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32) March 19, 2015 Wholesale &  
Investment Banking Exhibit 39 Exhibit  
40 M Macro products are Y B  
Lconcentrated than other O R G A N S T  
A N L E less U E P A P E R Smaller banks  
have a larger range of returns 2014  
range of return on allocated equity for

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top 12 wholesale banks asset classes  
today Market share by bank rank; 2014  
16% Largest 6 banks Next 6 banks Rest  
12% Best 3 returns 8% ...

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Wholesale & Investment Banking

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Outlook Ted Moynihan Liquidity  
Conundrum: Shifting risks, what it  
means . Financial regulation and QE are  
at the heart of a huge shift in liquidity  
risk from banks to the buy-side, which is  
increasingly a concern for policy makers.  
This shift

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For the full view into the expected banking trends, download the report. This Outlook is part of Deloitte's Financial Services Industry Outlooks series, which provides insights and trends for banking, insurance, investment management, and commercial real estate. The full series



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will be available in January 2015.

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Implications The bad news: The  
fracturing of global banking driven by  
Balkanisation has become one of the

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largest challenges for wholesale banks, taking 2-3% points off RoEs. Disjointed international policies pose the biggest threat. This presents a major challenge for non-US

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**Wholesale & Investment Banking  
Outlook 2015**

Wholesale & Investment Banking  
Outlook 2015 - (Excellent Oliver  
Wyman/Morgan Stanley report) Posted  
on March 20, 2015 by Paul Blank  
According to an excellent new report  
from Oliver Wyman and Morgan Stanley  
(which is well worth reading), financial

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regulation and QE are at the heart of a huge shift in liquidity risk from banks to the buy-side, which is increasingly a concern for policy makers.

## **2015 Banking Industry Outlook | Financial Services ...**

In 2015, revenues at Barclays' investment bank were up 3% in the first

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nine months of the year compared to the same period of 2014. This might suggest bonuses at the bank could even rise. However, some businesses at Barclays have done far better than others - lending and macro trading have outperformed this year, while credit trading revenues are down 11%.

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Die aktuelle Ausgabe der gemeinsamen Studie „Outlook for Global Wholesale & Investment Banking“ von Oliver Wyman und Morgan Stanley untersucht die Herausforderungen des globalen Wertpapiergeschäfts mit einem Gesamtwert von 750 Mrd. USD



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Jahresumsatz.

## **Moody's upgrades Slovenia to 'A3', lowers outlook to 'stable'**

Investment Banking Service charges (1)  
Insurance 68% 32% 2016 Revenue Loan  
and Letter of Credit fees Trading gains  
Trust & investment fees Operating  
leases Equity investment gains Other

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2016 Net income 62% 38% Net interest  
income (1) Includes Treasury  
Management fees. Wells Fargo 2017  
Investor Day Wholesale Banking 3

## **Banking Resources: Investing in Technology | Morgan Stanley**

2020 banking and capital markets  
outlook Fortifying the core for the next

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wave of disruption. 52 minute read 03 ...  
retail banking, payments, wealth  
management, investment banking,  
transaction banking, corporate banking,  
and market infrastructure. ... (2015): pp.  
339-59.

## **Fitch upgrades Pasha Bank Turkey to 'A-(tur)', outlook stable**

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CIB OUTLOOK 2015 6 ROLAND BERGER  
STRATEGY CONSULTANTS 2. Revenues  
2014 was another challenging year for  
trading revenues although parts of  
investment banking (+9%) and  
traditional lending (+1%) fared better.  
Fixed income trading at large global CIBs  
weakened (-15%) as structural change  
continued to weigh on the Rates

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business

**Investment Banking Global Markets,  
2015-2019, 2023F, 2025F ...**

Morgan Stanley Research and Oliver Wyman, a global management consulting firm, jointly produced the Blue Paper, "Wholesale & Investment Banking Outlook: Misallocated

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Resources: Why Banks Need to Optimize Now” (Mar 20, 2014). Explore more Ideas and Research, or contact your Morgan Stanley representative for the full report.

## **The Wholesale and Investment Banking Report**

The Slovenian government in 2018 and

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2019 also completed the process of privatising the banks that were nationalised during the 2013 rescue of the banking system. 65% of the country's largest bank Nova Ljubljanska Banka d.d. (NLB, long-term deposit rating: Baa2 stable, baseline credit assessment: ba1) was privatised in an IPO in November 2018, with an

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additional 10 percentage points being ...

## **Wholesale & Investment Banking Outlook 2015 - (Excellent ...**

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## **2015 investment banking bonuses, the outlook by bank ...**

PBTR has no deposit license and is  
entirely wholesale-funded, largely in  
foreign currencies (FC). The bank is

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highly dependent on the broader Pasha Group for funding. Related-party funding accounted for 42% of total funding at end-1H20. The bank's remaining funding is from local and foreign banks and local-currency debt securities.

## **Wholesale & Investment Banking Outlook Global Banking ...**

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Global Investment Banking Market,  
2015-2019, 2023F, 2025F, 2030F,  
Historic And Forecast, By Region 9.3.  
Global Investment Banking Market,  
Growth And Market Share Comparison,  
By Region

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Outlook: Global Banking ...**

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2025: THE FUTURE OF WHOLESAL  
BANKING - AND WHAT IT MEANS FOR  
AUSTRALIA EXECUTIVE OUTLOOK

Leaders across both the finance and broader business sectors see a volatile time ahead - from economic shocks to technology upheaval, increasing focus on environment, social and governance (ESG) issues along with yet more

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regulation.

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