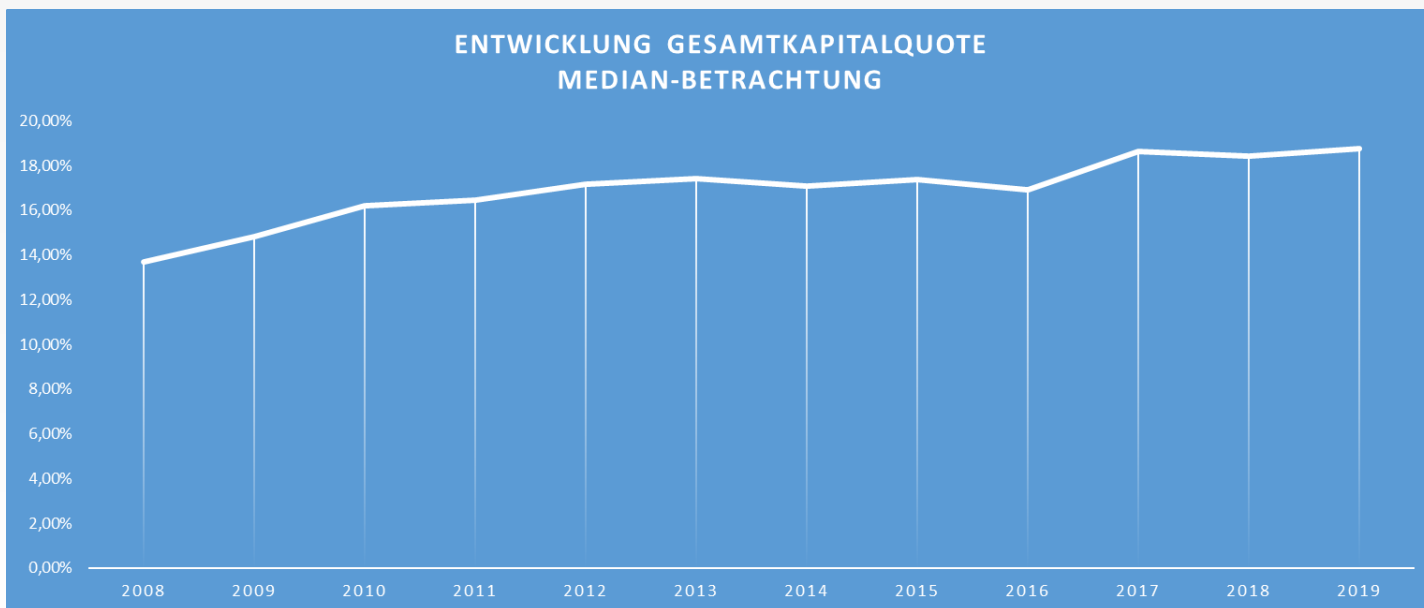




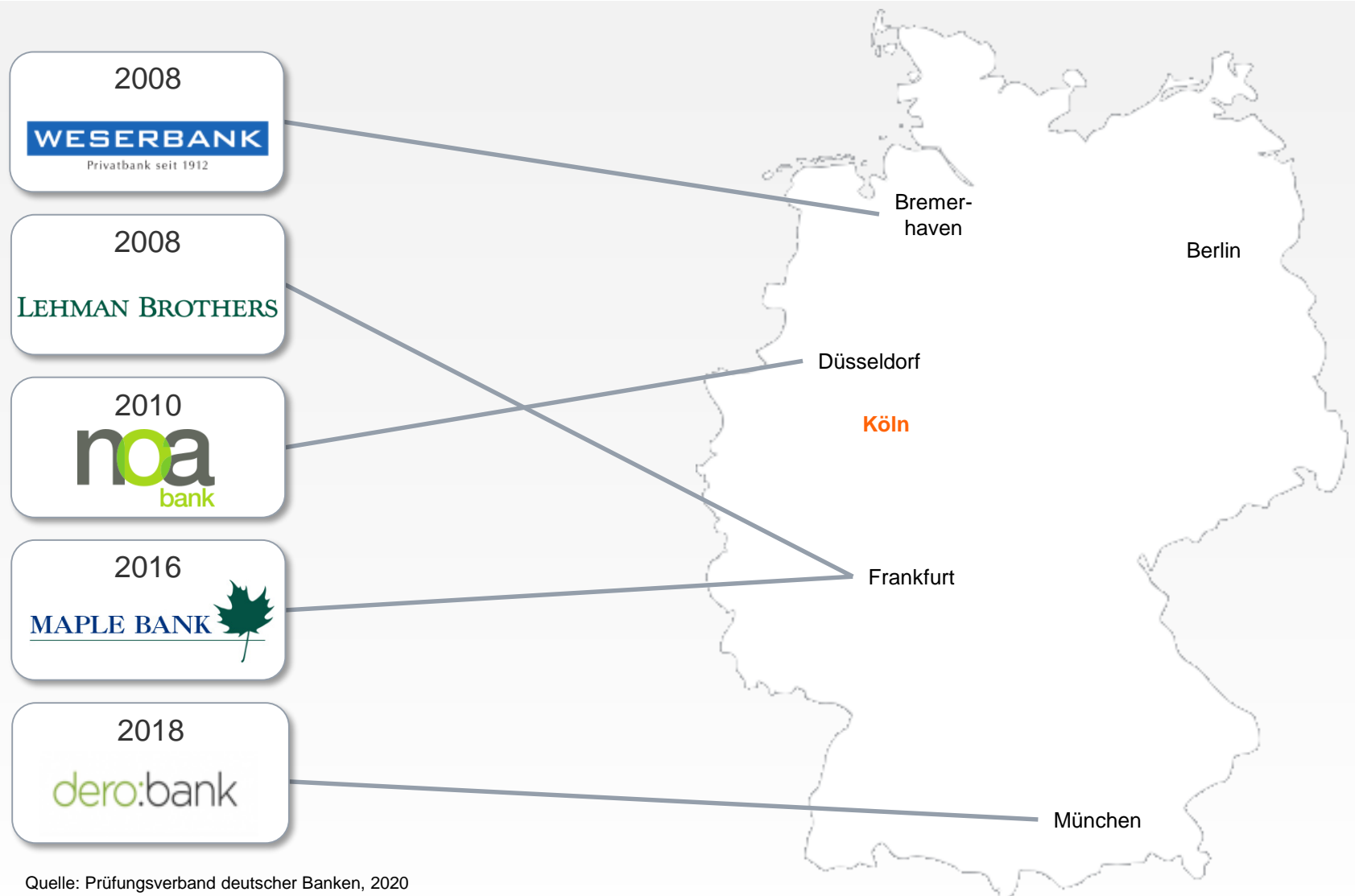
FIT & Proper - Wie erfüllen Sie Ihre Pflicht als Organ?

Online Workshop
des Verbandes der Auslandsbanken in Deutschland e. V. und der Directors Ac@demy

- Das Bankwesen in Deutschland zeigt sich gegenüber Herausforderungen deutlich gestärkt.
- Die traditionellen Strukturen, Aufgabenwahrnehmung und Kommunikation der Aufsichtsorgane haben sich bewährt.
- Ein Anpassungsdruck erscheint nicht notwendig.



