

CSI Profitability Solutions

Customizable Models | Monthly or Quarterly Updates | Dynamic Profiles



Exceed Earnings Targets with an Industry-Proven Solution

Do you know who your most profitable customers are? Most profitable products? The value of each loan officer's portfolio?

Controlling your bank's profitability and net interest margin is essential to staying competitive. But you can't invest in successful customers, officers and products without knowing who and what they are. CSI's Margin Performer and Profit Performer modules enable you to identify profitable relationships with a single click and use that knowledge to allocate resources wisely.



Eliminate Performance Subjectivity

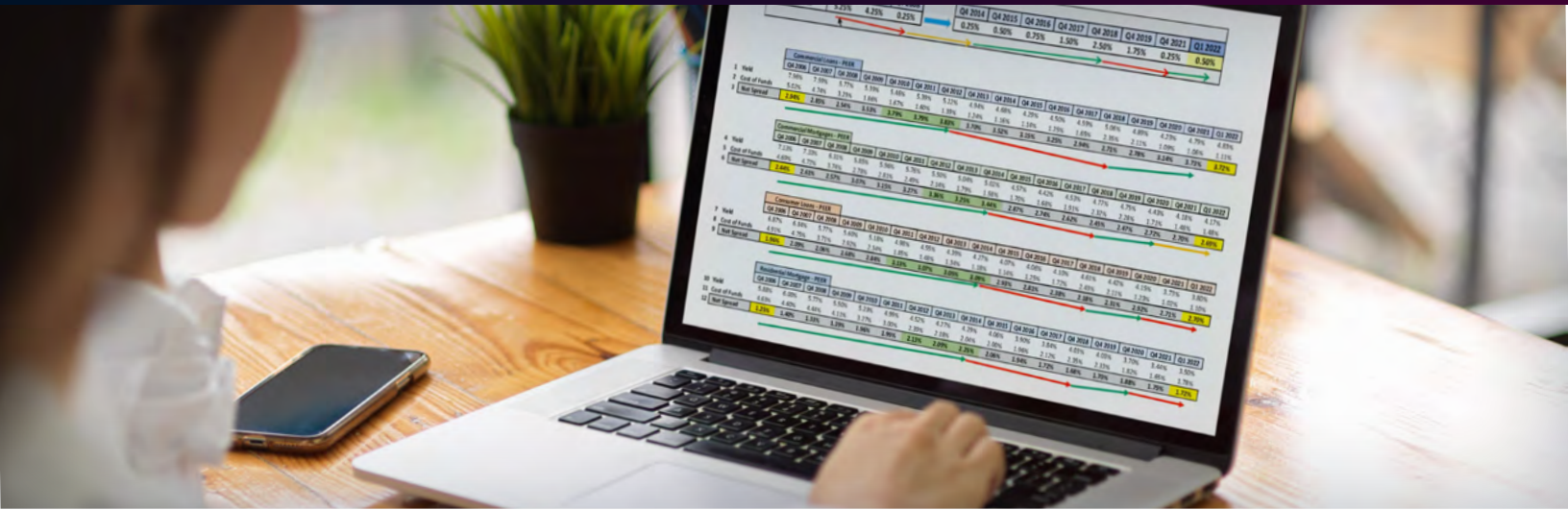
Available through NuPoint Executive View and IQ Creator, these profitability analysis reports accurately display performance over the last two years. You can more closely examine:

- Your Bank Overall
- Branches
- Officers
- Customers
- Products
- Products by Branch

Turn Insight into Results

Clear insight via easy-to-navigate and dynamic reports help you:

- Guide and monitor growth
- Minimize risk with a transparent methodology
- Capitalize on changes in performance
- Examine how relationships affect profitability
- See customer profitability trends over time
- Educate staff on the impact of customer profitability
- Factor customer relationships into loan pricing
- Develop relationship management strategies
- Implement a more robust sales culture



Choose the Depth of Insight You Need

Margin Performer

The Margin Performer uses Funds Transfer Pricing to accurately determine Net Interest Margin. It includes:

- Interest Spread Performance
- Customer, Officer, Branch, Product and Organizational Profitability
- Customer Rankings by Most or Least Profitable
- Product Performance Compared to Other Banks
- Intuitive Drill-Down from the Organization Level down to the Account Level

Profit Performer Expansion Module

The Profit Performer module builds upon Margin Performer to create a more complete profitability picture across the organization. It displays eight additional calculations:

- Provision for Loan Loss
- Non-Interest Income
- Non-Interest Expense
- Pre-Tax Profit
- Taxes
- Net Income
- Allocated Equity
- Return on Equity (ROE)%

Features of CSI's Profitability Solutions

- Profitability Graphic Views
- Profitability Trends Views
- Peer Views and Comparisons
- Customer Valuation Indicators
- CSI Maintenance and Operation
- Customization for Your Institution

For more information about CSI's Profitability Solutions, contact your CSI Relationship Manager today!

