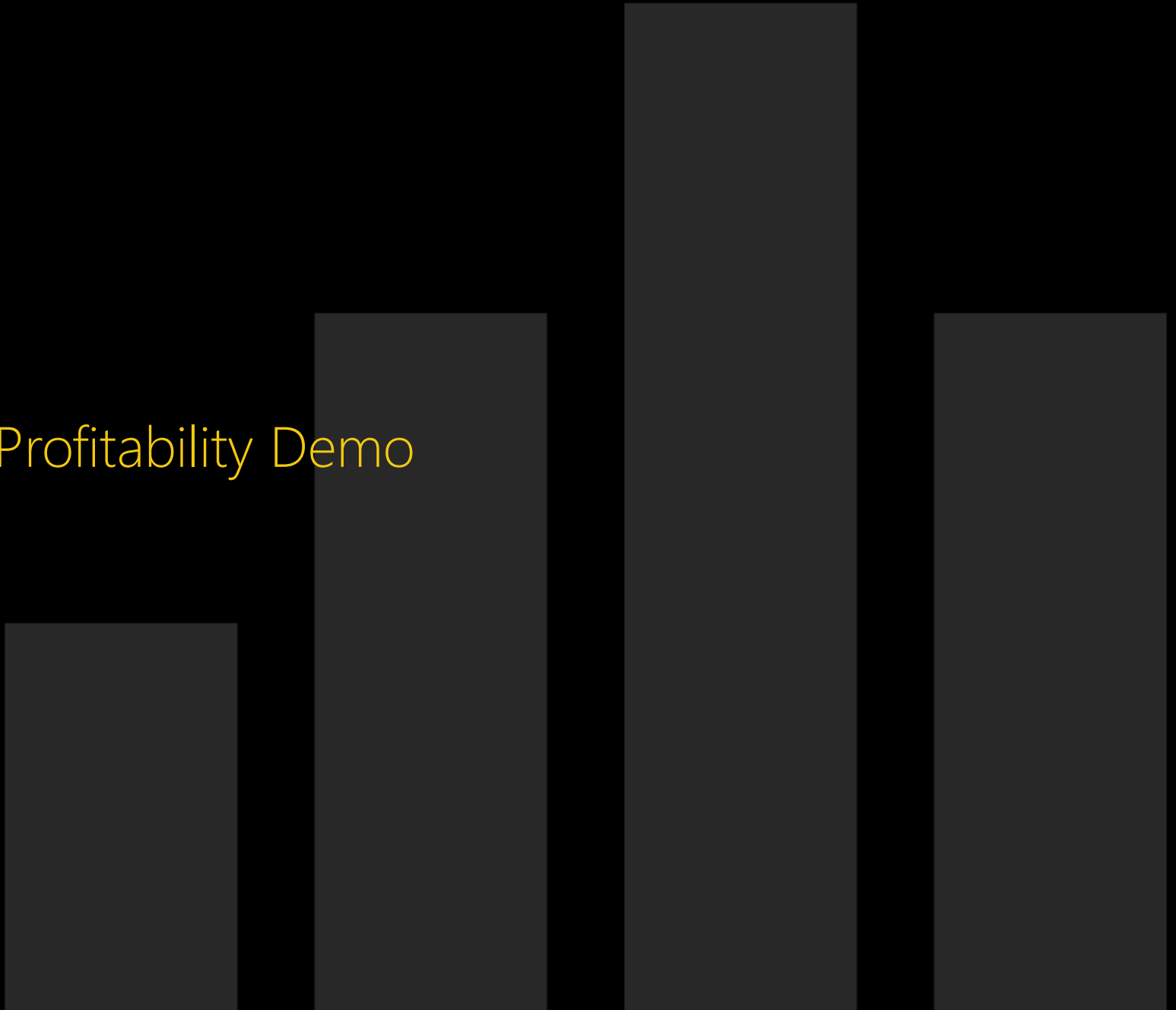


PI3 Client Bank Issuer Profitability Demo



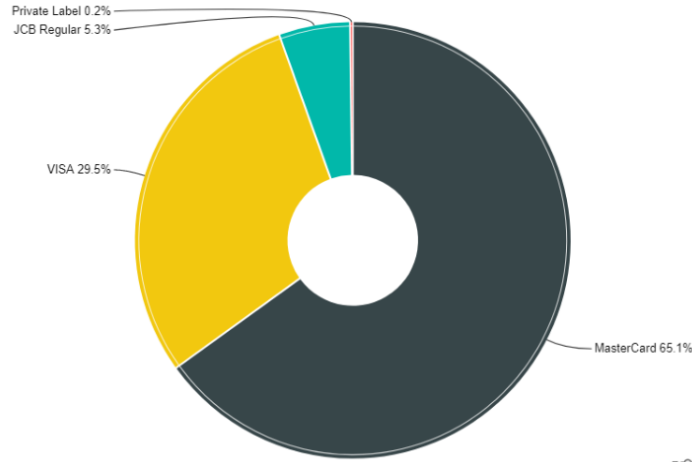
314K

Number of Distinct Acc...

Account Number	Total Profit
608000000000679745	-157,919
608000000000665833	-105,806
608000000000124174	-104,302
608000000000288359	-100,776
Total	1,857,149,323

PI Cycle Classification

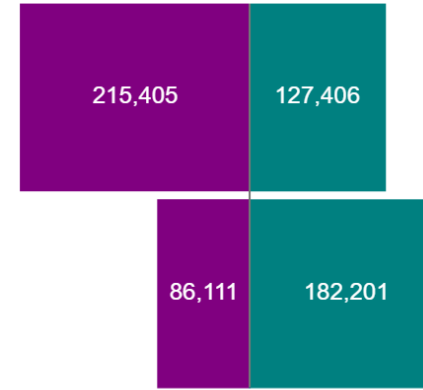
- Inactive
- Revolver
- Transactor



● R ● T

Profitable

Unprofitable



Account Year- Month

- 201501 201505 201509
- 201502 201506 201510
- 201503 201507 201511
- 201504 201508 201512

