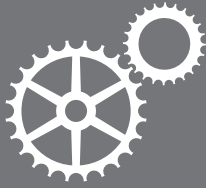




STEP 2:
BUSINESS INTELLIGENCE | OPERATIONAL EFFICIENCY



CLEAR POINT™





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

VALUE PROPOSITIONS



Return on Investment



Actionable Intelligence



Third-Party Consulting



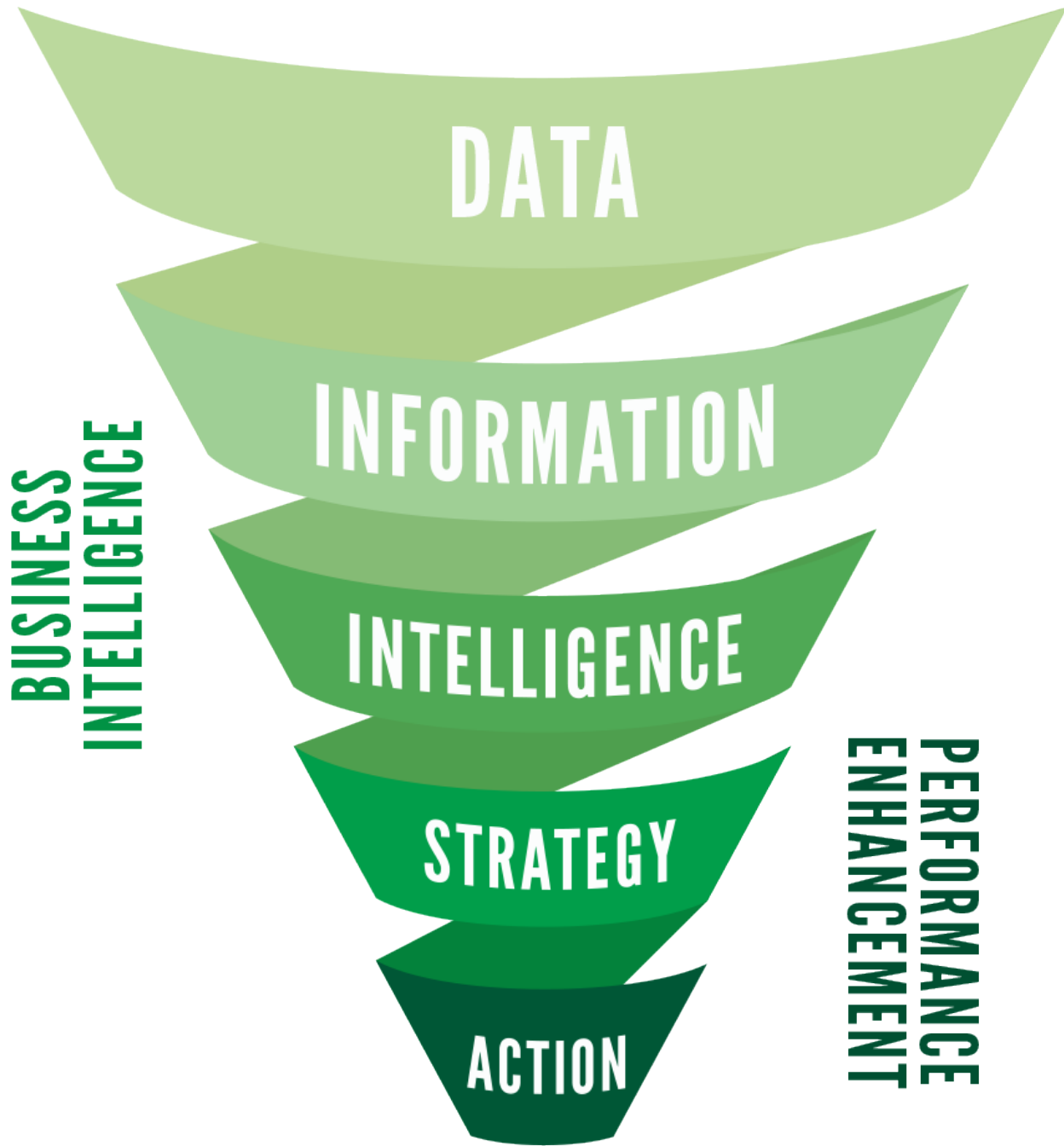
Holistic Assessment



Resource Efficient



Customized Engagement



**IMPROVING PERFORMANCE &
PRODUCTIVITY**



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



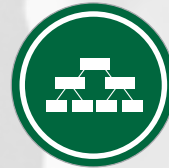
**Operational Efficiency
& Productivity**



**Process Design
& Improvement**



**Technology &
Channel Utilization**



**Organizational
Structure & Strategy**



**Personal Alignment
& Optimization**



BUSINESS INTELLIGENCE

Clear Point is a 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+ Benchmarks

