



# Immunology for Banks

A Presentation from  
[Tradercockpit.ch](http://Tradercockpit.ch)

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# THE INVENTOR

Unternehmercockpit.com

Artur P. Schmidt:



Cybernetics/  
Risk Management/Expert  
Economics Trend Research;  
Phd in Aerospace Engineering  
specialized on System Science  
and Future Trends

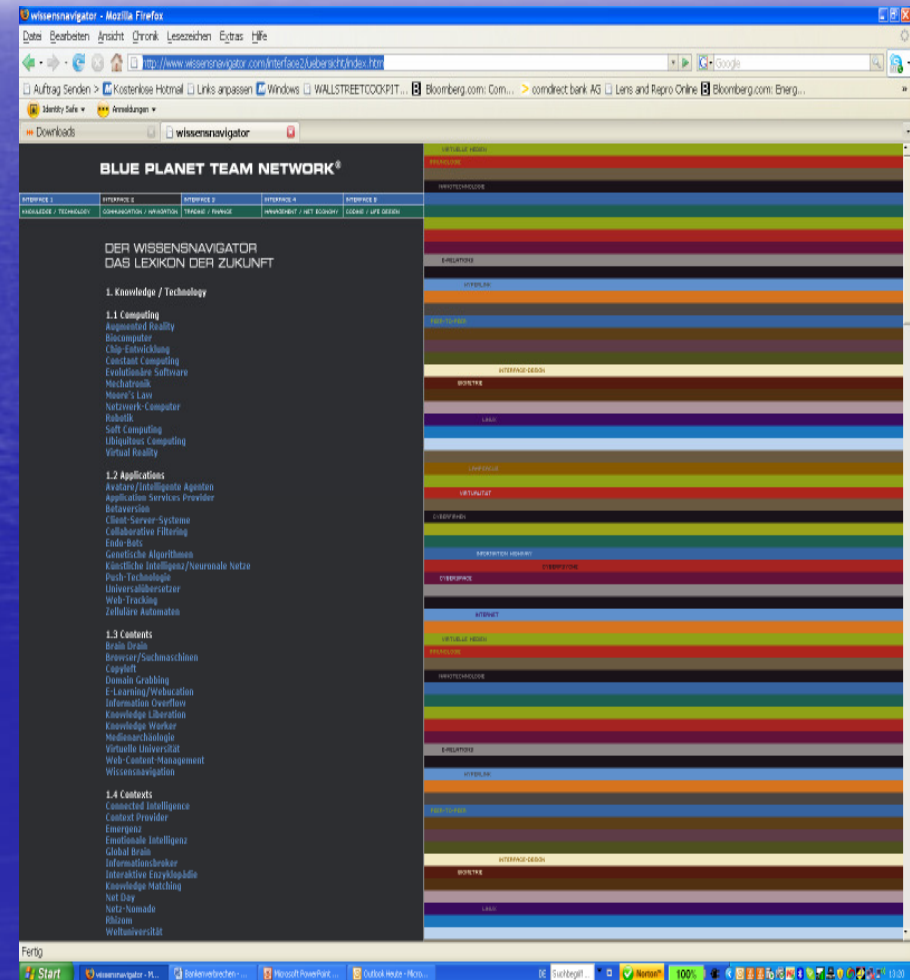
Publications:

13 Books, Founder of the  
Endo-Management Approach,  
Publisher of:

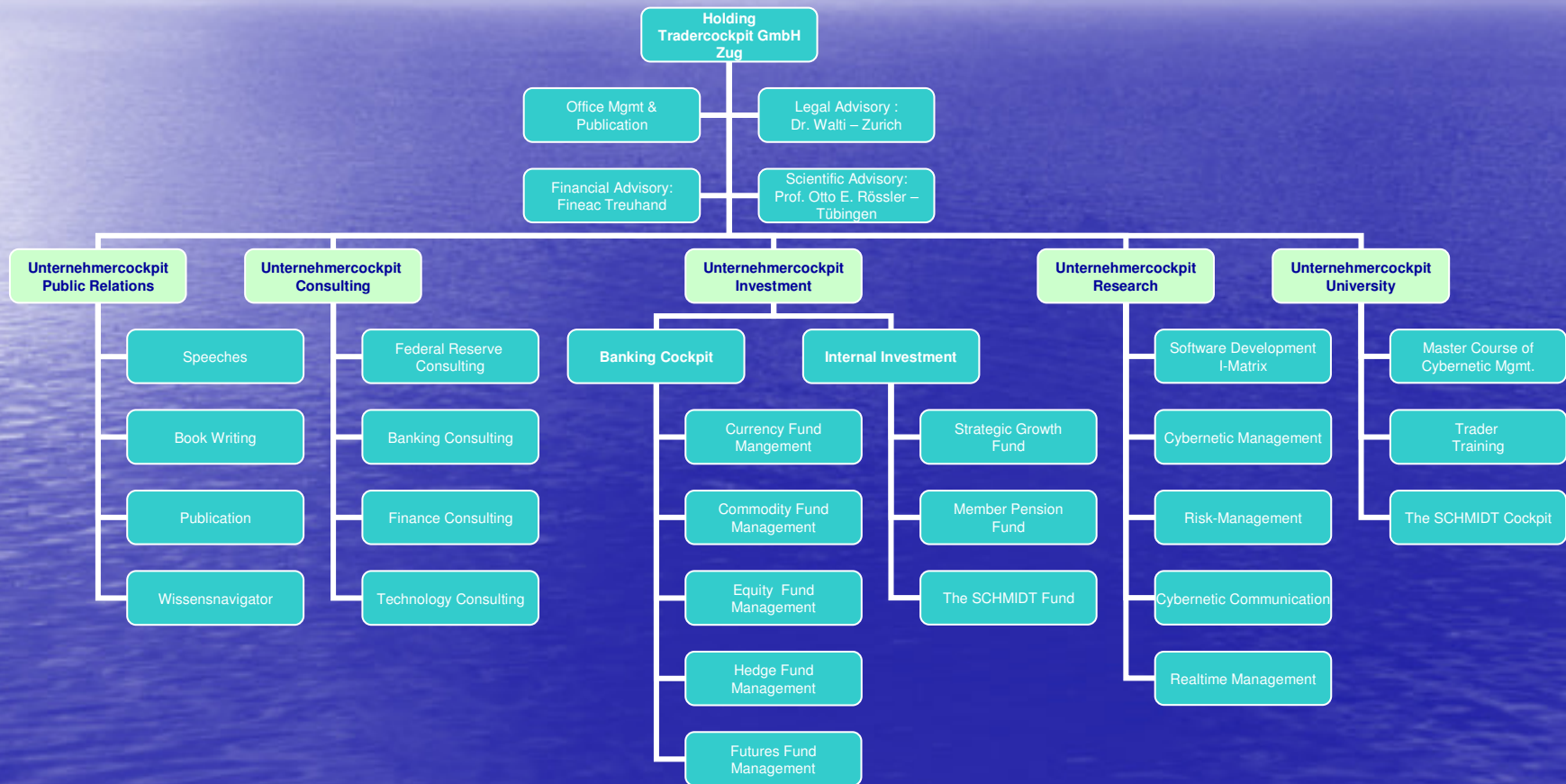
[www.wissensnavigator.com](http://www.wissensnavigator.com),

