

> ACCELERATE LEARNING SOLUTION

Trainer INFO

	City Bank		Lobo Bank		The Bank		DD Bank		United Piggy Bank		Super Bank	
	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2
Cash	378	417	421	435	!!! 1,222	417	!!! 1,757	442	420	405	!!! 1,749	!!! 763
Bankers	1,500	1,500	2,250	2,250	500	500	1,002	1,002	3,500	3,500	2,070	2,070
Securities	4,500	4,410	4,213	5,690	4,500	6,839	6,190	8,690	4,204	5,351	4,445	5,178
† or ‡ min. requirement	720	-241	-2	-1,337	16	-2,689	1,835	4,268	2	-1,302	488	-1,120
Loans	24,869	24,992	25,919	28,038	22,924	23,470	23,530	24,856	20,515	18,075	22,049	22,694
Prime	8,514	8,227	9,793	11,082	6,920	7,634	9,362	10,145	5,502	5,538	6,097	6,450
Consumer	8,488	8,551	7,888	8,053	7,172	6,918	7,134	7,253	7,992	5,931	6,330	6,008
Medium	3,689	3,613	3,903	3,788	4,376	4,142	3,051	2,815	2,206	1,419	4,404	4,238
High Yield	2,415	2,773	1,994	2,162	2,764	2,927	1,998	2,159	3,054	3,443	2,639	3,035
Credit Cards	1,783	1,828	2,341	2,953	1,692	1,851	1,984	2,484	1,761	1,744	2,579	2,963
Mortgages	10,000	10,450	10,200	11,000	12,145	12,635	11,143	12,805	11,385	11,887	9,675	9,934
1 year Mortgage	5,150	5,350	5,200	5,600	5,895	6,095	5,293	5,945	5,510	5,722	4,875	5,000
5 year Mortgage	4,850	5,100	5,000	5,400	6,250	6,540	5,850	6,860	5,875	6,165	4,800	4,934
Other Assets	3,353	3,371	3,474	3,606	3,266	3,308	3,390	3,508	3,260	3,260	3,276	3,319
Total Assets	44,620	45,140	46,477	51,019	44,557	47,170	47,012	51,303	43,284	42,478	43,263	43,958
Bankers	1,180	1,287	2,255	3,375	-	750	-	1,504	4,735	2,953	-	-
Demand Deposits	6,813	7,051	7,129	7,465	6,873	7,178	6,943	7,224	6,116	6,150	6,895	7,165
Savings Deposits	19,970	20,527	19,937	20,409	19,998	20,562	19,966	20,530	20,176	20,884	20,071	20,804
Certificates of Deposits	13,727	13,281	14,208	14,668	14,828	14,228	17,304	16,754	9,467	9,624	13,616	13,266
91-day CD	5,347	5,347	4,021	4,021	4,700	4,700	8,838	8,838	1,500	1,500	5,831	5,831
1-year CD	723	277	1,600	1,590	1,745	1,145	1,130	580	753	808	430	80
5-year CD	7,857	7,857	8,587	9,057	8,383	8,383	7,336	7,336	7,214	7,318	7,365	7,365
Interest & Central Bank	-	-	-	2,088	-	1,475	-	2,538	-	-	-	-
Subordinate Debt	1,475	1,475	1,495	1,546	1,410	1,460	1,393	1,393	1,390	1,400	1,260	1,260
Equity	1,455	1,519	1,454	1,489	1,448	1,517	1,406	1,361	1,399	1,465	1,421	1,464
Total Liabilities	44,620	45,140	46,477	51,019	44,557	47,170	47,012	51,303	43,284	42,478	43,263	43,958
% increase from prev. Q.	2.8%	1.2%	3.3%	9.8%	-6.4%	5.9%	3.7%	9.1%	-6.4%	-1.9%	2.5%	1.6%
% increase from 1. Round	14.9%	16.3%	19.7%	31.4%	14.8%	21.5%	21.1%	32.2%	11.5%	9.4%	11.5%	13.2%
