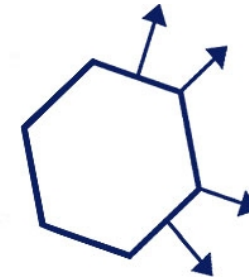




# FACT

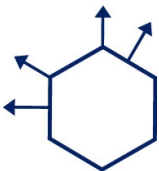


## INSOURCE

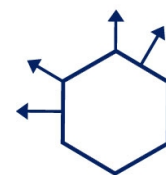
Praha

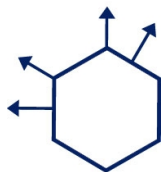
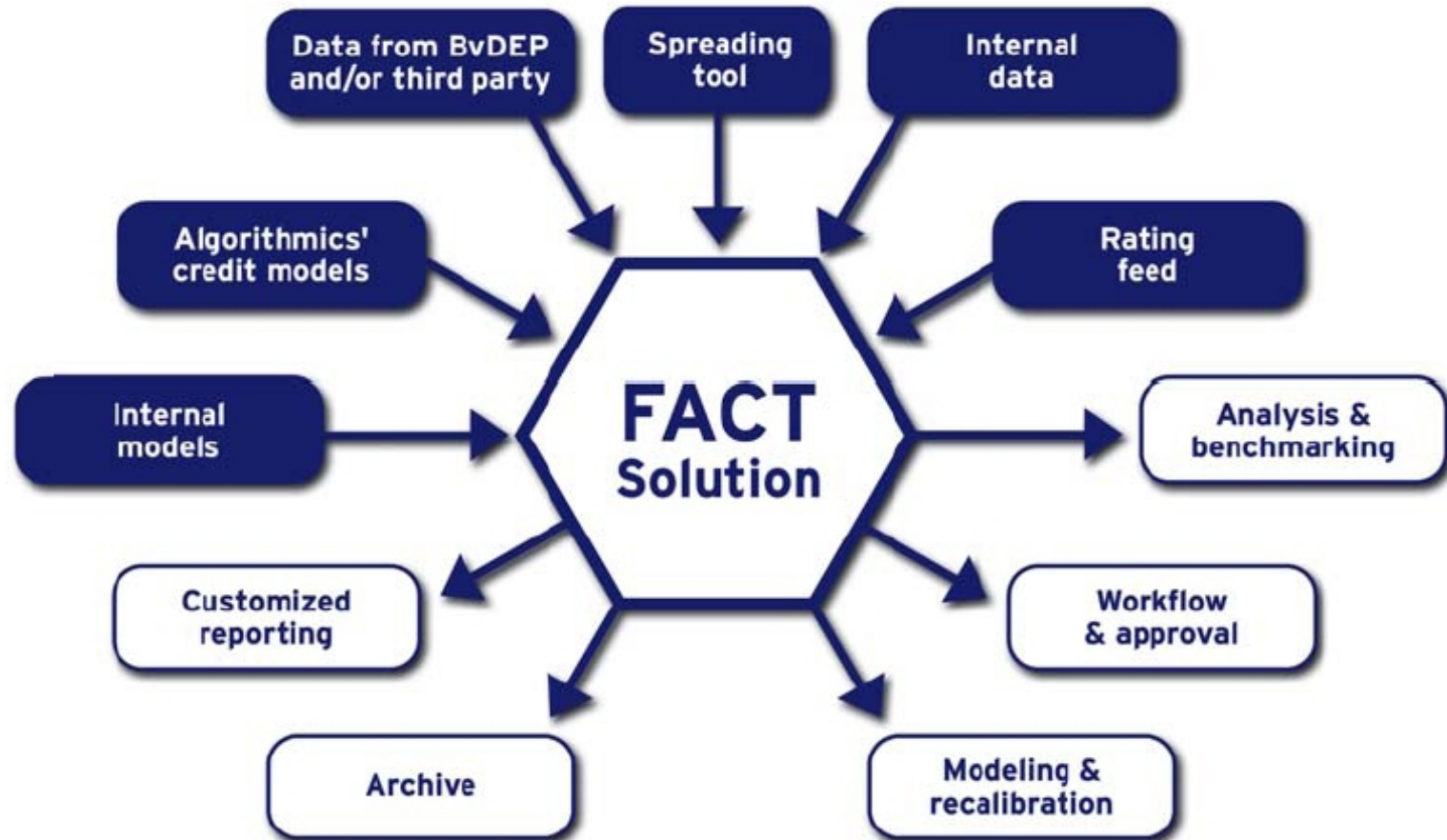
February 6, 2008