Quelle: GBB-Rating, 2020



Quelle: Prüfungsverband deutscher Banken, 2020

Übersicht der EBA Risikoindikatoren

Kategorie	EBA Risikoindikator		Beschreibung	EBA Grenzen	Historische Daten Gesamtbanken Median											
					Dez 15	Jun 16	Dez 16	Jun 17	Dez 17	Jun 18	Dez 18	Jun 19	Dez 19	Jun 20		
Solvabilität	SVC_1	Tier 1 capital ratio	It is a measure of the extent to which a financial institution can absorb losses using core components of equity. At the same time, it is a (more stringent than SVC_2) measure of compliance to regulatory capital requirements	● > 15%	●	●	●	●	●	●	●	●	●	●	●	
				● [12% - 15%]	●	●	●	●	●	●	●	●	●	●		
	● < 12%	17,23	16,59	19,03	17,26	17,26	17,84	17,75	18,40	18,89						
Solvabilität	SVC_3	CET 1 capital ratio	It is a measure of the extent to which a financial institution can absorb losses using core components of Tier 1 capital after any convertible components of debt has been eliminated. It is a more prudent measure of loss absorption capacity than the previous two SVCs indicators (SVC 1 and SVC_2)	● > 14%	●	●	●	●	●	●	●	●	●	●		
				● [11% - 14%]												
	● < 11%															
Solvabilität	SVC_13	Leverage ratio (transitional definition of Tier 1)	Indicates the level of dependence on either shareholder or external financing for usual financing activities as defined by the institution's business model. It has to be calculated at the reporting reference day (as stated in Article 429, CRR 575/2013, amended by Reg. (EU) 2015/62), assuming that the capital measure has been calculated using by a transitional and less prudent way. It is a compulsory calculated and publicly disclosed ratio (see Article 429, CRR 575/2013)	● > 8%			●	●	●	●	●	●	●	●		
				● [5% - 8%]												