Total Interest Expenses	831	849	873	1,037	836	914	882	1,070	891	751	786	825
Net Interest Revenues	401	381	368	285	354	387	304	92	380	388	310	327
Fees	165	218	166	227	158	214	159	217	138	180	155	207
Fees without Training and IT	114.55	148.66	124.40	149.88	116.62	148.12	122.88	143.84	106.10	129.90	115.25	144.94
Fees from Prime	70.25	92.09	77.09	115.53	55.91	82.42	77.54	112.55	46.67	65.07	53.33	74.94
Fees from Consumer	23.71	26.16	22.27	24.63	20.80	21.98	21.01	23.41	22.35	17.25	19.10	19.85
Fees from Medium	30.03	30.55	31.79	32.07	35.40	34.89	25.53	24.76	19.63	14.58	35.57	35.57
Fees from Credit Card	5.36	5.55	7.04	8.96	5.09	5.62	5.97	7.54	5.31	5.33	7.76	8.99
Fees from High Yield	35.39	63.93	27.70	45.48	41.18	68.90	29.05	49.24	44.28	78.26	38.91	67.76
Total Revenue	566	599	534	512	512	601	463	308	518	568	464	534
Staff costs	76	78	80	86	76	78	73	75	76	78	75	81
IT Cost	14	15	14	15	14	15	14	15	14	14	14	15
Administrative expenses	277	302	271	283	267	304	259	246	267	297	257	288
Intelligence	-	-	-	-	-	-	1	1	-	-	5	5
Market Information	14	14	23	23	15	15	21	21	11	11	18	18
Total Expenses	381	410	387	407	372	412	367	358	367	400	369	407
Average Funding Rate in %	7.45	7.52	7.51	8.13	7.50	7.75	7.51	8.34	7.87	7.07	7.27	7.50
Average Credit Rate in %	11.05	10.90	10.68	10.37	10.68	11.03	10.09	9.06	11.38	10.72	10.13	10.48
Profit before Tax	185	189	146	105	141	189	96	-49	151	169	96	127
Dividend	30	30	18	18	25	25	20	20	18	18	21	21
New Rating	AA	A	BBB	BBB	AA	A	AA	BB	AAA	A	AA	A
Capital Adequacy Rate	8.67	8.84	8.32	7.92	8.83	8.97	8.56	7.78	9.24	10.24	8.77	8.68
Return on Equity (yoy)	17.25%	17.02%	15.18%	9.26%	12.57%	18.26%	7.92%	-13.14%	16.44%	18.10%	7.54%	11.62%
Cost/Income Ratio	67.24%	68.41%	72.57%	79.50%	72.49%	68.62%	79.33%	116.00%	70.88%	70.34%	79.42%	76.23%
Cost of Capital (yoy)	10.17%	10.66%	14.69%	15.05%	10.77%	10.67%	11.37%	18.98%	10.28%	10.93%	11.37%	11.49%
Economic Profit	55.74	54.18	19.81	-3.53	31.50	53.80	7.88	-89.28	39.53	44.26	7.39	21.48
New Share Price	27.45	29.86	24.21	24.11	26.04	28.27	21.67	17.46	21.36	22.34	24.27	24.94
average EP deviation	0.58	0.81	-0.14	-0.34	0.09	0.81	-0.38	-2.08	0.25	0.62	-0.39	0.16
EP add up	0.74	0.72	0.26	-0.05	0.42	0.72	0.11	-1.19	0.53	0.59	0.10	0.29
EP previous add up	0.04	0.08	0.01	-0.00	0.05	0.05	-0.04	-0.06	-0.11	-0.07	0.05	0.01
below 8% deduction	0.00	0.00	0.00	-0.08	0.00	0.00	0.00	-0.22	0.00	0.00	0.00	0.00
Div add up	0.20	-0.10	-0.20	-0.10	0.20	-0.18	0.14	0.15	-0.16	-0.28	0.04	-0.10