[www.wallstreetcockpit.com](http://www.wallstreetcockpit.com)

[www.bankingcockpit.com](http://www.bankingcockpit.com)



# Organization



# TRENDS

- Unresolved uncertainty
- Increasing Complexity
- Realtime Risk-Management
- Credit Crisis Accelerating
- Less lending
- Inflation Rising

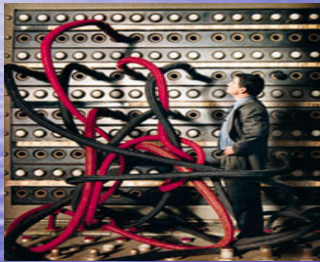


# RISKS

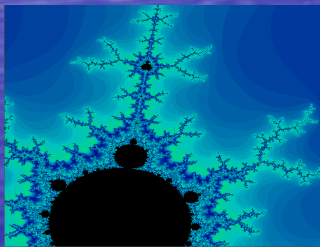
*Computerization*



*Networking*



*Structurization*



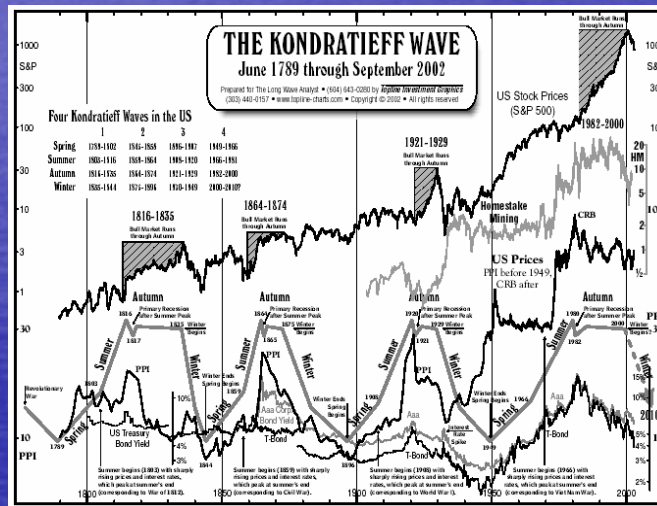
**Exo-Crisis**

*Bubble Economies*

*Consumer Shock*

*Dollar Crash*

*Viral Attacks on IT-Systems*



*Security*

*Complexity Management*

*Organisation ?*

*Risk Management ?*