				● < 5%												
Portfolioqualität	AQT_3_2	Share of non-performing loans and advances (NPL ratio)	Gives an overall view of the bank's asset quality.	● < 3%				●	●	●	●	●	●	●		
				● [3% - 8%]												
				● > 8%												
Portfolioqualität	AQT_41_2	Coverage ratio of non-performing loans and advances	Indicates the level of coverage for non-performing loans and advances accumulated impairment or accumulated negative changes in fair value due to credit risk	● > 55%				●	●	●	●	●	●	●		
				● [40% - 55%]												
				● < 40%												
Portfolioqualität	AQT_42_2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Gives information on the forbearance policy of the bank; may be compared to the level of default itself.	● < 1,5%				●	●	●	●	●	●	●		
				● [1,5% - 4%]												
				● > 4%												
Profitabilität	PFT_21	Return on equity	It shows the profitability of the invested equity (accounting view of the equity)	● > 10%				●	●	●	●	●	●	●		
				● [6% - 10%]												
● < 6%																
Profitabilität	PFT_23	Cost to income	It is the ratio of administrative and other costs to the total operating income	● > 0% und < 50%				●	●	●	●	●	●	●		
				● [50% - 60%]												
				● > 60%												
Refinanzierung	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	It considers only the loan granting and deposit taking activities of banks with the real economy (that is to say, households and non-financial corporations).	● < 100%				●	●	●	●	●	●	●		
				● [100% - 150%]												
				● > 150%												

Quelle:
GBB-Rating,
2020

Aufsichtsrat

(inkl. aller Gremien)

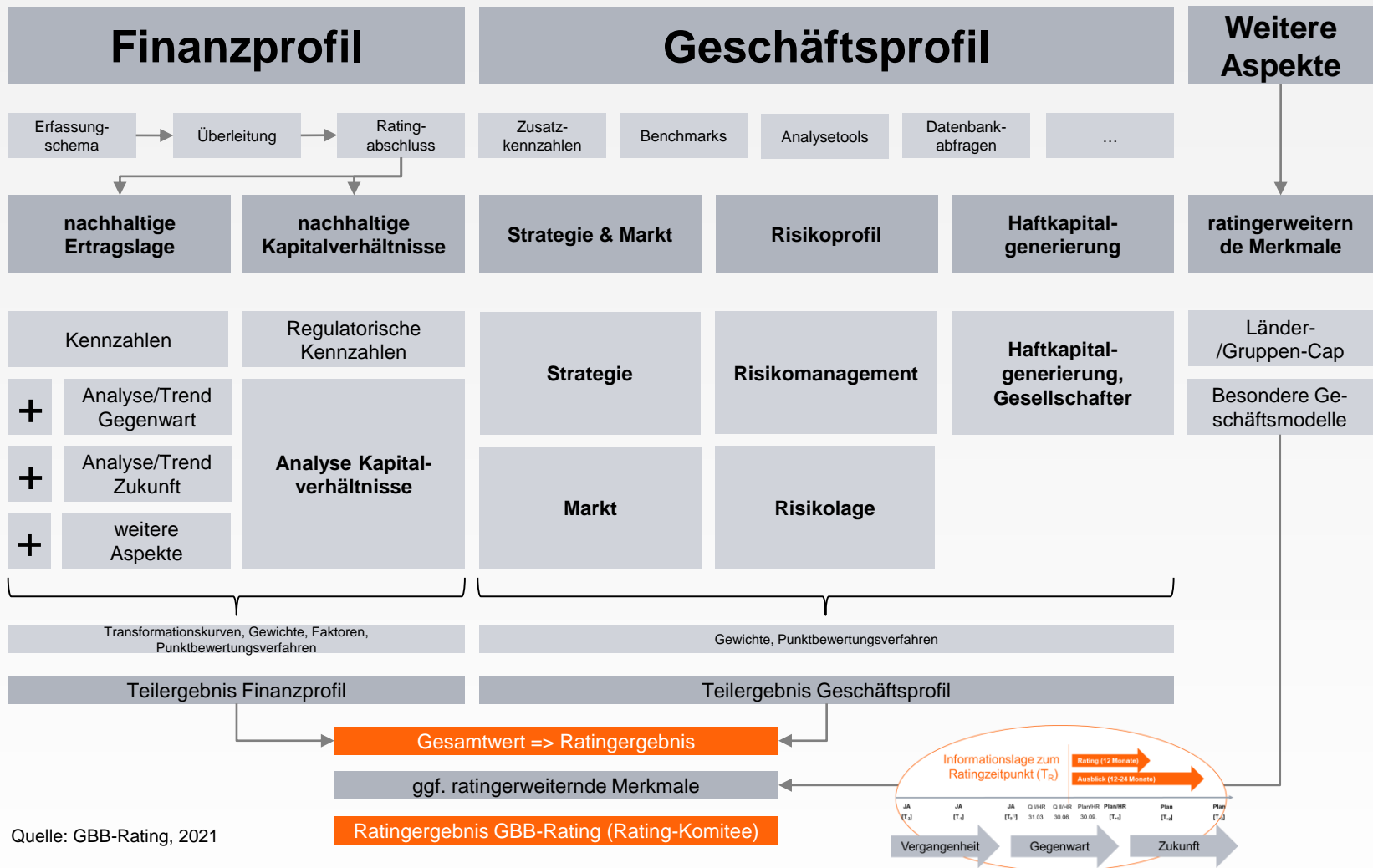
**Rechnungslegung,
Rechnungslegungs-
prozess,
Berichtswesen,
CSR,
Vergütungssystem,
Vergütung**

