

The Banks



The good bank

We want to become an entrusted financial partner offering a wide and innovate range of financial services helping individuals and businesses to fulfil their dreams.



Highest profit in period 1

Best performance index in period 2

Need to improve liquidity planning

CARL Bank

Continue being a mortgage bank – increase commercial lending.
Incursion in investments and asset management.
Increase risk profile to gain market share and income.



Perfect liquidity planning

Trading loss in period 2 (hedging mistake)

Need to improve profit

DUFOURSPITZE BANK

Leading bank in wealth management business.
Strong presence in corporate lending business
Attractive custody business.



Highest balance sheet total and highest profit

Highest share price after period 2

Liquidity planning could be better

EUROASIA BANK

Leading financial bank for companies and retail in the EURO/ASIA region. Investment solutions for the start-up and entrepreneur.

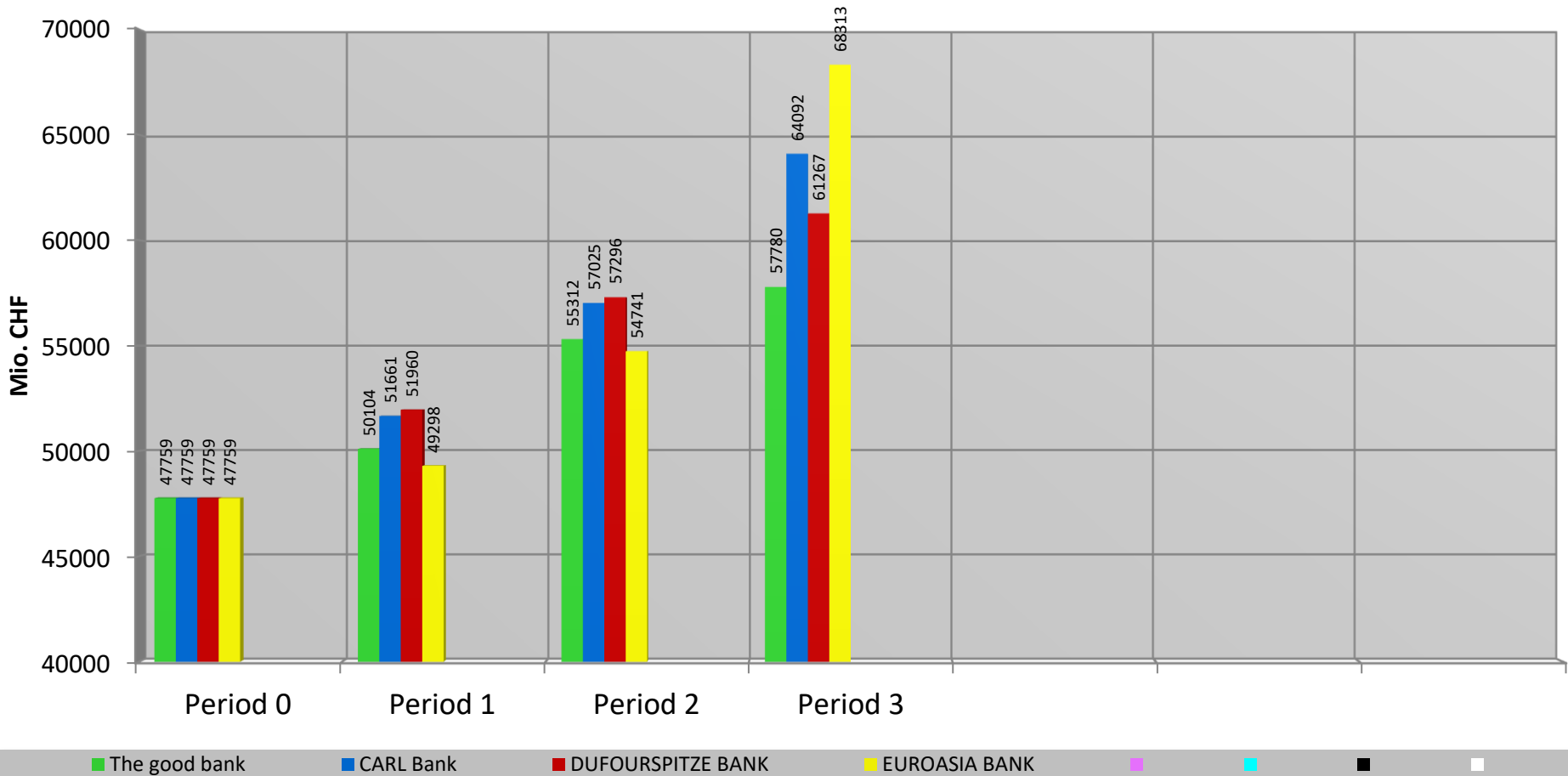


Highest share price in period 1

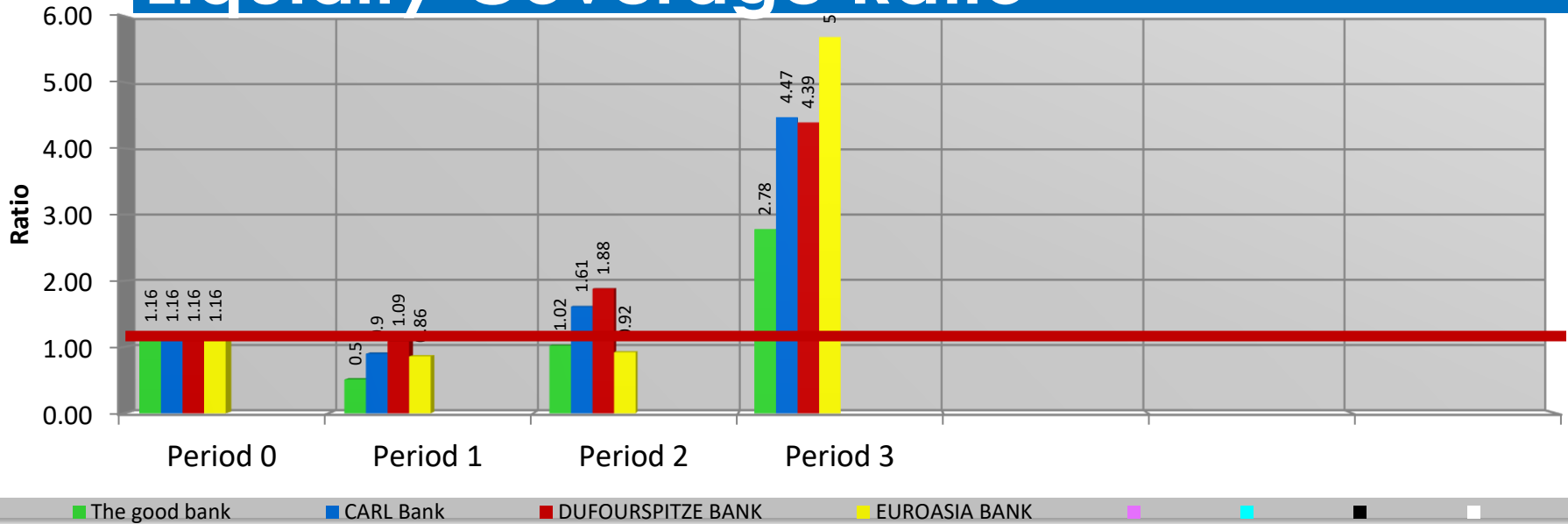
Best planning quality

Highest commission income
= lowest volume wealth management

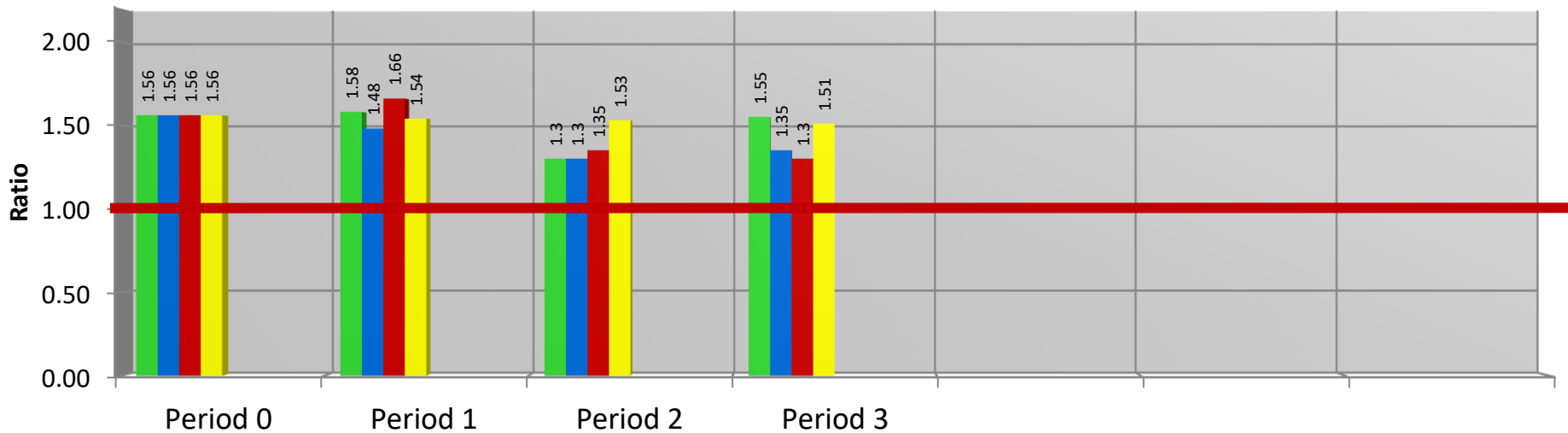
Balance sheet total



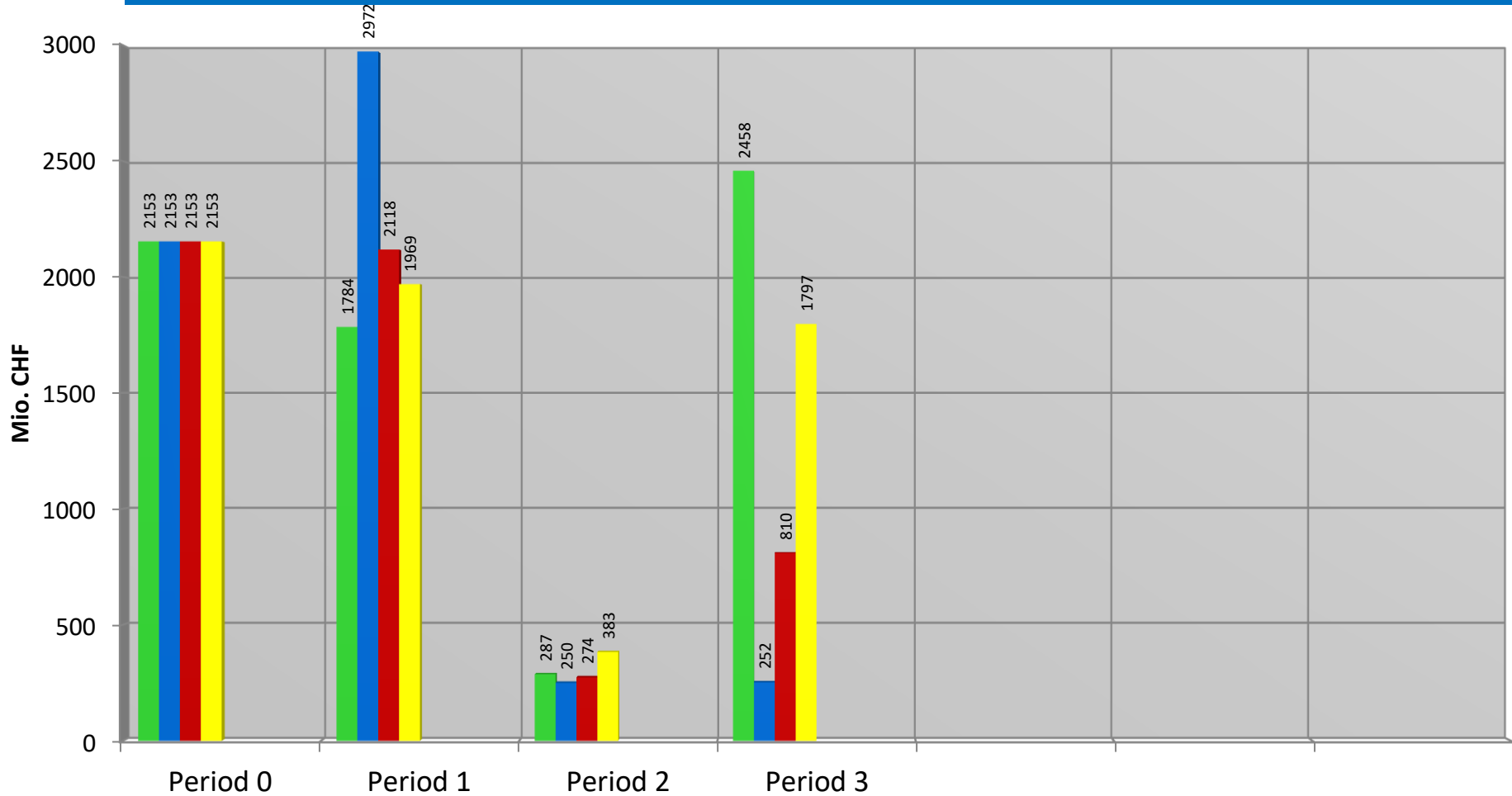
Liquidity Coverage Ratio



Net Stable Funding Ratio



Liquidity



■ The good bank

■ CARL Bank

■ DUFOURSPIITZE BANK

■ EUROASIA BANK

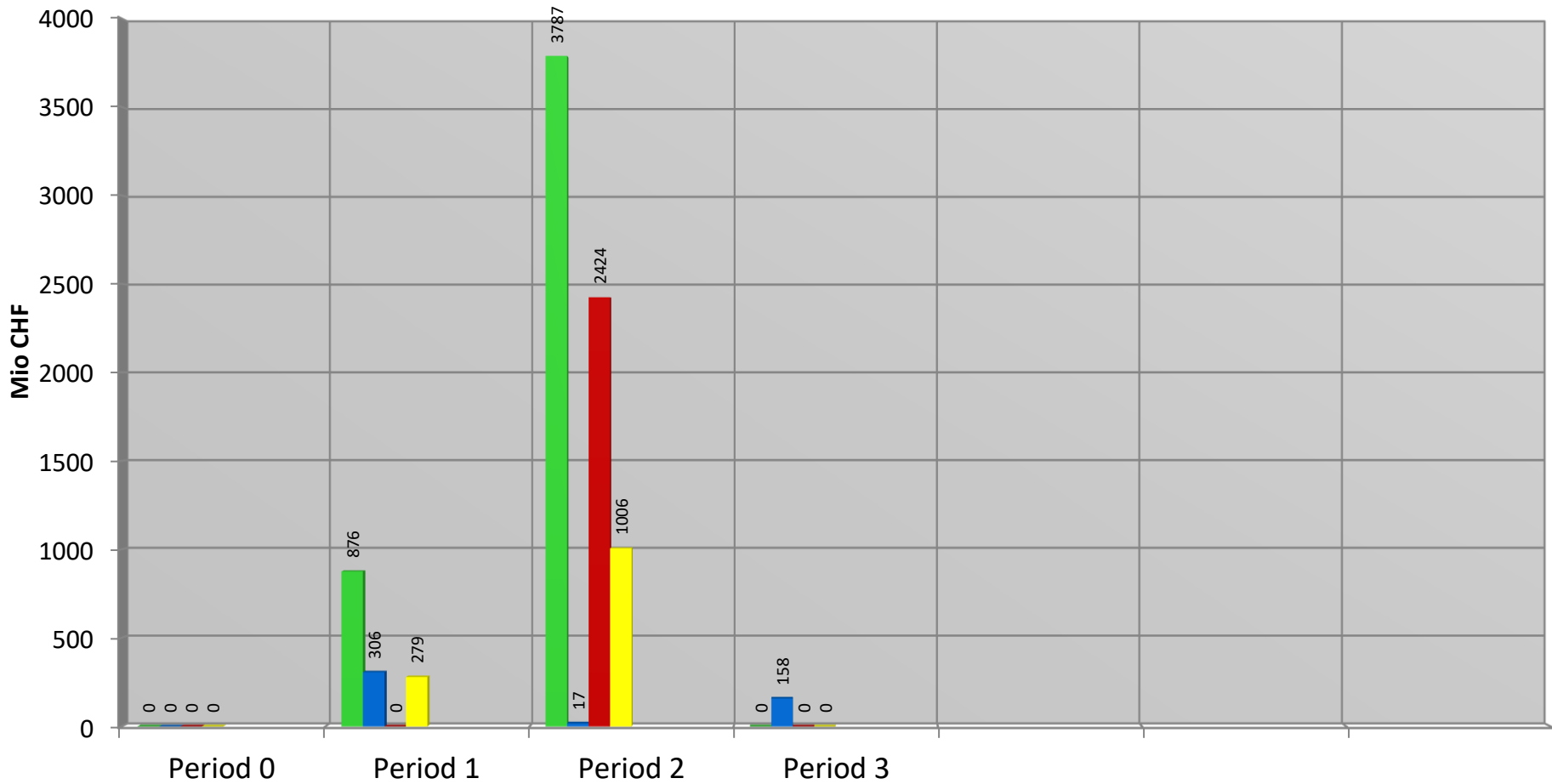
■

■

