



The use and importance of financial planning in the German private banking industry

Francisco J. Guadamillas Cortes

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Doctoral Thesis / Dissertation from the year 2006 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, COMENIUS UNIVERSITY, FACULTY OF MANAGEMENT, SK-BRATISLAVA, 74 entries in the bibliography, language: English, abstract: "The once so powerful financial institutions of the old "German Plc.", which in times of the economic miracle partly controlled the fortune of the large scale industry, are facing the greatest test of its latest history."1 This quotation from the year 2002 of two economic experts reflects the situation, which the German banking industry was in, in recent years, and still is in respectively. Even if many financial institutions are recovering, the reasons for the poor situation are manifold.2 Questions about the banking model of the future are raised as well as questions about the most successful business sectors. While investment banking is particularly profitable in times of stock market booms, mergers and IPO's, it however turned out, that the relatively stable business with private clients, especially with the wealthy ones, turns out to be a solid source of recurrent income. Banks like e.g. UBS, Credit Suisse or Deutsche Bank are making high profits, whose basis is more and more the private client business. That way, the UBS drew a record profit of CHF 14.1 billion (approx. 9 billion €) in 2005.

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