

DATA SHEET

PERFORM.360™ for Retail Banking

MAXIMIZE BRANCH PERFORMANCE AND EMPOWER LOCAL MANAGERS
THROUGH AN INTEGRATED SUITE OF APPLICATIONS



Benefits

A more informed and better focused branch management and sales staff dramatically increases sales and significantly improves overall branch performance:

- Consistent market intelligence
- Focus on areas of opportunity
- Streamline the sales planning
- Easily communicate branch goals
- Target households for sales opportunities
- Improve morale and reduce staff turnover
- Increase sales

OVERVIEW

PERFORM.360™, a suite of solutions for evaluating and improving the sales performance of branch networks, consists of the following modules:

Sales Assessment and Goal Setting maximizes branch performance by establishing objectives that are specific, measurable and attainable. This module is driven by our extensive understanding of consumer behavior. By accounting for the specific set of opportunities and unique environmental constraints confronting each sales point, our methodologies focus management attention on performance objectives.

Local Knowledge provides a complete view of each branch's customer base, trade area characteristics, competition and performance metrics.

Network Analysis provides sophisticated summary reporting across branches and higher levels in the network hierarchy, which allows corporate and regional management to identify top performers as well as those branches that require attention.

The result? An effectively aligned sales force, marketing resources and branch potential—well-positioned for success.

Additional capabilities are available through customized solutions that can be easily integrated with the PERFORM.360™ solution:

- Score customer households with next-best-sale algorithms
- Generate prospect lists for new customer household acquisition

EFFECTIVELY ALIGN YOUR SALES FORCE AND MARKETING RESOURCES WITH THE TRUE MARKET POTENTIAL OF EACH BRANCH

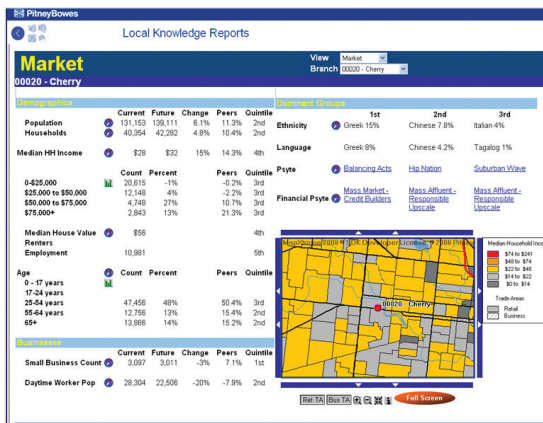
- Provide local management with intelligence to better understand market opportunity
- Benchmark performance against the actual performance of other bank branches
- Quantify attainable potential
- Allocate sales goals equitably and efficiently
- Inform and empower sales force

PERFORM.360™ for Retail Banking

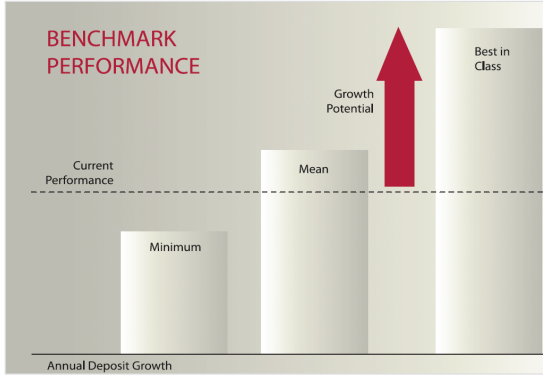
THE RESULT?
AN EFFECTIVELY
ALIGNED SALES
FORCE, MARKETING
RESOURCES AND
BRANCH POTENTIAL—
WELL-POSITIONED
FOR SUCCESS.

Name	Opening Balance	Current Balance	Sales Goal	Balance From	Year End	Net Change	Percent Change	Last Year's Balance	1A Ratio	Branch Size	Rank
Donner	880,714,000	810,227,000	822,270,000	822,270,000	822,270,000	-70,483,000	-7.9%	892,703,000	1.00	1,400	1,400
OSBA	814,010,000	804,000,000	804,000,000	804,000,000	804,000,000	-10,010,000	-1.2%	814,010,000	1.00	1,400	1,400
OSBA	814,010,000	804,000,000	804,000,000	804,000,000	804,000,000	-10,010,000	-1.2%	814,010,000	1.00	1,400	1,400
OSBA	814,010,000	804,000,000	804,000,000	804,000,000	804,000,000	-10,010,000	-1.2%	814,010,000	1.00	1,400	1,400
OSBA	814,010,000	804,000,000	804,000,000	804,000,000	804,000,000	-10,010,000	-1.2%	814,010,000	1.00	1,400	1,400

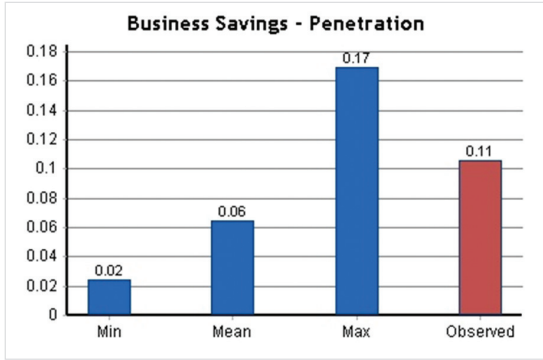
Baseline performance expectations are established along with the ability to rationally assign goals based on attainable potential.



The interactive web portal displays trade area maps and thematics based on the variables shown in each report. Easily switch between map display and graphs and charts of the same data and compare performance characteristics among branches in the same peer group.