*Sustainability ?*

**Endo-Crisis**

Unrealistic Growth Projections

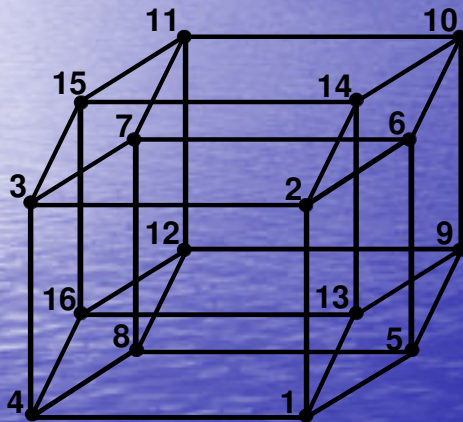
Debt Cancer

Lending Mania

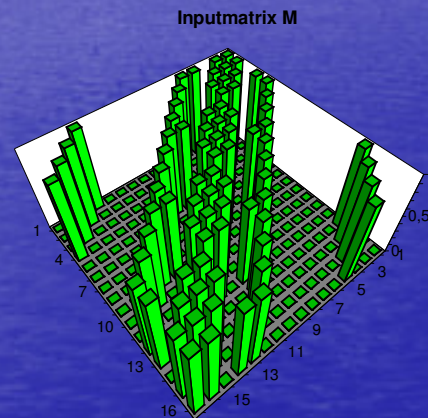
Missing Risk Control

# NONLINEAR ANALYSIS

## Cybernetic Reality



## Input Parameters



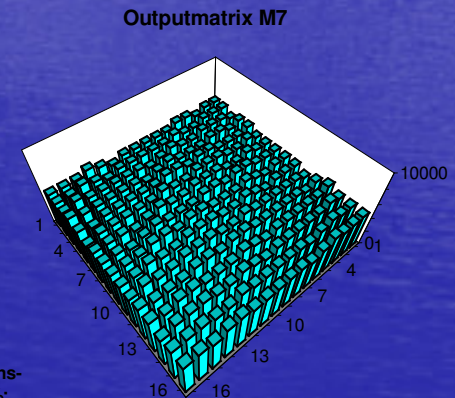
## Interdependencies

Modell:  
HYPER

Input  
Total  
80

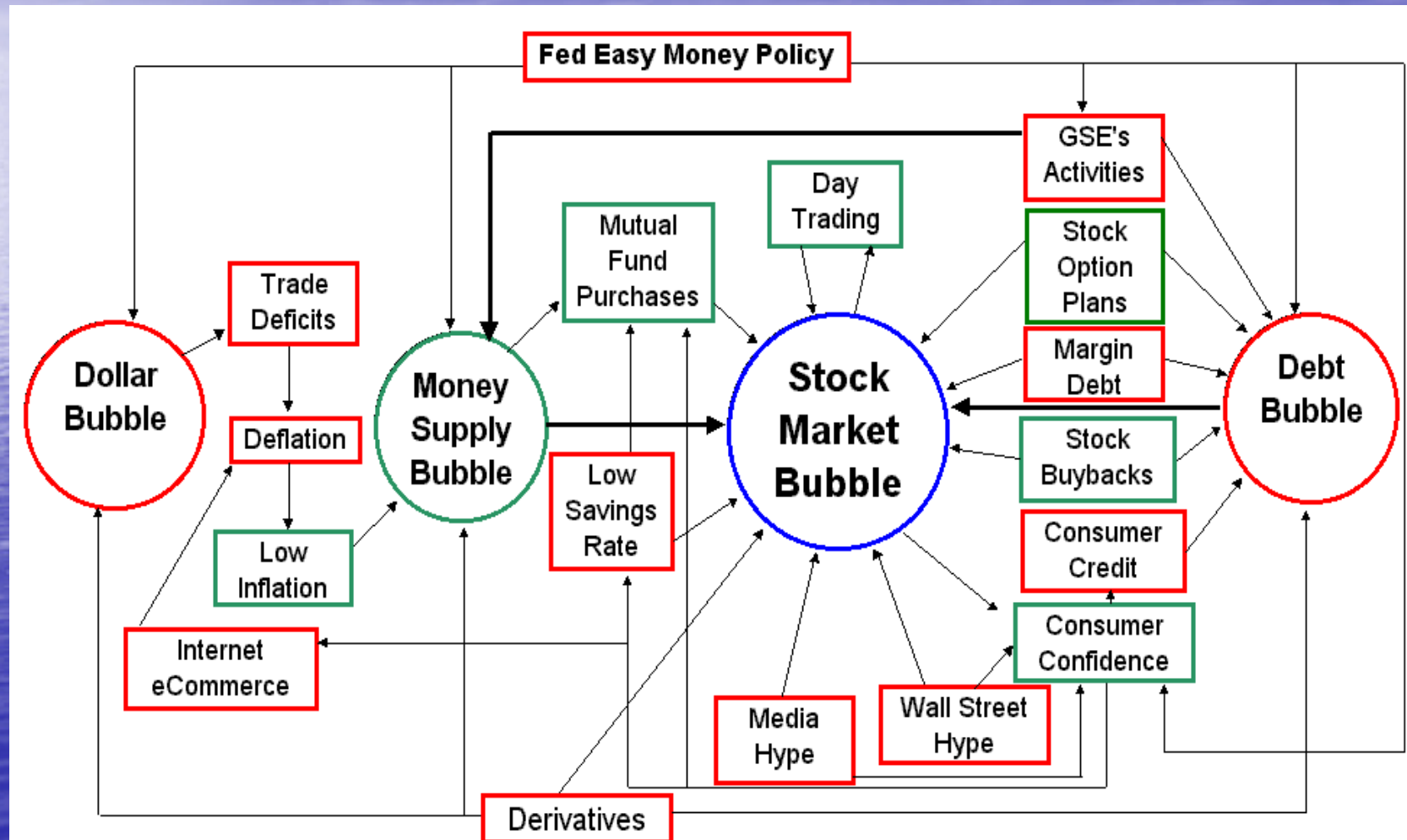
Output  
Total  
1.250.00

Kommunikations-  
Potential in %:  
26,7%

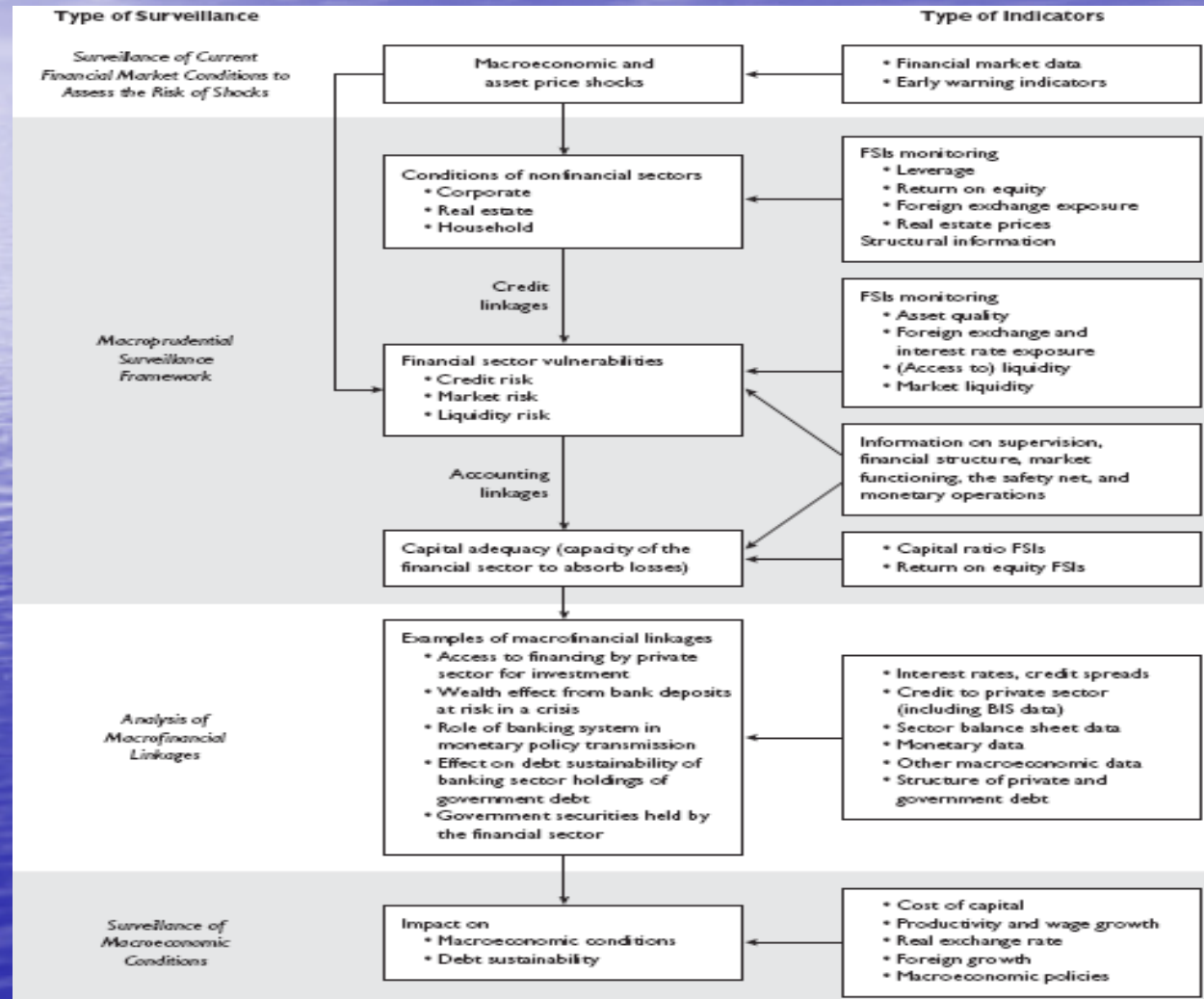


Reality can be simulated through cybernetic feedback loops  
The SCHMIDT-Analysis shows the dependencies and interactions of any system

