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# Ceto

INTELLIGENT BANKING SOLUTIONS

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# Powering Banking with Intelligence

## Intelligence Meets Innovation

Founded in 1994, Ceto has spent more than 25 years partnering with banks and credit unions, increasing the profitability of more than 2,000 financial institutions.

At Ceto, we strive to be trailblazers and innovate to elevate the excellence and insights we deliver to the banking community. In our view, robust, accurate intelligence is the key to executive strategic planning and data-driven decision-making, which leads to uncovering more profit-driving opportunities and developing competitive advantages in the marketplace. Intelligence is a force multiplier for profitability and growth. We want to be instrumental in helping banks and credit unions compete and succeed as global markets and economies continue to evolve in the digital age of technology and information.

With that in mind, we remain steadfast in amplifying our core focus of *intelligence* and *community* – which is to say that we are passionate about empowering banks and credit unions with intelligence and innovative solutions to drive profitability and growth, enhance shareholder value, and build stronger, more prosperous communities. It is our DNA – *Power to Prosper*.

## Highlights



**Intelligent Banking Solutions**

Est.  
1994

Atlanta  
GA

## Solutions

**MARKET VIEW**  
Competitive Intelligence & Income Optimization

**VENDOR LINK**  
Vendor Management & Contract Negotiation

**CLEAR POINT**  
Business Intelligence & Performance Enhancement

# Objectives



## Income & Performance Optimization

- Increase Non-Interest Income
- Optimize Product & Service Profitability
- Minimize Operating Costs, Risks, & Losses
- Improve Process, Efficiency, & Productivity



## Competitive & Business Intelligence

- Increase Visibility of Competitors & Markets
- Leverage Market & Competitive Research
- Increase Visibility of Business Operations
- Leverage Industry Data & Best Practices

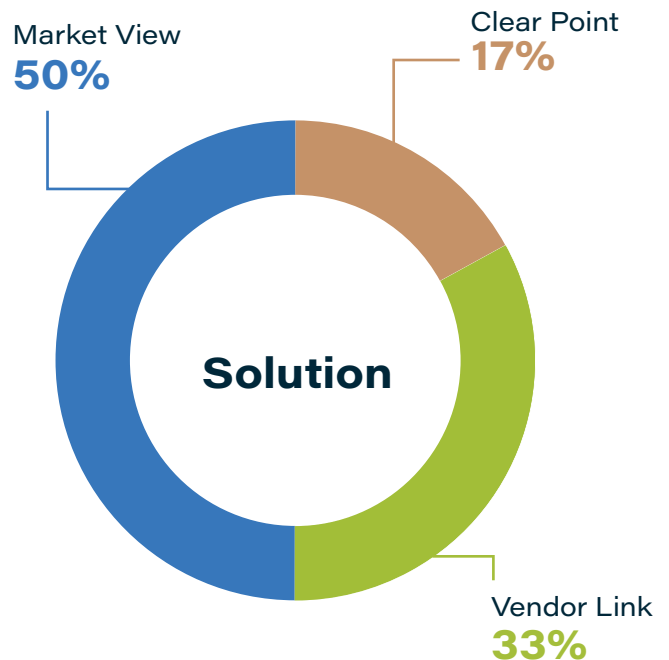
# Benefits

## New Earnings Annually

15-30 Basis Points of Total Assets

Total Assets	Low Benefit	High Benefit
\$250 M	\$375 K	\$750 K
\$500 M	\$750 K	\$1.5 M
\$750 M	\$1.1 M	\$2.2 M
\$1.0 B	\$1.5 M	\$3.0 M
\$2.0 B	\$3.0 M	\$6.0 M
\$3.0 B	\$4.5 M	\$9.0 M
\$4.0 B	\$6.0 M	\$12.0 M
\$5.0 B	\$7.5 M	\$15.0 M
\$10.0 B	\$15.0 M	\$30.0 M
\$25.0 B	\$37.5 M	\$75.0 M

## Benefits by Solution



## MARKET VIEW

Competitive Intelligence & Income Optimization

### 360+ Revenue Areas

Benefits of 7.5-15 Basis Points of Total Assets

#### Competitive Intelligence

- Market Research
- Mystery Shopping & Surveys
- Rate & Fee Information
- Competitor Data & Analysis
- Product Pricing & Comparisons

#### Income Optimization

- Income Generation & Product Profitability
- Product Strategy, Pricing & Design
- Product Alignment & Optimization
- Relationship Pricing
- Revenue Leakage

## VENDOR LINK

Vendor Management & Contract Negotiation

### 185+ Contract Areas

Benefits of 5-10 Basis Points of Total Assets

#### Vendor Management

- Deliver Actionable Business Intelligence
- Mitigate Vendor & Contract Risks
- Enhance Contract Management & Strategy
- Improve Vendor Service & Performance

#### Contract Negotiation

- Provide Benchmarking & Costing Metrics
- Improve Visibility of Contract Costs & Terms
- Reduce Vendor Contract Costs
- Negotiate Best Contract Prices & Terms

