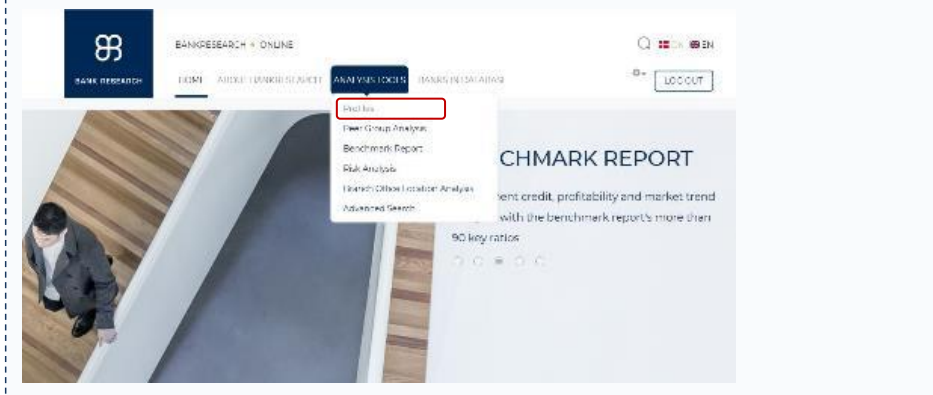
Use this feature to see and compare the geographical location of current and previous branch offices for the banks in BankResearch Online's database. BankResearch Online's Branch Office Location Analysis furthermore enables the

user to identify all branch offices within a given geographical area and is thus ideally suited to assist in the continuous analysis of the optimal branch office network.

Chapter 54 Profiles

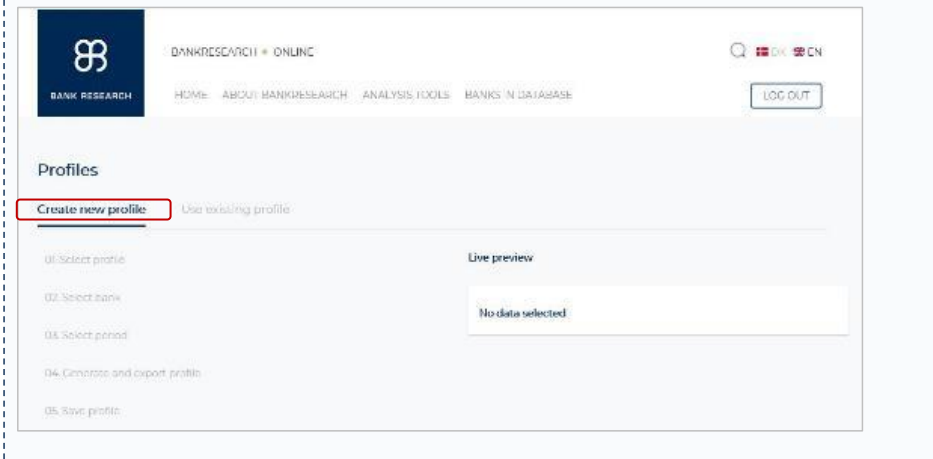
The Profiles feature comprises 11 preselected profiles covering areas such as net interest and fee income, profit & loss statement, impairments, industry concentration etc. for the selected bank. The output will show the values within these profile areas for the chosen banks.

In the Analysis tools menu, click **Profiles**:

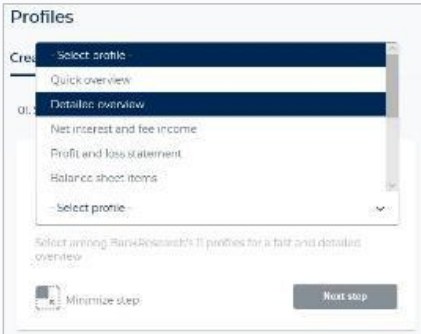


A profile can either be created as new or by using an existing profile. Existing profiles can be modified and saved under the existing name or under a new name whereby the original and the modified profile will be available for future use. Follow the steps below to create a new profile.

Click **Create new profile**:




Step 1 - Select profile



The user can choose from 11 standard profiles.

Click **Next step** when selection has been made.

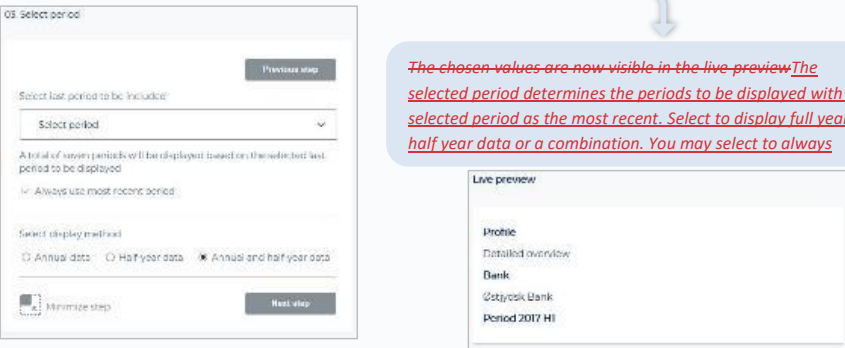
Step 2 - Select bank



The user can choose from 11 standard profiles. Scroll up or down to select the bank.

Click **Next step** when you have selected the bank for which you wish to generate the profile for has been

Step 3 - Select period to be included



The chosen values are now visible in the live preview. The selected period determines the periods to be displayed with the selected period as the most recent. Select to display full year or half year data or a combination. You may select to always

Click **Next step** when selections have been made.

Formateret: Mellemrum Efter: 0 pkt.

Step 4 - Generate and export profile

04. Generere and export profile

 Export as PDF
 Export as Excel
 Minimize stop

Previous step

Export

Next step

NOTE!

The profile can be exported as PDF or as Excel if you would like to work with the data.

Click **Next step** when selections have been made.

In the preview it is now possible to see the first page of the profile:

