
MARKET VIEW

Competitive Intelligence & Income Optimization

Ceto

A Strategy for Product Pricing & Design

Blending the Power of Competitive Intelligence & Income Optimization

Market View is a competitive intelligence and income optimization solution that focuses on product strategy, pricing and design, with an analysis of more than 360 revenue areas across both sides of the balance sheet, including loan products, deposit products, and ancillary services.

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



Income Optimization

- Increase Non-Interest Income
- Optimize Product Profitability
- Reduce Revenue Leakage



Competitive Intelligence

- Enhance Products & Services
- Improve Visibility of Competitors & Markets
- Improve Strategic Position in Key Markets

Benefits

New Income Annually

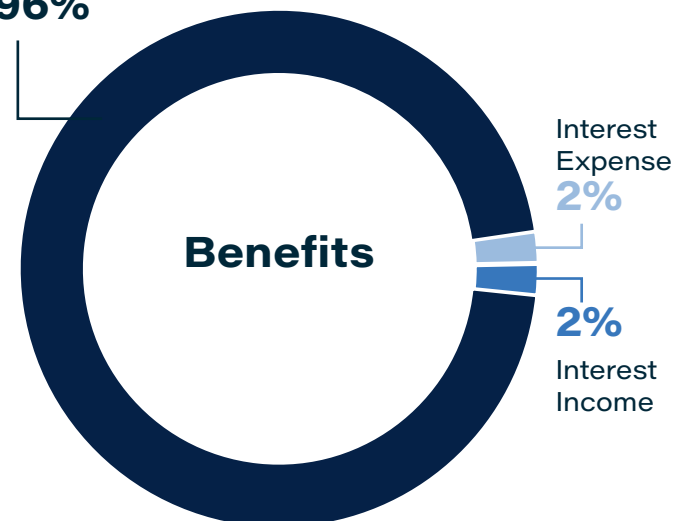
7.5–15 Basis Points of Total Assets

Total Assets	Low Benefit	High Benefit
\$250 M	\$188 K	\$375 K
\$500 M	\$375 K	\$750 K
\$750 M	\$563 K	\$1.1 M
\$1.0 B	\$750 K	\$1.5 M
\$2.0 B	\$1.5 M	\$3.0 M
\$3.0 B	\$2.3 M	\$4.5 M
\$4.0 B	\$3.0 M	\$6.0 M
\$5.0 B	\$3.8 M	\$7.5 M
\$10.0 B	\$7.5 M	\$15.0 M
\$25.0 B	\$18.8 M	\$37.5 M