Benchmark performance and quantify branch potential to more effectively allocate resources.



Evaluate branch performance in terms of trade area penetration.

GAIN INSIGHT INTO MEASURES OF THE MARKET, COMPETITION AND PERFORMANCE OF EACH BRANCH, AS WELL AS THE OPPORTUNITIES AVAILABLE.

- Use product propensity scores to target specific customers who are most likely to be interested in a new product
- Track branch sales against stated goals

All of this and more is available through a web-enabled application that provides easy distribution to branch staff. A desktop version is also available.

Sales Assessment and Goal Setting

The origin of the PERFORM.360™ solution is centered on the Sales Performance Assessment and Goal Setting module, which allows you to set risk-adjusted product level sales goals for each sales point to both new and existing customers. Branch environments, micro markets and customer data are evaluated to group branches into peer segments for comparison of performance without the biases of extraneous, uncontrollable environmental factors.

Specific capabilities include:

- **Goal allocation** based on market opportunity from either a top down or bottom-up perspective based on a sophisticated benchmarking process against an extensive database of branch sales performance in the industry
- Assessment and setting of performance objectives and **goals in net and gross volume views** and in terms of both units and balances
- Ability to set and **allocate goals at any level** within the organizational hierarchy
- **User-defined portfolios and products** to enable unique client reporting and goal allocation
- **Performance evaluation of branches** by product in terms of trade area penetration, customer incidence rates, attrition and average balance versus branches in similar situations

- **Seasonality planning** to facilitate monthly, quarterly, semi-annual, or annual goal allocation along with marketing campaign driven adjustments

- **Sales force allocation** for focusing your sales force where it can have the greatest impact

- **Receive recommendations** on the appropriate sales staffing level for each sales point by maximizing sales activity profitability

Setting rational sales expectations significantly improves the effectiveness of your sales team and your incentive compensation dollars, ultimately leading to an overall increase in sales. Better allocation of sales goals increases your likelihood of achievement and overall performance—stemming from a more motivated sales staff with realistic goals.

Local Knowledge

Our Local Knowledge module helps drive sales by significantly improving your understanding of the unique opportunities and competitive environment around each branch. With this powerful tool, you will gain valuable insights into relevant measures of market potential, competitive intensity and performance of each branch. Armed with Local Knowledge, sales teams can plan and execute more effectively.

Improve your understanding of the unique opportunities and competitive environment around each branch. Gain insight into measures of the market, competition and performance of each branch, as well as the opportunities available. Details include trade area demographic and competitive profiles, branch customer metrics, branch diagnostic reporting, benchmark metrics and branch goal summaries.

PERFORM.360™ for Retail Banking

UNITED STATES

One Global View
Troy, NY 12180

main: 518.285.6000
1.800.327.8627
fax: 518.285.6070

pbbi.sales@pb.com
www.pbinsight.com

CANADA

26 Wellington Street East
Suite 500
Toronto, Ontario
M5E 1S2

main: 416.594.5200
fax: 416.594.5201

pbbi.canada.sales@pb.com
www.pbinsight.ca

Network Analysis

Our Network Analysis module provides easy access to hundreds of branch and trade area characteristics through standard and custom reporting and graphing tools. All of the opportunity based variables that are available to the branches through Local Knowledge are included for comparison across the institution or hierarchies within the bank. This provides for management the same benefits that Local Knowledge provides for the branch—significantly improving your understanding of the unique opportunities and competitive environment around each branch.

Network Analysis allows you to diagnose performance issues across your network and create analysis to maximize the opportunity available. The reports can be used to determine which set of branches require more support from marketing, additional sales staff or goal management.

View and compare branches across hierarchies and within pre-defined and user-defined peer groups. Reports covering market and trade area characteristics, product performance, competition, growth and a charting wizard provide the ultimate reporting engine.

Custom Tools

Custom tools allow for additional solutions to be attached to the PERFORM.360™ solution to ensure smooth communication between applications. The software is designed to link to other web portals through the Custom Tools module. These additional functions can greatly enhance the end-user experience and truly create actionable outcomes to empower your branch staff.

The types of tools available include:

Leads Management—Equip your sales force with the leads they need to be successful. By using sophisticated consumer behavior models—determine which products your customers and prospects are most likely to purchase in the near future and provide an estimate of their profit potential.

Prospect Lists—Whether using PBBI customer and prospect scoring or an internal model, the PERFORM.360™ solution can create access links to the prospect lists generated and provide these to your sales team.

Direct Marketing—Localize your direct marketing through PB Direct Marketing Works web portal.

Live Data Feeds—To enhance sales tracking and reporting, you can arrange for connections between the PERFORM.360™ solution and in-house data facilities.

TO FIND OUT HOW THE PERFORM.360™ SOLUTION INCREASES BRANCH PERFORMANCE, VISIT WWW.PBINSIGHT.COM OR CALL 800.327.8627.

SPECIFICATIONS

Minimum Requirements to Run PERFORM.360™

System Requirements

- SQL Server
- 1 GB+ RAM
- DVD-ROM [recommended]

- Microsoft® SQL Server®/Express 2000 or later
- 10 GB available hard drive space
- Microsoft IIS 6.0 or IIS 7.0

End User Requirements

- Windows XP® or later
- 512 MB RAM (1 GB+ recommended)
- Microsoft Internet Explorer 7.0+ or Mozilla Firefox 2.0+ (v2.0 requires plug-in)

