

PRODUCT SERVICES

Bancography helps institutions design simple, streamlined product offerings focused on specific target market segments. In addition, Bancography builds scorecards to enhance product sales and reward top performers. Our models ensure that an institution's products fulfill consumer needs while also meeting the institution's profitability expectations.

THE ART OF POSITIONING

bancography

BRANCH PRODUCT RESEARCH BRAND

For more information on product services, contact Bancography at (205) 252-6671 or info@bancography.com.

Profitability Monitor

In a period of declining margins, slower deposit growth and increased competition, it is critical for financial institutions to understand the profitability of both their products and their customers. In support of these needs, Bancography offers Profitability Monitor, a reporting tool that measures product and household profitability and produces attractive, easy-to-read graphs and reports. Profitability Monitor helps you manage product pricing, build cross-sell and retention strategies and understand which customers and products contribute the majority of your institution's income and which destroy value. Profitability Monitor reads files from your MCIF or core processing system and produces better, clearer reports.

Profitability Monitor results:

- > rankings of all products and services by total and average profit contribution.
- > complete income statement for each product, including margin, fees, transaction costs and origination and servicing costs.
- > household profitability reports by cross-sell ratio, lead product, and profit decile.
- > lists of most profitable households.

Sales Performance Program

Building a sales culture requires measurement systems to accurately track sales performance. A sales performance program includes a definition of the key drivers of branch sales performance and a reporting tool, or scorecard, to measure performance across those drivers. An effective scorecard reinforces sales training efforts and rewards outstanding performance. However, to maximize branch productivity, an incentive system must also include market-based sales goals that treat each branch consistently and equitably. Bancography designs custom sales performance programs that assist institutions in developing strong branch staffs and retaining top employees.

[continued on next page]

BANCOGRAPHY

Bancography provides consulting services, software tools and marketing research to financial institutions to support their branch, product and brand positioning strategies. In support of our clients' current operations, Bancography performs product and profitability assessments.

THE ART OF POSITIONING

bancography

BRANCH PRODUCT RESEARCH BRAND

For more information on product services, contact Bancography at (205) 252-6671 or info@bancography.com.

Product Line Review

A simplified product line eases the customer decision-making process and facilitates sales and service for CSRs. An institution that has not reviewed its product offerings recently may carry an excessive number of products, including numerous outdated grandfathered products. Additionally, the institution may find opportunities to alter rates, fees and product features that can substantially enhance profitability.

In the Product Line Review, Bancography examines the institution's current products and its competitors' offerings in each market segment and recommends new products, complete with suggested features and pricing for each proposed product. Bancography also maps the institution's current products into the new product line, recommending strategies for product migration and estimating the financial impact of any proposed changes to the institution's product line.

Pricing

- > *Profitability Monitor*
\$1,800 per set of reports
- > *Sales Performance Program*
Branch Sales Goals: \$2,400 for up to 10 branches
\$100 each additional branch
Sales Reporting Toolkit: \$2,995, annual license
- > *Product Line Review*
Contact Bancography for proposal