Live preview

Østjysk Bank		DETAILED OVERVIEW						
DKK million	2014	2015	2016	2016 H2	2016 H1	2016 H2	2017 H1	
PROFIT & LOSS STATEMENT								
Rentehædgjer i alt	244.52	150.62	132.53	72.99	67.47	65.04	57.8	
Renteudgifter i alt	89.07	47.28	48.98	22.27	24.08	24.9	4.63	
Netto rentehædgjer	155.45	103.34	83.6	50.73	43.46	40.14	53.17	
Rentelignende provisionsindtægter	0	0	0	0	0	0	0	
Udbytte af aktier mv.	0.76	0.63	0.52	0	0.35	0.18	0.23	
Gebyrer og provisionsindtægter	55.25	37.56	37.49	14.97	26.66	15.84	17.04	
Afgivne gebyrer og provisionsudgifter	2.24	3.73	2.57	2.86	1.43	1.24	0.74	
Netto rente- og gebyrindtægter	209.21	137.8	119.4	63.04	64.03	54.98	69.7	
Andre driftsindtægter	0.78	0	0.2	0	0.1	0.1	0.08	
Personaleomkostninger i alt	73.25	53.99	40.64	23.45	25.69	23.95	27.32	
Administrationsomkostninger i alt	40.18	25.15	25.27	12.56	13.83	13.44	11.19	
Af- og nedskrivninger på aktiver	2.89	9.03	2.43	-0.55	1	1.43	1.08	
Øvrige driftsudgifter	0	0	1.09	0	0	3.09	3.25	
Bædningsresultat	93.68	48.72	40.71	27.58	25.61	15.1	28.94	
Korrektureringer i alt	6.68	3.53	2.87	3.77	0.07	2.79	3.05	
Resultat af kapitalandele (associerede og tilknyttede virksomheder)	-0.52	-1.62	0	0.18	0	0	0	
Resultat af aktiviteter under afvikling	0	73.14	0	0.08	0	0	0	
Resultat før nedskrivninger	99.13	123.77	43.58	36.6	25.69	17.89	39.99	
Nedskrivninger på udlån og tilgodehavender mv.	32.34	133.56	38.26	47.02	24.88	13.38	28.2	
Resultat før forbehold omk. etc.	-12.51	-9.79	5.32	-10.41	0.81	4.51	3.79	
Statsgarantier i sin egen	0	0	0	0	0	0	0	
Nedskrivninger relateret til Bankpakke I	0	0	0	0	0	0	0	
Indskydergarantifonden	10.47	10.72	0.3	6.09	0.68	-0.58	0	
Ekstraordinære fusionsomkostninger	0	0	0	0	0	0	0	
Resultat før skat	-22.04	-20.51	5.22	-6.5	0.13	5.09	3.79	
Skat	0.03	-0.05	-0.67	-0.05	-0.45	-0.22	-0.3	
Periodens resultat	-22.01	-20.46	5.89	-6.45	0.59	5.3	4.09	
Udbytte for regnskabsåret	0	0	0	0	0	0	0	
Rente af garantikapital	0	0	0	0	0	0	0	
Oversført til næste år	-223.01	-20.46	5.89	-16.45	0.59	5.3	4.09	
I alt disponeret	-223.01	-20.46	5.89	-16.45	0.59	5.3	4.09	
Interest rates								
Rente på gennemsnitligt udlån (excl. statsgarantier)	0.07	0.05	0.06	0.07	0.07	0.06	0.06	

Step 5 - Save profile

05. Save profile

Previous step

Profile name

PRD-01 (CR)

Allow this profile to be available for the other users from your organisations.

Minimize step

Save

NOTE!
By checking the field **Allow this profile to be available...** it becomes possible for other users in your organization to use, modify and delete this profile created by you.

Click **Save** after typing the desired name for the analysis.



The saved profile is now visible in the existing profile section. A new profile (or re-using it) can be based on this report, by clicking **Use existing profile** and then clicking the desired option for profile in question in the overview and ultimately saving the altered profile under a new name:

Existing Profiles

Create new profile: **Use existing profile**

Select saved profiles to modify or download

The lists below contains links to the profiles saved by you and other members of your organisation.

Press edit to modify profile settings or press download to download the profile with the latest available data using the saved settings and output format.

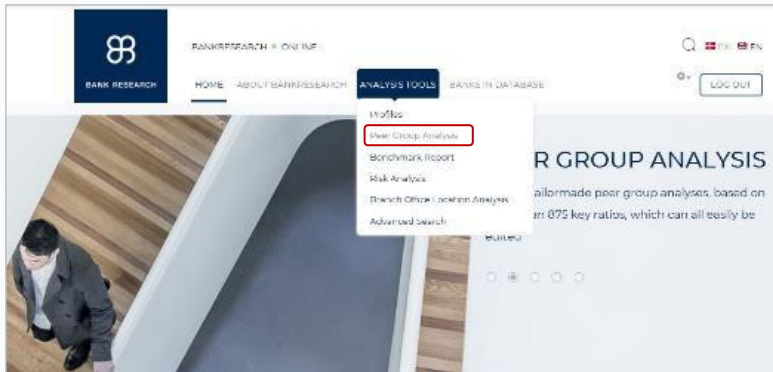
Profiles saved by you

Saved	Name	Latest data	Template	Options
27.12.2018	PRD-01 (CR)		Detailed overview	Edit, Download, Delete
26.11.2018	CR_01		Detailed overview	Edit, Download, Delete

Chapter 65 Peer Group Analysis

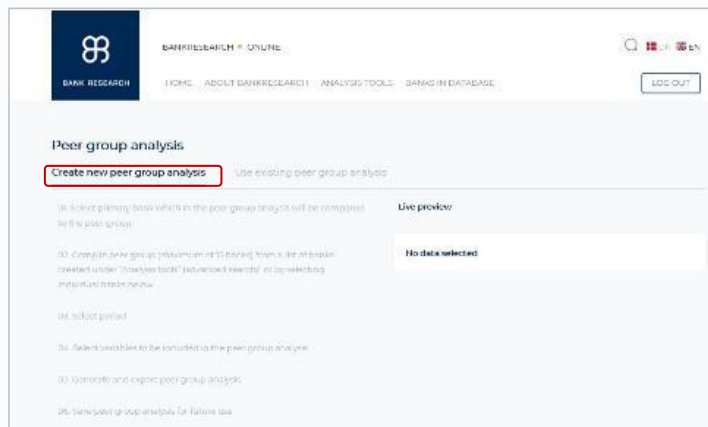
The peer group analysis is one of the key elements of the BankResearch Online system as it will enable the user to compare the selected primary bank with the selected peer group. The output will show average values and medium values for the peer group (including and excluding the primary bank) as well as calculate how much the primary bank out- or underperforms the peer group.

In the Analysis tools menu, click **Peer Group Analysis**:



A peer group analysis can either be created as new or by using an existing analysis. Existing analyses can be modified and saved under the existing name or under a new name whereby the original and the modified profile will be available for future use. Follow the steps below to create a new peer group analysis.

Click **Create new peer group analysis**:



Step 1 - Select primary bank

Peer group analysis

Create new peer group analysis Use existing peer group analysis

01. Select primary bank which in the peer group analysis will be compared to the peer group.

Select primary bank

Østjysk Bank
▼

Minimize step
Next step

Live preview

Primary banks

Østjysk Bank

Click **Next step** when selection has been made.

↩

The chosen values will be added to the preview as each step is completed. The primary bank is now visible in the Preview:

formaterede: Skrifttype: (Standard) +Brødtekst (Calibri), 9 pkt, Kursiv, Engelsk (USA)

Step 2 - Select peer group

02. Select peer group which in the peer group analysis will be compared to the primary bank.

Select peer group

Østjysk Bank
▼

Minimize step
Next step

Live preview

Primary banks

Østjysk Bank

Click **Next step** when selected banks have been added to the peer group.

*If no existing peer group has been created under **Advanced Search** (see [Chapter 10](#) **Advanced Search** [Chapter 9](#) **Advanced Search**, page [4028-24](#) for a description of "Advanced Search") the banks for the peer group*

- Select banks to be added to the peer group

 - Fynske Sparekasse
 - Fyens-Møllers p. Sparekasse
 - Fynske Bank
 - GrenlandsBANKEN
 - Danske Reerskips Bank
 - Heds Sparekasse
 - Hundrup-Østergård Sparekasse
 - Hvidbjerg Bank
 - Julbønder Bank

Add to peer group

Step 3 - Select period to be included

03. Select period:

Select last period to be included

Choose period:

-
▼

Minimize step
Next step

Always use most recent period

A total of seven periods will be displayed based on the selected last period to be displayed

Select display method

Annual data Half-year data Annual and half-year data

NOTE!

*The selected period determines the periods to be displayed with the selected period as the most recent. When choosing period, the last period to be included can be chosen. It is, however, also possible to simply check the box **Always select most recent period**.*

Click **Next step** when selections have been made.

