

CIB Analysis — Bob Goad

Observations / Recommendations

Category	'09 Revised	Incr. / (Decr.)	New Amount
Comp. / Benefits	\$25.2 Mn	(\$3 Mn)	\$22.2 Mn
Repairs & Maintenance	\$2.7 Mn	(\$1.5 Mn)	\$1.2 Mn
Utilities	\$7.5 Mn	(\$1 Mn)	\$6.5 Mn
Insurance	\$1.8 Mn	(\$0.3 Mn)	\$1.5 Mn
Professional Services	\$1.1 Mn	(\$0.25 Mn)	\$0.9 Mn
Parts & Supplies	\$1.6 Mn	(\$0.3 Mn)	\$1.3 Mn
Reserve for Major Repairs	\$0.34 Mn	(\$0.15 Mn)	\$0.19 Mn
Telephone	\$0.27 Mn	(\$0.07 Mn)	\$0.2 Mn
Advertising	\$1.4 Mn	(\$1.4 Mn)	0
Capital Outlays	\$3.1 Mn	(\$1.5 Mn)	\$1.6Mn
Debt Service (junior subordinate notes)	\$1.9 Mn	(\$1.5 Mn)	\$0.4 Mn
Total Savings		\$10.97 Mn	

Processes / Caveats

- We were able to review CIB's overall P&Ls in some detail, as well as its capital structure. We were only able to review P&Ls by facility and various peripheral items to a lesser extent.
- In looking through budgets and projections furnished, we've taken a view about expense line items to the extent we could. These views are conservative.