**Strategie, Planung,
Geschäftsentwicklung,
Sektorale, finanzielle
Kompetenzen, Finanz- u.
Kapitalmärkte, Informations-
technik, -sicherheit, rechtl.
u. regulat. Umfeld, Führungs-
fähigkeit, -erfahrung,
Management von (inter-)
nationalen Konzernen**

**Internes
Revisionssystem,
Compliance**

**Risiko-
management-
system, -lage,
Internes Kontroll-
System, Solvenz, Modelle,
Hauptrisiken,
Risikokonzentrationen,
Management von Risiken
im Zusammenhang
mit Konzernstrukturen**

Deutscher Corporate Governance Kodex, 16.12.2019/20.03.2020,
§107 AktG, Innere Ordnung des Aufsichtsrates,
§ 25 d KWG, Verwaltungs- und Aufsichtsorgan,
BaFin Merkblatt zu den Mitgliedern von Verwaltungs- oder Aufsichtsorganen gem. KWG und KAGB, 29.12.2020,
MaRisk, Entwurf vom 26.10.2020.



Quelle: GBB-Rating, 2021

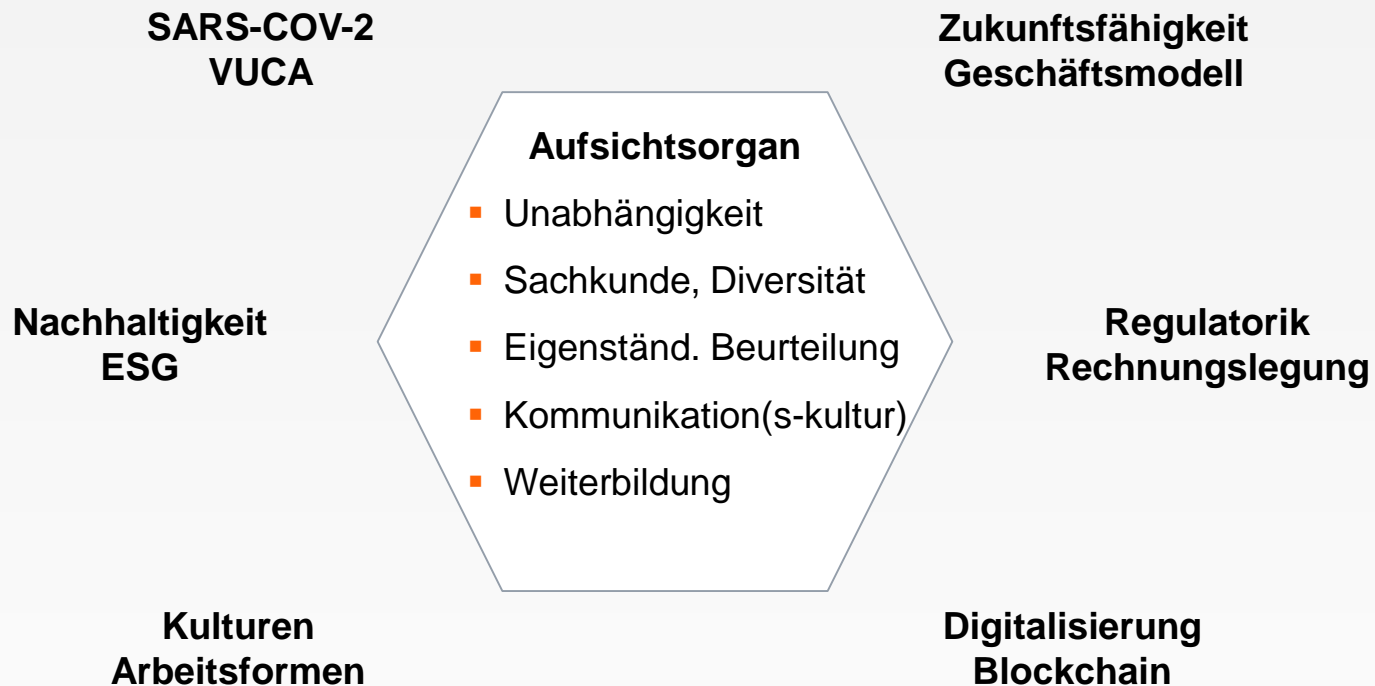
Banks need to have clear internal governance arrangements in place, especially during times of instability. To cope with the **COVID-19 crisis**, banks have either built on their existing committee structures or established new **crisis committees**. One good practice that banks have adopted is to **diversify the composition of committees** by including representatives from different areas of expertise, including operational continuity, information technology and infectious diseases, in addition to the usual stakeholders (like business lines, risk management and compliance).

As an area for improvement, the management body in its **supervisory function should be more involved** so that it can provide stronger oversight of strategic decisions proposed by executive directors. Some non-executive directors still **lack oversight** on important topics, such as **credit risk management**, **capital planning**, and **conduct risks** emerging from the crisis.

To conclude, good governance is a key asset – and even more so in times of crisis, when uncertainty is high. It requires **good communication, both within the bank and with external stakeholders**, as well as proper accountability for risks and sufficient transparency at all levels.

Control function	Examples of good practices
Risk management	Incorporating credit support measures in risk management, including adjustments to the internal model framework; conducting additional quality checks of credit underwriting standards.
Compliance	Implementing additional controls to prevent fraud and misconduct.
Internal audit	Adjusting audit plans to allow for an increased focus on credit risk, IT and cyber risks, conduct risk, and capital and liquidity management.
Area	Red flags in supervisory assessments
Internal governance	Insufficient strategic steering and/or reprioritisation of projects; insufficient constructive challenge of executive directors by the management body in its supervisory function.
Control framework	Insufficient challenge of business lines by the risk management function; limited capability of the internal control functions to adapt their annual planning to reflect the crisis.
Risk data aggregation	Data aggregation issues caused by lack of integrated IT systems and manual data collection; slow development and implementation of crisis scenarios and forecasts.

Quelle: ECB SUPERVISION NEWSLETTER, Good governance in times of crisis, 18 November 2020



- **Wert des Qualifikationsnachweises für Ratingagenturen und Investoren, Directors Ac@demy 2020**

B. Bretschneider, GBB-Rating; I. Speich, DEKA Investment; M. Kerscher, Silver Media Consulting

https://directorsacademy.de/service/directors_essentials_chronik?utm_source=Sonder-Essentials-Wert%20des%20Qualifikationsnachweises&utm_medium=Mailchimp&utm_campaign=Sonder-Essentials-Video_Wert%20des%20Qualifikationsnachweises&utm_term=0_e2731e1902-805390e097-&utm_source=DC-Essentials+Abonnent+Global&utm_campaign=1b185476b0-Directors_Sonder-Essentials_02-12-2020&utm_medium=email&utm_term=0_f092ee2f4e-1b185476b0-131685873

- **Berücksichtigung von Nachhaltigkeitsaspekten in Kreditinstituten, GBB Blitzumfrage 2019**