Account Behavioral Score



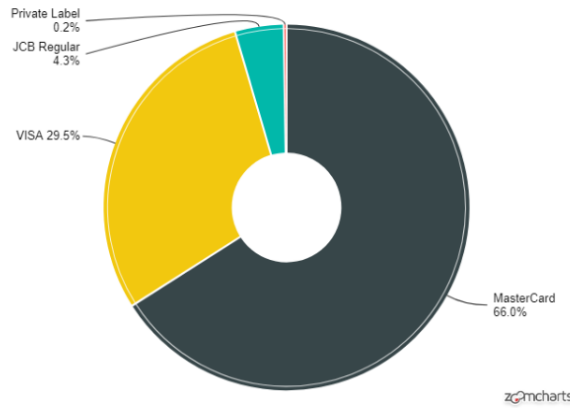
Account Year- Month	201501			201502			201503			201504			201505
	Profitable	Unprofitable	Total	Profitable	Unprofitable	Total	Profitable	Unprofitable	Total	Profitable	Unprofitable	Total	Profitable
Number of Distinct Accounts	89,271	104,190	193,461	129,249	81,148	210,397	122,196	76,876	199,072	135,079	80,779	215,858	126,369
01 Interest	138,160,710	453,460	138,614,170	184,306,328	-704,147	183,602,181	150,724,393	-82,024	150,642,369	191,241,833	264,091	191,505,924	171,256,057
02 Merchant Subsidy	2,576,055	158,045	2,734,101	8,161,442	572,376	8,733,817	7,858,258	554,231	8,412,489	10,072,248	774,512	10,846,760	9,923,792
03 Total Financing Income	140,736,765	611,505	141,348,270	192,467,770	-131,771	192,335,998	158,582,651	472,207	159,054,858	201,314,081	1,038,603	202,352,684	181,179,849
04 Late Fees	6,691,274	1,825,061	8,516,335	9,091,162	-89,547	9,001,615	7,157,392	-487,170	6,670,222	9,218,521	-129,159	9,089,362	8,103,489
05 Membership Fees	20,417,105	-3,298,404	17,118,701	34,426,285	-8,641,067	25,785,218	52,706,238	-8,171,947	44,534,291	63,271,965	-12,054,102	51,217,863	32,032,740
06 Interchange Fees	4,062,586	4,016,840	8,079,425	10,692,619	8,562,304	19,254,924	9,428,194	7,570,134	16,998,328	13,502,002	9,398,600	22,900,602	12,361,192
07 Cash Advance Fees	355,914	3,050	358,964	1,246,848	13,990	1,260,838	1,174,543	10,900	1,185,443	1,496,180	19,360	1,515,540	1,224,379
08 Cross Border Fees	1,738,053	186,246	1,924,299	4,089,766	406,456	4,496,222	4,121,704	393,298	4,515,002	5,866,072	529,898	6,395,969	5,444,243
09 Miscellaneous Fees	554,862	184,003	738,866	1,081,437	407,613	1,489,050	697,466	118,881	816,347	968,222	255,217	1,223,440	985,975
10 Total Fee Income	27,128,520	1,091,735	28,220,254	51,536,956	749,296	52,286,252	68,128,144	-78,734	68,049,410	85,104,440	-1,851,027	83,253,414	52,048,529
11 Cost Of Funds	-10,572,697	-4,989,489	-15,562,186	-13,886,718	-3,058,721	-16,945,439	-12,537,282	-2,694,037	-15,231,319	-13,852,124	-2,813,107	-16,665,231	-13,222,659
12 Transaction Tax	-9,838,853	19,037	-9,819,816	-14,352,483	148,950	-14,203,532	-13,279,846	164,057	-13,115,788	-16,907,086	222,092	-16,684,995	-13,686,393
13 Account Maintenance	-17,174,848	-20,045,114	-37,219,962	-24,866,215	-15,612,064	-40,478,279	-23,509,288	-14,790,174	-38,299,462	-25,987,849	-15,541,072	-41,528,921	-24,312,132
14 Processing Costs	-911,803	-1,472,250	-2,384,052	-2,683,750	-3,318,150	-6,001,900	-2,316,740	-2,935,776	-5,252,516	-3,261,321	-3,599,767	-6,861,088	-2,888,072
15 Loyalty Costs	-1,540,757	-1,579,772	-3,120,530	-4,138,515	-3,451,766	-7,590,281	-3,663,342	-3,046,670	-6,710,012	-5,203,968	-3,757,091	-8,961,060	-4,710,429
16 Scheme Costs	-1,630,020	-1,917,833	-3,547,853	-4,208,950	-4,057,939	-8,266,888	-3,892,546	-3,606,998	-7,499,543	-5,588,570	-4,482,858	-10,071,429	-5,105,852
Total Profit	132,887,581	-26,457,120	106,430,461	188,959,257	-28,821,712	160,137,546	174,669,143	-27,003,294	147,665,849	224,836,124	-30,913,385	193,922,738	177,406,330

