

# Competitor Report

## Round 1

RoE	7.5%	7.5%	7.2%	8.0%	6.5%	8.2%
C/I	58.9%	59.0%	57.8%	55.7%	59.5%	57.7%
Compliance Index	25	25	27	23	16	25
NPS Retail	27	25	28	21	22	29
NPS CB	25	25	28	21	26	25
Employee Satisfaction	63	63	69	63	66	72

### Balance Sheet

Team 1 Team 2 Team 3 Team 4 Team 5 Team 6

Values in \$bn

#### Assets

Cash	6.1	6.1	6.1	6.1	6.1	6.1
Low Risk	26.4	26.4	26.4	26.4	26.4	26.4
Medium Risk	11.8	11.8	11.8	11.8	11.8	11.8
Mortgages	66.9	66.9	66.9	66.9	66.9	66.9
Consumer Loans	15.8	15.8	15.8	15.8	15.8	15.8
Corporate Lending	64.0	64.0	64.0	64.0	64.0	64.0
Total Assets	191.0	191.0	191.0	191.0	191.0	191.0

#### Liabilities

Capital	8.8	8.8	8.8	8.8	8.8	8.8
Current Accounts	13.1	13.1	13.1	13.1	13.1	13.1
Savings Deposits	62.5	62.5	62.5	62.5	62.5	62.5
PCM	23.7	23.7	23.7	23.7	23.7	23.7
IB & MM	82.9	82.9	82.9	82.9	82.9	82.9
Total Liabilities	191.0	191.0	191.0	191.0	191.0	191.0

### Income Statement

Team 1 Team 2 Team 3 Team 4 Team 5 Team 6

Values in \$M

Net Interest Income	2,465.0	2,465.0	2,465.0	2,465.0	2,465	2,465
Fee Income	992.5	992.5	992.5	992.5	992.5	992.5
Income	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5	3,457.5
Branch Costs	300.7	300.7	300.7	300.7	300.7	300.7
Rel. Managers Costs	44.4	44.4	44.4	44.4	44.4	44.4
Marketing Costs	101.5	101.5	101.5	101.5	101.5	101.5
IT Cost	528.5	528.5	528.5	528.5	528.5	528.5
Other Opex	936.5	936.5	936.5	936.5	936.5	936.5
SI Investments	23.4	23.4	23.4	23.4	23.4	23.4
Operating Costs	1,935.0	1,935.0	1,935.0	1,935.0	1,935.0	1,935.0
Cost / Income Ratio	56.0%	56.0%	56.0%	56.0%	56.0%	56.0%
Gross Result	1,522.6	1,522.6	1,522.6	1,522.6	1,522.6	1,522.6
Risk Costs	501.2	501.2	501.2	501.2	501.2	501.2
Result Before Tax	1,021.4	1,021.4	1,021.4	1,021.4	1,021.4	1,021.4
Taxes	-306.4	-306.4	-306.4	-306.4	-306.4	-306.4
Net Profit	715.0	715.0	715.0	715.0	715.0	715.0

# Competitor Report

## Round 1

### Current Accounts

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Net Interest Income	144	144	144	144	144	144
Fee Income	329	329	329	329	329	329
Income	473	473	473	473	473	473
Operating Costs	424	424	424	424	424	424
Gross Result	49	49	49	49	49	49
Risk Costs	7	7	7	7	7	7
Result Before Tax	42	42	42	42	42	42
Annual Fees	50	50	50	50	50	50
Accounts (Thousands)	6,574	6,574	6,574	6,574	6,574	6,574

### Savings Deposits

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Income	347	347	347	347	347	347
Operating Costs	179	179	179	179	179	179
Gross Result	168	168	168	168	168	168
Result Before Tax	168	168	168	168	168	168
Core Rate	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
Bonus Rate	600.00%	600.00%	600.00%	600.00%	600.00%	600.00%
Bonus Rate Duration	6	6	6	6	6	6
Net Balance Growth (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Mortgages

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Net Interest Income	704	704	704	704	704	704
Fee Income	174	174	174	174	174	174
Income	1,037	1,037	1,037	1,037	1,037	1,037
Operating Costs	580	580	580	580	580	580
Gross Result	457	457	457	457	457	457
Risk Costs	251	251	251	251	251	251
Result Before Tax	206	206	206	206	206	206
Customer Rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Mortgage Interest Term	60	60	60	60	60	60
Fees	900	900	900	900	900	900
LTV Accepted	100%	100%	100%	100%	100%	100%
Net Production (\$M)	8	8	8	8	8	8

### Consumer Loans

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Net Interest Income	238	238	238	238	238	238
Fee Income	174	174	174	174	174	174
Income	413	413	413	413	413	413
Operating Costs	313	313	313	313	313	313
Gross Result	99	99	99	99	99	99
Risk Costs	62	62	62	62	62	62
Result Before Tax	37	37	37	37	37	37
Customer Rate	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Fees	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Risk Appetite	Medium	Medium	Medium	Medium	Medium	Medium
Net Production (\$M)	5	5	5	5	5	5

# Competitor Report

## Round 1

PCM	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Income	192	192	192	192	192	192
Operating Costs	165	165	165	165	165	165
Gross Result	27	27	27	27	27	27
Result Before Tax	27	27	27	27	27	27
Pricing	At Market	At Market	At Market	At Market	At Market	At Market
Capability Level	5.5	5.5	5.5	5.5	5.5	5.5
Rel. Managers Allocated	90	90	90	90	90	90
Corporate Lending	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Income	996	996	996	996	996	996
Operating Costs	273	273	273	273	273	273
Gross Result	723	723	723	723	723	723
Risk Costs	181	181	181	181	181	181
Result Before Tax	542	542	542	542	542	542
Pricing	At Market	At Market	At Market	At Market	At Market	At Market
Risk Appetite	Moderate	Moderate	Moderate	Moderate	Moderate	Moderate
Rel. Managers Allocated	146	146	146	146	146	146
Expertise Level	7.3	7.3	7.3	7.3	7.3	7.3
Net Production (\$M)	1	1	1	1	1	1
Marketing & Customer Experience	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Marketing Budget	+3%	+3%	+3%	+3%	+3%	+3%
CRM Capability	4.6	4.6	4.6	4.6	4.6	4.6
Internet Capability	5.5	5.5	5.5	5.5	5.5	5.5
Number of Branches	32	32	32	32	32	32
Strategic Initiatives	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6
Initiative 1	-	-	-	-	-	-
Initiative 2	-	-	-	-	-	-
Initiative 3	-	-	-	-	-	-
Initiative 4	-	-	-	-	-	-