



Ceto and Associates

a management consulting firm

Brochure

Why guess when you can know - with *Intelligence*

We would like to suggest a prudent, highly cost effective and strategic approach that will enhance the profitability of your organization and facilitate significant revenue growth and improve your overall performance and efficiency 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.

Founded in 1994 by Nicholas Ceto, Jr., Chairman and Chief Executive Officer, Ceto and Associates is a highly respected and nationally recognized management consulting firm based in Atlanta, Georgia. We have earned the trust and increased the profitability of more than 1,500 financial institutions in all 50 states and Canada.

We specialize in working closely with banks, savings banks and credit unions to develop and deploy solutions that focus on increasing profitability through initiatives that maximize revenue, reduce expense and improve organizational performance and efficiency. Our highly experienced consultants bring together a combination of product, industry, operations, and project management expertise with one objective in mind – to increase our client's profitability, and enhance the customer experience and shareholder value.

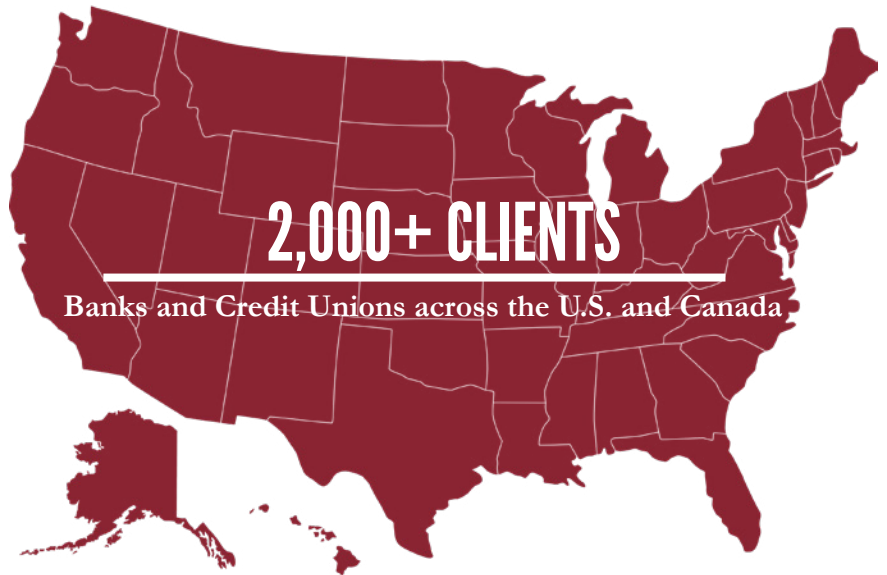


HIGHLIGHTS

MANAGEMENT
CONSULTING FIRM

EST. 1994

ATLANTA, GA



SOLUTIONS

MARKET VIEW™



COMPETITIVE INTELLIGENCE
INCOME OPTIMIZATION

CLEAR POINT™



BUSINESS INTELLIGENCE
PERFORMANCE ENHANCEMENT

VENDOR LINK™



VENDOR MANAGEMENT
CONTRACT NEGOTIATION

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 Research & Mystery Shopping Data**
- Increase **Visibility of Business Operations**
- Leverage **Industry Data & Best Practices**

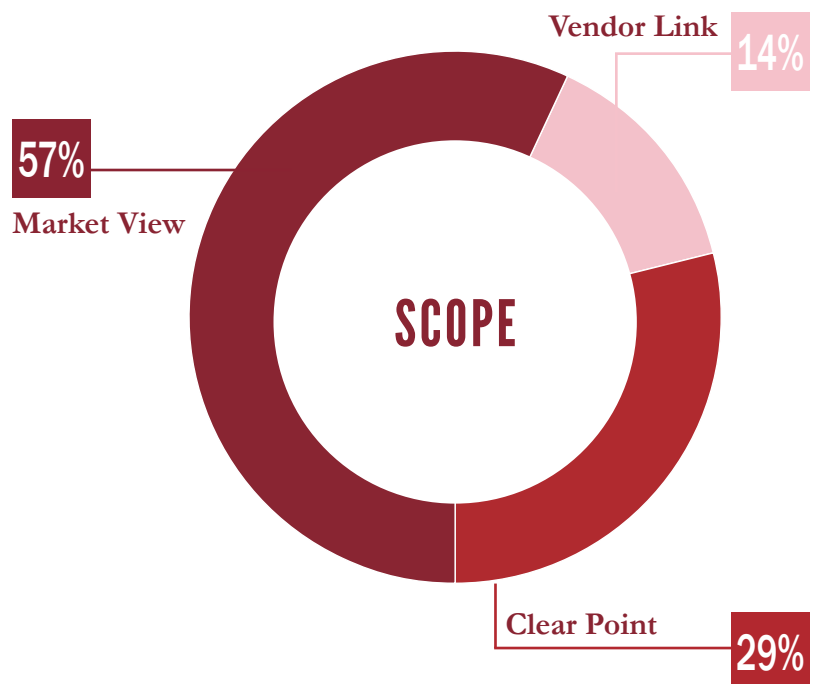
\$ BENEFITS

NEW EARNINGS ANNUALLY

17.5-35 BASIS POINTS OF TOTAL ASSETS

TOTAL ASSETS	LOW BENEFIT	HIGH BENEFIT
\$250 M	\$437.5 K	\$875 K
\$500 M	\$875 K	\$1.8 M
\$750 M	\$1.3 M	\$2.6 M
\$1.0 B	\$1.8 M	\$3.5 M
\$2.0 B	\$3.5 M	\$7.0 M
\$3.0 B	\$5. M	\$10.5 M
\$4.0 B	\$7.0 M	\$14.0 M
\$5.0 B	\$8.75 M	\$17.5 M
\$10.0 B	\$17.5 M	\$35.0 M
\$25.0 B	\$43.8 M	\$87.5 M

