

Introduction

The **KPMG Peer Bank** tool is a benchmarking solution for banks and investors. It uses modern technology to analyse data – publicly available from the European Banking Authority (EBA), as well as the users own data. KPMG Peer Bank delivers comparative peer-to-peer insights for banks. It is designed to enable banks to answer the important question of **"How does my bank compare to others?"**. This can be done regionally, nationally, and by peer groups – pre-defined or customised.

KPMG Peer Bank has been built using over 5 million data points from the EBA transparency exercises, which provide detailed bank-by-bank data on banks' assets and liabilities, capital positions, risk exposure amounts, leverage exposures and sovereign exposures on over 120 banks across 25 countries from from the European Union and European Economic Area.

Proposition

The key features of KPMG Peer Bank are mapped below:



The tool is particularly useful for:

ECB Onboarding banks

Banks that will become directly supervised by the ECB have to pass a thorough capital exam and must prepare and adapt to the ECB supervisory approach. This tool can help explore who their peers are in Europe and how they compare from the perspective of the ECB.

SSM banks

The ECB extensively performs peer analyses. With KPMG Peer Bank, banks are able to do similar peer comparisons. This tool can help to prepare for discussion with the ECB. Banks not included in the EBA Transparency Exercises can import their own data for such analyses.

Other banks worldwide

KPMG Peer Bank allows banks around the world who may wish to be benchmarked against European standards to introduce own data. Banks will be able to see visual comparisons on over 120 banks from Europe.

Investors

KPMG Peer Bank enables investors to better understand the latest competitive developments of the European banking market and how banks perform. RWA densities can equally be easily scrutinised.



Advantages of KPMG Peer Bank

- KPMG Peer Bank is updated with the latest published data from transparency exercises to enable users access to some of the most up-to-date information and benchmarks. Users can also tailor their own peer analyses with the latest technology.
- Users have the option to customise their own benchmark settings including the peer grouping in addition to the pre-set KPMG peer group (based the SSM modelling), and country benchmarks. Users can also import additional bank data into the tool and run personalised analysis.
- Benchmarking is not just a tool for competitive analysis. Supervisors have access to a broad set of data and are using it to evaluate the soundness of banks. With more than 400 KPIs included in the tool, KPMG has defined nearly 160 ratios based on available information that will help bank management not only to be prepared for supervisory dialogue but also to better understand its position against its peers.

 Finally, in comparison to other tools available, KPMG Peer Bank goes beyond the data, allowing an approach tailored to each banks criteria through the percentile analysis, the business classification and the peer group definition.



Pricing

What is the cost of KPMG Peer Bank?

Each plan includes full access 24/7, client service support, maintenance costs, up to date insight into key performance and risk metrics, powerful graphics, the ability to import your own data and over 5 million data points for over 120 banks.

Type of plan	Cost	Duration	Included	Upgrade
Standard	10.000€	12 months	1 user account	Each package can be upgraded with: 2 user accounts: 10.000€/per annum 4 user accounts: 17.500€/per annum
Advanced	27.500€	24 months	2 user accounts + 2 hour workshop to get started	
Premium	39.000€	24 months	4 user accounts + 2 hour workshop to get started + 2 hour consulting session with every new EBA data ingestion	

Why KPMG?



Market leading



Dedicated subject matter expert pool



Innovative and solution driven



Compliance with regulatory requirements

Key contacts

For any questions related to the tool or to request a demo, please contact the KPMG ECB Office here.

Dr. Henning Dankenbring

Partner, Head of KPMG ECB Office

T: +49 69 9587 3535

E: hdankenbring@kpmg.com

Silvia Corlazzoli

Senior Manager, KPMG ECB Office

T: +49 30 2068 3068

E: scorlazzoli@kpmg.com

Julia Schießer

Senior Manager, KPMG ECB Office

T: +49 69 9587 3132

E: jschiesser@kpmg.com

Dina Friedrichs

Manager, KPMG ECB Office

T: +49 69 9587 6429

E: dinafriedrichs@kpmg.com

kpmg.com/peerbank

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2021 Copyright owned by one or more of the KPMG International entities. KPMG International entities provide no services to clients. All rights reserved.

KPMG refers to the global organization or to one or more of the member firms of KPMG International Limited ("KPMG International"), each of which is a separate legal entity. KPMG International Limited is a private English company limited by guarantee and does not provide services to clients. For more detail about our structure please visit https://home.kpmg/qovernance

The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organisation. CRT105672