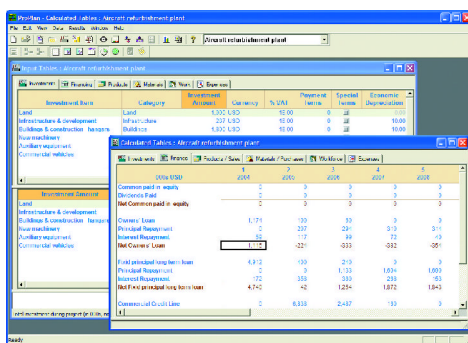


PROPLAN

PROJECT FINANCING ANALYSIS SOFTWARE

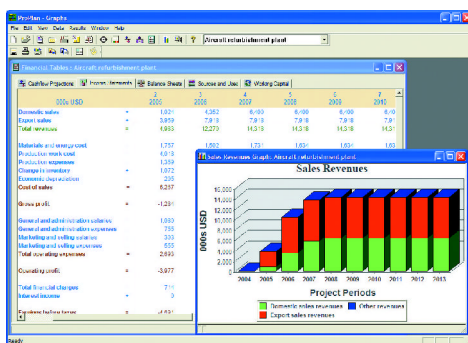
ProPlan is a project financing analysis application that helps financial institutions mitigate the credit risk of debt-financed projects. ProPlan shortens the time spent on the analysis and assessment of project financing from days to hours.



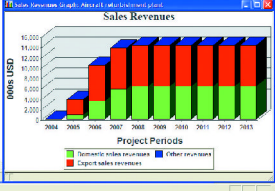
Investment Data	Category	Amount	Year	Present Value	Net Present Value
Land	Land	1,000 USD	0	0	-1,000
Infrastructure & development	Infrastructure	100 USD	0	0	-100
Buildings & construction	Buildings	1,000 USD	0	0	-1,000

Financial Forecasting Model	Year	Revenue	Operating Costs	Net Operating Income	Capital Expenditures	Net Cash Flow
Year 0	0	0	0	0	0	0
Year 1	1	1,000	800	200	0	200
Year 2	2	1,200	900	300	0	300
Year 3	3	1,400	1,000	400	0	400
Year 4	4	1,600	1,100	500	0	500
Year 5	5	1,800	1,200	600	0	600

Input project data



Balance Sheet	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Assets						
Current assets	0	1,000	1,200	1,400	1,600	1,800
Fixed assets	1,000	1,000	1,000	1,000	1,000	1,000
Total assets	1,000	2,000	2,200	2,400	2,600	2,800
Liabilities						
Current liabilities	0	0	0	0	0	0
Long-term liabilities	1,000	1,000	1,000	1,000	1,000	1,000
Total liabilities	1,000	1,000	1,000	1,000	1,000	1,000
Equity	0	1,000	1,200	1,400	1,600	1,800
Total equity	0	1,000	1,200	1,400	1,600	1,800
Total liabilities & equity	1,000	2,000	2,200	2,400	2,600	2,800



View projected financial statements

ASSESS THE PAYBACK CAPACITY OF DEBT-FINANCED PROJECTS.

ProPlan enables credit professionals to assess the future financial viability of debt-financed projects. It is invaluable for reviewing and financing high-debt projects such as manufacturing plant expansions, public infrastructure projects, leveraged acquisitions and construction projects.

COMPREHENSIVE FINANCIAL FORECASTING MODEL.

ProPlan's financial forecasting model takes into account a vast array of finance-related factors. The forecasting model has been validated through ten years of extensive usage.

SENSITIVITY ANALYSIS AND "WHAT IF" SCENARIOS.

Using sensitivity analysis techniques, credit professionals are able to quantify the effects of changes in interest rates, lower-than-expected revenues, or other adverse conditions on the future financial health of the project and on the borrower's ability to repay debt obligations.

EXTENSIVE FINANCIAL REPORTS AND INVESTMENT CRITERIA.

ProPlan incorporates advanced tools for reporting key financial measurements (e.g. Net Present Value, Internal Rate of Return, Payback Period, etc.). In addition, ProPlan forecasts the financed project's future income statements, balance sheets and cash flow statements.

A POWERFUL AND INTUITIVE APPLICATION.

ProPlan was designed to provide critical decision-supporting analyses quickly and easily. It features an intuitive user-interface that does not require any spreadsheet know-how.