BENEFITS BY SOLUTION





MARKET VIEW™

360+ Revenue Areas

Benefits of 10-20 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 Pricing & Design
- Product Alignment & Optimization
- Relationship Pricing
- Revenue Leakage



CLEAR POINT™

390+ Process Areas

Benefits of 5-10 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



VENDOR LINK™

185+ Contract Areas

Benefits of 2.5-5 Basis Points of Total Assets

Business Intelligence

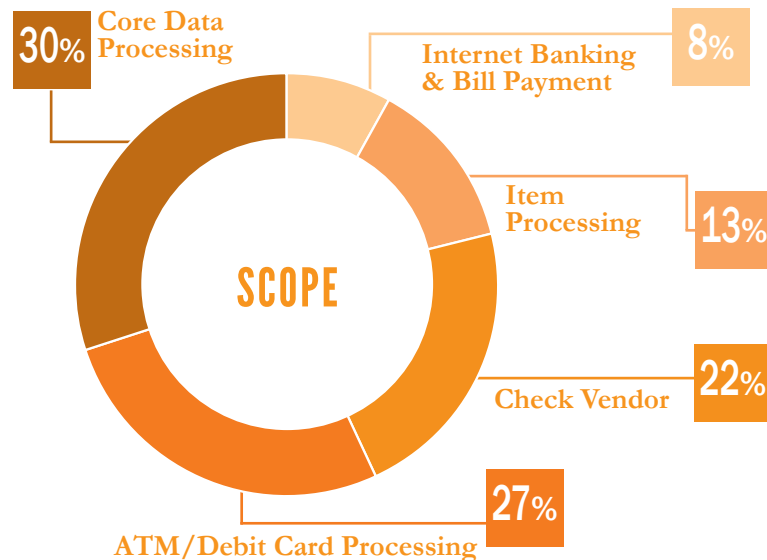
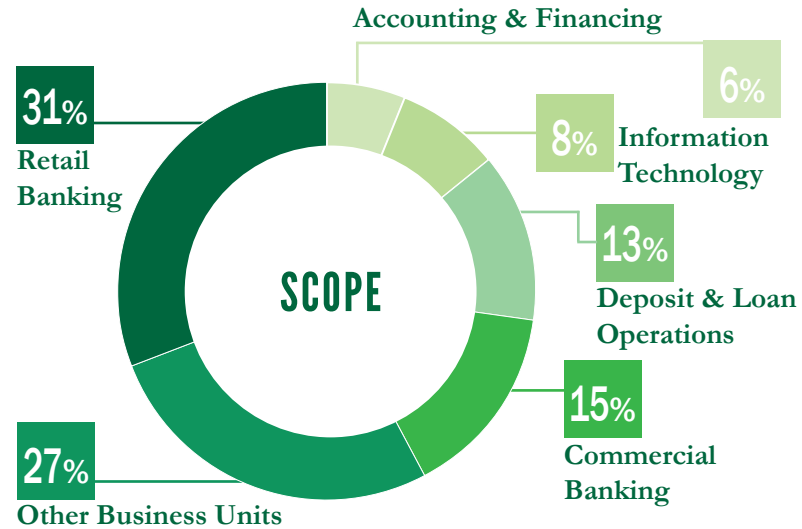
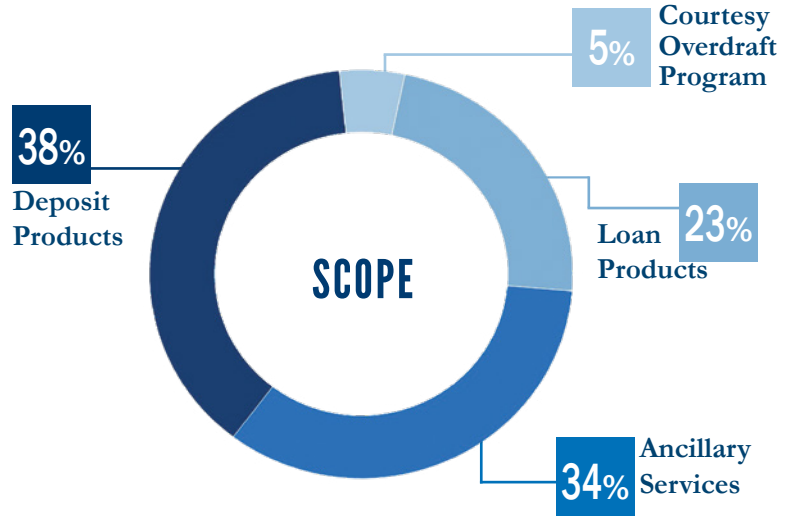
- Industry Data & Best Practices
- Cost & Risk Analysis
- Benchmarking & Costing Metrics
- Peer Group Analysis & Comparisons

Contract Cost Reduction

- Contract Appraisals & Negotiation
- Cost Analysis & Control
- Risk Analysis & Mitigation
- Vendor Performance Management
- Contract Management & Strategy



DISTRIBUTION OF SCOPE





CAPABILITIES



2,000

Clients

*Banks and Credit Unions
Across 50 states*



1,294,920

Revenue Areas

Analyzed



\$162M - \$47.4B

Total Assets

Clients Span



324,740

Cost & Process Areas

Analyzed



3,957

Financial Institutions

Researched



.19%

Total Assets

New Earnings Annually

jack henry Banking
A DIVISION OF JACK HENRY

Core Processors



VALUE PROPOSITIONS



**Return on
Investment**



**Actionable
Intelligence**



**Third-Party
Consulting**



**Holistic
Assessment**



**Resource
Efficient**



**Customized
Engagement**