

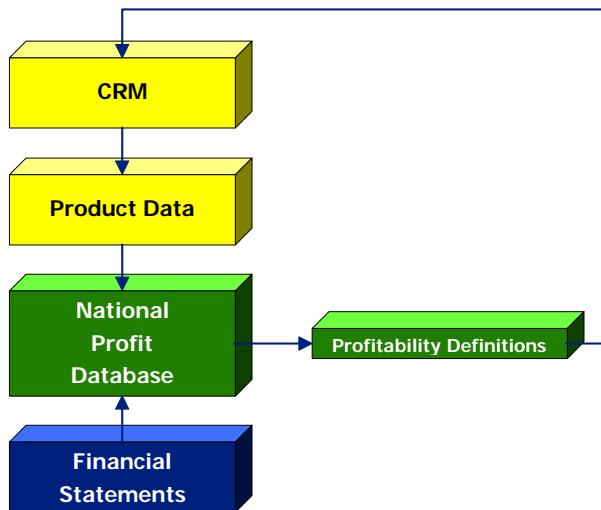
ENHANCED PROFITABILITY

PROFIT RESOURCES

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MAGNIFY YOUR  PROFIT!

ENHANCED PROFITABILITY



ENHANCED PROFITABILITY uses sophisticated models to link financial statement elements to product data to calculate income and expenses at the product level.

This service is designed to provide you with the profitability factors to use in your CRM. We also reconcile your CRM profitability to your financial statements.

ENHANCED PROFITABILITY provides a systematic approach that incorporates profitability data developed from our National Profit Database (NPD). These data elements are used to calculate net interest income, non-interest income, non-interest expense and provision for loan losses for your products.

The resulting profitability definitions are applied at the product group level.

Your management will then be able to understand the profitability of your products and account holders!

SPECIFICATIONS FOR DELIVERABLES:

- This analysis provides you with the actual factors to load into your CRM. These factors are used to compute each account's profitability.
- A detailed report is used to reconcile your CRM's computed profitability to your financial statements.
- Reports Generated
 - Methodology Overview
 - Institution Summary illustrating average dollar, percentage and total amounts for each component of product profitability:
 - Net Interest Income
 - Non-interest Income
 - Non-interest Expense
 - Provision for Loan Loss

DATA NEEDED FOR THIS PROJECT:

FINANCIAL DATA

Detailed General Ledger financial statement in a tab-delimited flat file that contains these data fields:

<u>FIELD</u>	<u>DESCRIPTION</u>
Account #	General Ledger Account #
Amount	Current Balance for Balance Sheet accounts and "Year-to-Date Balance" for Income Statement accounts
G/L Description	General Ledger Description
Company	Institution's Name
Date	"As of" date of the data
Organizational Unit	Branch or cost center number

ACCOUNT-LEVEL DATA

- Account Number
- Account Holder Number
- Product Code
- Product Description
- Current Balance
- Average Balance
- Interest Rate
- Open Date
- Maturity Date