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# CLEAR POINT

Business Intelligence & Performance Enhancement

Ceto

# A Blueprint for Better Performance

## Synthesizing Business Intelligence with Performance Enhancement

Clear Point is a business intelligence and performance enhancement solution that focuses on benchmarking, process design, and operational efficiency and productivity, with a review of more than 390 process areas while providing strategic insights to optimize costs and improve organizational performance.

For more than 25 years, Ceto has been a trusted partner to the banking community, powering the profitability, performance, and growth for more than 2,000 banks and credit unions across the U.S. in all 50 states.

## Objectives



### Performance Enhancement

- Improve Process, Efficiency, & Productivity
- Align Personnel & Activities with Strategy
- Minimize Operating Costs, Risks, & Losses



### Business Intelligence

- Enhance Business Performance & Productivity
- Improve Visibility of Business Operations
- Improve Strategic Position in Key Markets

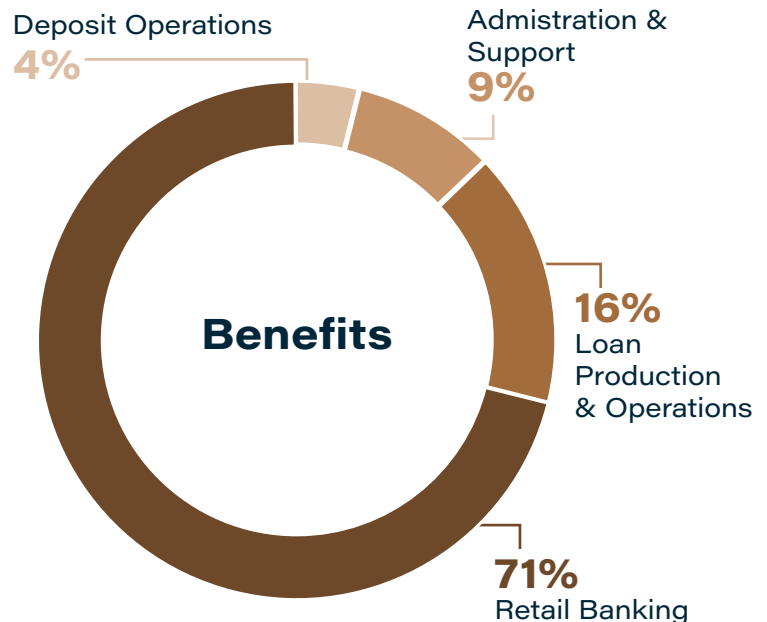
## Benefits

### New Cost Savings Annually

Benefits of 2.5-5 Basis Points of Total Assets

Total Assets	Low Benefit	High Benefit
\$250 M	\$63 K	\$125 K
\$500 M	\$125 K	\$250 K
\$750 M	\$188 K	\$375 K
\$1.0 B	\$250 K	\$500 K
\$2.0 B	\$500 K	\$1.0 M
\$3.0 B	\$750 K	\$1.5 M
\$4.0 B	\$1.0 M	\$2.0 M
\$5.0 B	\$1.3 M	\$2.5 M
\$10.0 B	\$2.5 M	\$5.0 M
\$25.0 B	\$6.3 M	\$12.5 M

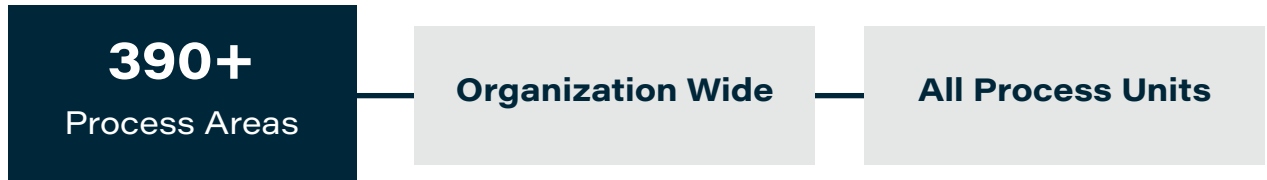
### Distribution of Benefits





# Performance Enhancement

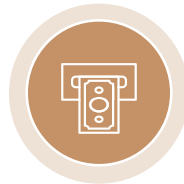
Clear Point is a performance enhancement program that focuses on benchmarking, process design, and operational efficiency and productivity. As part of the engagement, 390 process areas will be examined across all departments and functional areas, including front-office and back-office. Our program is customized for your organization, business model, and corporate culture. The deliverable includes a comprehensive report of analyses and findings with specific recommendations for your operations, processes, and staffing, tailored to the strategy and objectives of your organization, that will enable your financial institution to improve its overall productivity and performance.