# CYBERNETIC FEEDBACK LOOPS



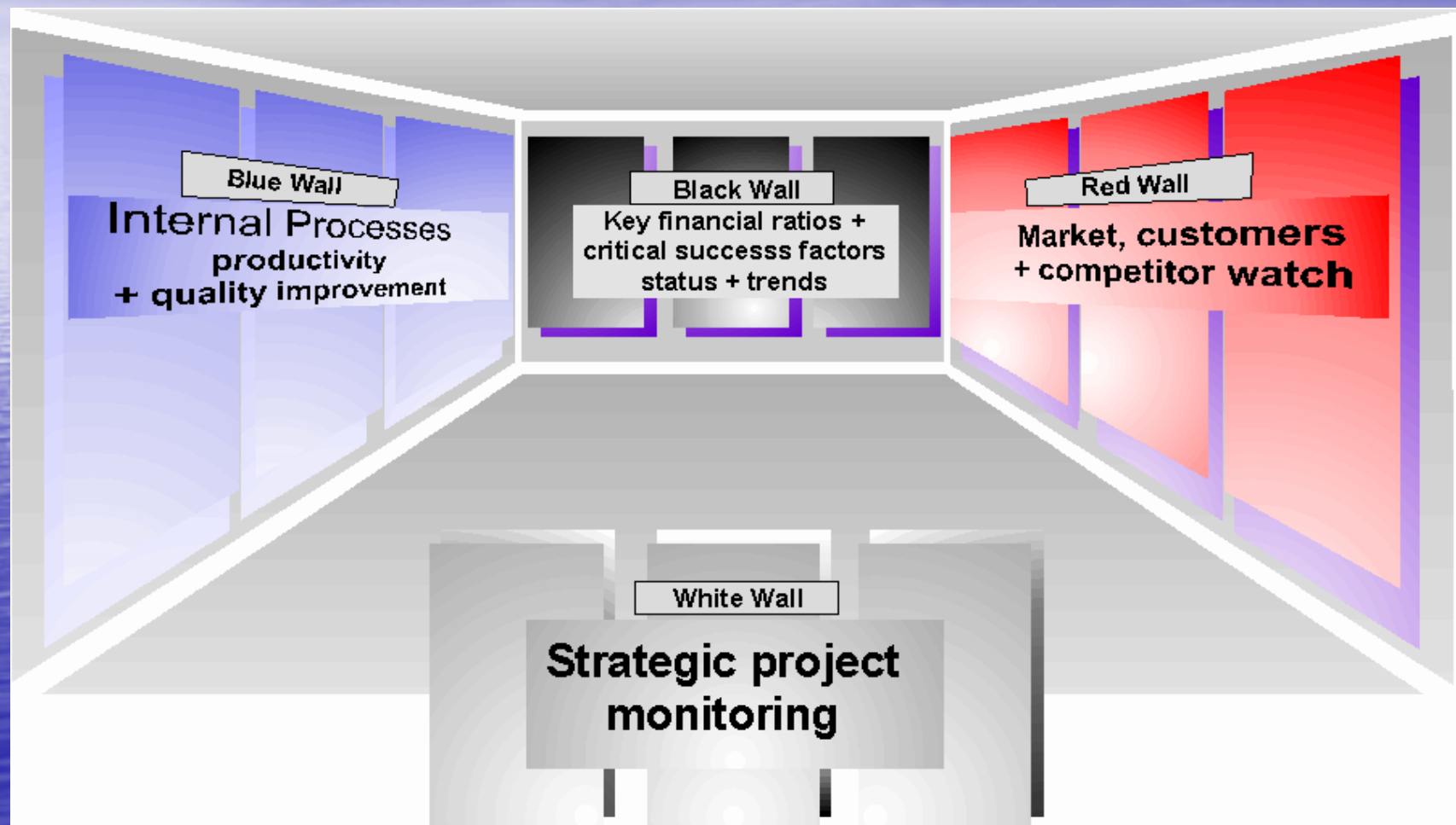
# CYBERNETIC FEEDBACK LOOPS



# I-MATRIX: CYBERNETIC SOFTWARE



# EFFECTIVE RISK-MANAGEMENT



# KEY INDICATOR INTERFACES

## Interface 5: Making investment choices

Indicator 30: Machinery Index  
Indicator 29: Inflation Rate  
Indicator 28: Interest Rate  
Indicator 27: S&P-Index  
Indicator 26: Dollar/Euro  
Indicator 25: Money Supply M3

## Interface 4: Dealing with the pressure for change

Indicator 24: Economic Value Added  
Indicator 23: Return on Investment  
Indicator 22: Debt Equity Ratio  
Indicator 21: Equity Ratio  
Indicator 20: Relative Market Share  
Indicator 19: Competitor Data

## Interface 3: Managing what we do

Indicator 18: Backlog  
Indicator 17: Revenue  
Indicator 16: Profitability  
Indicator 15: Profit margin  
Indicator 14: Delivery reliability  
Indicator 13: Average Inventory

## Interface 2: Dealing with the exceptions

Indicator 12: Tax Write-offs  
Indicator 11: Backorders  
Indicator 10: Customer Satisfaction  
Indicator 9: Fluctuation rate employees  
Indicator 8: Failure Rate Products  
Indicator 7: Customer complaints

