

CLEAR POINT™

Brochure

 Ceto and Associates
a management consulting firm

Why guess when you can know - with *Intelligence*

We would like to suggest a prudent, highly cost effective and strategic methodology that will facilitate a transformation in organizational performance and productivity for the long-term. This can be accomplished without impairment to your corporate culture, business model, customer base or competitive strength in your local markets. The secret is *actionable intelligence*. **Clear Point** is a business intelligence solution that focuses on non-interest expense, performance benchmarking, operational efficiency and productivity, and process improvement and design with a review of more than 390 process areas.

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**

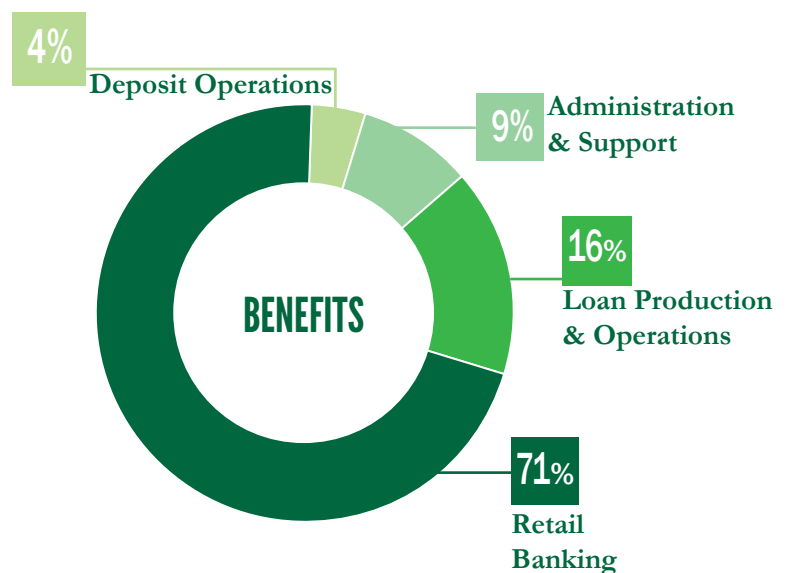
BENEFITS

NEW COST SAVINGS ANNUALLY

5-10 BASIS POINTS OF TOTAL ASSETS

TOTAL ASSETS	LOW BENEFIT	HIGH BENEFIT
\$250 M	\$125 K	\$250 K
\$500 M	\$250 K	\$500 K
\$750 M	\$375 K	\$750 K
\$1.0 B	\$500 K	\$1.0 M
\$2.0 B	\$1.0 M	\$2.0 M
\$3.0 B	\$1.5 M	\$3.0 M
\$4.0 B	\$2.0 M	\$4.0 M
\$5.0 B	\$2.5 M	\$5.0 M
\$10.0 B	\$5.0 M	\$10.0 M
\$25.0 B	\$12.5 M	\$25.0 M

DISTRIBUTION OF BENEFITS





PERFORMANCE ENHANCEMENT

Clear Point is a performance enhancement program that focuses on non-interest expense, performance benchmarking, operational efficiency, and process improvement and design. 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, staffing and processes, tailored to the strategy and objectives of your organization, that will enable your financial institution to improve its overall productivity and performance.

390+ Process Areas
Operations & Process Assessment

Organization-Wide | All Business Units



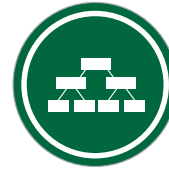
Operational Efficiency & Productivity



Process Design & Improvement



Technology & Channel Utilization



Organizational Structure & Strategy



Personnel Alignment & Optimization



BUSINESS INTELLIGENCE

Clear Point is also 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. This assessment includes a review of more than 240 benchmark metrics and 150+ best practices leveraged by industry leaders. This engagement is designed to provide actionable intelligence and invaluable insight 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 Assessment
240+ Benchmark Metrics

