



# GALAXYBANK


Strategic Perspectives in Banking

## Areas where gains are made:

- Expertise in banking strategies
- Observation of financial balances
- Decision making
- Seeing the whole of the system



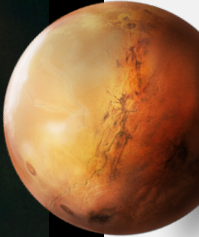
## Strategic Perspectives in Banking



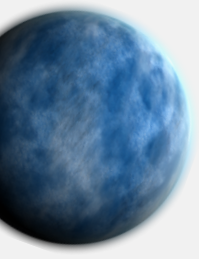

Would you like to take on the strategic management of one of the leading banks in the galaxy? If you aspire to this duty, while competing with other banks operating under similar conditions, you are expected to manage your maturity risk wisely, to display healthy growth in all its aspects, and to achieve sustainable profitability



### During the simulation you will be making decisions for;

- Pricing of credit products in different amounts and terms appealing to different customer profiles
  - Deciding on the amount and term for use of external resources
  - Achieving the desired levels of quality and quantity for your human resources
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### While making these decisions during the application, you will try to achieve these targets;

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- Bringing down your funding costs as far as possible
  - Making a pricing policy that will maximise your profits
  - Expanding your credit volume in a healthy way
  - Observing the balances in your assets and equities
  - Keeping your maturity risk at a manageable level
  - Obtaining the necessary liquidity
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## Watch out!

- There is no decision that will be the most correct one for all circumstances. Whether a decision is good or bad depends on time, the position of the bank at that moment, and the strategies of competitors
- The interest rates formed in the galaxy economy will create a constraint for you in using external resources,
- The other banks, each of which will be managed by real players, will compete with you in all areas,
- Every decision you make will have short-, medium- and long-term side effects.

### In the banking sector;

Designed for all professionals in decision-making positions, this game has been developed to demonstrate the whole of the system to participants and give them the opportunity to experience banking strategies. The model in which the game is constructed is designed according to system approach principles and is a dynamic model that operates in continuous time.







## Main strategies

Reaching more customers by increasing the number of staff and in this way, achieving growth by increasing credit sales


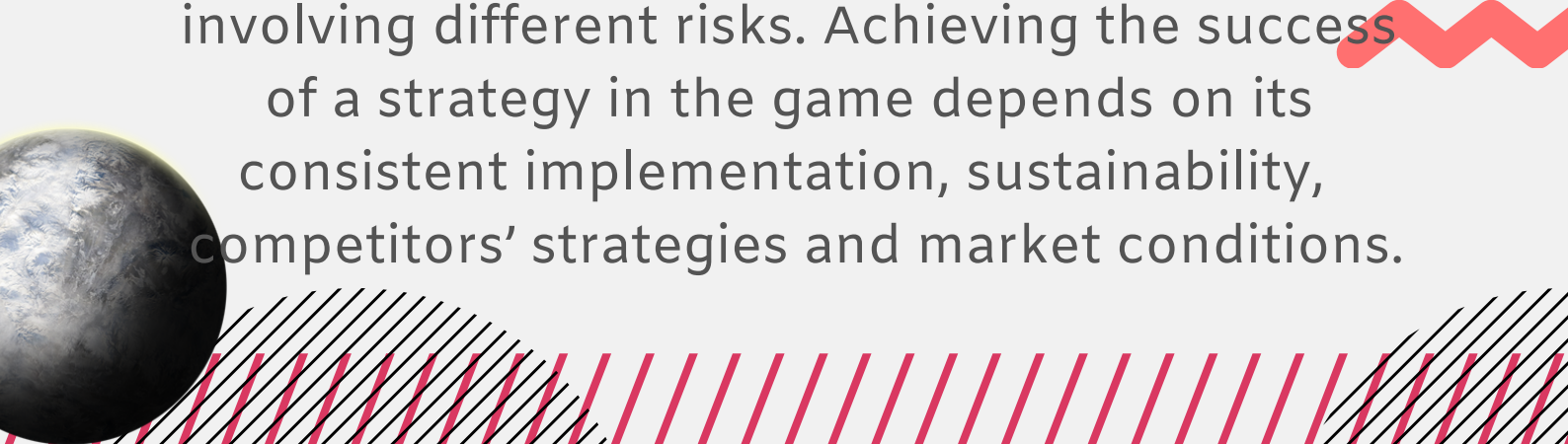
Increasing productivity by improving the quality of the staff and thereby increasing sales

Reducing funding costs by steering towards the cheapest funding source

Synchronising average maturities of debits and credits and trying to minimise the effects of interest rate fluctuations

Focusing on making the most correct product pricing by analysing the product pricing applied by competitors and increasing productivity in this way.

To be successful in the game, not only can one of the above basic strategies be followed, original strategies that will combine more than one strategy can also be developed. It should not be forgotten that no single strategy is absolutely the most correct one. Every strategy has weak and strong aspects as well as involving different risks. Achieving the success of a strategy in the game depends on its consistent implementation, sustainability, competitors' strategies and market conditions.







## Targeted gains of Galaxy Bank:

- Experiencing how product pricing decisions affect credit sales
- Observing what kind of results of maturity risk can occur in a market where interest rates vary
- Observing how price-debt maturity decisions can affect bank balance sheets
- Analysing financial tables and correlating them with strategic decisions
- Seeing what the factors limiting growth are.