Account Year- Month

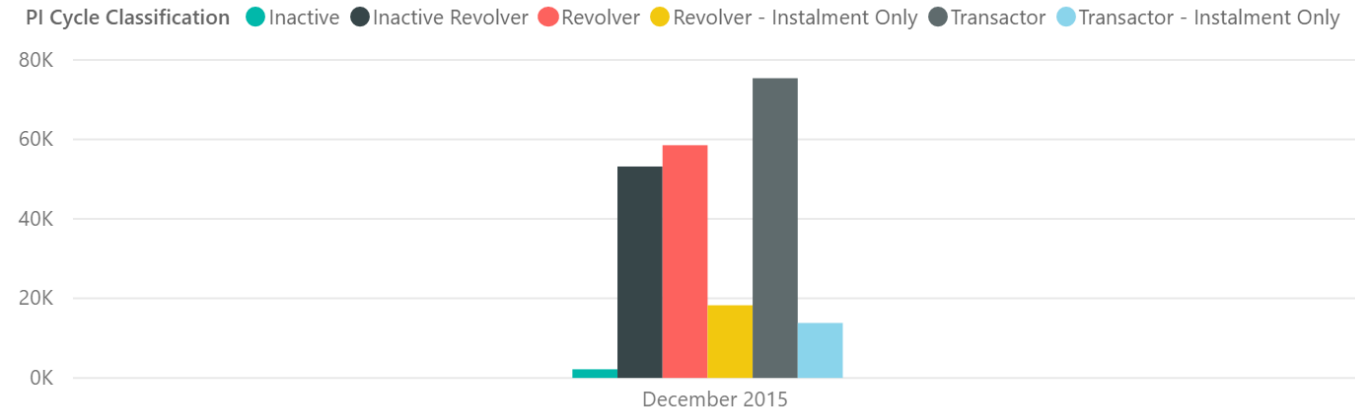
Account Behavioral Score



Number of Distinct Accounts by Brand and Product

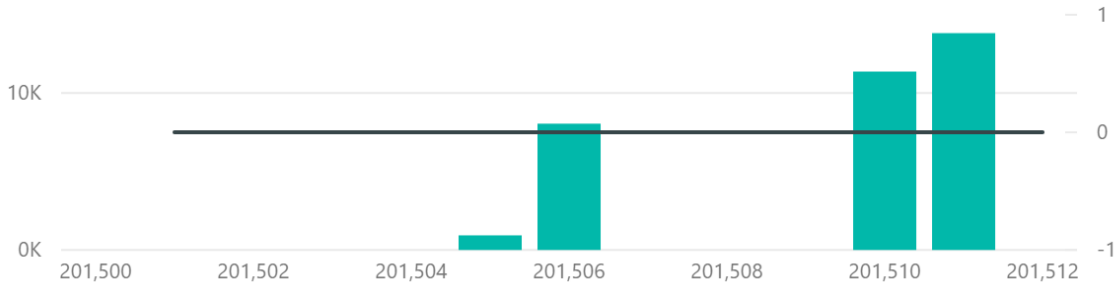


Monthly account classification

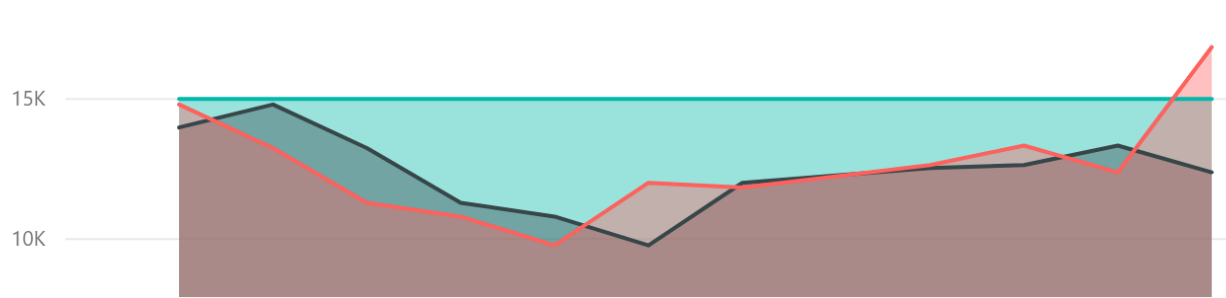


Brand	JCB Regular			MasterCard			VISA			Total
	Profitable	Unprofitable	Total	Profitable	Unprofitable	Total	Profitable	Unprofitable	Total	
Number of Distinct Accounts	6,306	3,202	9,508	86,305	59,765	146,070	36,604	28,658	65,262	220,840
01 Interest	9,885,218	41,325	9,926,543	124,695,440	254,303	124,949,743	47,651,624	161,352	47,812,976	182,689,262
02 Merchant Subsidy	627,852	28,241	656,093	9,752,420	534,484	10,286,904	3,974,558	243,141	4,217,698	15,160,695
03 Total Financing Income	10,513,070	69,566	10,582,636	134,447,860	788,787	135,236,647	51,626,181	404,492	52,030,674	197,849,957
04 Late Fees	366,690	-3,302	363,388	4,887,289	-103,818	4,783,471	1,863,417	-8,503	1,854,914	7,001,773
05 Membership Fees	1,103,250	-295,079	808,171	15,463,515	-4,129,685	11,333,830	5,380,580	-2,762,650	2,617,930	14,759,931
06 Interchange Fees	332,121	205,729	537,850	10,857,373	7,767,537	18,624,910	3,788,959	3,700,862	7,489,821	26,652,580
07 Cash Advance Fees	73,688	500	74,188	1,324,858	9,150	1,334,008	541,934	6,750	548,684	1,956,880
08 Cross Border Fees	133,175	4,823	137,998	4,028,242	363,486	4,391,728	1,531,087	176,175	1,707,262	6,236,988