■

■

Bridging credits



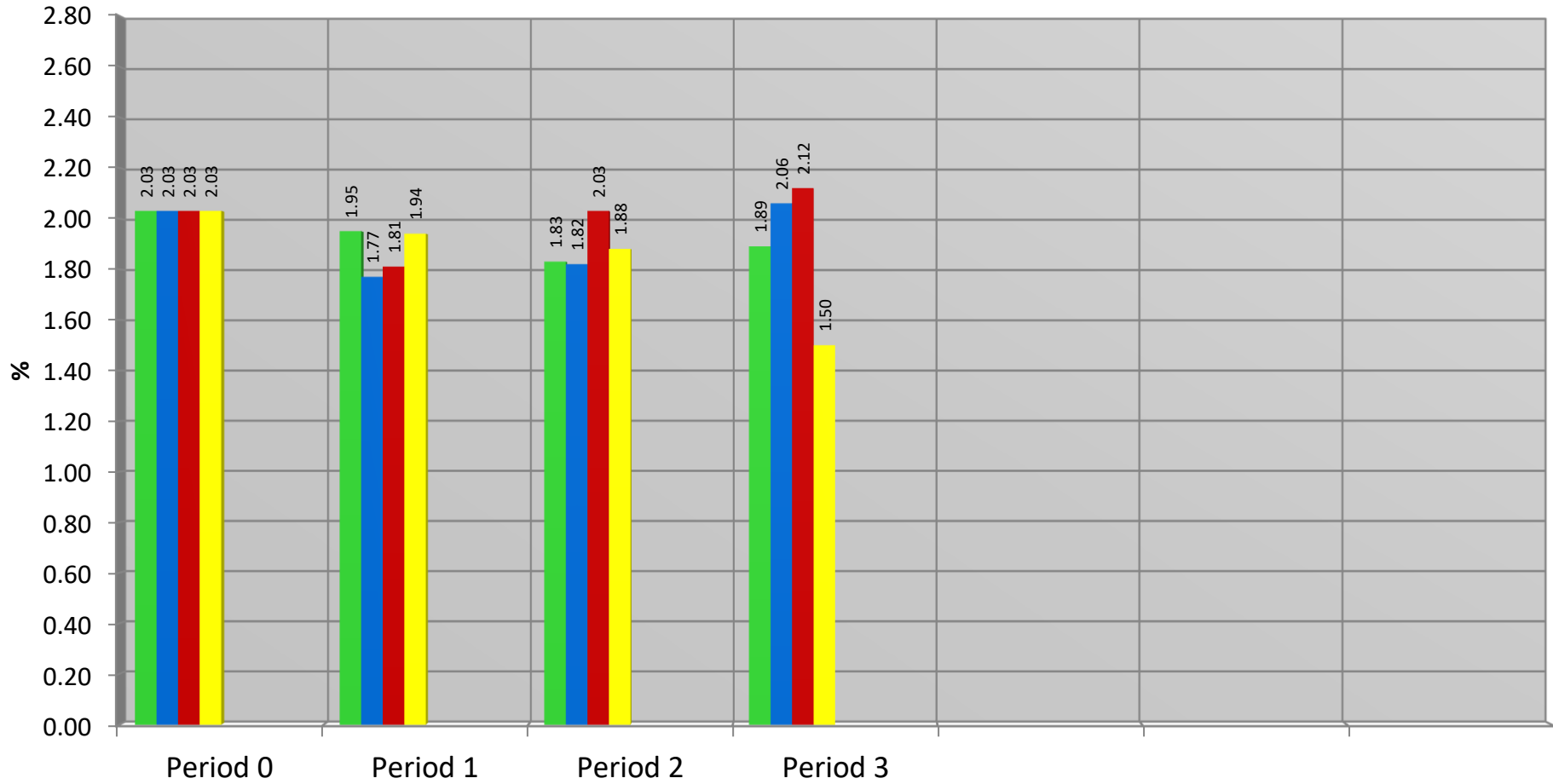
The good bank

CARL Bank

DUFOURS PITZE BANK

EUROASIA BANK

Interest margin



■ The good bank

■ CARL Bank

■ DUFOURS PITZE BANK

■ EUROASIA BANK

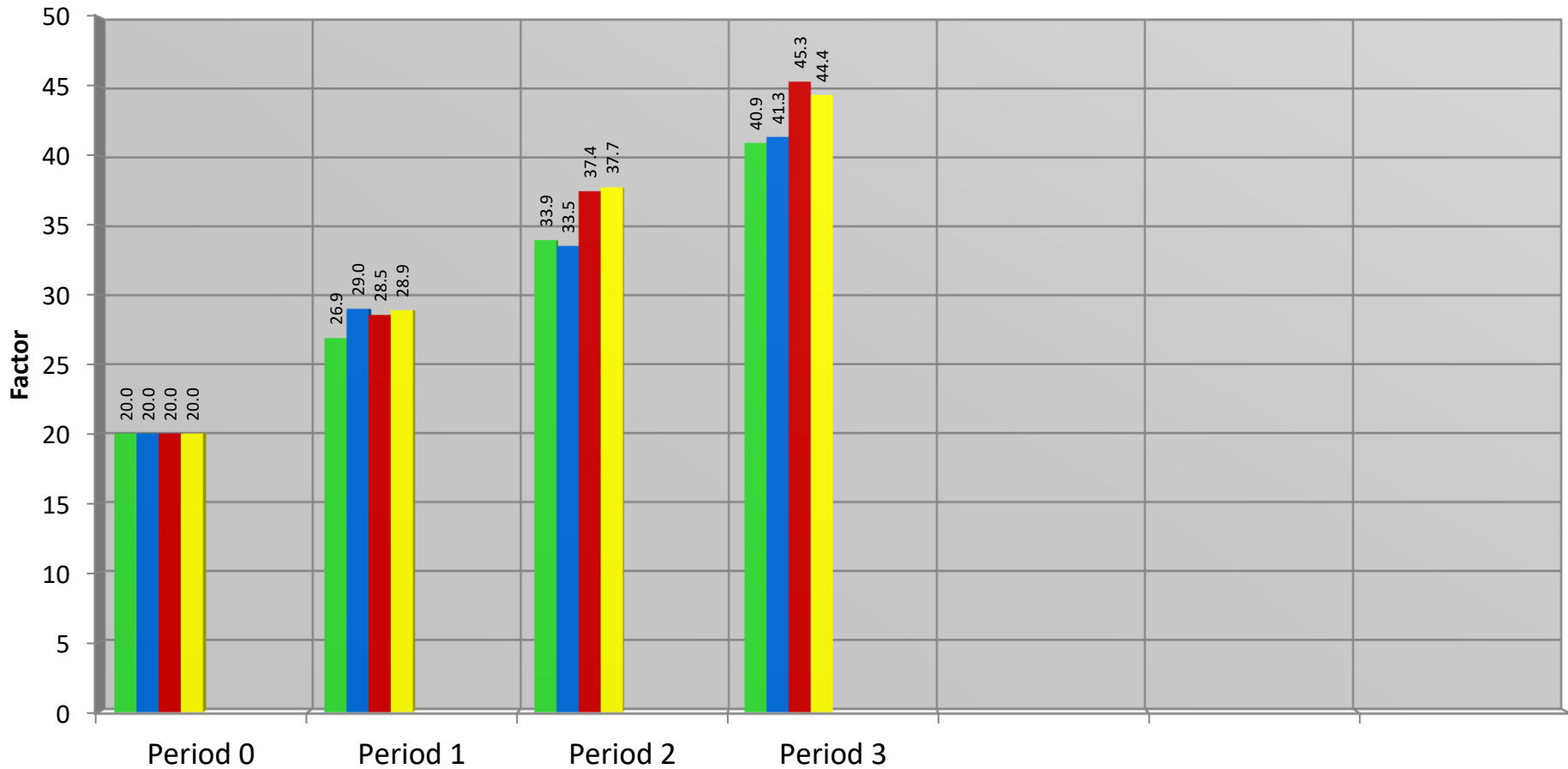
■

■

■

■

Planning quality



■ The good bank

■ CARL Bank

■ DUFOURS PITZE BANK

■ EUROASIA BANK

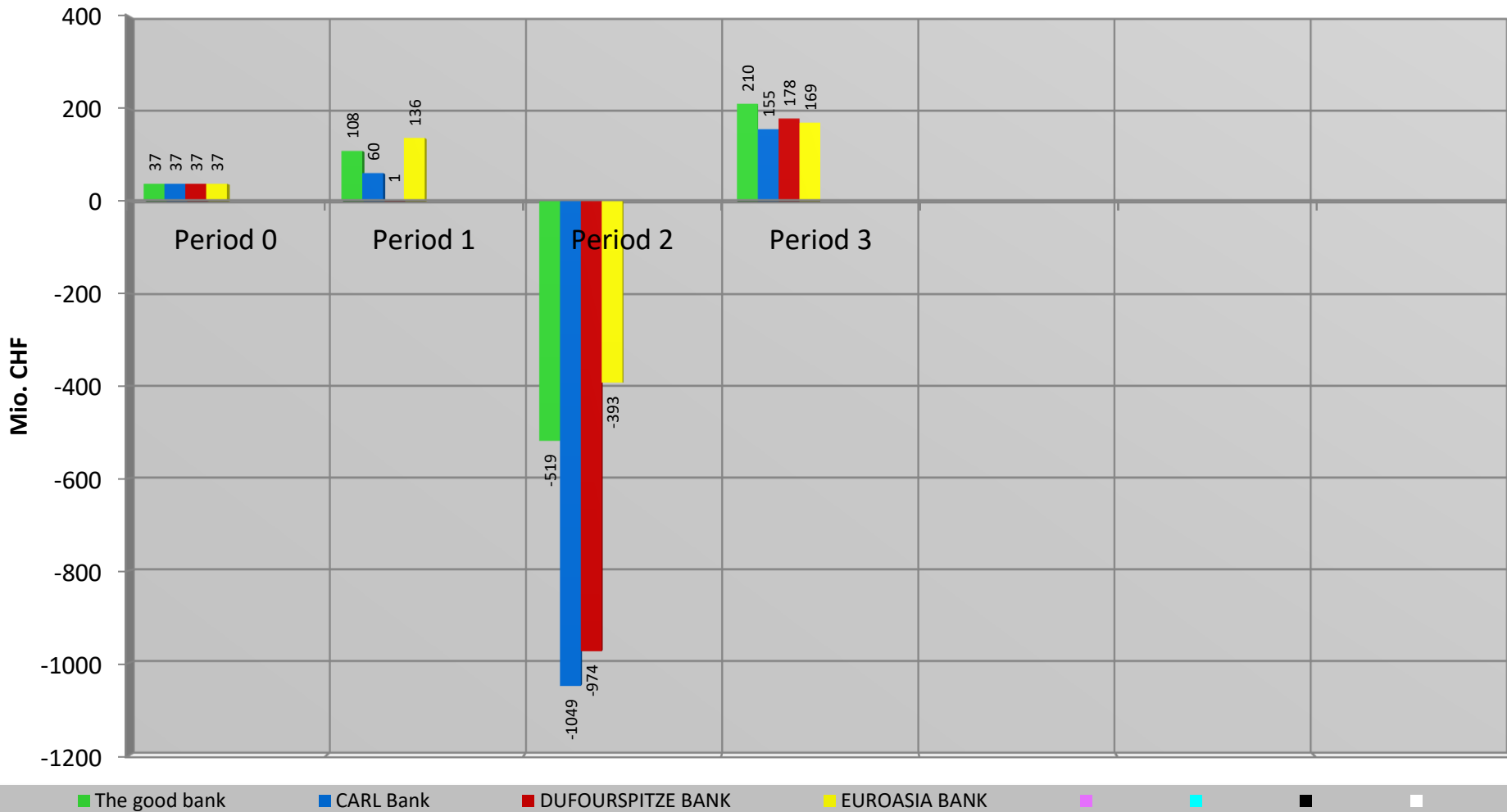
■

■

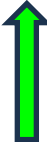
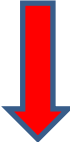
■

