BANKSCOPE
Internet QuickGuide
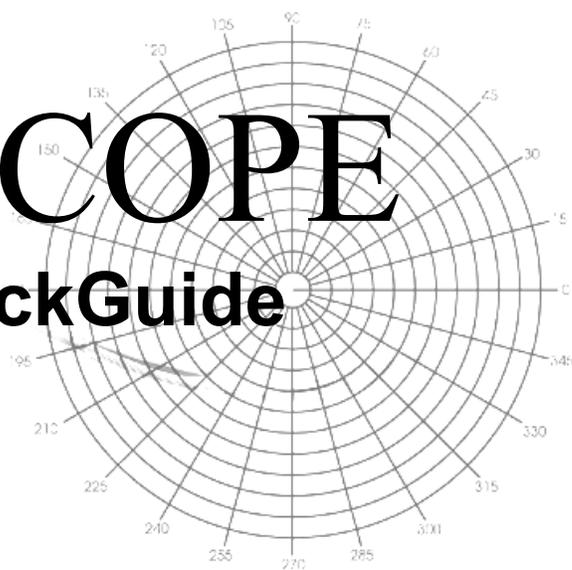
BUREAU van DIJK
ELECTRONIC PUBLISHING

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1.0 BANKSCOPE Introduction

BANKSCOPE is a complete financial analysis tool, combining information on 11,000 world banks with a financial analysis software program. The information includes detailed spreadsheet data (balance sheet and income statements), ownership information (shareholders and subsidiaries), Reuters news articles, ratings and rating reports. The data is updated 18 times a year.

BANKSCOPE allows you to search the database by any combination of numerous criteria including: bank name, SWIFT number, specialisation, financial data, ratings, geographic location, financial affiliations, last updated financial statements, type of statement, rating changes, changes in the ownership information.

The selected bank statements may then be displayed or printed in a standard format or in a variety of customised formats. The data may also be exported to other software programs, such as word processors, databases or spreadsheets. Thanks to the *Addin* function, it can also be linked to Excel or Lotus sheets or to Access databases.

The financial analysis software makes it possible to analyse and compare a bank or a group of banks according to the users' own variables and time periods. The analysis tools include peer analysis, sum of the accounts, ranking, distribution, linear regression and comparison of one bank with a set of other banks.

1.1 System Requirements

In order to use the Internet BANKSCOPE, you will need the following:

- Windows 3.1 or higher with a screen resolution of 800 X 600.
- Access to the Internet using either Internet Explorer version 3.02 or Netscape Navigator 3.01, or higher.
- A username and a password provided by Bureau van Dijk.

1.2 Getting Started

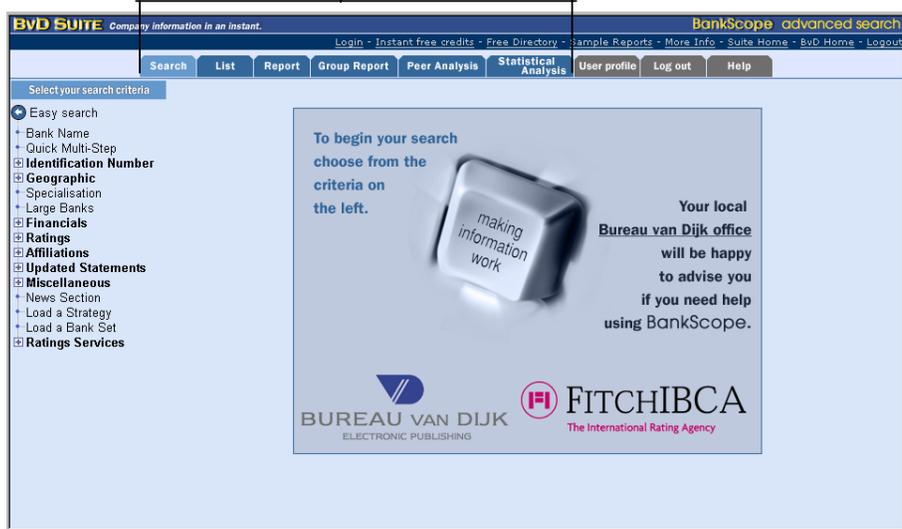1. Start your Internet browser and go to http://bankscope.bvdep.com. The following login screen is displayed. Enter your username and password in the appropriate boxes.
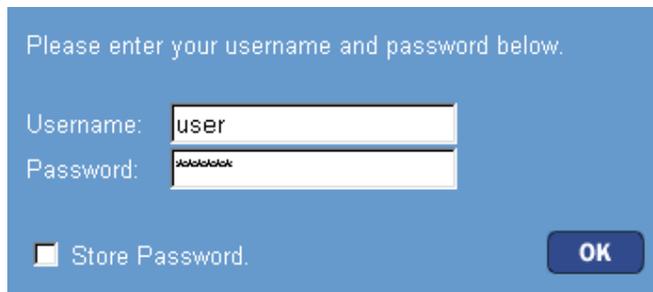
2. Click the **OK** button to open the product. The following opening screen will appear.