Step 4 - Select variables to be included

- 1.- First select the Category.
- 2.- Next select one of the sub-categories belonging to this category.
- 3.- Select one or more of the variables belonging to this sub-category.
- 4.- Click + Add to enable the system to register the selection.
- 5.- Repeat step 1-4 until you have selected all the variables (maximum 25)
—you wish to include in your analysis.

The 850+ variables available in the BankResearch Online system are divided into {} categories and up to {} sub-categories for ease of use. Please see the document

Formateret: Indrykning: Venstre: 0 cm, Hængende: 0,5 cm

04. Select variables to be included in the peer group analysis

AKTIVER

LOANS AND RECEIVABLES

Available variables in this sub-category

- On demand
- Less than 3 months
- More than 3 months and less than 1 year
- More than 1 year and less than 5 years
- More than 5 years
- Total receivables

+ Add

Selected variables (25 maximum)

- Cash and receivables on demand at central banks
- Receivables at credit institutions and central banks
- Repos/Reverse - receivables at credit institutions and central banks
- Loans and other receivables at amortised cost

Remove

Previous step

Minimize step

Next step

NOTE!

By repeating 1.-4. In Step 4 it is possible to add variables from other categories/sub-categories – however, there is a maximum total of 25 variables. Selected variables can also be removed individually by selecting them in the **Selected variables** window and then clicking **Remove**.

The values from step 1-4 have now been added to the preview:

Live preview

Primary banks

Østjysk Bank

Peer group

Brøager Sparekasse
 Djurslands Bank
 Dronninglund Sparekasse
 Frøs Sparekasse
 Fynske Bank
 Hvidbjerg Bank
 Kreditbanken
 Løllands Bank
 Møns Bank
 Nordfyns Bank
 Sølling Bank
 Sparekassen Østjylland
 Totalbanken

Your selected period 2017 H1

Your peer group selected variables

Cash and receivables on demand at central banks
 Receivables at credit institutions and central banks
 Repos/Reverse - receivables at credit institutions and central banks
 Loans and other receivables at amortised cost

Step 5 - Generate and export peer group analysis

05. Generate and export peer group analysis.

Export as PDF Export as Excel
 Minimize step

Previous step Export Next step

NOTE!
 The peer group analysis can be exported as PDF or as Excel if you would like to work with the data.

Click **Next step** when selections have been made.

In the preview it is now possible to see the first page of the peer group analysis:

Live preview



© 2019 BankResearch.dk
 BankResearch A/S, Clemmingsvej 71, DK-2900 Hellerup
info@br.dk

STRENGT FORTROLIGT

Cash and receivables on demand at central banks

DKK million	2014	2015	2016	2016 H2	2016 H1	2016 H2	2017 H1
Østjysk Bank	774.5	260.5	62.1	260.5	90.4	82.1	68.2
Brøgger Sparekasse	182.8	241	89	241	146.5	89	65.8
Østjyske Bank	61.8	282.1	741	282.1	158.7	141	158
Crownfund Sparekasse	182.2	182.1	68.4	182.1	129	68.4	182
Frøs Sparekasse	285.2	275.2	122.9	275.2	242.9	122.9	120.9
Fynske Bank	184.2	242.1	184.1	242.1	181	184.1	180.6
Hvidbjerg Bank	170.9	211.1	60.8	211.1	97.9	60.8	60.6
Kredittanken	146.2	266.8	80.5	266.8	100.6	80.5	64.2
Lollands Bank	209.2	202.2	26.9	202.2	85.2	26.9	26.1
Mors Bank	170.7	164.4	67.4	164.4	12.9	67.4	68.8
Nordlyns Bank	270.7	270.2	72	270.2	16.8	72	72.2
Salling Bank	221.5	271.6	87.7	271.6	104	87.7	77.9
Sparekassen Østjylland	0.5	0.9	0.9	0.9	0.9	0.9	0.9
Totalbanken	2627	267	61.7	267	79.5	61.7	61.2
Total including Østjysk Bank	2897.5	876.4	123.5	876.4	154.8	123.5	152.7
Total excluding Østjysk Bank	2424	296.1	60.0	296.1	146.3	60.0	61.4
Growth rate I, including Østjysk Bank	4.26%	-1.62%	-64.69%	-15.87%	-5.09%	-77.25%	3.04%
Growth rate II, excluding Østjysk Bank	17.54%	20.0%	-64.5%	-5.07%	-49.28%	-79.0%	5.17%
Growth rate, Østjysk Bank	-71.1%	-66.13%	-68.48%	6%	-65.20%	-5.1%	-28.9%
Østjysk Bank compared to Growth rate II	-771.2%	-476.72%	-6.4%	133.84%	-31.06%	67.25%	-619.69%

Step 6 - Save peer group analysis


06. Save peer group analysis for future use

[Previous step](#)

Profile name

Peer Group Analysis - Østjydske Bank

Allow this peer group analysis to be available for the other users from your organisation.

 Minimize step [Save profile](#)

NOTE!

By checking the field **Allow this peer group analysis to be available...** it becomes possible for other users in your organization to use, modify and delete this peer group analysis created by you.

Click **Save profile** after typing the desired name for the analysis.



The saved peer group analysis is now visible in the existing peer group analysis section. A new peer group analysis (or re-using it) can be based on this analysis, by clicking **Use existing peer group analysis** and then clicking the desired option for analysis in question in the overview and ultimately saving the altered peer group analysis under a new name:

Existing peer group analysis

[Create new peer group analysis](#) [Use existing peer group analysis](#)

Select saved peer group analysis to modify or download

The list below contains links to the peer group analysis saved by you and other members of your organisation.

Press edit to modify peer group analysis settings or press download to download the peer group analysis with the latest available data using the saved settings and output format.

Peer group analysis saved by you

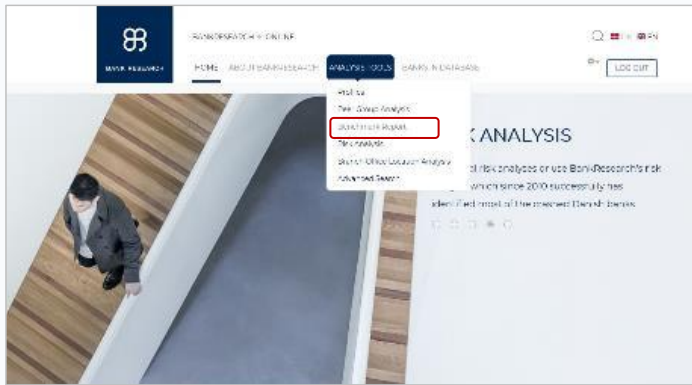
Saved	Name	Latest data	Template	Options
10/10/2019	Peer Group Analysis - Østjydske Bank	2017 H1	Peer group analysis	Edit Download Delete

Chapter 76 Benchmark Report

formaterede: Engelsk (Storbritannien)

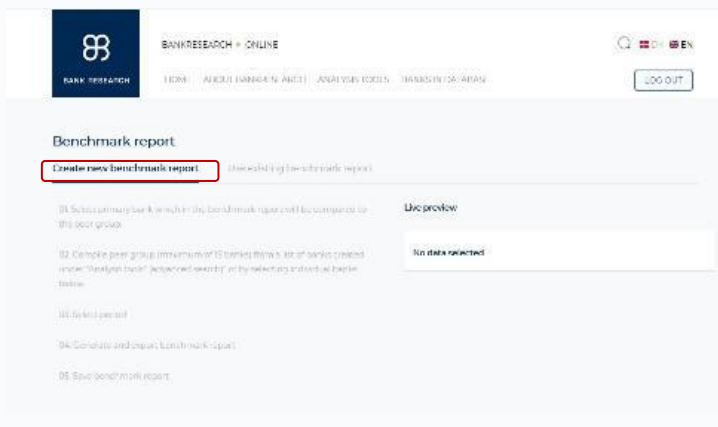
The benchmark report is a collection of pre-set “peer group analysis” of preselected variables and reference is made to the description of the peer group analysis ([Chapter 5-6 Peer Group Analysis](#)) together with this benchmark report description. The output [tables](#) will show average values and medium values for the peer group (including and excluding the primary bank) as well as calculate how much the primary bank out- or underperforms the peer group.