09 Miscellaneous Fees	35,300	14,350	49,650	851,855	388,395	1,240,250	338,208	224,304	562,512	1,852,412
10 Total Fee Income	1,677,534	-69,677	1,607,856	32,525,843	4,398,884	36,924,726	11,580,767	1,345,441	12,926,208	51,458,791
11 Cost Of Funds	-733,594	-101,598	-835,192	-9,869,397	-2,299,954	-12,169,351	-3,756,530	-1,008,229	-4,764,759	-17,769,302
12 Transaction Tax	-709,422	6,195	-703,227	-9,719,474	-168,782	-9,888,256	-3,678,803	-44,542	-3,723,344	-14,314,827
13 Account Maintenance	-1,213,211	-616,033	-1,829,244	-16,604,219	-11,498,188	-28,102,407	-7,042,244	-5,513,513	-12,555,756	-42,487,408
14 Processing Costs	-105,202	-86,794	-191,996	-2,475,490	-2,994,499	-5,469,989	-927,961	-1,261,330	-2,189,291	-7,851,277
15 Loyalty Costs	-128,154	-78,724	-206,878	-4,067,656	-3,061,700	-7,129,356	-1,472,559	-1,476,624	-2,949,183	-10,285,417
16 Scheme Costs	-82,382	-44,936	-127,317	-4,096,318	-3,778,325	-7,874,643	-1,545,288	-1,717,632	-3,262,919	-11,264,879
Total Profit	9,585,329	-925,302	8,660,027	125,028,438	-18,717,597	106,310,841	46,646,982	-9,280,440	37,366,542	152,337,410

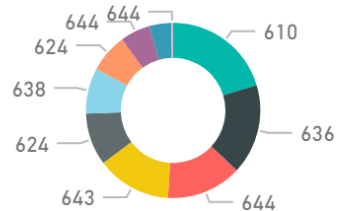
● Retail Purchase Amount PHP ● Cash Advance Measure Amount PHP



● BKD-SCD-CRLIMIT ● BKD-SCD-PREV-BAL - Opening Balance ● Closing Balance

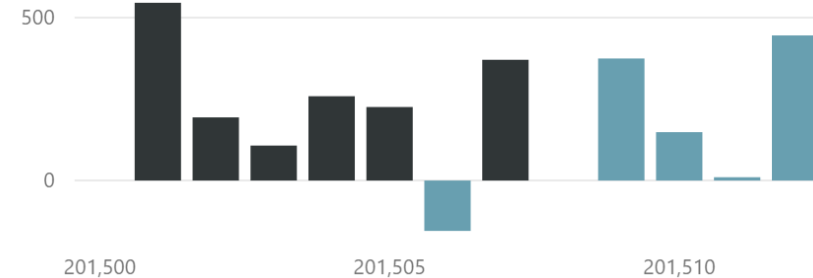


PI Profitability - Profit 01 - Profit YN
 Profit... Unpr...