average all profit deviation	0.26	0.43	0.12	0.05	0.16	0.34	-0.21	-0.70	-0.29	-0.10	-0.04	-0.02
Profit add up	0.46	0.47	0.37	0.26	0.35	0.47	0.24	-0.12	0.38	0.42	0.24	0.32
future development add up	0.15	-0.00	0.03	0.15	0.15	0.02	-0.20	-0.01	-0.05	-0.20	-0.01	0.02
Total change	2.43	2.42	0.45	-0.10	1.42	2.23	-0.34	-4.21	0.55	0.98	-0.02	0.67
Risk Weighted Assets	33,542	33,888	34,944	37,594	32,363	33,196	32,691	34,967	30,168	29,978	30,576	31,394
% of total Assets	75%	75%	75%	74%	73%	70%	70%	68%	70%	66%	71%	71%
Interest Rate Margin	1.48	1.45	1.42	1.27	1.42	1.42	1.34	1.09	1.45	1.52	1.39	1.40
% loan loss from RWA	1.13%	1.66%	1.13%	1.47%	1.21%	1.76%	1.27%	1.68%	1.22%	2.04%	1.30%	1.81%
Bankers Buffer	79%	86%	100%	150%	0%	150%	0%	150%	135%	84%	0%	0%
GAP	-7,627	-7,231	-6,496	-5,121	-5,950	-4,512	-11,697	-12,400	-6,553	-1,775	-9,183	-5,796
Employees	2,756	2,756	2,866	2,981	2,756	2,756	2,650	2,650	2,756	2,756	2,701	2,809
Net Income per Employee	33,652	34,345	25,540	17,603	25,574	34,200	18,053	-9,327	27,394	30,588	17,697	22,611
Securities Interest & Rating	ok	ok	ok	>25	ok	>25	>25	>25	ok	>25	ok	>25
Loan Loss Rating impl.	6.3	4.5	6.3	15.2	0.1	1.1	4.9	3.4	0.4	17.8	7.5	4.2
Added up HR - Training - IT	2 5 5 2 6 6	2 5 5 2 6 6	3 5 5 4 4 6 6	3 5 5 4 4 6 6	2 5 5 2 6 6	2 5 5 2 6 6	1 5 5 1 6 6	2 5 3 2 6 2	2 5 3 2 6 2	1 5 5 2 6 6	1 5 5 2 6 6	1 5 5 2 6 6
HR - Training - IT	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲	▲▲▲▲▲▲

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	City Bank		Lobo Bank		The Bank		DD Bank		United Piggy Bank		Super Bank	
	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2	II.Y2	III.Y2
New Rating	AA	A	BBB	BBB	AA	A	AA	BB	AAA	A	AA	A
Prime Amount	8,514	8,227	9,793	11,082	6,920	7,634	9,362	10,148	5,502	5,538	6,097	6,450
Default Rate	0.35	0.39	0.41	0.42	0.45	0.48	0.48	0.53	0.47	0.53	0.51	0.52
% increase from 1. Round	-1%	-4%	14%	29%	-19%	-11%	9%	18%	-36%	-35%	-29%	-25%
Consumer Amount	8,488	8,551	7,888	8,053	7,172	6,918	7,134	7,253	7,992	5,931	6,330	6,008
Default Rate	0.22	0.34	0.22	0.34	0.19	0.32	0.25	0.37	0.24	0.43	0.19	0.33
% increase from 1. Round	23%	24%	14%	17%	4%	0%	3%	5%	16%	-14%	-8%	-13%
91 day CD rate	10.41%	14.75%	10.41%	15.50%	10.41%	14.75%	10.28%	14.75%	11.16%	14.62%	10.28%	14.75%
Demand Deposits	6,813	7,051	7,129	7,468	6,873	7,178	6,843	7,224	6,116	6,150	6,896	7,185
Amount received	719	694	756	752	764	737	634	600	512	386	738	738
% of new	17%	17%	17%	18%	17%	17%	17%	17%	15%	15%	17%	17%
% increase from 1. Round	13%	17%	18%	24%	14%	19%	15%	20%	2%	2%	15%	19%