■

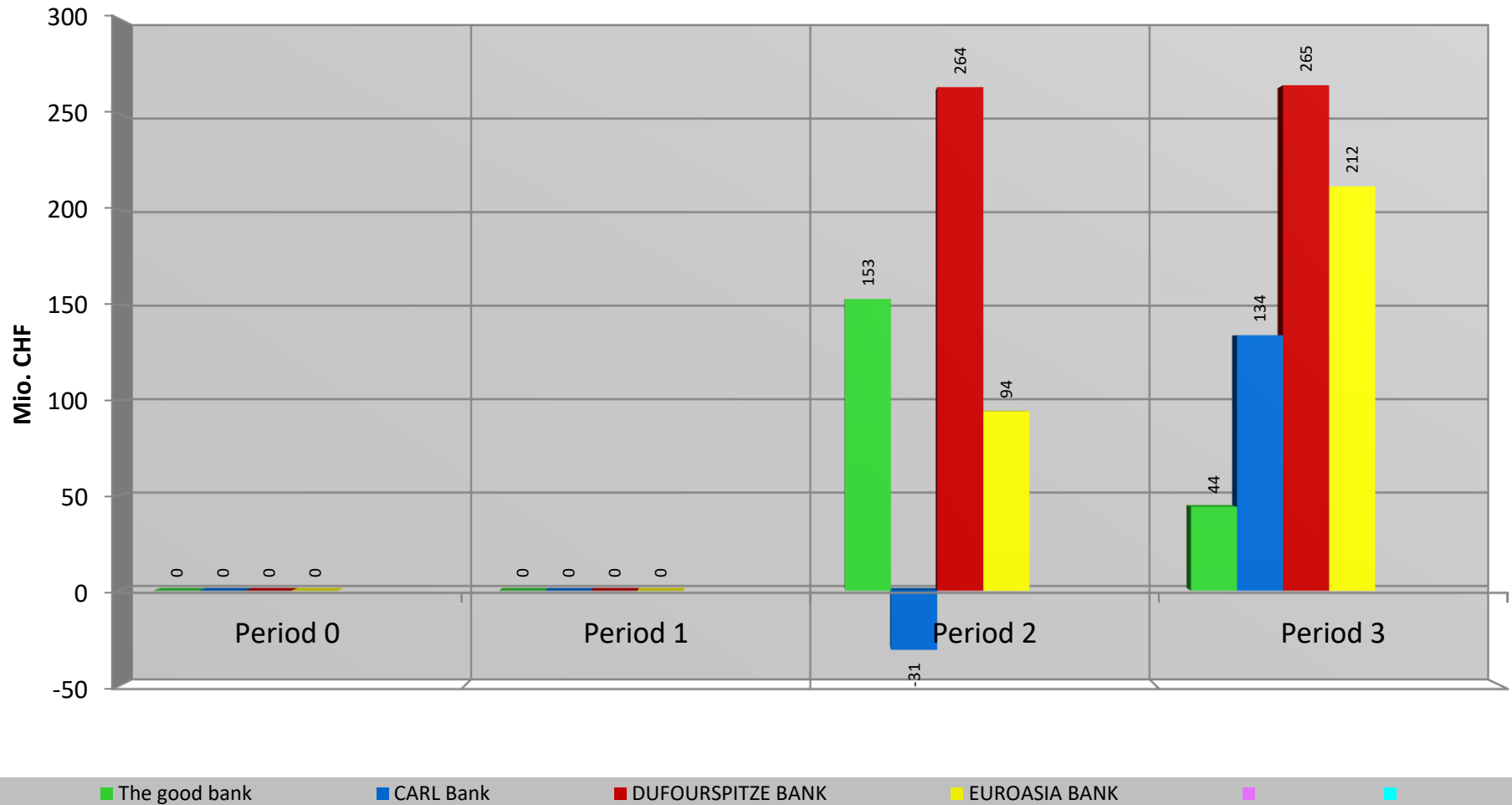
Regulatory required equity capital



Shares / Bonds / Euro

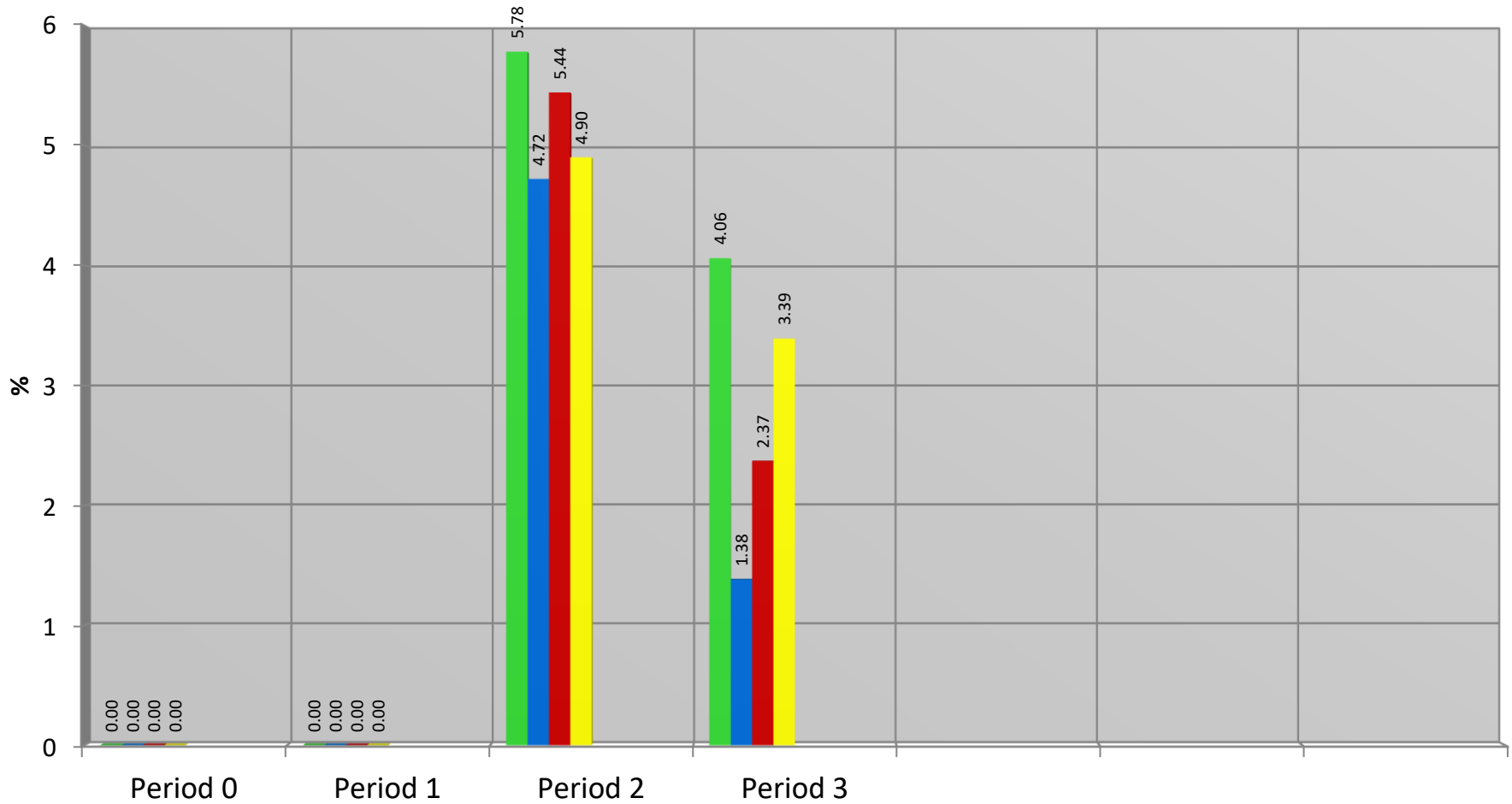
	Period 2	Period 3
Domestic shares	112	118
Foreign shares	210	200
Domestic bonds	2.75 %	2.25% 
Foreign bonds	1.50 %	2.50 % 
Euro	0.97	1.01

Trading income



Asset management

Performance index (PI)