Options for displaying and analysing search results

Left toolbar provides search criteria for selecting banks

The products can be installed as a local or networked application.

Search   Allows you to view the criteria for searching the database and
                        displays a summary of the criteria used.

List   Displays the list of banks corresponding to the selected criteria.

Report   Displays the full reports for all retrieved banks.

Group Report   Displays a table with financial variables and statistical values for
                        each bank according to your specifications.

Peer Analysis   Compares one selected bank with a group of selected banks.

Statistical Analysis Performs statistical analysis of a group of banks.

User Profile   Customizes your user preferences.

Logout   Ends the connection.

Help   Provides online assistance to help you use BANKSCOPE.

Note:
- Both *Easy* and *Advanced Search* options are available on BANKSCOPE.   Clicking *Easy
  Search* will take you to a search interface offering only **Name**, **Specialization, Country,
  Total Assets, Equity/Assets, Return on Average Assets***.* Financial analysis is not
  offered within the *Easy Search* Interface.
- This Quick Guide will concentrate on the *Advanced Search* features only.2.0


2.0 Searching BANKSCOPE

It is possible to search BANKSCOPE using a variety of individual criteria or by combining them
for a multiple criteria search.

For individual search steps, the user selects a criterion from the list at left, then selects or types the preferences within the window. Two individual search step examples are offered below: *Bank Name* and *Financials*.

For multiple criteria searches, the user will complete the individual steps of interest, then manage and view the result from the **Search Summary** window.

2.1 Searching by Bank Name

1. Click *Bank name* from the search criteria and enter all or part of a bank name in the available box. Click **Search**. The index will retrieve the banks with text matching your entry.
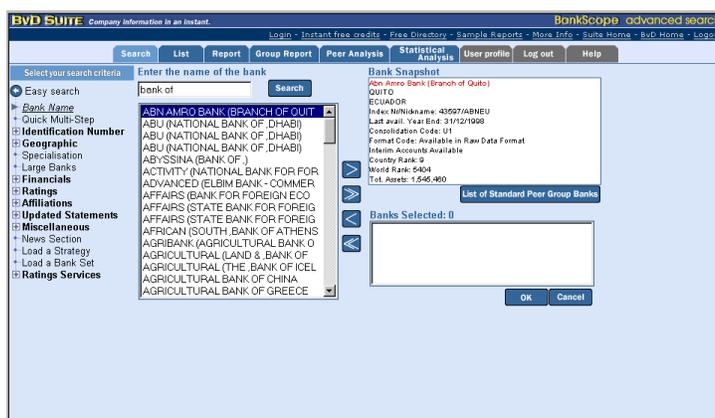
2. Highlight the bank you require and click > (for several banks, hold down the SHIFT key or the CTRL key first). All selected banks will be sent to the *Banks Selected* area. Repeat the above process to find and select as many banks as necessary.
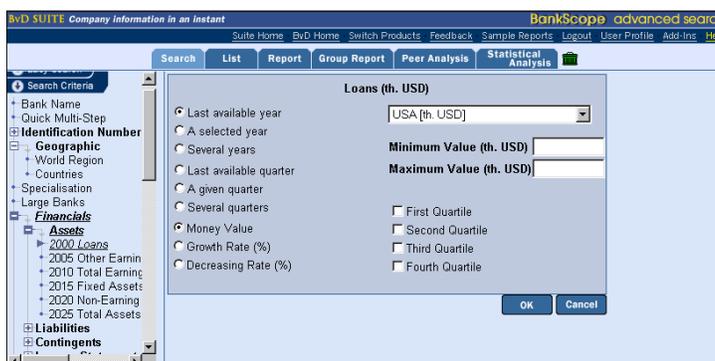
3. Clicking **OK** activates the search step and displays the **Search Summary** screen. From there, you can view and manage the search criteria and display the results. Instructions for deleting, editing and enabling search steps can be found at the bottom of the **Search Summary** screen. Use the tabs above the window to view or analyse the results.