In the Analysis tools menu, click **Benchmark Report**:



A benchmark report can either be created as [a new report](#) or by using an existing report. Existing reports can be modified and saved under the existing name or under a new name whereby the original and the modified report will be available for future use. Follow the steps below to create a new [benchmark](#) report.

Click **Create new benchmark report**:



Step 1 - Select primary bank

Benchmark report

Create new benchmark report Use existing benchmark report

01. Select primary bank which in the benchmark report will be compared to the peer group.

Select primary bank

Østjysk Bank

Minimize step
Next step

Live preview

Primary bank

Østjysk Bank

↩

The chosen values will be added to the preview as each step is completed. The primary bank is now visible in the Preview:

Click **Next step** when selection has been made.

Step 2 - Select peer group

02. Choose a peer group (members of it, banks) from a list of banks created under "My job tools" (advanced search) or by selecting individual banks below.

Select peer group from list (saved under advanced search)

OR OR

Banks in the list

Select all

- Broeger Sparekasse
- Djurslands Bank
- Dronninglund Sparekasse
- Fros Sparekasse
- Fynske Bank
- Hvidbjerg Bank
- Kredittilsynet
- Lolland Bank
- Mors Bank
- Nordalys Bank
- Sølling Bank
- Totalbanken

Select peer group from list (saved under advanced search)

- Select list -

- Select list -

OR OR

↩

An existing list of banks has been created under **Advanced Search** and this list is selected at the beginning of the step. All banks in the list can be selected by ticking the "Select all" box. However, it is also possible to select only some of the banks from the existing list.

Click **Next step** when selected banks have been added to the peer group.

↩

The chosen values will be added to the preview as each step is completed. The primary bank and the peer group banks are now visible in the Preview:

Live preview

Primary bank

Østjysk Bank

Peer group

- Broeger Sparekasse
- Djurslands Bank
- Dronninglund Sparekasse
- Fros Sparekasse
- Fynske Bank
- Hvidbjerg Bank
- Kredittilsynet
- Lolland Bank
- Mors Bank
- Nordalys Bank
- Sølling Bank
- Totalbanken

Step 3 - Select period to be included

03. Select period

[Previous step](#)

Select last period to be included

2015

Always use most recent period

A total of seven periods will be displayed based on the selected last period to be displayed

Select display method

Annual data Half-year data Annual and half-year data

Minimize step [Next step](#)

NOTE!

*The selected period determines the periods to be displayed with the selected period as the most recent. ~~When choosing period, the last period to be included can be chosen.~~ It is, however, also possible to simply check the box **Always select most recent period.***

Click **Next step** when selections have been made.

Step 4 - Generate and export benchmark report

04. Generate and export benchmark report. Please note, the generation of the PDF could take about 1 minute to generate.

Export as PDF
 Minimize step

NOTE!
The benchmark report can only be exported as PDF.

Click **Next step** when selection have been made.

In the preview it is now possible to see a section of the benchmark report:

Live preview

STRENGT FORTROLIGT

Total loans, financial guarantees and accumulated Impairments and loss provisions

DKK million	2013	2014	2015	2014 H1	2014 H2	2015 H1	2015 H2
Danske Bank	1.063.367,0	1.060.475,0	1.069.577,0	n.a.	1.060.475,0	n.a.	1.069.577,0
Jyske Bank	147.401,0	162.294,0	170.000,0	180.483,0	162.234,0	166.091,0	176.008,0
Nordea Bank Danmark	376.629,0	377.927,0	377.880,0	n.a.	377.927,0	n.a.	377.880,0
Nykredit Bank	119.493,0	108.887,0	103.010,0	106.979,0	108.887,0	102.540,0	103.010,0
Sydbank	81.821,0	93.770,0	99.322,0	87.228,0	93.770,0	98.491,0	99.322,0
Total including, Danske Bank	1.797.311,0	1.803.351,0	1.809,0	n.a.	1.803,35	n.a.	1.809,08
Total excluding, Danske Bank	723.344,0	742.878,0	749,0	344,64	742,878	367,142	749,703
Growth rate I, including Danske Bank	-1,99%	0,90%	0,32%	n.a.	n.a.	n.a.	n.a.
Growth rate II, excluding Danske Bank	2,87%	2,70%	0,92%	-52,35%	115,55%	-50,58%	104,20%
Growth rate, Danske Bank	-0,05%	-0,33%	-0,30%	n.a.	n.a.	n.a.	n.a.
Danske Bank compared to Growth rate II	-275,96%	-112,22%	-110,87%	n.a.	n.a.	n.a.	n.a.

formaterede: Engelsk (Storbritannien)

Step 5 - Save benchmark report

05. Save benchmark report

[Previous step](#)

Benchmark report name:

BR01 (CR)

Allow this benchmark report to be available for the other users from your organisation.

[Minimize step](#) [Save profile](#)

NOTE!

By checking the field **Allow this benchmark report to be available...** it becomes possible for other users in your organization to use, modify and delete this benchmark report created by you.

Click **Save profile** after typing the desired name for the analysis.



The saved benchmark report is now visible in the existing benchmark report section. A new benchmark report (or re-using it) can be based on this report, by clicking **Use existing benchmark report** and then clicking the desired option for report in question in the overview and ultimately saving the altered benchmark report under a new name:

Existing benchmark report

[Create new benchmark report](#) [Use existing benchmark report](#)

Select saved benchmark report to modify or download

The list below contains links to the benchmark reports saved by you and other members of your organisation.
Press edit to modify benchmark report settings or press download to download the benchmark report with the latest available data using the saved settings and output format.

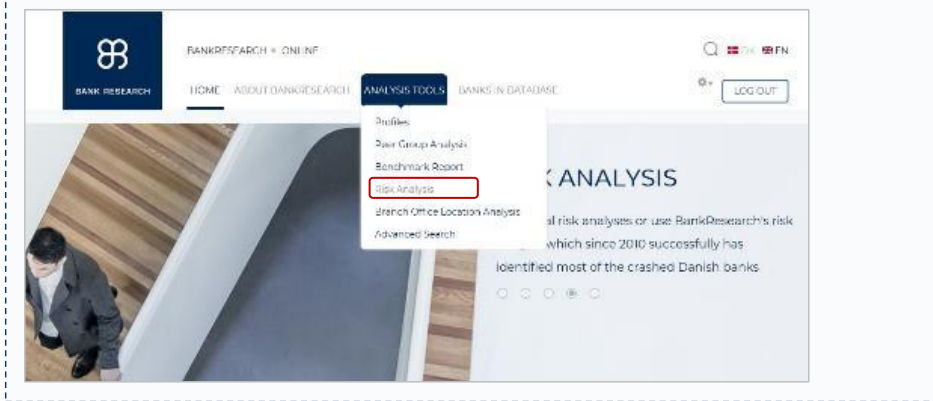
Benchmark reports saved by you

Saved	Name	Latest data	Template	OPTIONS		
27.02.2018	BR01 (CR)	2015	Benchmark report	Edit	Download	Delete
26.11.2018	CDL01	2017 H1	Benchmark report	Edit	Download	Delete
26.11.2018	QRB	2017 H1	Benchmark report	Edit	Download	Delete