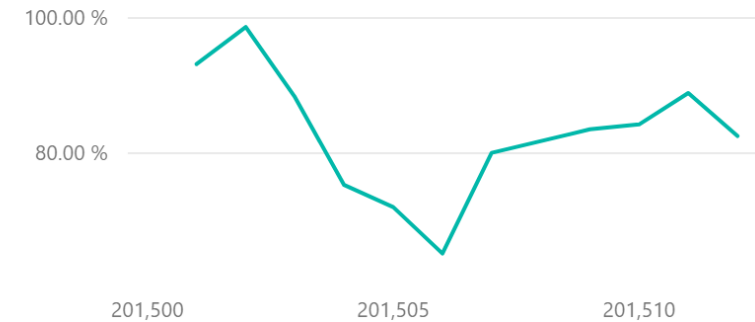


Brand:
 Product:

● Inactive Revolver ● Revolver

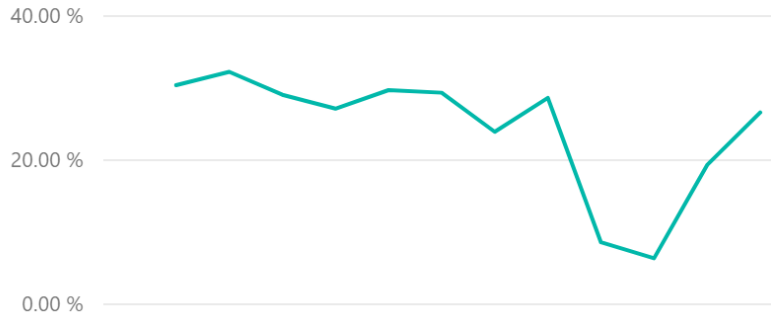


Monthly Credit Utilization %



	201501	201502	201503	201504	201505	201506	201507	201509	201510	201511	201512	Total
01 Interest	471	446	349	357	320	252	479	659	271	471	517	4,592
02 Merchant Subsidy	0	0	0	0	0	0	0	0	0	0	0	0
03 Total Financing Income	471	446	349	357	320	252	479	659	271	471	517	4,592
04 Late Fees	200	0	0	0	0	0	0	0	0	0	0	200
05 Membership Fees	150	0	0	150	150	0	150	150	150	0	300	1,200
06 Interchange Fees	0	0	0	0	0	99	0	125	100	150	98	570
07 Cash Advance Fees	0	0	0	0	0	0	0	0	0	0	0	0
08 Cross Border Fees	0	0	0	0	0	0	0	0	0	0	0	0
09 Miscellaneous Fees	0	0	0	0	0	0	0	0	0	0	0	0
10 Total Fee Income	150	0	0	150	150	99	150	275	250	150	398	1,770
11 Cost Of Funds	-36	-35	-31	-28	-26	-27	-30	-31	-32	-32	-37	-345
12 Transaction Tax	-47	-25	-19	-29	-27	-19	-36	-54	-29	-35	-53	-373
13 Account Maintenance	-192	-192	-192	-192	-192	-192	-192	-192	-192	-192	-192	-2,116
14 Processing Costs	0	0	0	0	0	-33	0	-22	-22	-44	-22	-143
15 Loyalty Costs	0	0	0	0	0	-62	0	-78	-48	-81	-45	-314
16 Scheme Costs	0	0	0	0	0	-172	0	-181	-48	-226	-121	-746
Total Profit	545	194	107	259	226	-155	370	375	148	10	445	2,525