■ The good bank

■ CARL Bank

■ DUFOURS PITZE BANK

■ EUROASIA BANK

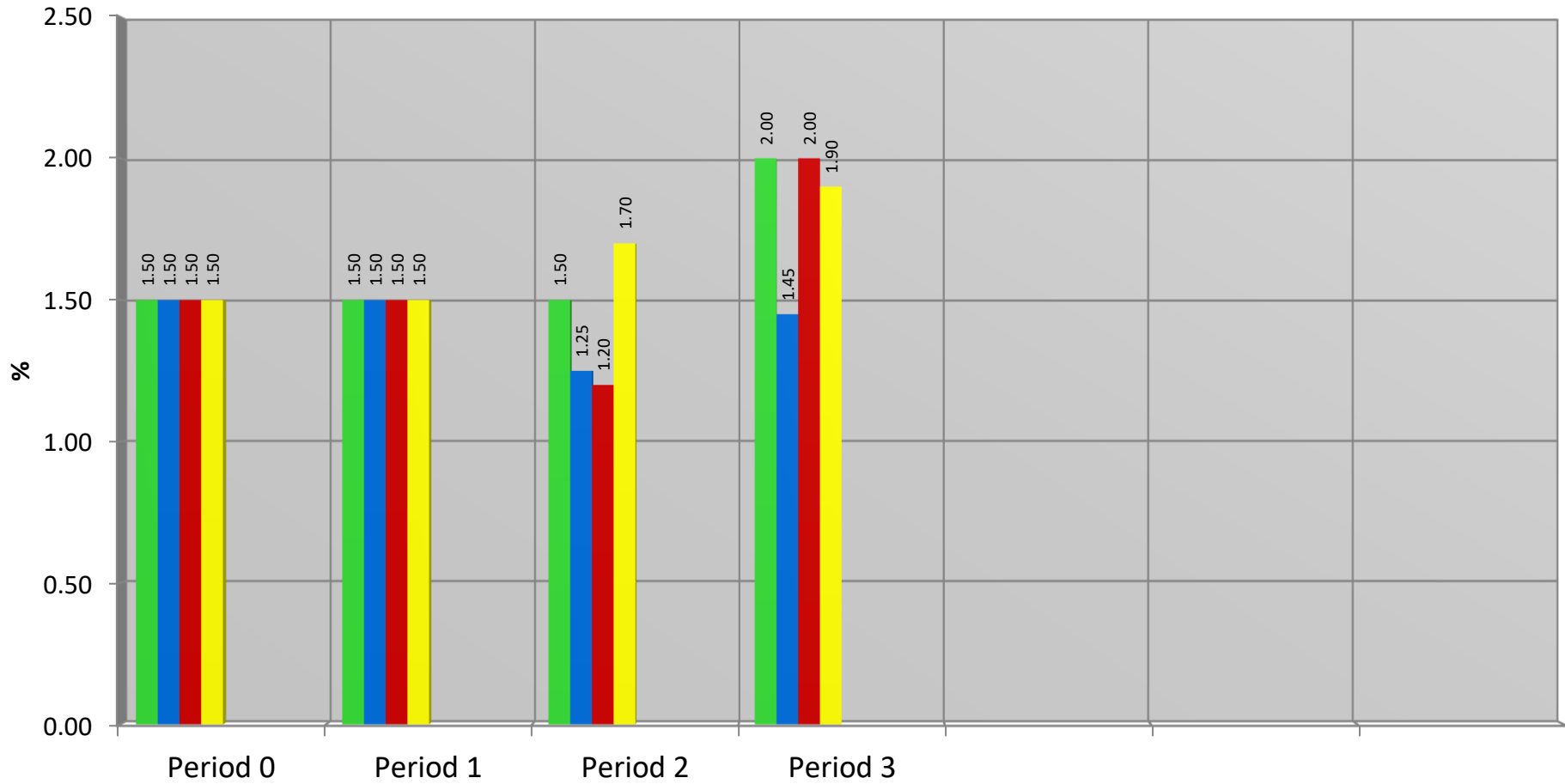
■

■

■

■

Asset management fee



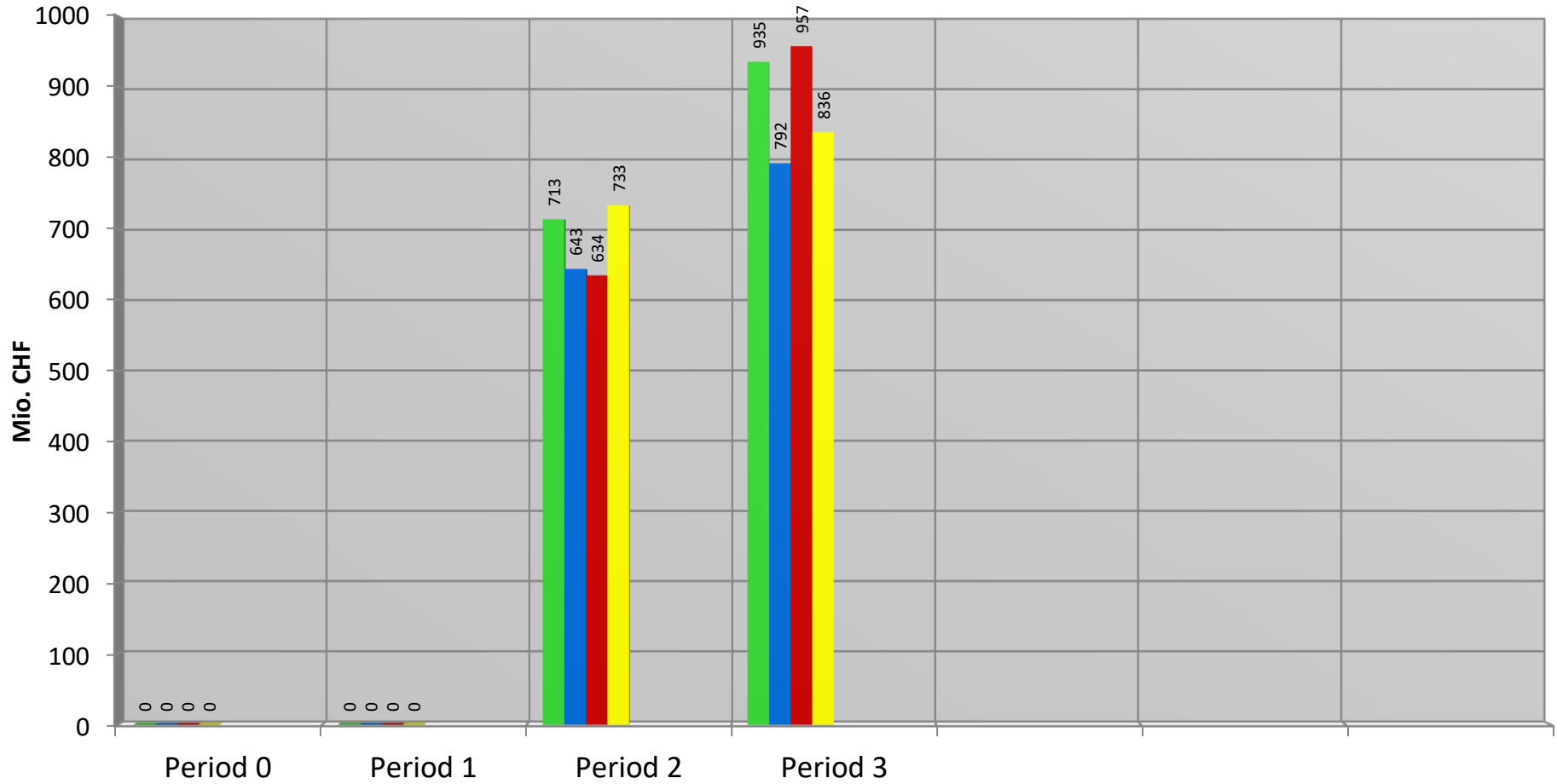
The good bank

CARL Bank

DUFOURS PITZE BANK

EUROASIA BANK

Commission income



■ The good bank

■ CARL Bank