Process Assessment
150+ Best Practices



**Benchmark
& Performance Metrics**



**Peer Group Analysis
& Comparisons**



**Technology
& Channel Utilization**



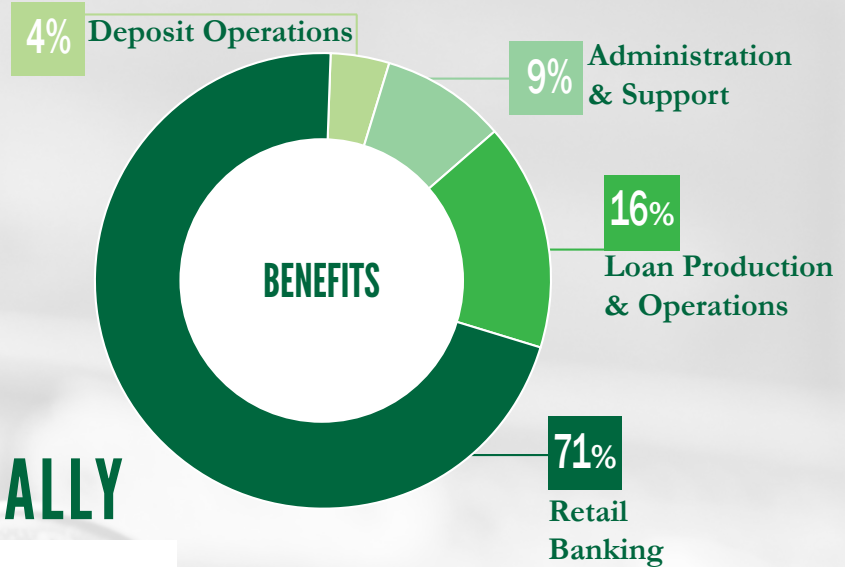
**Process Mining
& Analysis**



**Industry Data
& Best Practices**

BENEFITS \$

DISTRIBUTION OF BENEFITS

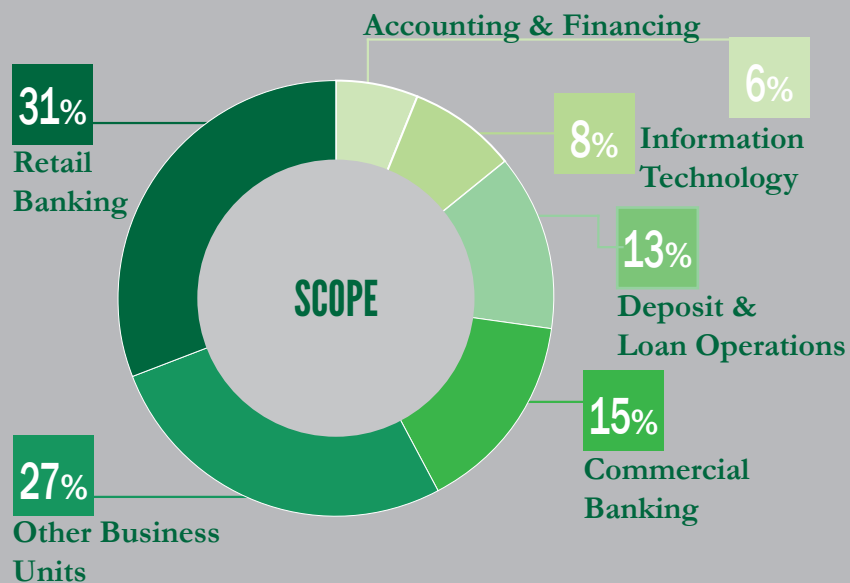


NEW COST SAVINGS ANNUALLY

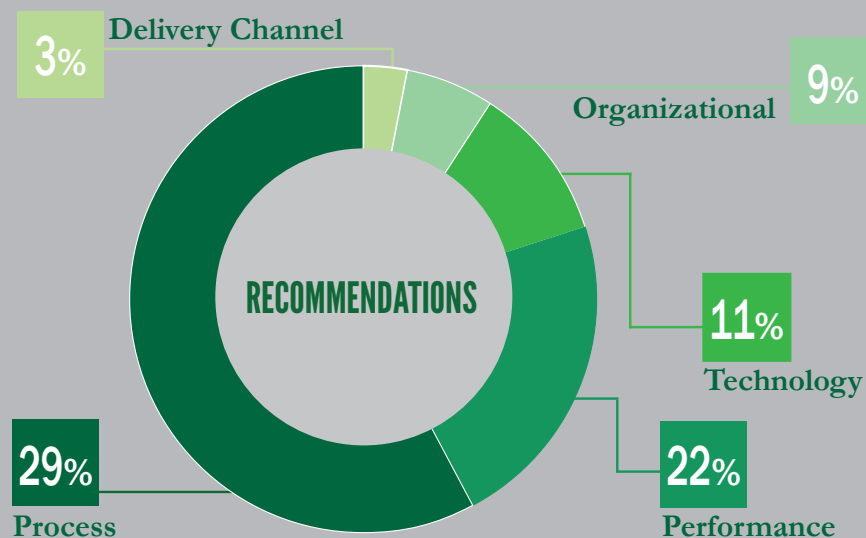
TOTAL ASSETS	LOW BENEFIT	HIGH BENEFIT
\$250 M	\$125 K	\$250 K
\$500 M	\$250 K	\$500 K
\$750 M	\$375 K	\$750 K
\$1.0 B	\$500 K	\$1.0 M
\$2.0 B	\$1.0 M	\$2.0 M
\$3.0 B	\$1.5 M	\$3.0 M
\$4.0 B	\$2.0 M	\$4.0 M
\$5.0 B	\$2.5 M	\$5.0 M
\$10.0 B	\$5.0 M	\$10.0 M
\$25.0 B	\$12.5 M	\$25.0 M

5 - 10 BASIS POINTS OF TOTAL ASSETS

DISTRIBUTION OF SCOPE



NATURE OF RECOMMENDATIONS





BENCHMARK ASSESSMENT

More than 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

More than 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

Elapsed Time

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

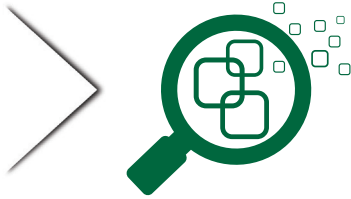
30
Days

PROJECT TIMELINE



CLEAR POINT™

TODAY



JULY

PEER ANALYSIS

Phase 1
Diagnostic

DIAGNOSTIC
[1-3 weeks on-site]



Phase 2
Analysis

PERFORM ANALYSIS
& CREATE REPORT



Phase 3
Delivery

REPORT OF
FINDINGS
[1-2 days on-site]



EXAMPLE
August Start Date