Chapter 8.7 Risk Analysis

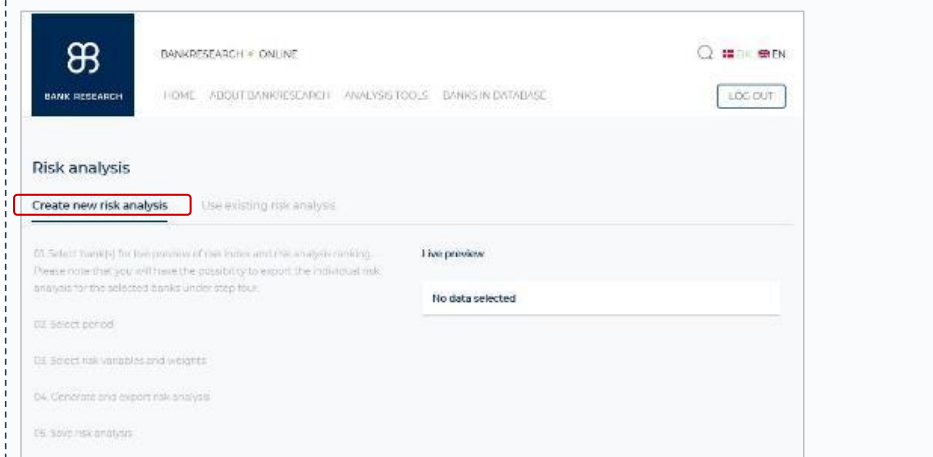
The risk analysis is another key element of the BankResearch Online system and this enables the user to create individual risk analyses or use the default BankResearch risk analysis which since 2010 successfully has identified the banks facing serious challenges.

In the Analysis tools menu, click **Risk Analysis**:



A risk analysis can either be created as new or by using an existing analysis. Existing analyses can be modified and saved under the existing name or under a new name whereby the original and the modified analysis will be available for future use. Follow the steps below to create a new risk analysis.

Click **Create new risk analysis**:



Step 1 - Select bank(s)

Risk analysis

Create new risk analysis Use existing risk analysis

01. Select bank(s) for the preview of risk index and risk analysis ranking. Please note that you will have the possibility to export the individual risk analysis for the selected banks under step four.

Select banks (maximum of 5 banks) from a list of banks created under "Analysis tools" (advanced search) or by selecting individual banks below.

- Select list -

Banks in the selected list:

*Please note that the risk analysis is made for all banks in the database (for the given year). In this step you may select individual banks for which a detailed risk analysis will be presented. If you have created an existing list of banks has been created under **Advanced Search** you can and this list is selected **this list** at the beginning of this step. All banks in the list can be selected by ticking the "Select all" box. However, it is also possible to select only some of the banks from the existing*

Click **Next step** when selection has been made.

Step 2 - Select period to be included

02. Select period

Select year:

2016

Previous step Next step

NOTE!

For the risk analysis it is only possible to choose one specific year. The risk analysis can only be made for full years.

Click **Next step** when selections have been made.

Step 3 - Select risk variables and weights

03. Select risk variables and weights

The available risk variables (100 risk variables) have been divided into 6 main categories with 20 variables in each category below. The maximum value for all variables selected is 100% (100 per cent). Variable Bank Capital is selected and 10 bank risk analysis for the selected year.

Capital base

Industry concentration

Impairments

Other variables

Risk analysis variable	Active	Weight (%)
Bank capital base	<input checked="" type="checkbox"/>	
Bank capital base - other bank capital	<input type="checkbox"/>	
Individual capital base - subordinated	<input type="checkbox"/>	
Total capital base	<input type="checkbox"/>	

*The variables under each area (Capital base, Industry concentration, Impairments etc.) are chosen by ticking the Active boxes and then typing the weight percentage in the field to the right. The sum of the weights must, when your selections are completed, be 100. The system remembers the various values and it is always possible to see the current sum of all weights by clicking **Update/recalculate**:*

Click **Next step** when the current sum of all weights is 100%.

Step 4 - Generate and export risk analysis



NOTE!
 The risk analysis can only be exported as PDF.
 Individual risk analysis for the selected banks are also exported as PDF, provided data exists for these banks the chosen year. If not, a message inform that the data is missing.

Click **Next step** when selections have been made.

In the preview it is now possible to see the risk analysis:



© 2017 BankResearch.dk
 BankResearch A/S, Dammingsvej 21, DK-2900 Hellerup
 +45 51 99 50 30

RISK ANALYSIS REPORT - 2016

Ranking	Bankname	Markedsandel	Ranking	Bankname	Markedsandel
1	Sparinvest Forsikring	178	31	BankNord	330
2	Indtæknings	184	34	Andelsbanken	338
3	Erhvervsbank	186	35	Sparinvest Forsikring	341
4	Liforvis Bank	187	36	Sparinvest Forsikring	344
5	BankNord	228	37	BankNord	352
6	Banking Sparinvest	230	38	Praxis Bank	354
7	BankNord	232	39	Praxis Bank	355
8	BankNord	233	40	Sparinvest Forsikring	371
9	BankNord	234	41	Sparinvest Forsikring	372
10	BankNord	240	42	BankNord	384
11	BankNord	241	43	BankNord	385
12	BankNord	244	44	BankNord	386
13	BankNord	272	45	BankNord	388
14	BankNord	272	46	Sparinvest Forsikring	389
15	Sparinvest Forsikring	277	47	Sparinvest Forsikring	398
16	BankNord	280	48	BankNord	402
17	Sparinvest Forsikring	286	49	BankNord	417
18	BankNord	288	50	BankNord	420
19	BankNord	292	51	BankNord	424
20	BankNord	297	52	BankNord	428
21	BankNord	297	53	BankNord	430
22	BankNord	297	54	BankNord	432
23	BankNord	297	55	BankNord	434
24	BankNord	297	56	BankNord	436
25	BankNord	297	57	BankNord	438
26	BankNord	297	58	BankNord	440
27	BankNord	297	59	BankNord	442
28	BankNord	297	60	BankNord	444
29	BankNord	297	61	BankNord	446
30	BankNord	297	62	BankNord	448
31	BankNord	297	63	BankNord	450
32	BankNord	297	64	BankNord	452
33	BankNord	297	65	BankNord	454
34	BankNord	297	66	BankNord	456
35	BankNord	297	67	BankNord	458
36	BankNord	297	68	BankNord	460
37	BankNord	297	69	BankNord	462
38	BankNord	297	70	BankNord	464
39	BankNord	297	71	BankNord	466
40	BankNord	297	72	BankNord	468
41	BankNord	297	73	BankNord	470
42	BankNord	297	74	BankNord	472
43	BankNord	297	75	BankNord	474
44	BankNord	297	76	BankNord	476
45	BankNord	297	77	BankNord	478
46	BankNord	297	78	BankNord	480
47	BankNord	297	79	BankNord	482
48	BankNord	297	80	BankNord	484
49	BankNord	297	81	BankNord	486
50	BankNord	297	82	BankNord	488
51	BankNord	297	83	BankNord	490
52	BankNord	297	84	BankNord	492
53	BankNord	297	85	BankNord	494
54	BankNord	297	86	BankNord	496
55	BankNord	297	87	BankNord	498
56	BankNord	297	88	BankNord	500
57	BankNord	297	89	BankNord	502
58	BankNord	297	90	BankNord	504
59	BankNord	297	91	BankNord	506
60	BankNord	297	92	BankNord	508
61	BankNord	297	93	BankNord	510
62	BankNord	297	94	BankNord	512
63	BankNord	297	95	BankNord	514
64	BankNord	297	96	BankNord	516
65	BankNord	297	97	BankNord	518
66	BankNord	297	98	BankNord	520
67	BankNord	297	99	BankNord	522
68	BankNord	297	100	BankNord	524

Step 5 - Save risk analysis

05. Save risk analysis

[Previous step](#)

Risk analysis name

RA_01 (CR)

Allow this risk analysis to be available for the other users from your organisation.