Note:
- After highlighting a bank from the left frame, click *List of Standard Peer Group Banks* under the *Bank Snapshot* to display a list of banks limited to those belonging to the same peer group. Clicking *Display General Index* will bring you back to the main screen.

2.2 Searching by Financial Criteria

1. Click the **+** to the left of *Financials* in the list of search criteria. This opens a detailed list of all the financials with which you can search BANKSCOPE. Select one by clicking on the **+** for the category (*Assets*, *Liabilities*, etc) and clicking the item.

2. Complete each portion of the window. For example, choose the year or quarter by clicking the radial buttons and enter the minimum and/ or maximum amount of interest for that financial.

4. Clicking **OK** activates the search step and displays the **Search Summary** screen.   From there, you can view and manage the search criteria and display the results. Instructions for deleting, editing and enabling search steps can be found at the bottom of the **Search Summary** screen. Use the tabs above the window to view or analyse the results.

Note:
-   *A selected year* and *A given quarter* will open drop down menu allowing you to choose the year or quarter of interest.

2.3 Multiple Criteria Searching

1. Several search criteria may be combined for a multiple criteria search. To combine steps, first select and complete the search window for a variable and click **OK**. When you are viewing the **Search Summary**, simply select another criteria. Continue until all search steps you desire are displayed in the **Search Summary**.

2. The search example below combines 3 individual search steps to select all banks located in Belgium with a minimum net income of USD $1,000,000 and an IBCA long term rating of AAA through A.

Note:
-   *Step Result* shows the number of banks on the entire database satisfying the criterion. In the screen above, search step 1 found 216 banks.
-   *Search Result* details the number of banks satisfying the criteria for **all** search steps up to that point. 92 banks meet both the first and second criteria above.
-   By default all criteria are added. You can change the search logic by clicking **Show Boolean** at the bottom of your screen and entering your own expression using the Boolean operators And, Or, And Not. Click **OK** to activate the change.

2.4 Saving Strategies and Company Sets

Search Strategies: Any sequence of search steps (a search strategy) can be saved and reused at a later date. Doing this allows you to monitor companies that meet your criteria, but results may differ over time as each company's accounts are updated.

1. Perform all the required search steps and display the **Search Summary**.

2. Click **Save Strategy** at the bottom of your screen and give a name to the strategy.

3. To use this strategy later, choose *Load strategy* from the search criteria.

Company Sets: a company set differs from a search strategy because using it at a later date will NOT produce different results. The saved set is specific to the companies matching your search criteria and will not be affected as company information is updated.

1. Perform all the search steps need to retrieve your bank set. Display the **Summary Search**.

2. Click **Save a Bank Set** at the bottom of your screen and give a name to the set of selected banks.

3. To use this bank set later, choose *Load a bank set* from the search criteria.

3.0 Listing Banks

1. At any time during a search it is possible to display the full list of the banks matching your search criteria by clicking on *List* tab.

2. Clicking on the bank name will take you into the report. Alternatively you can click the first icon 🖻 to view the *Scanned Annual Report* or the second one 🖾 to view the *Executive Report.*
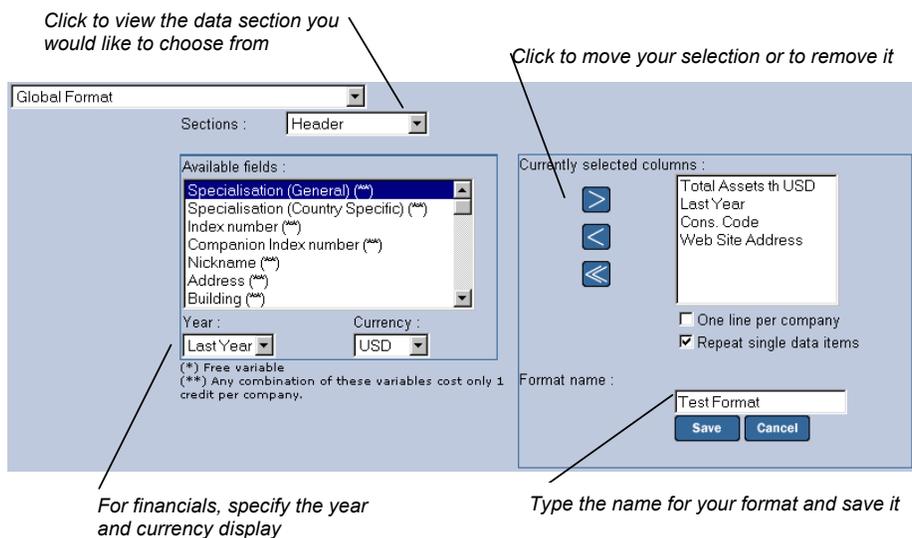
Note:
- Click the check box to the left of the bank name to mark banks for selection. This will allow you to delete banks using the **Delete** button. It will also mark banks to select them for export with the **Export** button.