## CLEAR POINT

Business Intelligence & Performance Enhancement

### 390+ Process Areas

Benefits of 2.5-5 Basis Points of Total Assets

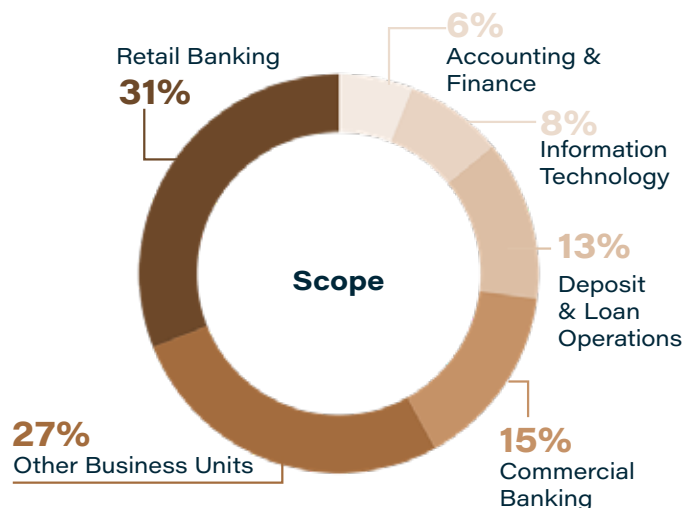
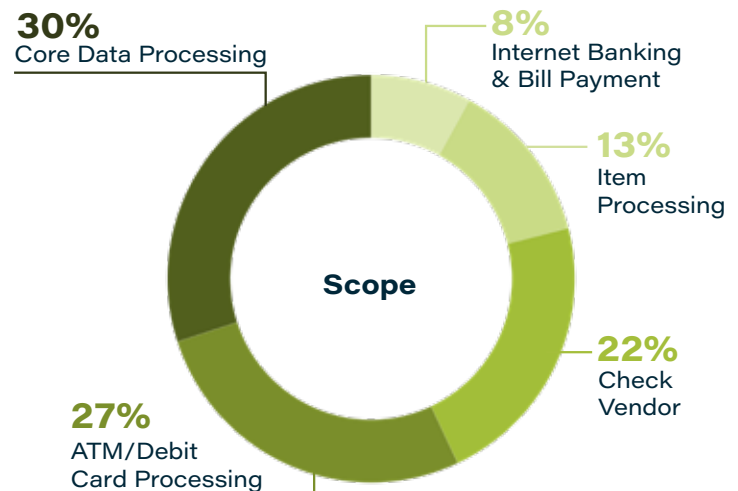
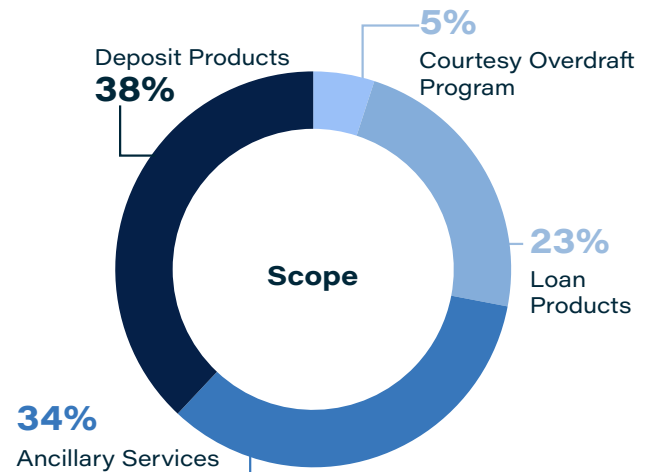
#### Business Intelligence

- Benchmark & Performance Metrics
- Peer Group Analysis & Comparisons
- Data Mining & Analysis
- Process Mining & Analysis
- Industry Data & Best Practices

#### Performance Enhancement

- Operational Efficiency & Productivity
- Process Design & Improvement
- Channel & Technology Utilization
- Organizational Structure & Strategy
- Personnel Alignment & Optimization

## Distribution of Scope



## Capabilities



**2,000  
Clients**

Banks & Credit Unions  
Across 50 States



**\$162M - \$39.2B  
Total Assets**

Client Span



**4,496  
Financial Institutions**  
Researched



**1,683,396  
Revenue Areas**  
Analyzed



**422,162  
Cost & Process Areas**  
Analyzed



**.12%  
Total Assets**  
New Earnings Annually

### Core Processors

**jack henry**  
& ASSOCIATES INC.

**fiserv.**

**FIS**

**CSI**

**Symitar**  
A JACK HENRY COMPANY

**COCC**  
collaborative to the core

**FINASTRA**

**corelation**

## Value Propositions



**Return on  
Investment**



**Actionable  
Intelligence**



**Third-Party  
Consulting**



**Holistic  
Assessments**



**Resource  
Efficient**



**Customized  
Engagements**