NOTE!
 By checking the field **Allow this risk analysis to be available...** it becomes possible for other users in your organization to use, modify and delete this risk analysis created by you.

Click **Save** after typing the desired name for the analysis.



The saved risk analysis is now visible in the existing risk analysis section. A new risk analysis (or re-using it) can be based on this analysis, by clicking **Use existing risk analysis** and then clicking the desired option for analysis in question in the overview and ultimately saving the altered risk analysis under a new name:

Existing risk analysis

[Create new risk analysis](#) **Use existing risk analysis**

Select saved profiles to modify or download

The list below contains links to the profiles saved by your organisation.
 Press edit to modify profile settings or press download to download the profile with the latest available data using the saved settings and output format.

Risk analysis saved by you

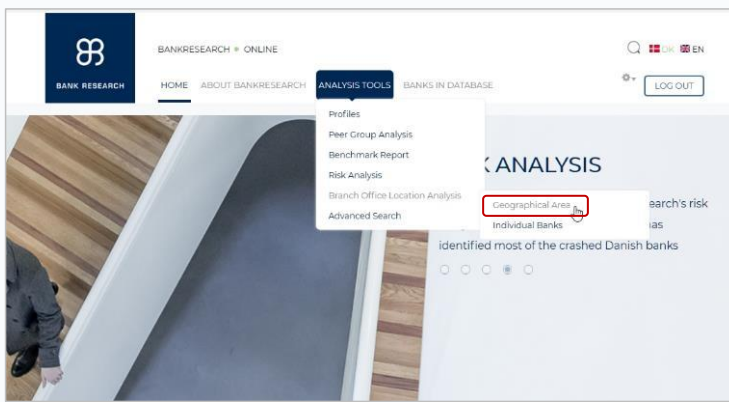
Saved	Name	Latest data	Template	Options
27.12.2016	RA_01 (CR)	2016	Risk analysis	Edit Download Delete
26.11.2016	CR_01	2015	Risk analysis	Edit Download Delete

Chapter 98 Branch Office Location Analysis

formaterede: Engelsk (Storbritannien)

A branch office location analysis can be based either on individual banks or on [a specific geographical area](#). Both methods will be explained on the following pages, starting with the geographical area method.

In the Analysis tools menu, click **Branch Office Location Analysis → Geographical Area**:



A branch office location analysis can either be created as new or by using an existing branch office location analysis. **An e**Existing branch office location analysis can be modified and saved under the existing name or under a new name whereby the original and the modified branch office location analysis will be available for future use. Follow the steps below to create a new branch office location analysis.

Step 1 – Enter address

Enter the address on which the analysis shall be based:

Geographical area

Create new branch office location analysis Use existing branch

Use this feature to identify banks and branch offices within a geographical area of your choosing.

01. Enter the address on which the analysis shall be based

Minimize step
Next step

↓

The chosen values will be added to the preview as each step is completed. The entered address as well as the address used for the search by the system is now visible in the Live preview:

Live preview

Address entered by user
Bredgade 10, 1260, København K., Denmark

Address used by the system for searching
Bredgade 10, 1260 København, Denmark

Click **Next step** when selection has been made.

Step 2 - Select radius

Select the radius on which the analysis shall be based:

02. Select radius size

Previous step

Select radius size, integer value, measured in kilometers

5

Minimize step

Next step

The chosen values will be added to the preview as each step is completed. The entered address as well as the address used for the search by the system is now visible in the Live preview. The geographical analysis uses the

Click **Next step** when selection has been made.

Step 3 - Select period

Select the period to be included in the analysis:

03. Select period

Previous step

Select period

2017

Minimize step

Next step

The Live preview is updated with all data:

Live preview

Address entered by user
Bredgade 10, 1260, København K., Denmark

Address used by the system for searching
Bredgade 10, 1260 København, Denmark

Radius (km)
5

Period
2017

Click **Next step** when selection has been made.

Step 4 - Select branch offices

Select branch offices to be displayed in the analysis:

04. Branch offices to display

Previous step

Select to show either existing or closed branch offices

Existing branch offices

Minimize step

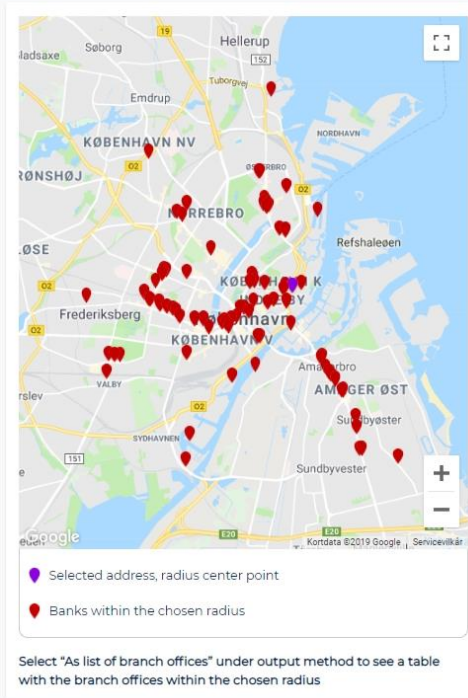
Next step

NOTE!
It is possible to choose between Existing branch offices and Closed branch offices.

Click **Next step** when selection has been made.

After clicking **Next step**, the live view will be updated with a map displaying all the [banks / branch offices](#) within the chosen radius of the address on which the analysis is based:

Live preview



Step 5 - Select output method

Select which output method the analysis shall be based upon:

05. Choose output method

Previous step

Choose output method

- As list of banks
- As list of branch offices

Minimize step

Next step

Click **Next step** when selection has been made.

After clicking **Next step**, the live view will be updated with a list of all the banks with branch offices, the number of branch offices and the distance to the closest branch office from the address on which the analysis is based:

BANKS		
Bank with branch offices	Number of branch offices	Distance (km) to closest branch office from address
Jyske Bank	8	0.18
Handelsbanken	4	0.22
Sydbank	3	0.24
Danske Bank	9	0.42
Lån & Spar Bank	8	0.57
Arbejdernes Landsbank	13	0.69
Sparekassen Vendsyssel	2	0.75
Nordea Bank Danmark	9	0.92
Nordjyske Bank	1	0.95
Københavns Andelskasse	1	1.03

Step 6 - Generate and export report

Choose how the report should be exported and click **Export**:

06. Generate and export report

Export as PDF Export as Excel

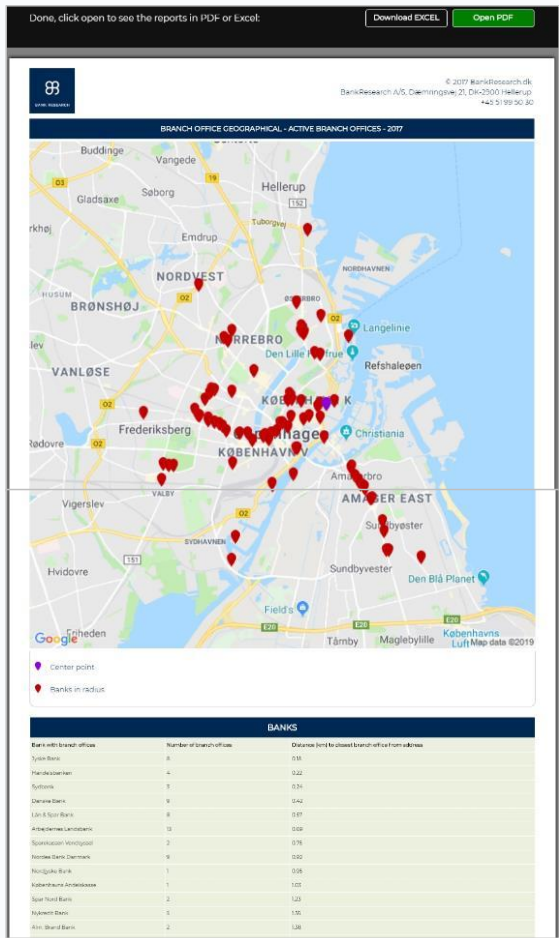
Minimize step

[Previous step](#)
[Export](#)
[Next step](#)

NOTE!
 The peer group analysis can be exported as PDF or as Excel if you would like to work with the data.

Click **Next step** when selections have been made.

It is now possible to see the branch office location analysis report:



Step 5 - Save branch office location analysis

07. Save analysis

Previous step

Branch office analysis - geographical radius - name

Bredgade 10, 1260 Kbh. K.

Allow this branch office location analysis to be available for the other users from your organisation

Minimize step Save

NOTE!

By checking the field **Allow this branch office location analysis to be available...** it becomes possible for other users in your organization to use, modify and delete this branch office location analysis created by you.

Click **Save** after typing the desired name for the analysis.



The saved branch office location analysis is now visible in the existing branch office location analysis section. A new branch office location analysis (or re-using it) can be based on this analysis, by clicking **Use existing branch office location analysis** and then clicking the desired option for analysis in question in the overview and ultimately saving the altered branch office location analysis under a new name:

Geographical area

Create new branch office location analysis Use existing branch office location analysis

Select saved branch office location analysis to modify or download

The list below contains links to the branch office location analysis saved by you and other members of your organisation.

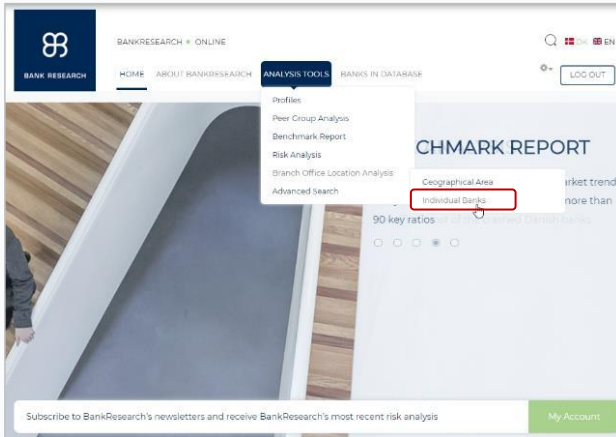
Press edit to modify branch office location analysis settings or press download the selected branch office location analysis with the latest available data using the saved settings and output format.

Geographical offices reports saved by you

Saved	Name	Select year	Template	Options
25.08.2019	Bredgade 10, 1260 Kbh. K.	2017	Office geographical	Edit Download Delete

The branch office location analysis based on geographical area is now completed. In the following we will demonstrate a branch office location analysis based on the individual banks method:

In the Analysis tools menu, click **Branch Office Location Analysis → Individual Banks**:



Step 1 – Select the bank(s) the branch office location analysis shall be based on

Click **Create new branch office location analysis** and select up to 5 banks for the analysis:

Individual banks

Create new branch office location analysis Use existing branch office location analysis

Use this feature to see the geographical location of current and previous branch offices for the banks in BankResearch's database. **Live preview**

No data selected

01. Select up to 5 banks

Minimize step
Next step

Click **Next step** when selection has been made.

Step 2 - Select period to be included

Select period to be included in the analysis:

Click **Next step** when selection have been made.

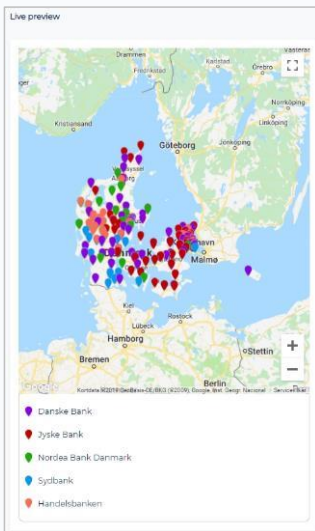
Step 3 - Select branch offices to be displayed

Select which branch offices should be included in the analysis:

NOTE!

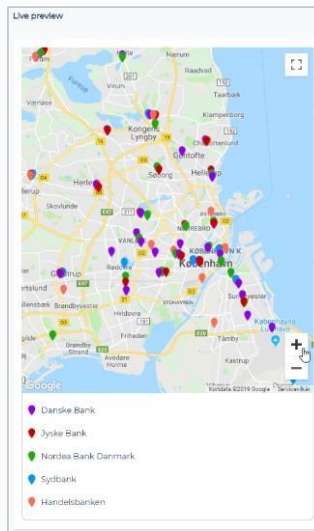
Choose between **Existing branch offices** or **Closed branch offices**.

Click **Next step** when selection has been made. The Live preview is now updated with a map displaying all the branch offices for the chosen bank(s):



NOTE!

Use the zoom function on the map to see the branch offices for your chosen location.



Step 4 - Generate and export branch office location analysis

Check either **Export as PDF** and click **Export** to export the branch office location analysis.

04. Generate and export report

Export as PDF

Minimize step

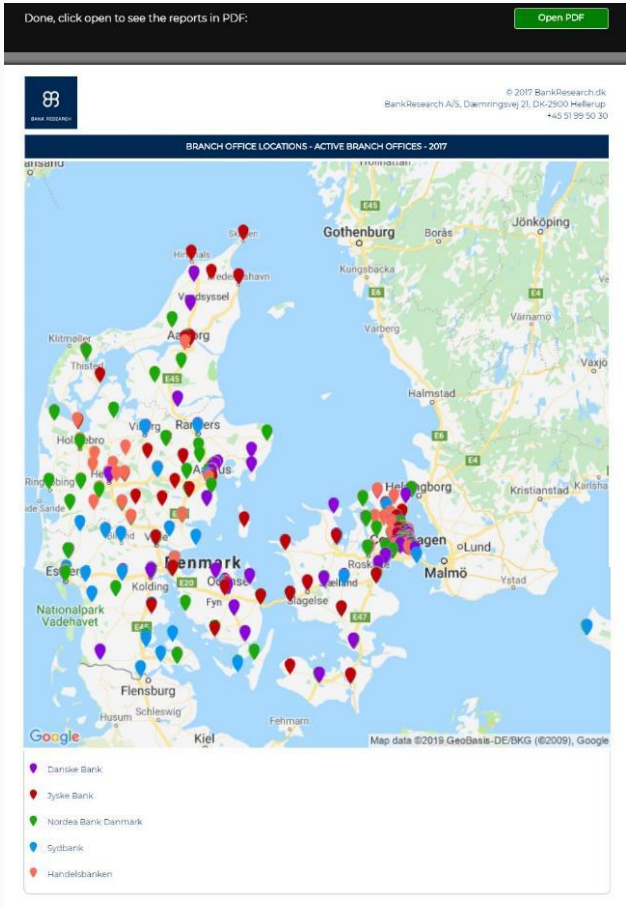
Previous step

Export

Next step

NOTE!
The branch office location analysis based on individual banks method can only be exported as a PDF file.