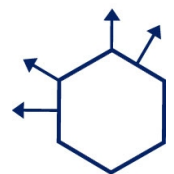
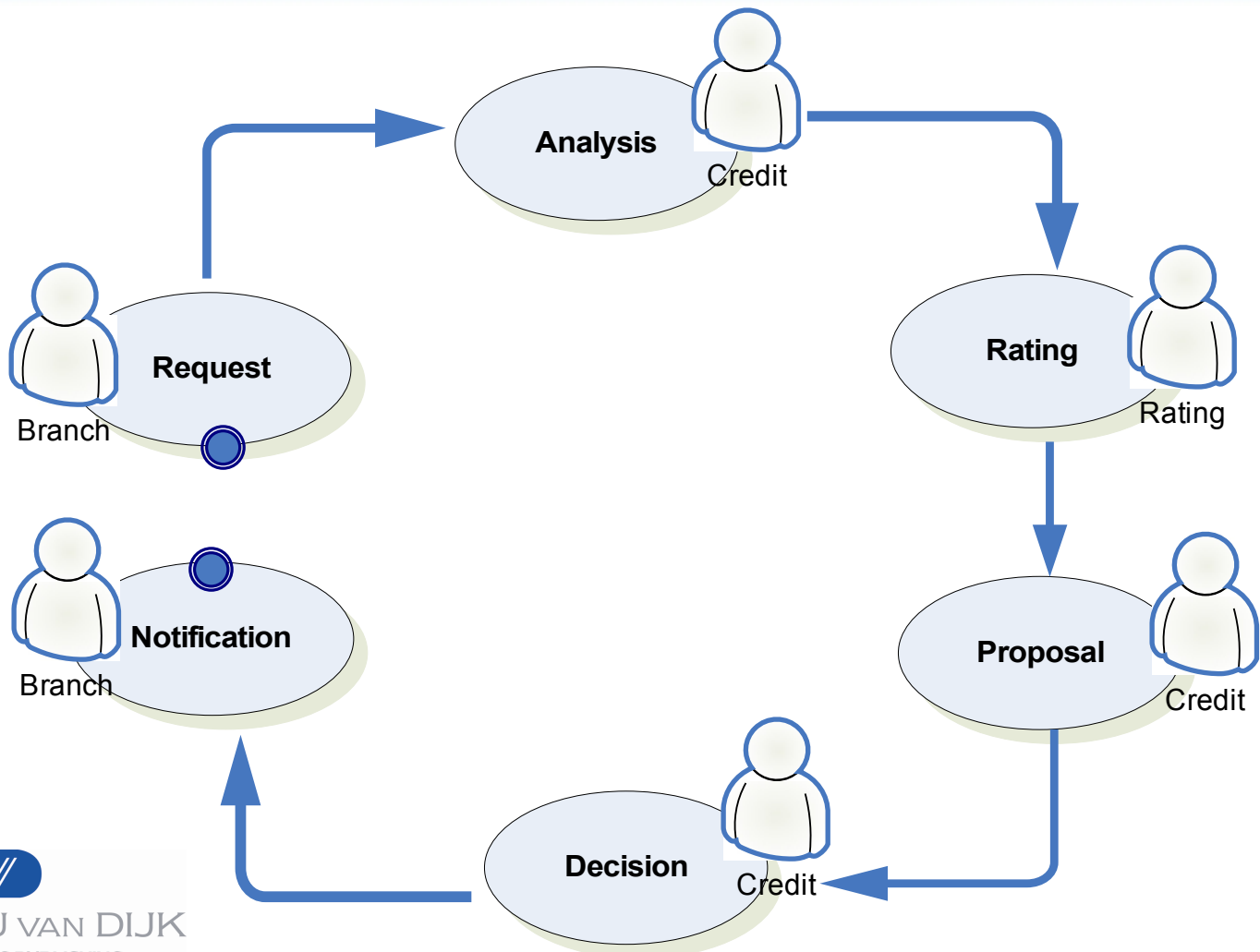
- 🔗 Customized Development Department
- 🔗 Team of 30 people
- 🔗 Over 150 projects in the field of credit management
- 🔗 Partnership with Algorithmics (Fitch Group)
- 🔗 Synergie with the BvDEP financial databases
- 🔗 FACT and FACT-CRS are rolled-out in over 60 banks worldwide
- 🔗 Other business areas (CRM, Geomarketing, Transfer pricing etc.)