Saving rate	8.01%	7.26%	7.99%	7.74%	8.03%	7.26%	7.85%	7.23%	8.63%	7.25%	7.93%	7.31%
Marketing	7	7	6	6	7	7	9	9	5	5	6	6
Basis Points quoted	38	38	36	36	40	40	35	35	50	50	43	43
new Savings	739	557	712	472	746	564	762	564	785	708	912	733
% of new	15.87%	15.48%	15.30%	13.12%	16.02%	15.67%	16.37%	15.68%	16.86%	19.68%	19.58%	20.37%
Total Savings	19,970	20,527	19,937	20,409	19,998	20,562	19,966	20,530	20,176	20,884	20,071	20,804
% of total	17%	17%	17%	16%	17%	17%	17%	17%	17%	17%	17%	17%
% increase from 1. Round	23%	26%	22%	25%	23%	26%	23%	26%	24%	28%	23%	28%
1 year CD rate quoted	0.00%	0.00%	11.00%	11.00%	0.00%	0.00%	10.50%	10.50%	11.60%	11.60%	0.00%	0.00%
Marketing	-	-	3	3	-	-	1	1	3	3	-	-
Amount requested	0	0	436	436	0	0	10	10	303	303	0	0
Amount received	-	-	436	436	-	-	10	10	303	303	-	-
% of new	0.00%	0.00%	58.21%	58.21%	0.00%	0.00%	1.34%	1.34%	40.45%	40.45%	0.00%	0.00%
Pricing	too low	too low	ok	too high	too low	too low	too low	ok	ok	too high	too low	too low
New Amount	723	277	1,600	1,590	1,745	1,145	1,130	580	753	806	430	80
% of new	11%	6%	25%	36%	27%	26%	18%	13%	12%	18%	7%	2%
% increase from 1. Round	-80%	-92%	-55%	-55%	-51%	-68%	-68%	-84%	-79%	-77%	-88%	-98%
5 year CD rate quoted	0.00%	0.00%	11.50%	11.50%	0.00%	0.00%	10.75%	10.75%	11.30%	11.30%	0.00%	0.00%
Marketing	0.00	0	3	3	0	0	1	1	2	2	0	0
Amount requested	0	0	470	470	0	0	4	4	104	104	0	0
Amount received	-	-	470	470	-	-	-	-	104	104	-	-
% of new	0.00%	0.00%	81.88%	81.88%	0.00%	0.00%	0.00%	0.00%	18.12%	18.12%	0.00%	0.00%
Pricing	too low	too low	ok	too high	too low	too low	too low	ok	ok	too high	too low	too low
New Amount	7,657	7,657	8,587	9,057	8,383	8,383	7,336	7,336	7,214	7,318	7,355	7,355
% of total	16%	16%	18%	19%	18%	18%	16%	16%	16%	16%	16%	16%
% increase from 1. Round	18%	18%	32%	39%	29%	29%	13%	13%	11%	13%	13%	13%
Medium Risk rate	11.73%	10.98%	11.54%	10.79%	11.75%	11.00%	11.55%	10.80%	11.85%	11.10%	11.70%	10.95%
Marketing	4.00	4.00	3.00	3.00	4.00	4.00	3.00	3.00	0.00	0.00	6.00	6.00
Basis Points above Prime	48	48	29	29	50	50	30	30	60	60	45	45
Amount requested	1,153	1,153	957	957	1,000	1,000	700	700	3	3	1,300	1,300
Amount received	940	939	957	957	910	909	700	700	3	3	985	984
Default Rate	0.51	0.60	0.48	0.53	0.50	0.59	0.56	0.67	0.49	0.64	0.55	0.60
Pricing	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
Growth	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
New Amount	3,689	3,613	3,903	3,788	4,376	4,142	3,051	2,815	2,206	1,419	4,404	4,238
% of total	17%	18%	18%	19%	20%	21%	14%	14%	10%	7%	20%	21%
% increase from 1. Round	-5%	-7%	0%	-2%	13%	7%	-21%	-28%	-43%	-63%	13%	9%