Process Assessment
150+ Best Practices



Benchmark & Performance Metrics



Peer Group Analysis & Comparisons



Data Mining & Analysis



Process Mining & Analysis



Industry Data & Best Practices

Benchmark Assessment

240+ benchmark metrics

PEER GROUP ANALYSIS & PERFORMANCE METRICS



AREAS OF OPERATION

- 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 | 7 key areas of process

PROCESS IMPROVEMENT & REENGINEERING



AREAS OF PROCESS MANAGEMENT

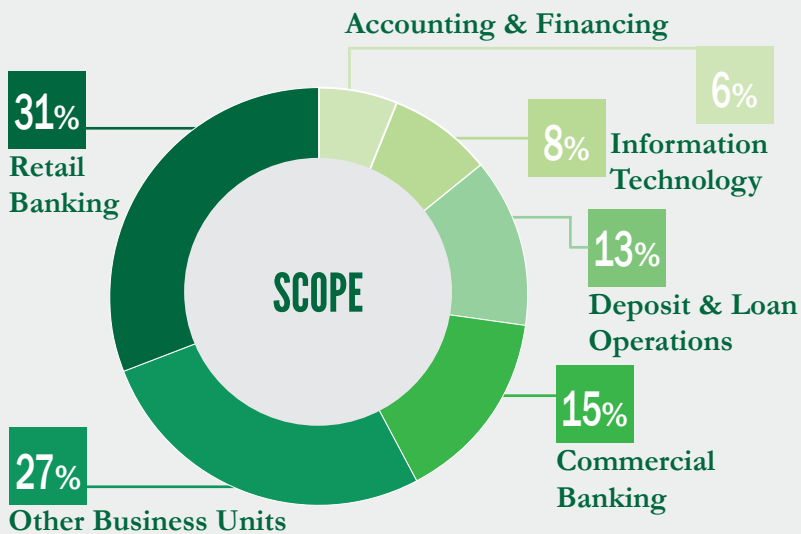
- Organizational Structure
- Organizational Objectives
- Planning
- Policies & Procedures
- Performance Standards & Goals
- Communications
- Management Reporting



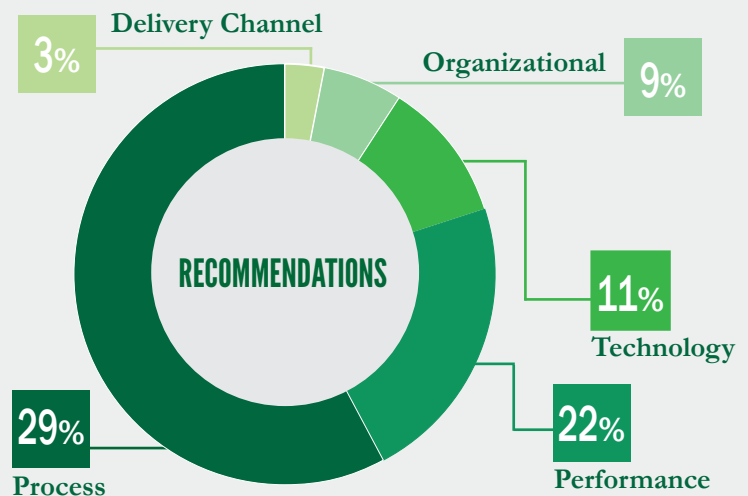
AREAS OF PROCESS & WORKFLOW ANALYSIS

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

DISTRIBUTION OF SCOPE



NATURE OF RECOMMENDATIONS



PHASE 1 DIAGNOSTIC

- Data Collection
 - Preliminary Analysis
 - On-Site Interviews
- [1-3 Weeks On-Site]

30
Days

PHASE 2 ANALYSIS

- Perform Detailed Analysis & Identify Opportunities
- Develop Recommendations
- Create Reports

30
Days

PHASE 3 DELIVERY

- Report of Findings & Recommendations
- [1-2 Days On-Site]
- Blueprint & Action Plan

30
Days

 **VALUE PROPOSITIONS**

**Return on
Investment**



**Actionable
Intelligence**



**Third-Party
Consulting**



**Holistic
Assessment**



**Resource
Efficient**



**Customized
Engagement**