- Sort banks in the **List** using the **Sort** button or by clicking on the column heading you wish to sort by.

3.1 Creating a New List Format

1. List formats refer to the items displayed next to each bank name in the list. You can create and store your own list formats. To create your own format, display a list by clicking the *List* tab.

2. Once the list is displayed click the button at the bottom of the screen. The list of defined formats is displayed. You may select one of these or click **New** to create one.

3. From the drop-down list, select the type of information you wish to add and highlight the column(s) you require, sending them to the *Selected columns* area using the **>** key.

4. Type a name into the *Format name* text box to retrieve it easily at a future date. Click **Save** and the new format will be added to the list of available formats. Then click **OK** to return to the **List** (presented in your new format).

Click to view the data section you would like to choose from

Click to move your selection or to remove it

| Global Format |

Sections :   Header

Available fields :

Specialisation (General) (**)
Specialisation (Country Specific) (**)
Index number (**)
Companion Index number (**)
Nickname (**)
Address (**)
Building (**)

Year :   Currency :
Last Year   USD

(*) Free variable
(**) Any combination of these variables cost only 1 credit per company.

Currently selected columns :

>
<
≪

Total Assets th USD
Last Year
Cons. Code
Web Site Address

☐ One line per company
☑ Repeat single data items

Format name :

Test Format

Save   Cancel

For financials, specify the year and currency display

Type the name for your format and save it

4.0 Viewing Company Reports

At any time during a search it is possible to display the full information available for the banks in your search by clicking the *Report* tab at the top of your screen.

The *Report* displays the full bank information, including:

- Header
- Bank ratings
- Country ratings
- Profile and ratios
- Global summary (income statement and balance sheet)
- Shareholders
- Subsidiaries

- Reuters news

Displays the executive report.

Returns to the report.

| Displays a graph of the Balance Sheet | Displays a graph of the Profit & Loss Account for the year you select. | Presents bar charts that can be customized by year and variable. | Presents a line chart that plots several variables expressed in indices | Plots variables for comparison with the default peer group (in deciles). | Presents the ownership information regarding the bank | Accesses scanned annual report(s) for the bank. |

4.1 Creating a Report Format

Creating a customised report format allows you to choose what combination of sections is presented in a bank report.

1. To create a new report format, first display a report by clicking the *Report* tab at the top of your screen.

2. Click the **Format** button at the bottom of the screen. A list of previously saved formats and individual report sections will be displayed. Click the **New** button to create a new format. In the list, highlight the section you need

Moves highlighted data to the selected sections box

Individual sections of the bank report that can be combined to make your own report format.
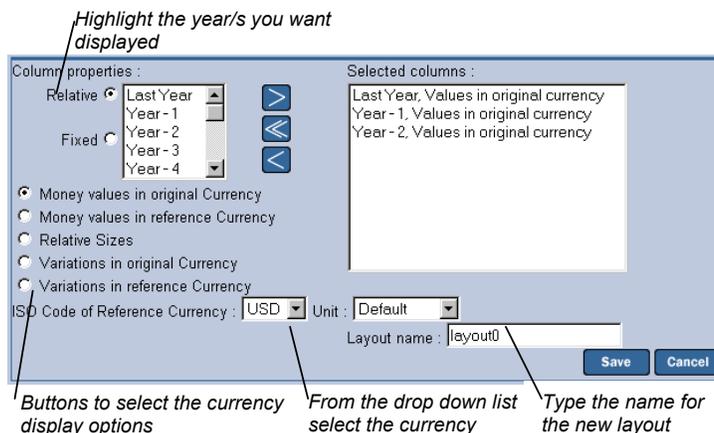
Type the name for your new format

3. Click **>** to move the highlighted section in the S*elected sections* list. If necessary, repeat this process until all required sections are selected.

