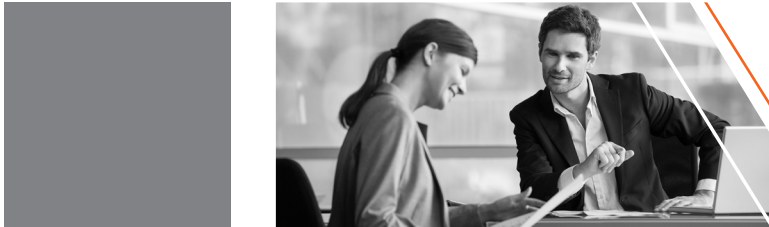


### Performance Analytics

#### Improve Household Profitability, Product Opportunities and Overall Performance



Performance Analytics from Raddon is a unique program that leverages your financial institution's account and transaction data, as well as key financial information, to help you create effective growth and earnings improvement strategies.

To thrive in the increasingly competitive world of financial services, you need information that enables the right strategies. Performance Analytics provides you with new product ideas, strategies around segmentation, insights on pricing, profitability measurement, and actionable insights based on your institution's unique data. Twice yearly, you'll receive a detailed performance and opportunities report, customized for your financial institution by our team of analysts. In addition, your institution will have the opportunity to attend our semi-annual Performance Analytics workshops, where you can review results for your organization and interact with peers from other financial institutions.

#### **Performance and Opportunities Report**

The performance and opportunities report is an extensive, semi-annual diagnostic review of your institution's operational and financial performance. Our goal is to help your institution identify and prioritize your future efforts on activities that will deliver the greatest revenue and growth benefits. In addition to

comprehensive analysis of household and financial data, Raddon will analyze the following areas of your organization:

#### **Branch Optimization**

Branch optimization is a critical component of a financial institution's success. By profiling the households assigned to each branch, we deliver a comprehensive branch performance review with key metrics such as checking penetration, growth, efficiency and share of wallet at the branch level. This analysis is further supported by the Raddon "convenience score" calculation that measures the impact of location on your branches' performance and growth potential.

#### **Organizational Efficiency**

The recession caused many institutions to take a more nuanced view of their operational performance. While expense control remains important, efficiency will increasingly be driven by leveraging expenses into revenue-generating activities. Performance Analytics provides insight into the suitability of your organizational structure, the efficiency of your staff and new opportunities for delivery channel optimization.

#### **Segmentation**

Your organization can accelerate revenue growth and deepen relationships by developing effective marketing strategies for each segment of your household base. We segment your households based on generational and demographic profiles, depth of relationship and profitability so that opportunities for growth and earnings improvement can be identified.



Raddon has been providing financial institutions with research-based solutions since 1983. Since we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.

## Uplift Metrics

Using the profitability and product information within the analysis, Raddon computes potential earnings and balance lift by improving performance in key areas. For example, we might demonstrate the gain in non-interest income that could be achieved by driving increased debit card usage, or the financial impact of improving the funded loan ratio. These uplift metrics help your institution prioritize strategic and tactical initiatives.

## Share of Wallet

Share of wallet metrics are key to determining both the depth of your current household relationships and the growth potential within your customer base. Using Raddon™ Research Insights data as a baseline, the Performance Analytics program estimates how much of your household base total loan and deposit relationships are with your organization versus other financial institutions. This establishes how much emphasis should be placed on existing households vs. new households in your growth strategy. It also identifies specific product areas that offer the greatest opportunity.

## Performance Analytics Regional Workshops

Our Performance Analytics workshops provide your executives with a forum to discuss the critical issues impacting your organization and the industry at large. High performers are identified and tactics to improve growth, engagement and earnings are discussed. The highly interactive sessions provide you with a variety of new strategies and tactics you can implement to improve growth, engagement and earnings. This one-day event also includes peer case studies and valuable networking opportunities.

## Key Benefits

- Improve revenue, efficiency, margins and sales
- Assess your various product lines to improve penetration, utilization and profitability
- Analyze the performance of your branches to identify key areas of opportunity
- Enhance the engagement and profitability of household relationships
- Identify strategies and tactics to generate sustainable loan growth
- Develop optimal deposit generation, retention and pricing strategies
- Formulate strategies to improve channel usage within the household base

## Connect With Us

For more information about Performance Analytics, please contact us at 800-827-3500 or visit [www.raddon.com](http://www.raddon.com).



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