High Yield rate	12.81%	11.76%	12.04%	11.29%	12.65%	11.89%	12.06%	11.39%	12.85%	11.80%	12.30%	11.55%
Basis Points above Medium	78	78	50	50	90	90	50	50	70	70	60	60
Amount requested	410	410	203	203	500	500	200	200	452	452	450	450
Amount received	410	410	203	203	84	218	200	200	452	452	450	450
Default Rate	0.92	1.85	0.83	1.63	0.95	1.91	0.91	1.83	0.90	1.82	0.93	1.77
Pricing	ok	ok	ok	ok	too high	too high	ok	ok	ok	ok	ok	ok
Growth	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
New Amount	2,415	2,773	1,994	2,162	2,764	2,927	1,998	2,159	3,054	3,443	2,639	3,035
% of total	16%	17%	13%	13%	19%	18%	13%	13%	21%	21%	18%	18%
% increase from 1. Round	74%	100%	44%	56%	100%	111%	44%	56%	121%	149%	91%	119%
Marketing Credit Cards	3.00	3.00	8.00	8.00	4.00	4.00	7.00	7.00	1.00	1.00	6.00	6.00
Amount received	62	51	587	621	167	165	482	507	-	-	377	393
Default Rate	0.30	0.35	0.27	0.32	0.29	0.34	0.27	0.32	0.49	0.97	0.29	0.33
New Amount	1,783	1,828	2,341	2,953	1,692	1,851	1,984	2,484	1,761	1,744	2,579	2,963
% of total	15%	13%	19%	21%	14%	13%	16%	18%	15%	13%	21%	21%
% increase from 1. Round	58%	62%	108%	162%	50%	64%	76%	120%	56%	55%	129%	163%
1 year mortgage rate	12.00%	11.25%	11.90%	11.15%	11.95%	11.20%	11.80%	11.05%	12.09%	11.25%	12.00%	11.25%
Basis Points quoted	25	25	15	15	20	20	5	5	25	25	25	25
Amount requested	200	200	400	400	200	200	1,500	1,500	212	212	125	125
Amount received	200	200	400	400	200	200	693	653	212	212	125	125
% of new	10.93%	11.18%	21.86%	22.35%	10.93%	11.18%	37.85%	36.46%	11.59%	11.85%	6.83%	6.99%
1 year Mortgage violation	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
New Amount	5,150	5,350	5,200	5,600	5,895	6,095	5,293	5,945	5,510	5,722	4,875	5,000
% of total	16%	16%	16%	17%	18%	18%	17%	18%	17%	17%	15%	15%
% increase from 1. Round	43%	49%	44%	56%	64%	69%	47%	65%	53%	59%	35%	39%
5 year mortgage rate	12.49%	11.74%	12.40%	11.65%	12.50%	11.75%	12.26%	11.51%	12.50%	11.75%	12.55%	11.80%
Basis Points quoted	24	24	15	15	25	25	1	1	25	25	30	30
Amount requested	250	250	400	400	300	300	1,500	1,500	300	300	134	134
Amount received	250	250	400	400	300	290	1,050	1,010	300	290	134	134
% of new	10.27%	10.53%	16.43%	16.85%	12.33%	12.22%	43.14%	42.54%	12.33%	12.22%	5.51%	5.64%
5 year Mortgage violation	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
New Amount	4,850	5,100	5,000	5,400	6,250	6,540	5,850	6,860	5,875	6,165	4,800	4,934
% of total	15%	15%	15%	15%	19%	19%	18%	20%	18%	18%	15%	14%
% increase from 1. Round	35%	42%	39%	50%	74%	82%	63%	91%	63%	71%	33%	37%