S. Koll + B. Bretschneider, GBB-Rating; Prof. Dr. C. Ewelt-Knauer + A. Pleger + F. Mangasser Justus-Liebig-Universität Gießen

https://www.gbb-rating.eu/de/presse/blitzumfrage/Documents/Pr%C3%A4sentation%20Ber%C3%BCcksichtigung%20von%20Nachhaltigkeitsaspekten_29.10.2019.pdf

- **Cyber Security – Status Quo und Herausforderungen, GBB Blitzumfrage 2019**

B. Bretschneider + S. Koll, GBB-Rating; Dr. P. Kotzian + Prof. Dr. B. Weißenberger, Heinrich-Heine-Universität Düsseldorf; Prof. Dr. C. Ewelt-Knauer + M. Kahled, Justus-Liebig-Universität Gießen

<https://www.gbb-rating.eu/de/presse/blitzumfrage/Documents/Auswertung%20Cyber%20Security%20-%20Status%20Quo%20und%20Herausforderungen.pdf>

- **Chancen und Risiken von Big Data im digitalen Geschäftsumfeld, GBB Blitzumfrage, 2017**

B. Bretschneider + S. Koll, GBB-Rating; Dr. P. Kotzian + Prof. Dr. B. Weißenberger, Heinrich-Heine-Universität Düsseldorf; Prof. Dr. C. Ewelt-Knauer, Justus-Liebig-Universität Gießen

https://www.gbb-rating.eu/de/presse/blitzumfrage/Documents/GBB-Blitzumfrage_Chancen%20und%20Risiken%20von%20Big%20Data.pdf

- **Fintechs – Bedrohung oder Chance für die Geschäftsmodelle von Banken, GBB Blitzumfrage 2016**

Dr. D. Thiel + S. Koll, GBB-Rating

<https://www.gbb-rating.eu/de/presse/blitzumfrage/Documents/Fintechs%20-%20Bedrohung%20oder%20Chance%20f%C3%BCr%20die%20Gesch%C3%A4ftsmodelle%20von%20Banken.pdf>

- **Wie gut sind die Aufsichts- und Verwaltungsräte in Kreditinstituten? GBB Blitzumfrage 2015**

Prof. Dr. P. Ruhwedel, diep Deutsches Institut für Effizienzprüfung; Dr. D. Thiel, GBB-Rating

<https://www.gbb-rating.eu/de/presse/blitzumfrage/Documents/150624-GBB-Blitzumfrage-Ergebnisse-DT.pdf>

A blurred, orange-tinted background image of a modern office hallway. Several people in business attire are walking away from the camera, their figures softened and out of focus. The floor is highly reflective, creating clear mirror images of the people and the overhead lights. The overall atmosphere is professional and dynamic.

GBB-Rating

Kurzüberblick

Europäische Ratingagentur

Leistungsspektrum

Kurzprofil

- Ca. 170 Ratings im Jahr
- Mehr als 20 Analysten
- Gesellschafter:
Prüfungsverband
deutscher Banken e.V.
- Gründungsjahr: 1996
- Standort: Köln
- Rating:
 - Banken, Bausparkassen
 - Leasinggesellschaften
 - Emissionsrating
- Methodische Unterstützung
(Scoring, Benchmarking,
Portfolioanalysen etc.)
- Technische Unterstützung
(GBB-Plattform)
- Unterstützung von Einlagen-
sicherungssystemen
- Beaufsichtigung durch die
europäische Wertpapier- und
Marktaufsichtsbehörde
(ESMA)
- Ratingzulassung für die
gesetzliche Entschädigungs-
einrichtung gem. EntschFinV*
- Ratings im Auftrag des
Einlagensicherungsfonds
- Zulassung durch die
europäischen Aufsichts-
behörden (ESAs) als ECAI für
beauftragte und unbe-
auftragte Ratings für die
Berechnung der Eigenkapital-
anforderungen gem. CRR
und Solvency II Directive**

* EntschFinV: Entschädigungseinrichtungs-Finanzierungsverordnung

** ESAs: European Banking Authority (EBA), European Securities and Markets Authority (ESMA),
European Insurance and Occupational Pensions Authority (EIOPA),
ECAI: External Credit Assessment Institute, CRR: Capital Requirement Regulation

GBB-Rating



Bernd Bretschneider

GBB-Rating

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