



# GALAXYBANK

WHIRLPOOL EDITION

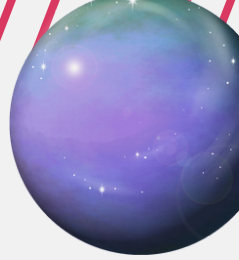
## Areas where gains are made:

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





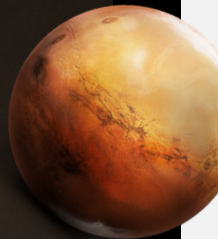
# Mastering Strategic Management in Banking



The Galaxy Bank Whirlpool Edition game is set in a distant galaxy where the banking system is living in its golden age, in a banking scenario that collects deposits, uses term loans from external sources, and sells consumer credit to its customers with different terms. You are a member of the top management of one of the banks in this sector. While competing with other banks operating under similar conditions in the areas of price and service quality, you are expected to observe financial balances, manage maturity risk wisely, develop your credit and deposit volume, improve your credit rating, take precautions against economic shocks, improve brand perception of the bank and its products, increase the bank's share value, show healthy growth in all its aspects, and 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,
- Setting credit sales targets by considering demand structure and repayment risk,
- Setting deposit rates that will be attractive to savers,
- Deciding on the amount and term for using external sources,
- Determining the marketing budget for different kinds of marketing activities,
- Achieving the desired levels of quality and quantity for your human resources,
- Increasing/reducing the number of branches,
- Buying/selling equities (optional)






## While making these decisions during the application, you will try to achieve these targets

- By improving your credit rating as a result of healthy growth and by using the right resources at the right time, bringing your funding costs down as far as possible and by this means, maximising your profit margin
  - Making a pricing policy that will maximise your profits by observing your costs and risks
  - Expanding your credit volume in a healthy way
  - Observing balances in your assets and equities and effectively managing your financial ratios; while doing all of these, considering the effect of your profitability and total risk on your funding costs
  - Keeping the maturity risk at a manageable level by following fluctuations in your funding costs and the capital ratio
  - Managing your liquidity effectively by obtaining cash needs through different channels
  - Keeping non-performing loans at a manageable level by paying attention to macroeconomic outlook
  - Creating marketing budgets in line with the expectations of customer segments
  - Ensuring coordination of marketing strategies with human resources, funding and price strategies
  - Establishing a healthy penetration by increasing the number of branches and personnel in a balanced way in line with the expectations of the customer group
  - By considering profitability, volume and repayment risks, macroeconomic outlook and competitive conditions all together, optimising the price and sales target combination together
  - Making your strategic decisions compatible by closely following central bank policies that are updated in line with changing economic conditions
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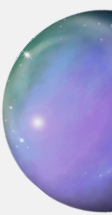