■ DUFOURSPITZE BANK

■ EUROASIA BANK

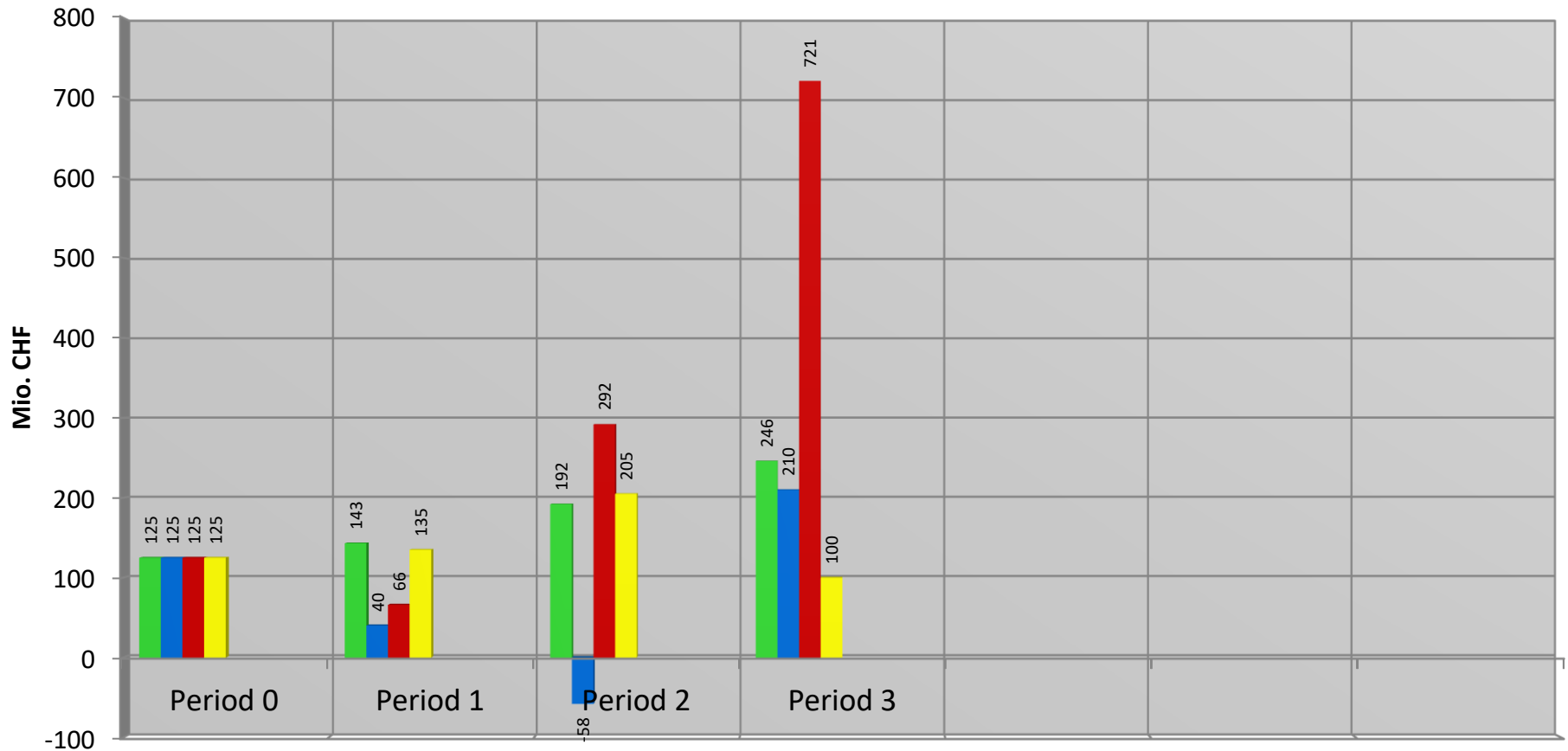
■

■

■

■

Net profits / losses



■ The good bank

■ CARL Bank

■ DUFURSPITZE BANK

■ EUROASIA BANK

■

■

■

■

The winning banks



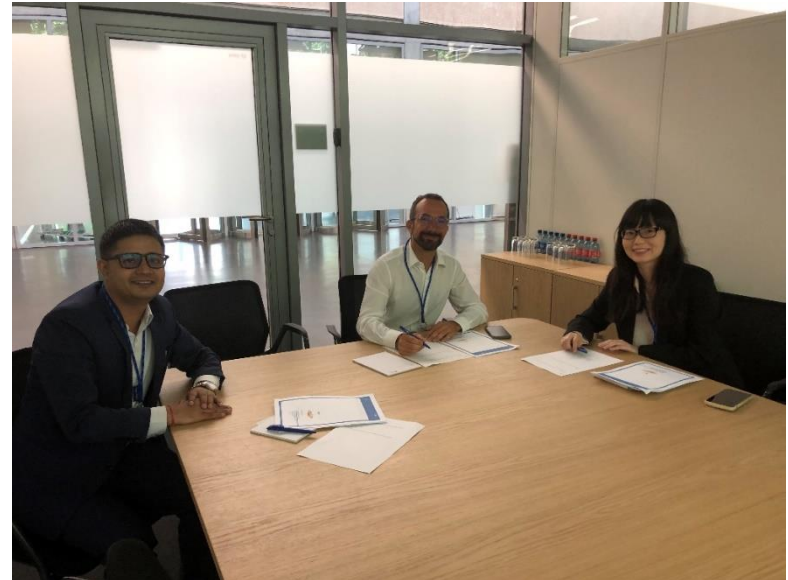
Best performance wealth management



Best liquidity planning