Distribution of Benefits

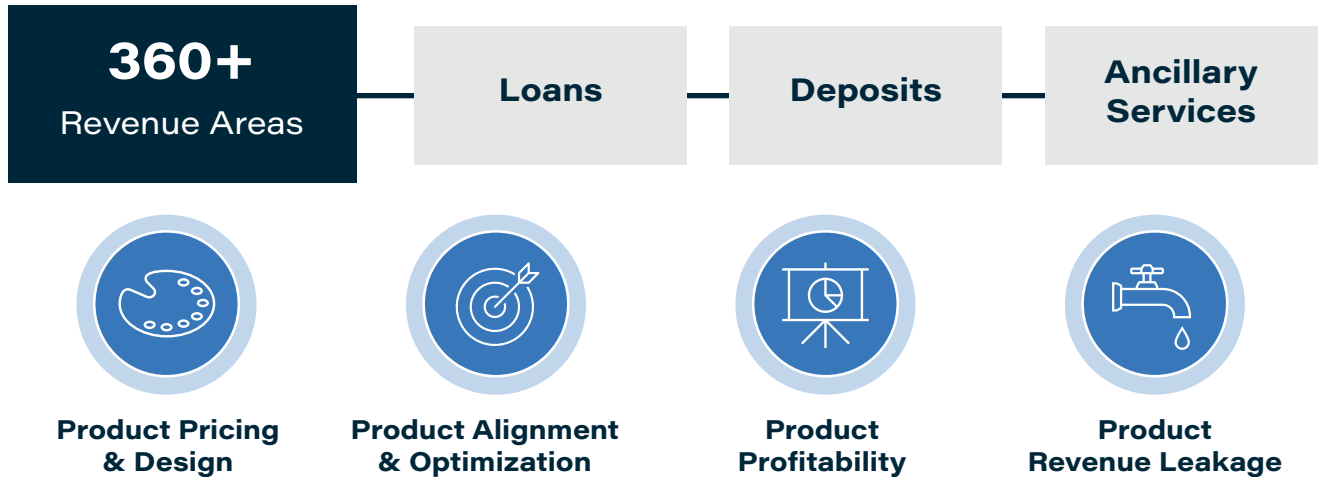
Non-interest Income

96%



Income Optimization

Market View is a unique income optimization program that focuses on revenue generation, product strategy, pricing and design. As part of the engagement, the performance, pricing, and characteristics of more than 360 revenue areas will be examined on both sides of the balance sheet, including all loan products, deposits products and ancillary services – both consumer and business. Our program is customized for your organization, business model, and corporate culture. The deliverable is a comprehensive report of analyses and findings with specific, quantified recommendations for your products and services, tailored to your strategy and consumers, that will enable your financial institution to substantially increase its annual earnings on a recurring basis.



Competitive Intelligence

Market View is competitive intelligence solution that includes a detailed local market study to compare your organization with your primary competitors in your various markets, including banks, credit unions and/or non-traditional financial institutions. You select your competitors and markets for every line of business. Then, our experienced team of analysts collect the necessary data and information through extensive market research and mystery shopping. The engagement is designed to provide data-driven insights and actionable intelligence into your markets, competitors, and revenue areas, with two primary components: a Competitive Analysis and a Product & Service Assessment. Strengths, weaknesses, and income opportunities for all products and services will be evaluated.



Scope



Loan Products

85+ areas across all 3 major loan product categories, including:

Consumer Loans

- Home Equity Loans
- HELOCs
- Auto/Motorcycle/Boat/RV
- CD/Savings/Stock Secured
- Unsecured Term Loans
- Overdraft/Unsecured LOC
- Credit Cards
- Payment Deferral Programs

Mortgage Loans

- 1st Mortgage
- Fixed and Variable
- Portfolio and Secondary

Commercial Loans

- Commercial Real Estate
- Commercial & Industrial
- Construction & Development
- Commercial LOC



Deposit Products

135+ areas across all deposit product categories, including:

Consumer Deposits

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- CDs
- IRAs

Business Deposits

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- CDs



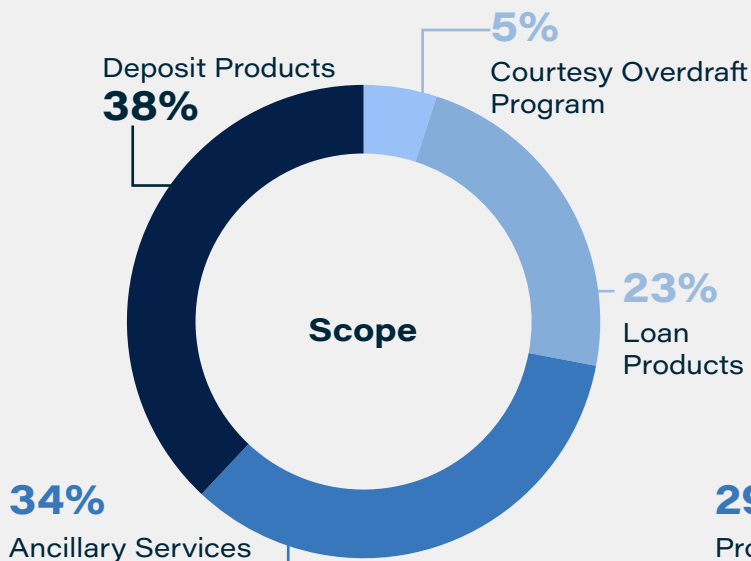
Ancillary Services

140+ areas across all ancillary service categories, including:

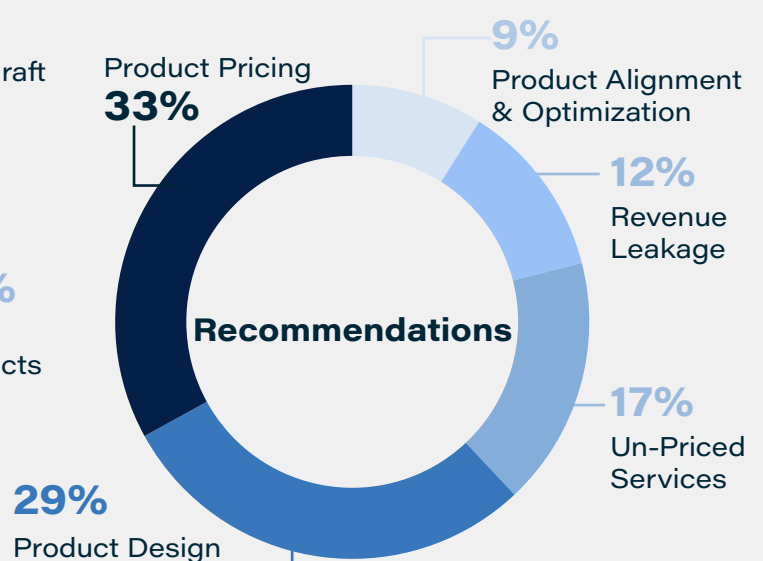
Ancillary Services

- Deposit Services Charges
- Courtesy Overdraft Program
- Electronic Banking
- ATMs
- Cash & Treasury Management
- Safe Deposit Boxes
- All Other Ancillary Services

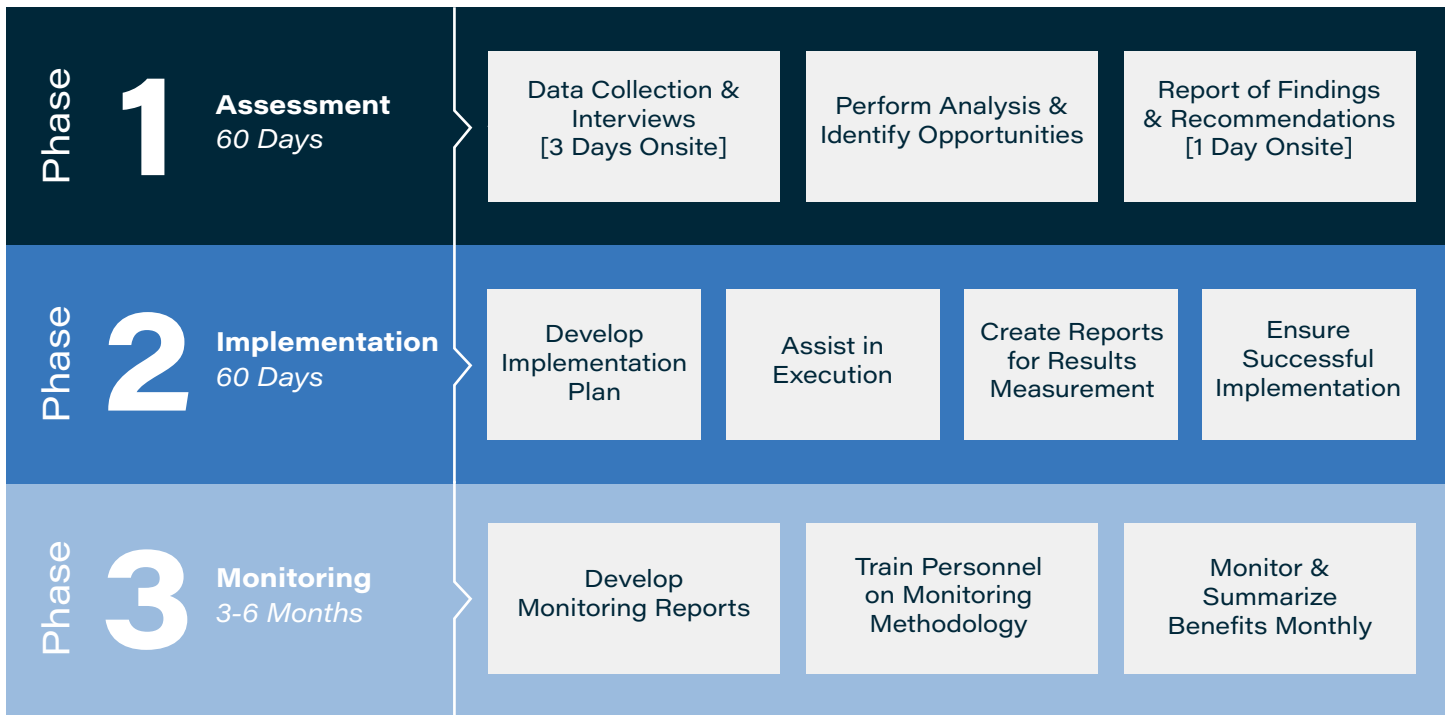
Distribution of Scope



Nature of Recommendations



Methodology



Value Propositions



**ROI
Gaurantee**



**Actionable
Intelligence**



**Third-Party
Consulting**



**Holistic
Assesement**



**Resource
Efficient**



**Customized
Engagement**