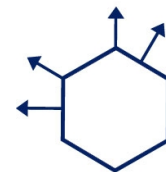
- ❖ FACT is a web based platform that facilitates the integration and mapping of various sources of data (from BvDEP's databases, own or other external sources), and allows users to develop their own output, usually in the form of scoring, modeling, reporting or rating analyses.
- ❖ FACT includes a spreading tool and can integrate internal and external rating models.
- ❖ FACT is designed to follow the bank's credit procedure and workflows.
- FACT can manage the client's limit management processes (limit calculation, approval process workflow, RAROC, LGD, EL...)





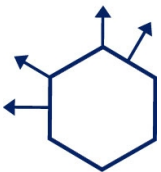


- Common tool for branches, credit analysts, risk managers and credit committees.
- Tailored implementation of rating models, flow processes and outputs.
- Central Repository Database containing financial spreads, credit proposals, rating models customized to each type of entity.
- Applicable for bank, corporate, sme and individuals
- Solid scalable architecture that grows with the business needs.
- Browser based, flexible and customizable solution





# Product Presentation



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Links Address

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Search List Parameters Report Rating Archive Credit Workflow Maintenance

Company

FACT Search

- All
- Company Name
- Company Type
- Company Status
- ID Number
- Geographic
- Consolidation Codes
- Industry
- Primary Database
- Model
- User
- Hierarchy
- Add a New Company

AIDA Search

- Company Name
- CCIAA Number

Country

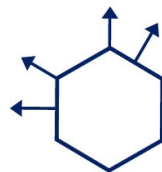
FACT Search

- All
- Country Name
- Add a New Country

Task List 13 Item(s) in list

Type	Role	Step	CounterParty	Submitted By	Date	Expiry Date
	Credit Analyst	Workflow has to be started	<a href="#">Bank of America Corporation</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">Royal Bank of Scotland Group Plc (The)</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">ING Groep NV</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">Crédit Agricole Group-Crédit Agricole</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">Kabushiki Kaisha Mitsubishi UFJ Financial Group-Mitsubishi UFJ Financial Group Inc</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">BNP Paribas</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">Citigroup Inc</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">HSBC Holdings Plc</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">UBS AG</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">Barclays Plc</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">FIAT S.P.A.</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">CLINICAL CELL CULTURE LIMITED</a>	-	13 Feb 2007	01 Jan 0001
	Credit Analyst	Workflow has to be started	<a href="#">Banque de Commerce et de Placements SA</a>	-	13 Feb 2007	01 Jan 0001

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Search List Parameters Report Rating Archive Credit Workflow Maintenance

