

The Nolan Company

BANKING OFFERING



NOLAN BRANCH ANALYTICS AND PROFITABILITY REVIEW

Strategic Decisions Demand Objective Insights

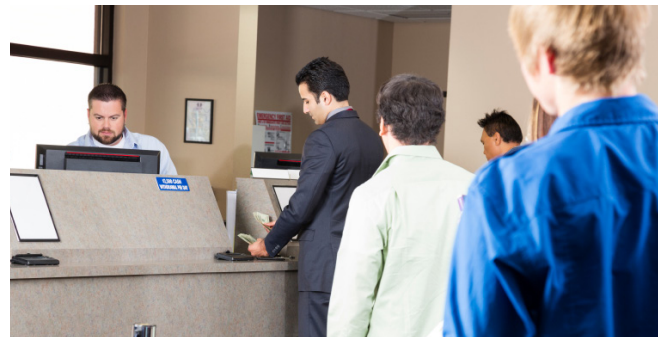
From direct deposit and online banking to ATMs and mobile financial solutions, customers have more ways than ever to do their banking without visiting a local branch. As financial institutions adapt to accommodate changing consumer habits, they're faced with the formidable task of streamlining or downsizing their branch operations — without sacrificing customer satisfaction. ***The Nolan Branch Analytics and Profitability Review*** provides quantifiable insights to help organizations shape successful branch strategies.

The Changing Face of the Banking Relationship

According to Virginia research firm SNL Financial, banking institutions closed more than 2,000 branch locations in 2012 alone — a trend that's likely to continue as technology and alternative delivery channels make it increasingly simple to bypass local branch visits. Since there is a direct relationship between declining branch transactions and declining customer traffic, it's essential for institutions to take a close look at the current and projected performance of individual branches before closing or consolidating any facilities. Basic data such as revenue, expenses, loans, and deposits provide a good starting point — yet there are many other dimensions for banks to consider that can help them avoid costly mistakes.

Proprietary Nolan Insights

The ***Nolan Branch Analytics and Profitability Review*** begins with our expertly developed assessment framework, which addresses all of the criteria for evaluation. This framework enables our consultants to quickly and accurately gather relevant data — then synthesize the information into a cohesive dashboard that enables you to make fully informed decisions about which branches to close, which ones to modify, and in some cases, which new locations to cultivate.



The Nolan Approach

The Nolan Company approaches each engagement from a comprehensive perspective, focusing first on the overall health and profitability of your branch system. Then, we drill down to the individual branch level to reveal current and projected profitability issues or opportunities — providing key benchmarks to measure and enhance the efficiency and profitability of your branch operations.

Key Deliverables

The *Nolan Branch Analytics and Profitability Review* provides a level of analysis that goes far beyond basic profit and loss metrics, equipping your organization with:

- A comprehensive analysis of branches' current performance and profitability
- Projections of future viability and profitability, based on these and other considerations:
 - Physical location, setup, and proximity to competing branches
 - Customer buying habits, traffic patterns, and demographics
 - Local market and economic conditions
 - Branch expenses and revenue
 - Customer growth and attrition trends
 - Staff training and knowledge
 - Customer service and satisfaction levels

Reap the Benefits

In order to make well-informed, effective management decisions, it's important to start with a clear picture of the many variables that affect your individual branch operations. The *Nolan Branch Analytics and Profitability Review* brings these trends and conditions into view, then provides clear solutions to help you:

- Improve individual and systemwide branch performance
- Enhance bank efficiency ratios
- Reduce expenses

- Increase customer satisfaction and retention
- Attract new customers

Banking and Finance Experts

Our consultants are seasoned banking professionals whose deep industry experience gives our clients an informed, unbiased view of the people, processes, and technologies that impact your business. Nolan's firsthand expertise gives us unmatched insight into the problems you face and puts us in a unique position to help you optimize your branch strategy.

Experience That Works For You

For 40 years, The Nolan Company has helped businesses improve service, quality, productivity, and profitability through process innovation and effective use of technology. We're experts in developing comprehensive operational and technology solutions that deliver immediate results and lasting outcomes — and we're committed to working with you from assessment through implementation.



LET'S TALK!

To learn more about Nolan's unique approach to solving branch performance issues, or any other operational or technology issues, visit renolan.com or call (800) 248-3742.