## Watch out!

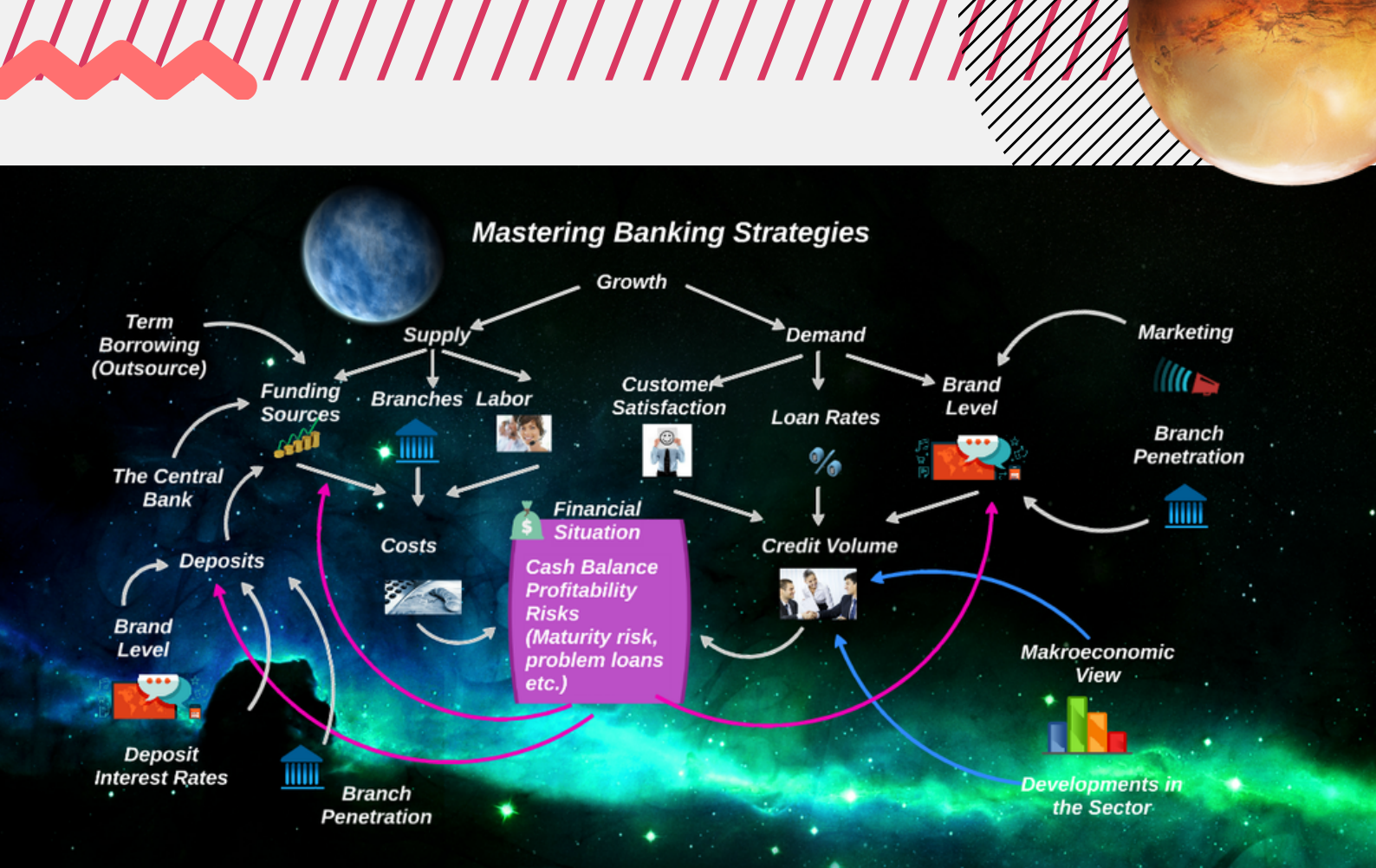
- There is no decision that will be the most correct one for all circumstances. Whether a decision is good or bad depends on time, the position of the bank at that moment, and the strategies of competitors
- The interest rates formed in the galaxy economy will create a constraint for you in using external 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.
- Change in economic growth rates will affect your deposits and credit repayment risks.



This game, which is designed for experienced professionals in decision-making positions in the banking sector or expert and manager candidates who have played the standard Galaxy Bank simulation, **has been developed to demonstrate the whole of the system to participants and give them the opportunity to experience advanced 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. The model used has been enriched in such a way that it has high-level complexity, with both the endogenous (internal) cyclical relationships and exogenous (external) effects that are included together.







## Main strategies

Reaching more customers by increasing the number of branches and in this way, achieving growth by collecting more deposits and increasing credit volume

- Reaching more customers by increasing the number of staff (by reducing the waiting period) and in this way, achieving growth by increasing deposits and 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
- Raising one's credit score by focusing on a healthy financial balance and in this way, accessing low-cost funds and increasing profitability
  - Synchronising average maturities of debits and credits and trying to minimise the effects of interest rate fluctuations
- Focusing on setting the most correct credit interest rates by following the credit interest rates applied by competitors and in this way, increasing profitability
  - Focusing on setting the most correct deposit interest rates by following the deposit interest rates applied by competitors and in this way, achieving growth by increasing total deposits
- Allocating a certain percentage of net profit for the marketing budget, and achieving a sustainable growth trend by using this budget towards segmentation targets and needs



# Targeted gains of the Whirlpool Edition

- Being able to see the components that make up a bank balance sheet and the holistic picture formed by the banking activities that affect/determine these components
- Being able to associate strategic decisions and the results of these decisions with financial tables and ratios
- Experiencing how interest rate decisions, customer expectations, quality of service and marketing activities influence credit sales and deposits
- 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
- Harmonising pricing, marketing, human resources and treasury policies at a strategic level
- Acquiring a strategic perspective necessary for keeping non-performing loans at a manageable level by paying attention to macroeconomic indicators
- Experiencing the effects of bank targets on sales volume, profitability and risks
- Learning what the factors (profitability, volume, maturity risk, credit risk and macroeconomic risks) affecting share value are and how they need to be managed together
- Seeing what the factors limiting growth are
- Experiencing strategic decision making as a team for cross-functional management effective in banking