**Company**

FACT Search

Enter the full Company Name or just a part of it:  
bnp paribas Search

Total companies found: 63

All  
 Company Name  
 Company Type  
 Company Status  
 ID Number  
 Geographic  
 Consolidation Codes  
 Industry  
 Primary Database  
 Model  
 User  
 Hierarchy  
 Add a New Company

BANKSCOPE Search

Company Name  
 BvD ID  
 Country Name  
 Consolidation Codes

**Country**

FACT Search

All  
 Country Name  
 Add a new Country

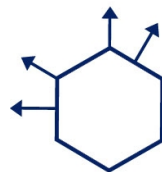
BNP Paribas  
75009 PARIS  
FRANCE

BvD ID : 10931  
 Last avail. Year End : 31/12/2005  
 Consolidation Code : C2  
 Total Assets : 1,258,079,000.00 th. EUR  
 World Rank : 5  
 Country Rank : 2

Number of Companies selected: 1

BNP Paribas

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Rating: **BNP Paribas**

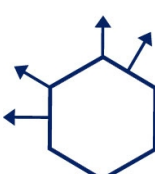
Model: Bank Period: LY Unit: Million Currency: EUR Data Source: bankscope/OWN Layout: Layout - LY Layout (Default)

Million EUR

	31/12/2005 Year End (12) Company - Value	31/12/2005 Year End (12) Company - Score	31/12/2005 Year End (12) Graphical Scale
<b>General Information</b> 3.02			
General Information			
Company Name: BNP Paribas			
<b>Quantitative Analysis</b> 3.02			
Assets Quality 4.00			
-Loan Loss Reserve / Gross Loans	3.36	4.00	
Capital 4.70			
-Total Capital Ratio	11.00	5.00	
-Equity / Total Assets	3.25	4.00	
-Capital Funds / Liabilities	4.80	5.00	
Operations 2.25			
-Net Interest Margin	0.01	1.00	
-Return on Average Assets (ROAA)	0.56	1.00	
-Return on Average Equity (ROAE)	16.93	3.00	
-Cost to Income Ratio	61.75	4.00	
Liquidity 2.00			
-Net Loans / Total Assets	23.94	2.00	
-Net Loans / Customer & ST Funding	30.03	2.00	
-Liquid Assets / Cust & ST Funding	12.64	2.00	
<b>Qualitative Judgment</b> 3.50			
Qualitative Judgment 3.50			
-Reliability of Information	Audited accounts by reputed auditors, not qualified, good disclosure, updated financials	5.00	
-Market Position	Large bank or significant role in the economy	3.00	
-External Support	Support certain	2.00	
<b>Final Rating</b> 3.16			
Final Rating 3.16			
-Final Score		3.16	
Final Rating		AA	AA

4 of 13 [Unlock] [Cancel] [Save] [Archive] [Expand] [Collapse] [Standard] [Info] [Comments]

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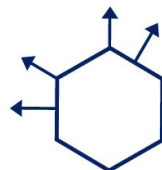
Search List Parameters Report Rating Archive Credit Workflow Maintenance