## Interface 1: Monitoring the innovations

Indicator 6: Innovation Rate  
Indicator 5: R&D Investments  
Indicator 4: Volume of Sales/New Products  
Indicator 3: Time to Market  
Indicator 2: Flop Rate Innovations  
Indicator 1: Innovation Proposals/Employee

# KEY FUTURE TRENDS

## Innovation Revolution

Nanotechnology  
Genetic Revolution  
Cybernetization of Societies  
Anti-Aging  
Infrastructure Networks  
Social Engineering

## Consumer Power

The Customer is the king  
No Fraud, no Cheating  
Transparency  
Performance counts  
High Speed Solutions  
Consumers are better informed than ever

## Real-Time World

Global Brain  
No Limits, no restrictions  
Power is distributed  
Best Practice Demand  
Consumers count on technology  
Real-time Customer Service

## Point of Sale

New Ethical and Moral Standards  
Sustainability  
Life Support  
Dream Fulfilling  
Patchwork Consulting  
Efficient Risk-Management  
To be next to the customer

## Future Living

Intelligent Agent Revolution  
Robotic Assistance  
Life Coaching  
Entrepreneur World  
New Wealth from Emerging Countries  
Nothing is impossible, if you have a dream

## Company Environment

Virtualization  
Robotics  
Automated Platforms  
Artificial Intelligence  
Economies of Scope  
Adaptive Structures  
Immunsystems for change

## Future Services

Management Cockpits  
Online Banking  
Online Credits  
Virtual Banks  
Real-time Asset Management  
Mass Customization  
Multi-Channeling

# COCKPITS FOR COMPANIES



# ENDONOMICS - 1

- 1. Price fluctuations are always relative to each other which means nothing else that absolute numbers say nothing about the stability of a system.
- 2. Price fluctuations are all an economy is about whether we are trading in stocks, bonds or commodities.
- 3. Cash is under certain circumstances the most valuable commodity of all.
- 4. The relativity of prices forms the relativity of purchasing power.
- 5. The relativity of purchasing power forms the exchange rates.
- 6. Market fluctuations can be at all time calculated with no respect to dimensions.
- 7. Markets are cybernetic feedback loops of prices differences.
- 8. The memory of the overall market is hidden in every relative market fluctuation.

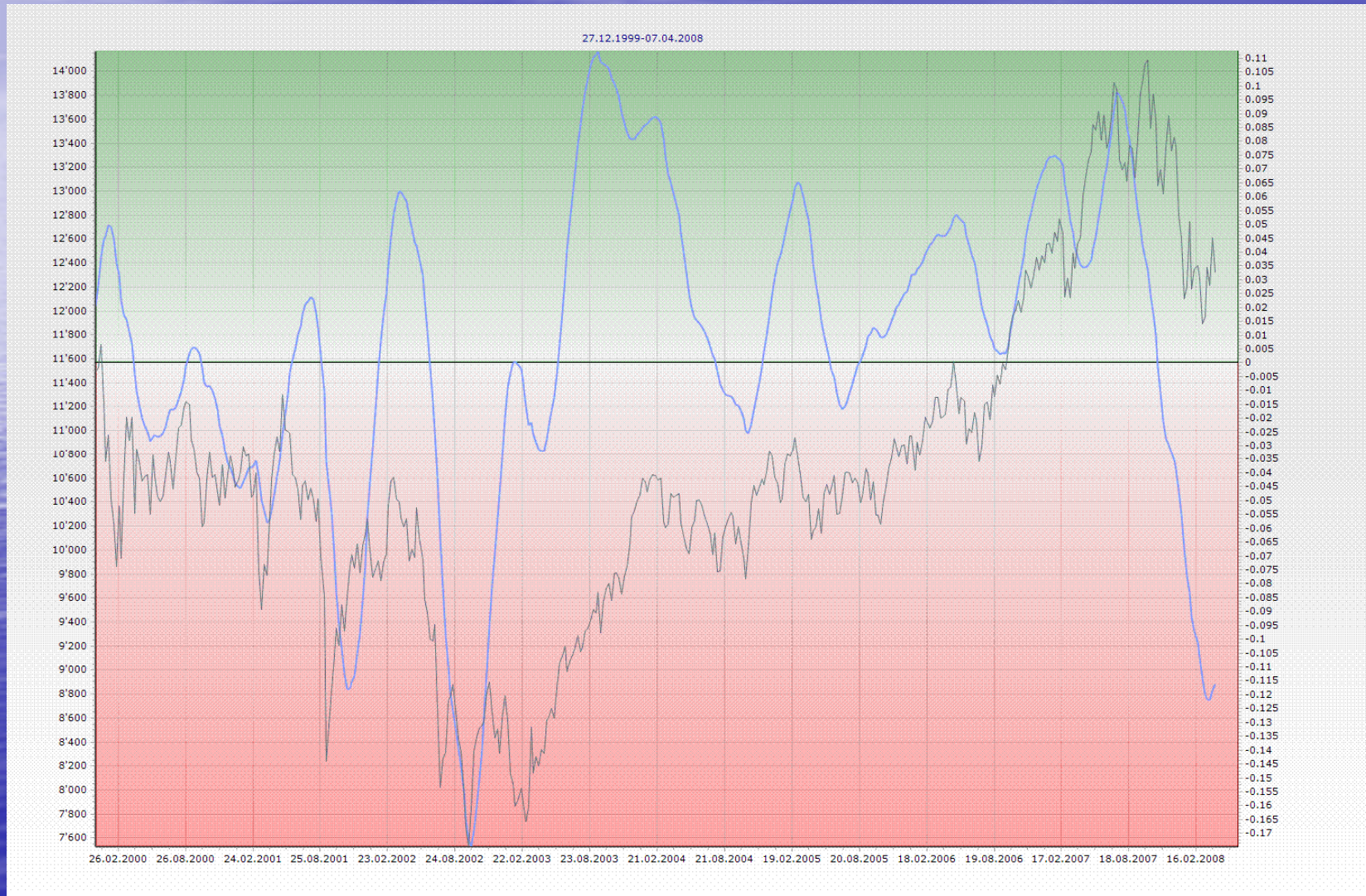
# ENDONOMICS - 2

- 9. Cybernetics is the only realistic tool to make hidden patterns of market fluctuations visible.
- 10. Human behaviour is based on rational and irrational behaviour. Because cybernetics analyses the behaviour of the market under both perspectives, the science of feedback loops work under all market situations, even under the worst market psychology.
- 11. Costs are created by getting from one state of a system to another or alternatively described:
  - to set a difference costs money.
- 12. Value is an interpretation of an individual. What one market participant considers as valuable can be worthless for somebody else.
- 13. Human action as well as the cybernetics of an action has the tendency to set a difference. It's depending on the urgency of transformation how quick a difference is set.
- 14. The more feedback loops an economy creates, the faster changes can happen.
- 15. In a realtime-, as in every other, economy, the interest level, if it is a common accepted price for living in the now, depends on the relative increase of money supply and the cybernetic loops this increase produces.