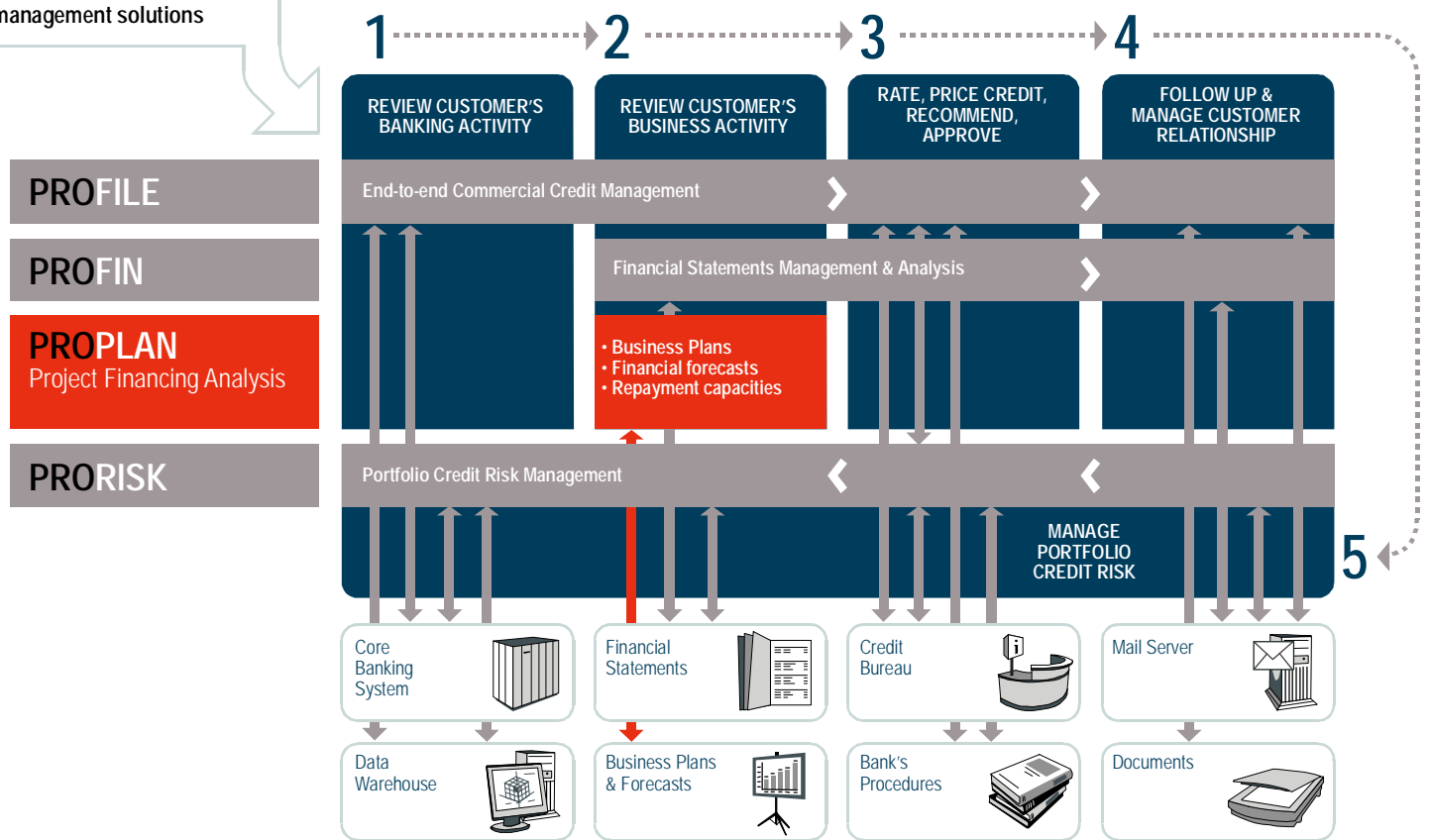
ADVANTAGES

- Using an advanced financial model, analysts can effectively focus on assessing the future financial viability of a project.
- A typical project assessment takes hours, as opposed to days for alternative spreadsheet-based modeling techniques.
- Support for a broad range of projects types (e.g. expansion plans, start-up companies, mergers and acquisitions) and industries (e.g. manufacturing, commerce, real-estate, hospitality).
- Efficient project-related decision support using "what if" scenarios, sensitivity analyses, graphs and investment criteria reports.
- Model tested and tried for over ten years and for thousands of projects.

FEATURES

- Sales plans with any number of products and services.
- Any type of input (e.g. raw materials, labor, overhead and expenses), different payment terms and varying pricing schemes.
- Investment in fixed assets, depreciation, etc.; varied sources of financing (e.g. loans, capital) and consequent repayment schedules.
- Analysis of impact of interest rate and exchange rate changes.
- Analysis of short-term financing requirements.
- An array of investment criteria including Net Present Value (NPV), Internal Rate of Return (IRR), payback period and maximum exposure.
- Projected cash flow, income statements and balance sheets.
- Sensitivity analyses calculations for key figures such as prices, sales volumes, etc.
- Key financial ratios e.g. profitability, efficiency.
- Extensive report generator that combines tables, graphs and comments.
- Export to HTML, Microsoft Word and Microsoft Excel.

ProPlan is part of Peldec Decision Systems' portfolio of end-to-end commercial credit management solutions



SYSTEM REQUIREMENTS

Client application: Windows 98/NT/2000/XP
Database server: Oracle, IBM DB/2, Microsoft SQL Server

ABOUT PELDEC DECISION SYSTEMS

At Peldec Decision Systems, we understand the complexity that loan officers, credit analysts, senior bankers and loan committees face in making commercial credit decisions. Our end-to-end software solutions enable commercial credit professionals at all levels to reduce the time needed to review, analyze and decide on credit applications and to manage credit risk profitably.

Peldec has been providing mid-size and global financial institutions with mission-critical credit management solutions since 1990. The Company's continued success is based upon its dedication to its clients, uncompromising technological innovation and the strength of the Peldec team.

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