**Scoring Model :**  
Corporate - Database : OSIRIS - Version 1 (07/09/2006) [Increment version number](#)

<b>General Information</b>			↑ ↓ □ ⊗
General Information			↑ ↓ □ ⊗
Company Name	(Info - U)	↑ ↓ □ ⊗	
<b>Ratios</b>			↑ ↓ □ ⊗
<b>Assets Quality</b>			↑ ↓ □ ⊗
Current ratio	(Info - R)	↑ ↓ □ ⊗	
Liquidity ratio (%)	(Info - R)	↑ ↓ □ ⊗	
Shareholders liquidity ratio (%)	(Info - R)	↑ ↓ □ ⊗	
Solvency ratio (%)	(Info - R)	↑ ↓ □ ⊗	
Gearing (%)	(Info - R)	↑ ↓ □ ⊗	
Profit margin (%)	(Info - R)	↑ ↓ □ ⊗	
Return on shareholders funds (%)	(Info - R)	↑ ↓ □ ⊗	
Return on capital employed (%)	(Info - R)	↑ ↓ □ ⊗	
Return on total assets (%)	(Info - R)	↑ ↓ □ ⊗	
<b>Quantitative Analysis 70</b>			↑ ↓ □ ⊗
<b>Assets Quality 100</b>			↑ ↓ □ ⊗
Current ratio	(Function) 20	↑ ↓ □ ⊗	
Liquidity ratio (%)	(Function) 10	↑ ↓ □ ⊗	
Shareholders liquidity ratio (%)	(Function) 10	↑ ↓ □ ⊗	
Solvency ratio (%)	(Function) 10	↑ ↓ □ ⊗	
Gearing (%)	(Function) 10	↑ ↓ □ ⊗	
Profit margin (%)	(Function) 10	↑ ↓ □ ⊗	
Return on shareholders funds (%)	(Function) 10	↑ ↓ □ ⊗	
Return on capital employed (%)	(Function) 10	↑ ↓ □ ⊗	
Return on total assets (%)	(Function) 10	↑ ↓ □ ⊗	
<b>Qualitative Judgment 30</b>			↑ ↓ □ ⊗
<b>Qualitative Judgment 100</b>			↑ ↓ □ ⊗
Reliability of Information	(Option) 40	↑ ↓ □ ⊗	
Market Position	(Option) 30	↑ ↓ □ ⊗	
External Support	(Option) 30	↑ ↓ □ ⊗	
<b>Final Rating 100</b>			↑ ↓ □ ⊗
<b>Final Rating 100</b>			↑ ↓ □ ⊗
Final Score	(Function) 100	↑ ↓ □ ⊗	
Look_Final:Final Rating	(Function)	↑ ↓ □ ⊗	
<b>Automatic Score</b>			<input checked="" type="checkbox"/>
<b>Automatic Score - Internal Rating</b>			<input checked="" type="checkbox"/>
<b>Final Score</b>			<input checked="" type="checkbox"/>
<b>Final Score - Internal Rating</b>			<input checked="" type="checkbox"/>
<b>Comments</b>			<input checked="" type="checkbox"/>

Unlock Cancel Save Parameters Layout View Global Code View Model Code OK

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Search List Parameters Report Rating Archive Credit Workflow Maintenance

Data Dictionary : Bank

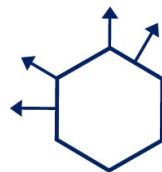
Please use drag & drop capabilities to add, move and delete the Data Dictionary objects