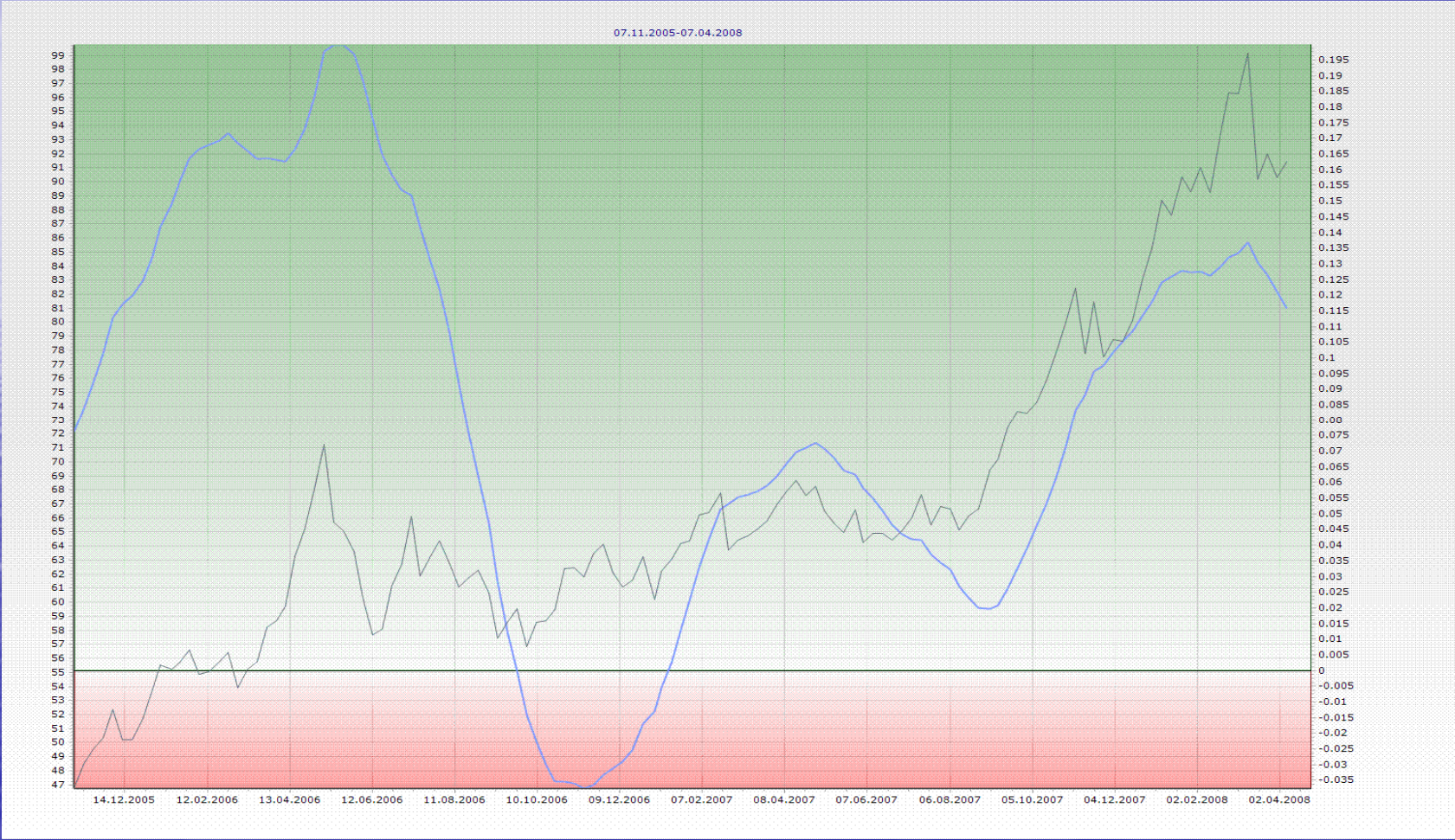
# KEY INDICATOR ANALYSIS MFX



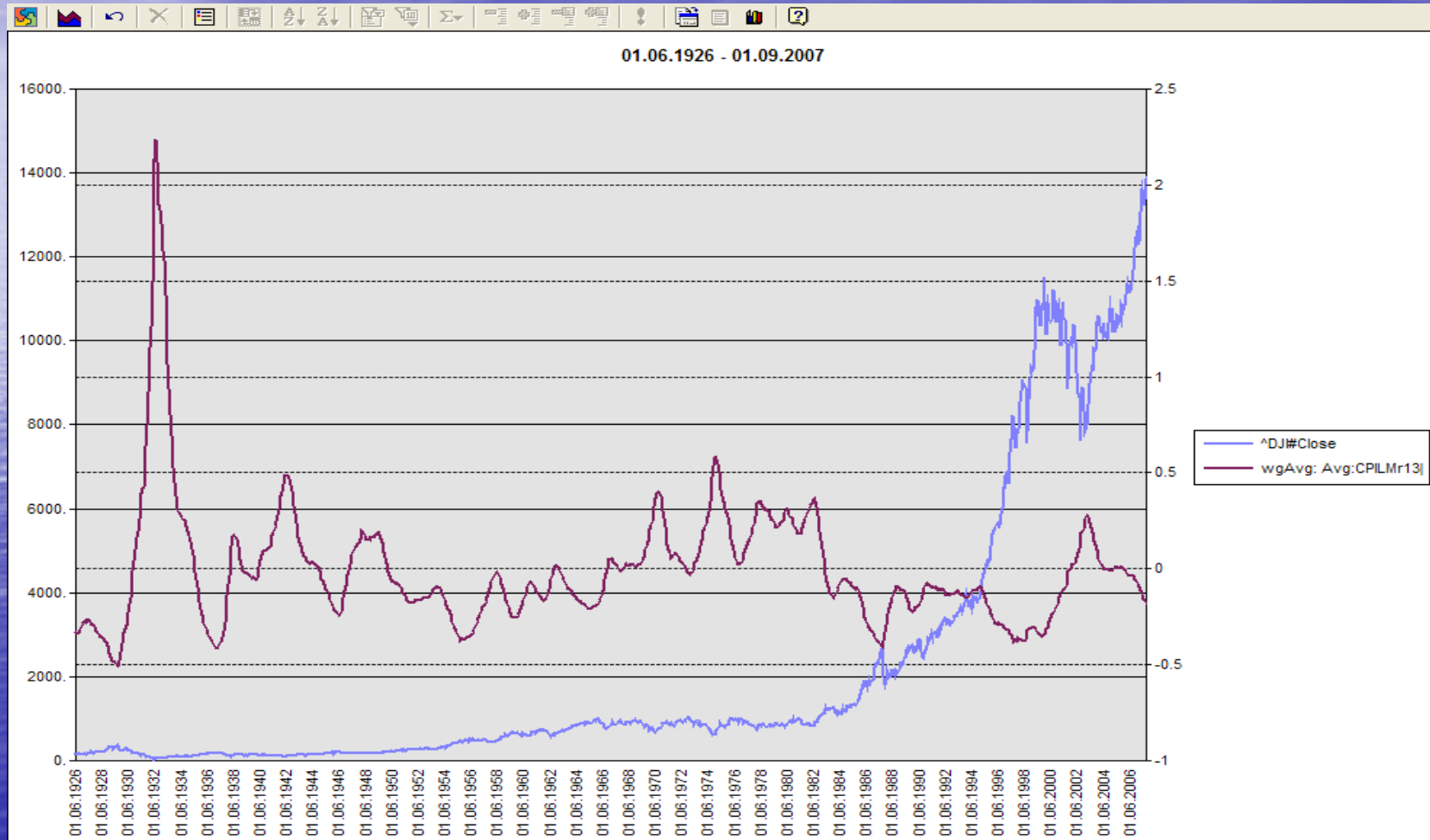
# KEY INDICATOR ANALYSIS DOW



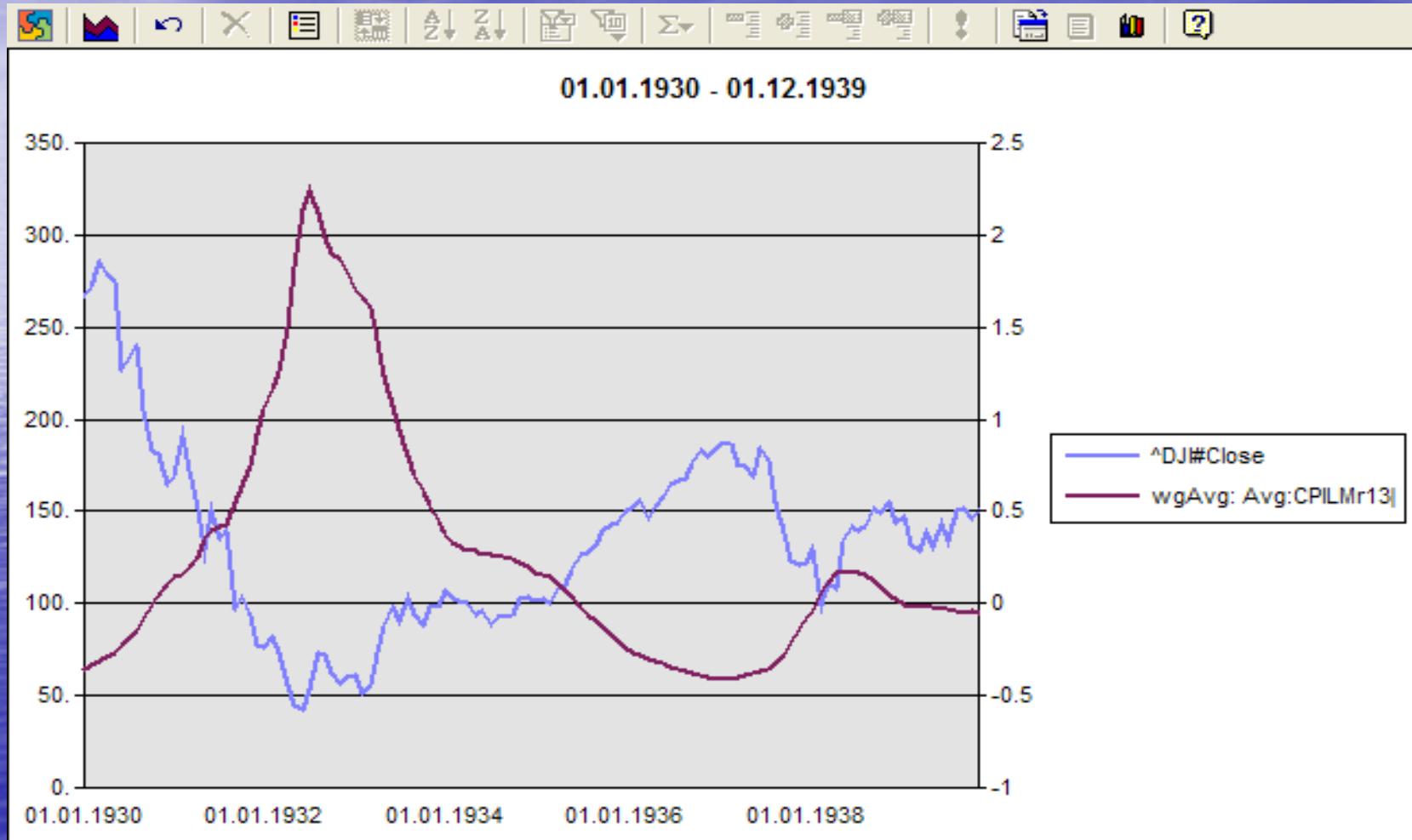
# KEY INDICATOR ANALYSIS GOLD



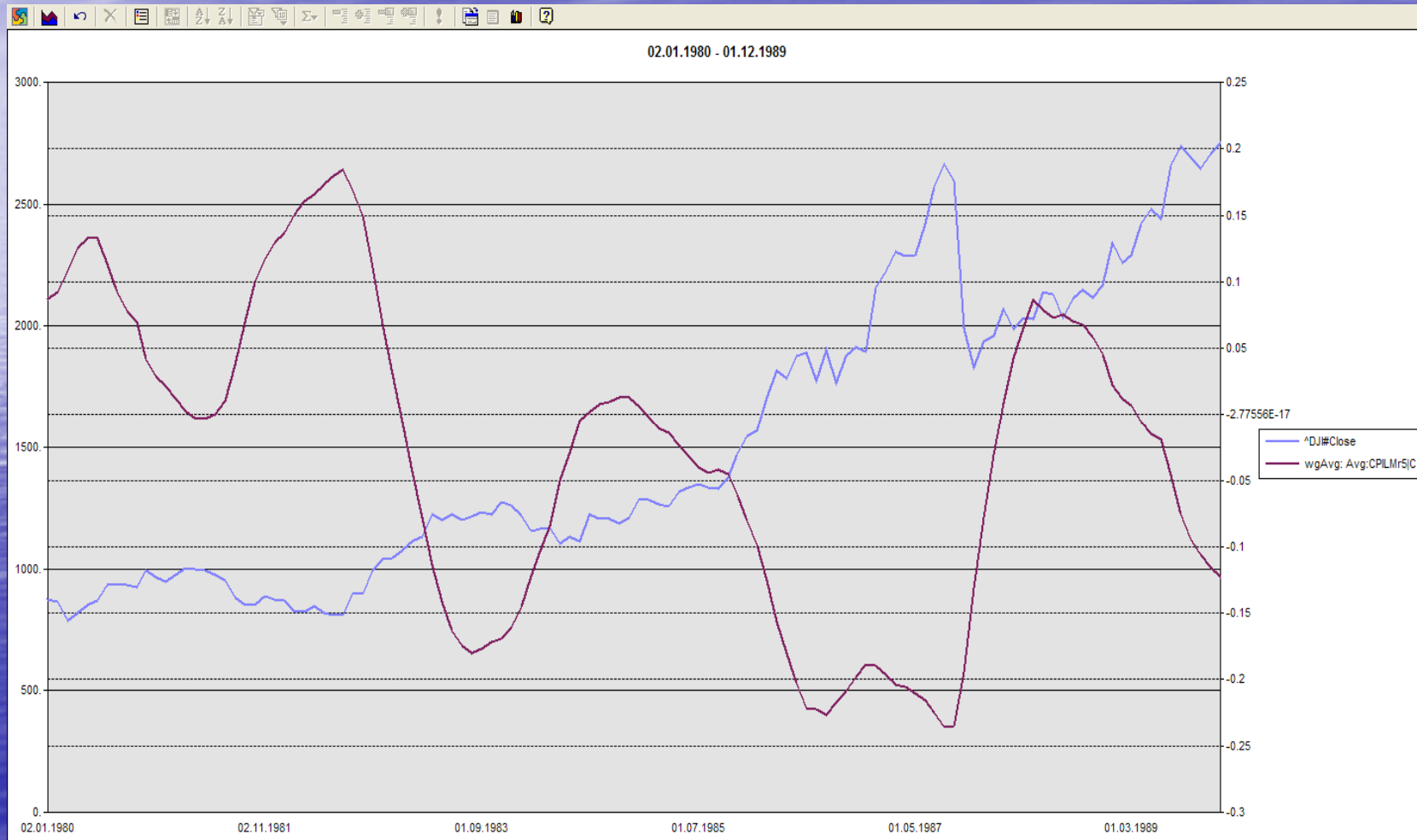