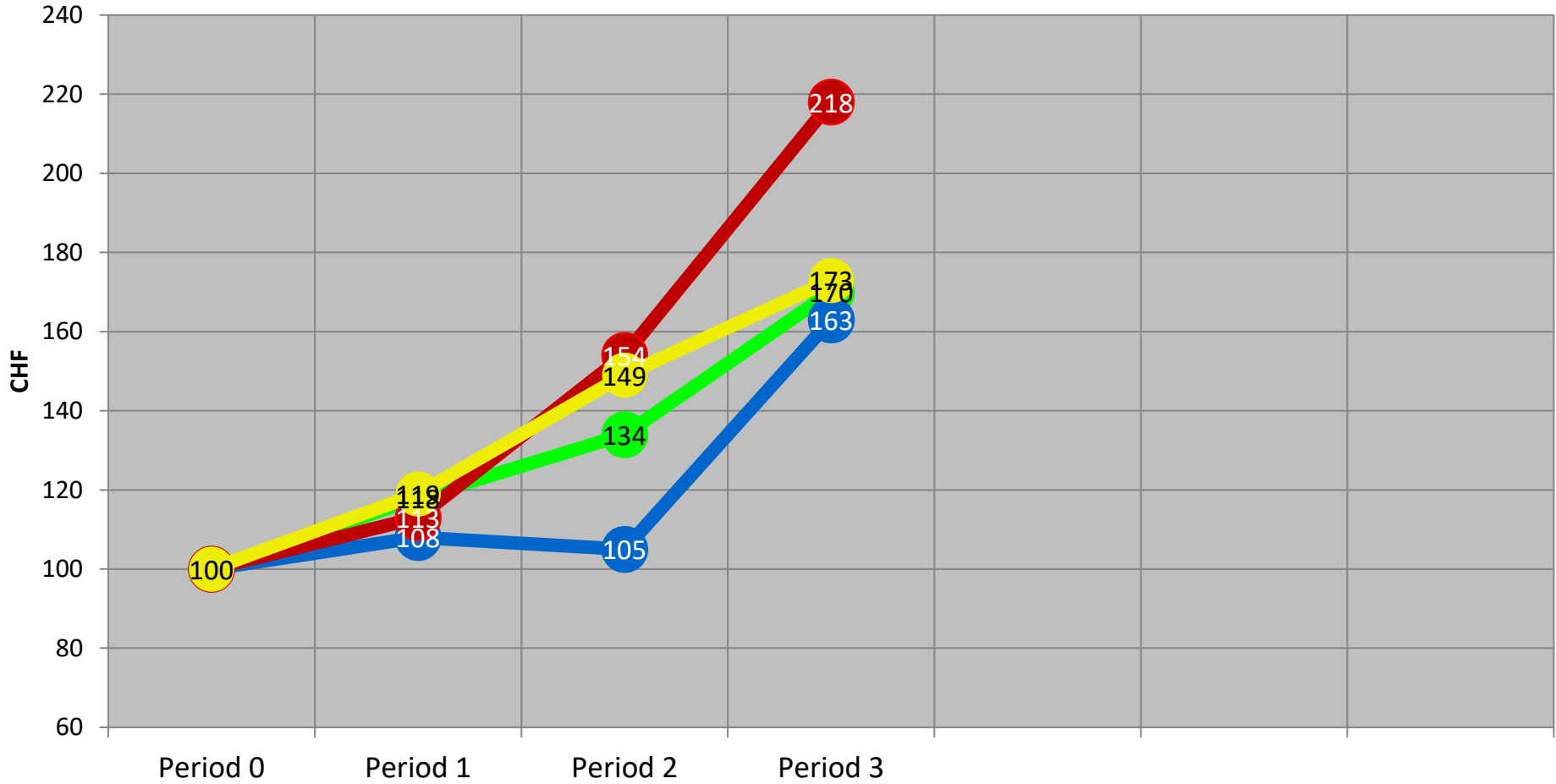
Highest total profit



Highest balance sheet total

	Share price Period 2	Share price Period 3
The good bank	134	170
CARL Bank	105	163
DUFOURSPITZE BANK	154	218
EUROASIA BANK	149	173

Share prices



The good bank

CARL Bank

DUFORSBITZE BANK

EUROASIA BANK