Credit Utilisation % by Account Year- Month



Account Behavioral Score

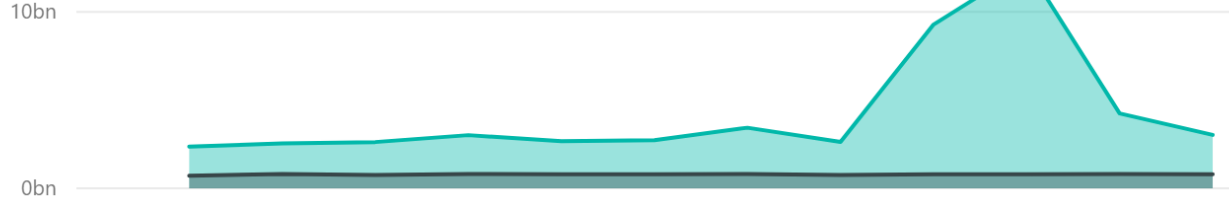
0 155



PI Cycle Classification
PI Profitability - Profit 01 - Profit YN
Product

PI Cycle Classification PI Profitability - Profit 01 - Profit YN Product	Inactive Profitable		Inactive Revolver Profitable		Revolver Profitable	
	Number of Distinct Accounts	Credit Utilisation %	Number of Distinct Accounts	Credit Utilisation %	Number of Distinct Accounts	Credit Utilisation %
Classic			670	56.05 %	12	59.48 %
Gold			335	32.75 %	9	49.21 %
Citrus Classic			58	60.97 %	1	73.18 %
Classic	2	100.72 %	4,026	61.19 %	230	46.86 %
Corporate			2	53.94 %		
Fully Booked			2	108.19 %		
Gold	1	-2.00 %	2,003	47.40 %	103	43.55 %
Hbc			1	81.58 %		
La			1,213	57.80 %	29	51.82 %
Ljc			221	49.34 %	4	66.61 %
Mango			212	66.19 %	4	53.47 %
Platinum Black	2	-1.54 %	1,151	28.12 %	113	29.86 %
Platinum Citrus			2	85.61 %		
Platinum Diamond			89	41.83 %	25	22.83 %
Sta. Lucia			255	66.14 %	12	51.04 %
Wilcon			173	76.53 %	4	85.97 %
World			158	21.47 %	18	33.18 %
Classic			1,750	64.15 %	140	49.41 %
Gold			1,443	49.10 %	132	34.66 %
Infinite			684	25.11 %	21	52.41 %
Total	5	2.45 %	14,448	43.41 %	857	38.75 %

● BKD-SCD-CRLIMIT ● BKD-SCD-PREV-BAL - Opening Balance

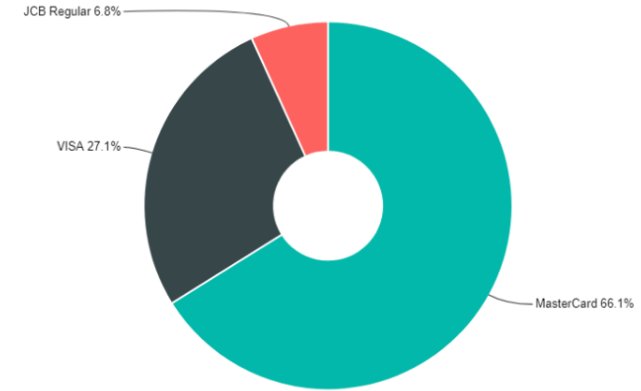


Account Year- Month

201501 201505 201509
201502 201506 201510
201503 201507 201511
201504 201508 201512

Account Number Total Profit

608000000000288359	-145,026
608000000000235168	-49,199
608000000000416939	-24,376
608000000000641924	-23,304
608000000000591838	-22,268
608000000000660031	-21,360
Total	19,168,979



● Current Month - Retail Purchase Amount PHP ● Current Month - Cash Advance Measure Amount ● Total Profit