New Section  
New Item

Action	Tag	Name
<input checked="" type="checkbox"/> ↔		<b>General Information</b>
<input checked="" type="checkbox"/>	NAME	Bank name
<input checked="" type="checkbox"/>	STREET1	Street, No, Building, etc. (Line 1)
<input checked="" type="checkbox"/>	STREET2	Street, No, Building, etc. (Line 2)
<input checked="" type="checkbox"/>	STREET3	Street, No, Building, etc. (Line 3)
<input checked="" type="checkbox"/>	POSTCODE	Post code
<input checked="" type="checkbox"/>	CITY	City
<input checked="" type="checkbox"/>	STATE	Province or State
<input checked="" type="checkbox"/>	COUNTRY	Country
<input checked="" type="checkbox"/>	ISOCOUNTRY	ISO code country
<input checked="" type="checkbox"/>	PHONE	Telephone number
<input checked="" type="checkbox"/>	FAX	Fax number
<input checked="" type="checkbox"/>	WEB	Web address
<input checked="" type="checkbox"/>	EMAIL	E-Mail address
<input checked="" type="checkbox"/>	BANKHIST	Bank History
<input checked="" type="checkbox"/> ↔		<b>Identification Numbers</b>
<input checked="" type="checkbox"/>	BVDID	BvD Index Number
<input checked="" type="checkbox"/>	OWNID1	Own Index Number (1)
<input checked="" type="checkbox"/>	OWNID2	Own Index Number (2)
<input checked="" type="checkbox"/>	OWNID3	Own Index Number (3)
<input checked="" type="checkbox"/> ↔		<b>Size &amp; Main Activity/Industry</b>
<input checked="" type="checkbox"/>	NBEMPL	Number of employees (Last available year)
<input checked="" type="checkbox"/>	NBSUBS	Number of subsidiaries (Last available year)
<input checked="" type="checkbox"/>	SPECGENERAL	Specialisation (General)
<input checked="" type="checkbox"/>	SPECCOUNTRY	Specialisation (Country Specific)
<input checked="" type="checkbox"/> ↔		<b>Ratings</b>
<input checked="" type="checkbox"/> ↔		<b>External Agency Ratings</b>
<input checked="" type="checkbox"/> ↔		<b>Fitch Ratings</b>
<input checked="" type="checkbox"/>	FITCHLT	LT
<input checked="" type="checkbox"/>	FITCHST	ST
<input checked="" type="checkbox"/>	FITCHINV	Inv
<input checked="" type="checkbox"/> ↔		<b>Fitch Ratings</b>
<input checked="" type="checkbox"/>	MOODYSLT	LT
<input checked="" type="checkbox"/>	MOODYSST	ST
<input checked="" type="checkbox"/> ↔		<b>S&amp;P Ratings</b>
<input checked="" type="checkbox"/>	SPLT	LT
<input checked="" type="checkbox"/>	SPST	ST
<input checked="" type="checkbox"/> ↔		<b>Technical Ratings</b>

OK

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Search List Parameters Report Rating Archive Credit Workflow Maintenance

Data Report: Full Report

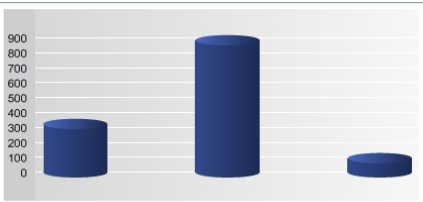
Position Properties

**General Information**

Bank Name	NAME		
Street		STREET1	
Post code - City	POSTCOD	CITY	
Country		COUNTRY	
Telephone number		PHONE	
Fax number		FAX	Web address E-mail address
Total Assets (Last avail.year)		TOTALASSETS	Deposits & ST funding (Last avail.year)
Equity (Last avail.year)		EQUITY	Net Income (Last avail.year)
Number of employees		NBEMPL	
Specialisation (General)		SPECGENERAL	
Specialisation (Country Specific)		SPECCOUNTRY	

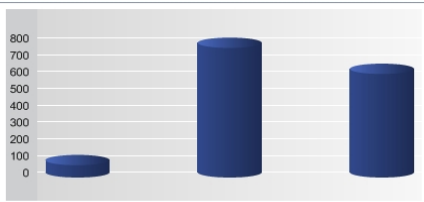
**Charts**

**Total Assets**



Year	Total Assets
2007	~300
2006	~850
2005	~150

**Equity**



Year	Equity
2007	~100
2006	~750
2005	~600

**Identification Numbers**

BvD Index Number	BVDD	Own Index Number (1)
Own Index Number (2)	OWND2	Own Index Number (3)

**Ratings**

**External Agency Ratings**

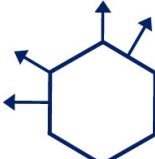
Fitch Long Term Rating	FITCHLT	Fitch Short Term Rating
Moody's Long Term Rating	MOODYSLT	Moody's Short Term Rating
S&P Long Term Rating	SPLT	S&P Short Term Rating

**Internal Ratings**

Internal Long Term Rating	IRLT	Internal Short Term Rating
---------------------------	------	----------------------------