The PDF file has now been exported and it can be opened by clicking the **Open PDF** button.



Click **Next step** when branch office location office has been exported.

Step 5 - Save branch office location analysis

Type a name for this analysis and select if it shall be available to others and saved as advanced search profile.

NOTE!
 By checking the field **Allow this branch office location analysis to be available...** it becomes possible for other users in your organization to use, modify and delete this branch office location analysis created by you.

Click **Save** after typing the desired name for the analysis.



The saved branch office location analysis is now visible in the existing branch office location analysis section. A new branch office location analysis (or re-using it) can be based on this analysis, by clicking **Use existing branch office location analysis** and then clicking the desired option for analysis in question in the overview and ultimately saving the altered branch office location analysis under a new name:

Individual banks

Create new branch office location analysis Use existing branch office location analysis

Select saved branch office location analysis to modify or download

The list below contains links to the branch office location analysis saved by you and other members of your organisation.

Press edit to modify branch office location analysis settings or press download the selected branch office location analysis with the latest available data using the saved settings and output format.

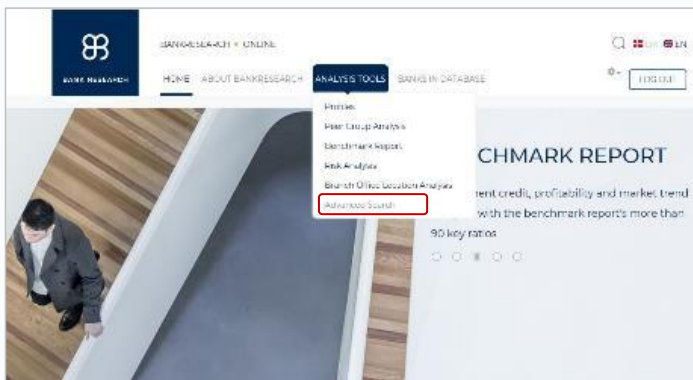
Branch office comparisons saved by you				
Saved	Name	Latest Data	Template	Options
25.08.2019	DanskeBank-JyskeBank-NordeaDK-Sydbank-Handelsbanken	2017	Branch office location	Edit Download Delete

Chapter 9 Advanced Search

Formateret: Indrykning: Venstre: -0,75 cm

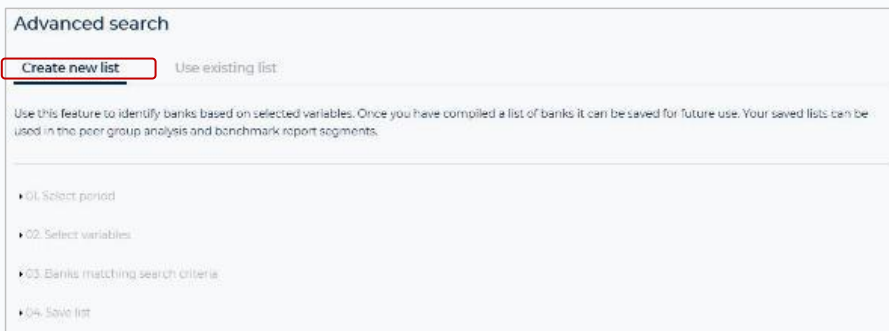
The advanced search option enables the user to identify and save a group of banks. The list can then be used when working with the other analysis tools features. A predefined list of the banks the user typically works with saves time when setting up the various analysis.

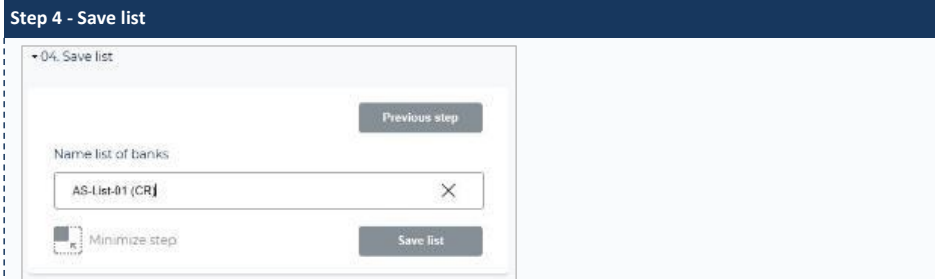
In the Analysis tools menu, click **Advanced Search**:



A list of banks can either be created as [a new list](#) or by using an existing list. Existing lists can be modified and saved under the existing name or under a new name whereby the original and the modified list will be available for future use. Follow the steps below to create a new list.

Click **Create new list**:

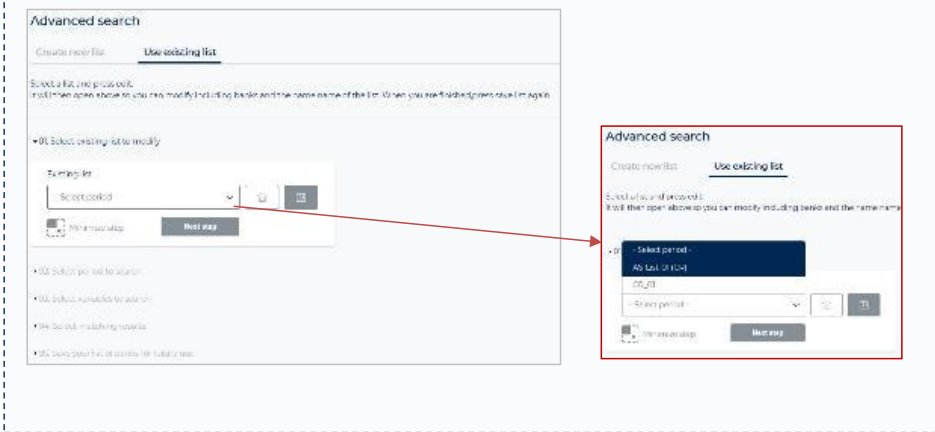




Click **Save list** after typing the desired name for the advanced search list.



*The saved list is now visible in the existing list section. A new list (or re-using it) can be based on this list, by clicking **Use existing list** and then clicking the desired option for list in question in the overview and ultimately saving the altered list under a new name:*



Chapter 123 Your Account

Placeholder indtil videre

Chapter 12 — Appendices

In addition to this user manual, two other documents have been prepared to help the user when working with the BankResearch Online system. The documents are **Variables in the database** and **Definitions**.

Variables in the database:

This document facilitates the creation and work with peer group analyses as it provides a structured overview of the many variables the analyses can be based upon. The document can be found here:

[Document: Variables in the database](#)

Definitions:

This document enables the user to see exactly how the various key values are calculated. The document can be found here:

[Document: Definitions](#)

Jeg synes ikke jeg kan finde de filer du har lavet som skulle fungere som appendices. Lad os lige vende det.

← **Formateret:** Mellemrum Efter: 10 pkt.

← **Formateret:** Indrykning: Venstre: -0,5 cm, Mellemrum Efter: 8 pkt.

← **Formateret:** Mellemrum Efter: 8 pkt.