# KEY INDICATOR ANALYSIS DOW LONG



# KEY INDICATOR ANALYSIS DOW 30-40

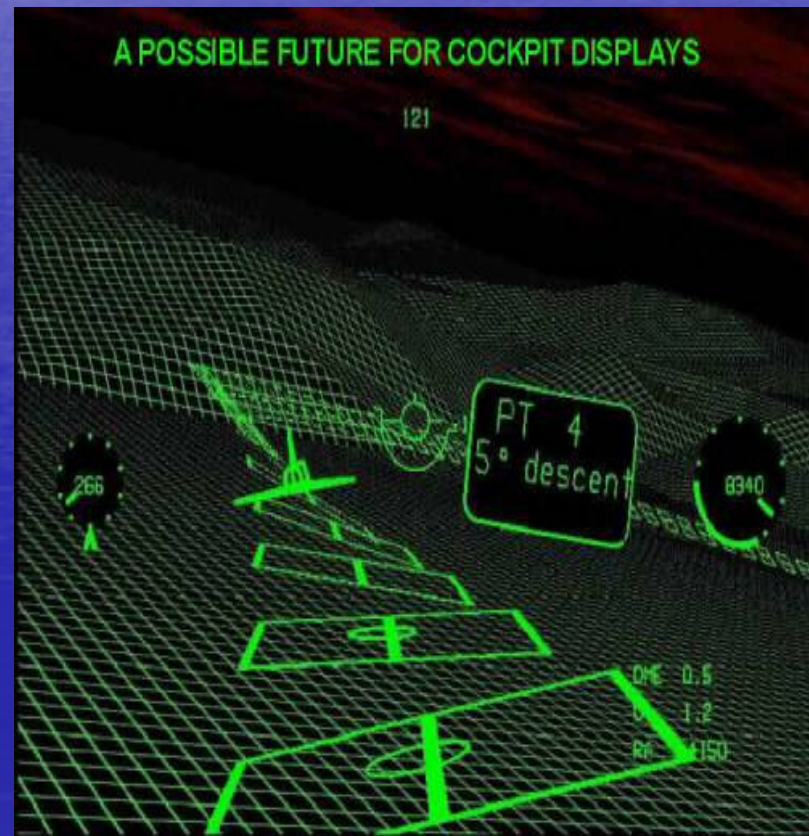


# KEY INDICATOR ANALYSIS DOW 80-90



# CORPORATE GOVERNANCE WITH OUR SIGNALS

- ... We lead cybernetic innovations.
- ... We deliver the best signals in the markets for trading and for steering your company.
- ... We develop outstanding risk-management strategies.
- ... We design business cockpits.
- ... We are focused to create true value for our customers.



# CONTACT

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