**Data Dictionary Items**

- General Information
  - Bank name
  - Street, No, Building, etc. (
  - Street, No, Building, etc. (
  - Street, No, Building, etc. (
  - Post code
  - City
  - Province or State
  - Country
  - ISO code country
  - Telephone number
  - Fax number
  - Web address
  - E-Mail address
  - Bank History
- Identification Numbers
  - BvD Index Number
  - Own Index Number (1)
  - Own Index Number (2)
  - Own Index Number (3)
- Size & Main Activity/In



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Search List Parameters Report Rating Archive Credit Workflow Maintenance

Report: **Bank of America Corporation**

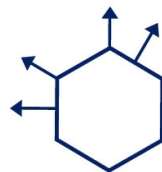
Report: Financials  
Data Source: bankscope/OWN

Year: 2005  
Unit: Unit  
Currency: USD

	31/12/2005 12 Months Unit USD	31/12/2004 12 Months Unit USD	31/12/2003 12 Months Unit USD
<b>Financials</b>			
<b>Assets</b>			
Loans	565,746,000,000.00	513,211,000,000.00	365,300,000,000.00
Other Earning Assets	515,895,000,000.00	392,381,000,000.00	219,719,000,000.00
Total Earning Assets	1,081,641,000,000.00	905,592,000,000.00	585,019,000,000.00
Fixed Assets	7,786,000,000.00	7,517,000,000.00	6,036,000,000.00
Non-Earning Assets	202,376,000,000.00	197,348,000,000.00	128,428,000,000.00
Total Assets	1,291,803,000,000.00	1,110,457,000,000.00	719,483,000,000.00
<b>Liabilities</b>			
Deposits & Short term funding	1,046,286,000,000.00	859,262,000,000.00	553,983,000,000.00
Other Funding	97,046,000,000.00	92,379,000,000.00	75,343,000,000.00
Other (Non-Interest bearing)	46,938,000,000.00	59,171,000,000.00	42,177,000,000.00
Loan Loss Reserves			
Other Reserves			
Equity	101,533,000,000.00	99,645,000,000.00	47,980,000,000.00
Total Liabilities & Equity	1,291,803,000,000.00	1,110,457,000,000.00	719,483,000,000.00
<b>Income Statement</b>			
Net Interest Revenue	30,737,000,000.00	28,797,000,000.00	21,464,000,000.00
Other Operating Income	26,438,000,000.00	22,220,000,000.00	17,391,000,000.00
Overheads	28,681,000,000.00	27,027,000,000.00	20,155,000,000.00
Loan Loss Provisions	4,014,000,000.00	2,769,000,000.00	2,839,000,000.00
Other			
Profit before Tax	24,480,000,000.00	21,221,000,000.00	15,861,000,000.00
Tax	8,015,000,000.00	7,078,000,000.00	5,051,000,000.00
Net Income	16,465,000,000.00	14,143,000,000.00	10,810,000,000.00

Edit

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Search List Parameters Report Rating Archive Credit Workflow Maintenance

Source: Search Summary View: Companies & Archives Database: ALL Archive Status: All