4. Type a name into the *Format Name* text box to retrieve it easily at a future date. If you do not enter a name for your formats BANKSCOPE will automatically name them format0, format1 etc.

5. Click the **Save** button: your new format will be added to the list of available formats.

4.2 Creating a Report Layout

Layouts refer to the columns of accounting data displayed in a bank report. The default layout shows the recent eight years of accounts in the filing currency. Defining a layout lets you specify the years, the order of years, and the currency.

1. To create a new report layout, display the report by clicking **Report** from the frame at the top of your screen.

2. Once the report is displayed click the **Layout** button at the bottom of the screen. A list of previously saved layouts will be displayed.

3. Click the **New** button, highlight one or more years and click to transfer them to the *Selected columns* list. If the *Relative* button is checked, the most recently available years will be displayed. If the *Fixed* button is selected, the absolute years will appear (if the data for the year selected is not available, the text "n.a." will be displayed in the report).

4. You can view the layout in a currency other than the default, as relative to the total, or in variations. To do this, mark the appropriate button and choose the currency before clicking to transfer the information to the *Selected columns* list.

5. Type a name into the *Layout name* text box to retrieve it easily at a future date. If you do not enter a name for the layouts, BANKSCOPE will automatically name them layout0, layout1 etc.

Highlight the year/s you want displayed

Buttons to select the currency display options

From the drop down list select the currency
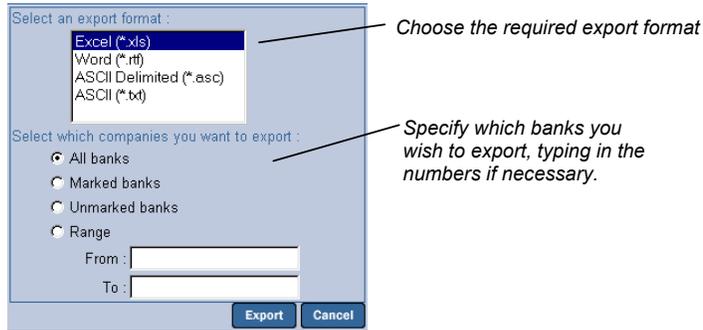
Type the name for the new layout

6. Click the **Save** button: your new layout will be added to the list of layouts.

5.0 Exporting Information

BANKSCOPE enables exporting to other software programs, including spreadsheets, databases, word processors and ASCII formats. Exports can be performed for Lists or Company Reports. To export:

1. First, display your search results by clicking the appropriate tab – *List* or *Report*.

Choose the required export format

Specify which banks you wish to export, typing in the numbers if necessary.

2. Click the **Export** button and select the format and data to be exported. Once the window is complete, click **Export** to transfer the data.

Note:
-   To *Mark* banks for selection in the list: click the box in front of the bank name in the **List** view.
-   To *Mark* banks for selection in a report, click the box on the bottom left of your screen while viewing the **Report**.
-   To export a range of banks from a list, type the numbers corresponding to the number in front of the bank name in the **List** view.
-   To export a bank from the **Report** view, type the number appearing at the bottom left of your screen.

6.0 User Support

Bureau van Dijk offers all users full support for both data and technical questions. For assistance, please visit our website www.bvdep.com, or contact your account manager or the nearest Bureau van Dijk office:

Location	Email	Telephone
Belgium:	help@bvdep.com	32 (2) 639 06 06
Austria:	info@bvdep.at	43 (1) 95810 84
Eastern Europe:	rudolf.cevela@bvdep.com	421 (2) 5063 3326
France:	info.france@bvdep.com	33 (01) 53 45 46 00
Germany:	info@bvdep.de	49 (69) 96 36 65 0
Italy:	info@bvdep.it	39 (02) 43 98 22 77
Japan:	japan@bvdep.com	81 (3) 5256 6720
Netherlands	informatie@bvdep.com	31 (20) 671 99 26
Portugal:	rb@bvdep.com	34 91 454 70 98
Scandinavia:	michael.klentz@bvdep.com	44 (20) 7549 5000
Singapore:	slt@bvdep.com	65 6325 1230
Spain:	rb@bvdep.com	34 91 454 70 98
United Kingdom:	help@bvd.co.uk	44 (20) 7549 5000
United States:	office@bvdny.com	1 (212) 797 7120