**Operational Efficiency & Productivity**



**Process Design & Improvement**



**Technology & Channel Utilization**



**Organizational Structure & Strategy**



**Personnel Alignment & Optimization**

# Business Intelligence

Clear Point is business intelligence solution that includes an organization-wide study and peer group analysis to compare your organization with a select group of similar financial institutions. The assessment includes a review of more than 240 benchmark metrics and 150+ best practices leveraged by industry leaders. The engagement is designed to provide data-driven insights and actionable intelligence into the effectiveness, efficiency, and overall performance of your various functional areas, with two primary components: a Benchmark Assessment and a Process Assessment. Strengths, weaknesses, and efficiency opportunities for all areas of operations and primary processes will be evaluated.



**Benchmark & Performance Metrics**



**Peer Group Analysis & Comparisons**



**Data Mining & Analysis**



**Process Mining & Analysis**



**Industry Data & Best Practices**

# Scope

## Benchmark Assessment

240+ Benchmark Metrics

Peer Group Analysis & Performance Metrics



### Areas of Operations

- Retail Banking
- Commercial Banking
- Deposit & Loan Operations
- Accounting & Finance
- Information Technology
- Marketing
- Human Resources
- Enterprise Risk Management
- Wealth & Trust Management



### Areas of Non-Interest Expense

- Compensation & Benefits
- Information Technology
- Telecommunications
- Marketing & Advertising
- Office Supplies & Postage
- Legal
- External Auditing

## Process Assessment

150+ Best Practices

Process Improvement & Reengineering



### Areas of Process Management

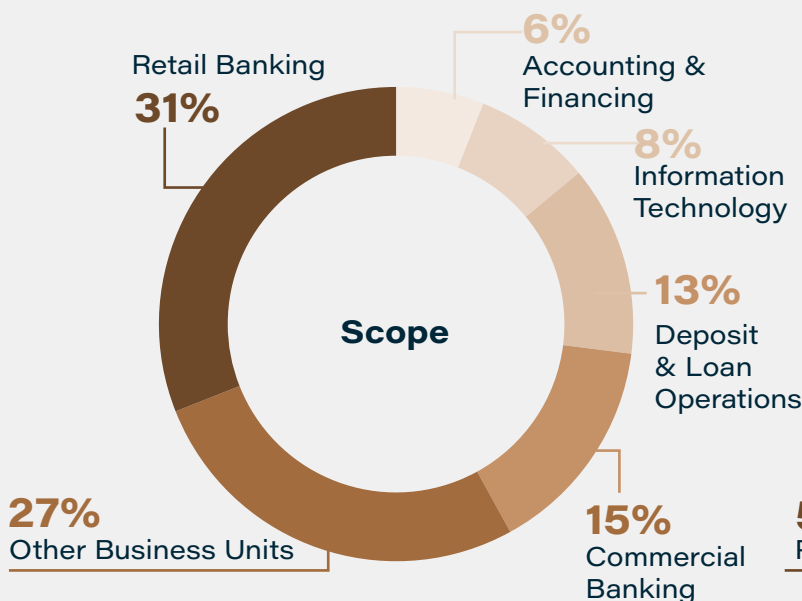
- Organizational Structure
- Organizational Objectives Planning
- Policies & Procedures
- Performance Standards & Goals
- Communications
- Management Reporting



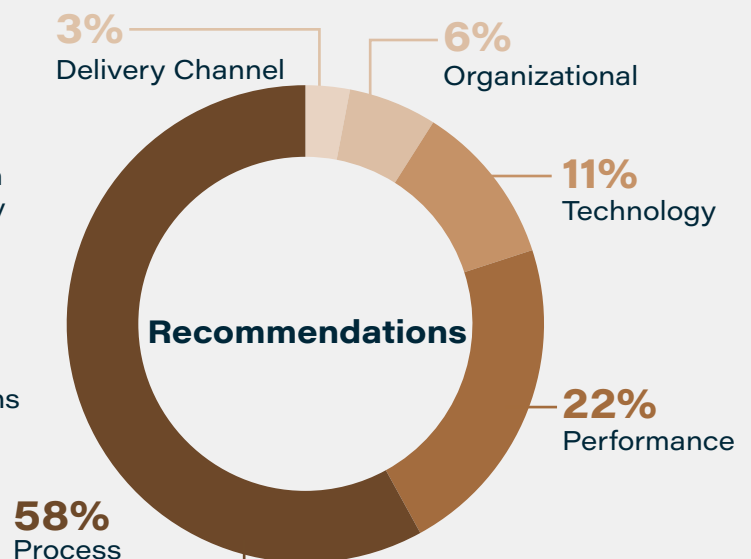
### Areas Of Process & Workflow Analysis