Index	Company Name	Data Source	Country	Analyst	Year	Final Rating	Archive Status	Archive Date
1. <input type="checkbox"/>	35041 Bank of America Corporation	BANKSCOPE	USA		LY			
	Standalone							
	<input type="checkbox"/> Bank of America Corporation	bankscope		Thomas Van Der Ghinst	31/12/2005	3.3005	-	13/02/2007 15:10:38
	<input type="checkbox"/> Bank of America Corporation	bankscope		Thomas Van Der Ghinst	31/12/2005	3.3005	-	12/02/2007 12:57:24
	<input type="checkbox"/> Bank of America Corporation	bankscope		Thomas Van Der Ghinst	31/12/2005	3.3005	-	11/02/2007 14:28:29
	<input type="checkbox"/> Bank of America Corporation	bankscope		Thomas Van Der Ghinst	31/12/2005	3.3005	-	10/01/2007 14:43:56
	<input type="checkbox"/> Flow Process ID: 2							
	Bank of America Corporation	bankscope		Thomas Van Der Ghinst	31/12/2005	3.3005		13/02/2007 15:08:25
	Bank of America Corporation	bankscope		Credit Analyst	31/12/2005	3.3005		10/01/2007 18:25:55
2. <input type="checkbox"/>	30237 Banque de Commerce et de Placements SA	BANKSCOPE	SWITZERLAND		LY			
3. <input type="checkbox"/>	24158 Barclays Plc	BANKSCOPE	UNITED KINGDOM		LY			
	Standalone							
	<input type="checkbox"/> Barclays Plc	bankscope		Julien Stooq	31/12/2005	3.0485	-	02/02/2007 10:27:13
	<input type="checkbox"/> Barclays Plc	bankscope		Thomas Van Der Ghinst	31/12/2005	3.0485	-	26/01/2007 11:39:35
	<input type="checkbox"/> Barclays Plc	bankscope		Thomas Van Der Ghinst	31/12/2005	3.0485	-	26/01/2007 11:40:21
4. <input type="checkbox"/>	10931 BNP Paribas	BANKSCOPE	FRANCE	Administrator1	LY			
	Standalone							
	<input type="checkbox"/> BNP Paribas	bankscope		Credit Analyst	31/12/2005	3.1605	-	26/01/2007 11:46:04
	<input type="checkbox"/> BNP Paribas	bankscope		Thomas Van Der Ghinst	31/12/2005	3.1605	-	10/01/2007 11:50:51
	<input type="checkbox"/> BNP Paribas	bankscope		Thomas Van Der Ghinst	31/12/2005	3.1605	-	10/01/2007 11:54:26
	<input type="checkbox"/> Flow Process ID: 1							
	BNP Paribas	bankscope		Thomas Van Der Ghinst	31/12/2005	3.1605		10/01/2007 16:21:21
	<input type="checkbox"/> Flow Process ID: 3							
	BNP Paribas	bankscope		Credit Analyst	31/12/2005	3.1605		10/01/2007 16:32:24
5. <input type="checkbox"/>	48492 Citigroup Inc	BANKSCOPE	USA		LY			
	Standalone							
	<input type="checkbox"/> Citigroup Inc	bankscope		Thomas Van Der Ghinst	31/12/2005		-	10/01/2007 14:44:57
6. <input type="checkbox"/>	AU058466523C CLINICAL CELL CULTURE LIMITED	OSIRIS	AUSTRALIA		LY			
7. <input type="checkbox"/>	10696 Crédit Agricole Group-Crédit Agricole	BANKSCOPE	FRANCE		LY			
	Standalone							
	<input type="checkbox"/> Crédit Agricole Group-Crédit Agricole	bankscope		Thomas Van Der Ghinst	31/12/2005	3.255	-	10/01/2007 14:45:30
8. <input type="checkbox"/>	ITTO0000118C FIAT S.P.A.	OSIRIS	ITALY		LY			
9. <input type="checkbox"/>	34727 HSBC Holdings Plc	BANKSCOPE	UNITED KINGDOM		LY			
	Standalone							
	<input type="checkbox"/> HSBC Holdings Plc	bankscope		Thomas Van Der Ghinst	31/12/2005	3.0905	-	13/02/2007 11:12:34
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10. <input type="checkbox"/>	22304 ING Groep NV	BANKSCOPE	NETHERLANDS		LY			
	Standalone							
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	<input type="checkbox"/> ING Groep NV	bankscope		Credit Analyst	31/12/2005	3.078	-	10/01/2007 17:22:20
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11. <input type="checkbox"/>	18488 Kabushiki Kaisha Mitsubishi UFJ Financial Group-Mitsubishi UFJ Financial Group Inc	BANKSCOPE	JAPAN		LY			
	Standalone							

Done

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