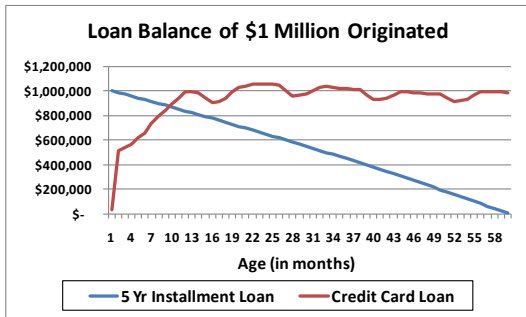


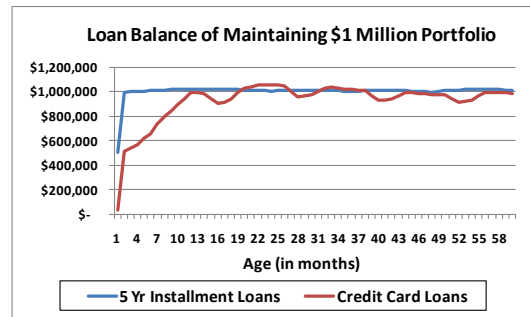
## Strengthening Your Portfolio With Credit Card Assets

The financial market is changing. In order to maintain margins, financial institutions may want to diversify their loan portfolio to include credit cards and lines of credit. Consider a revolving loan, such as credit card loans, for better returns.

Graph 1 compares the loan balance over a five year period from originating \$1 million in five year installment loans to \$1 million in credit card loans. The nature of an installment loan generates principle pay down in a linear manner whereas the credit card loan does not due to the revolving nature. Maintaining a consistent \$1 million installment loan portfolio requires the continual reinvestment of installment loan pay downs (Graph 2).

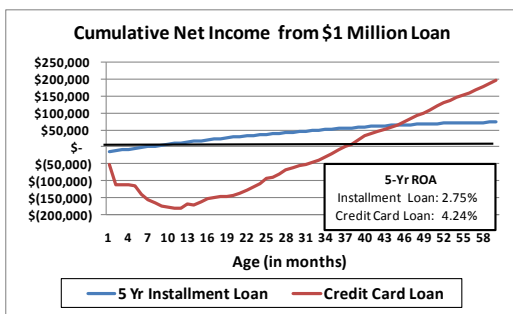


(Graph 1)



(Graph 2)

Graph 3 compares the profitability in terms of net income and return on assets of the different loan products. As credit cards, or revolving loans, tend to be more volatile than traditional bank loans, the return on assets tends to be considerably higher.



(Graph 3)

The addition of revolving loans to your asset mix will provide more to your balance sheet than merely another product to offer customers.