- Teller Operations
- Platform Operations
- Loan Origination
- Support Operations
- Deposit Operations
- Loan Operations
- All Other Major Areas

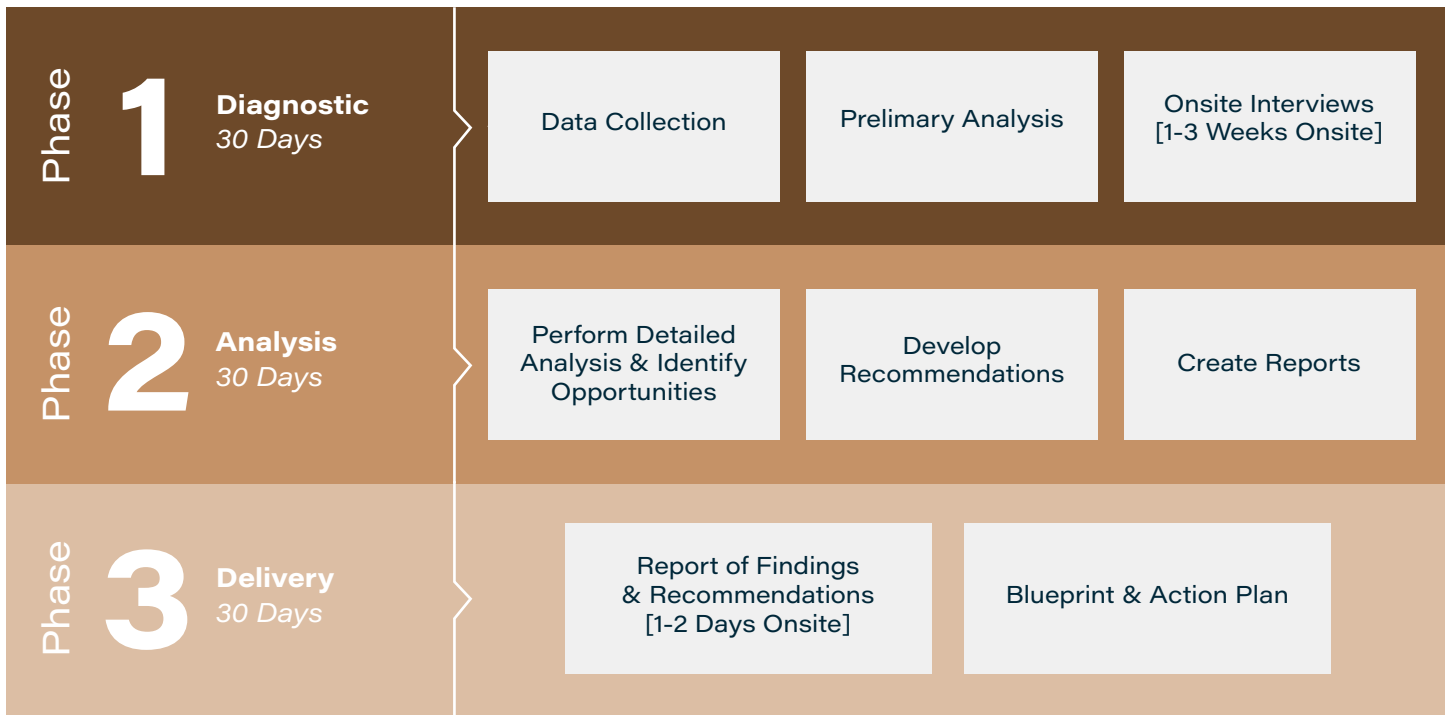
## Distribution of Scope



## Nature of Recommendations



# Methodology



# Value Propositions



**Return on  
Investment**



**Actionable  
Intelligence**



**Third-Party  
Consulting**



**Holistic  
Assessment**



**Resource  
Efficient**



**Customized  
Engagement**