

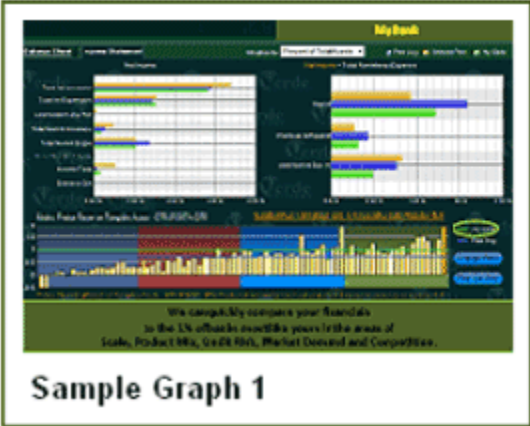
## Parliment Consulting Continues On the Attack!

Big banks are desperate for your retail customers! The uncertainty in the capital and credit markets has driven large banks to compete for retail deposits very aggressively. On the positive side, however, the discontinuity in the secondary markets for loans is giving community financial institutions the ability to attack and pick-off a considerable opportunity for good loan credits.

At Parliment Consulting Services (PCS), we have always urged you to be income driven through aggressive retail growth. Our objective, and guaranty, is to demonstrate how you can increase your net income by a minimum of 10 to 15 percent a year through efficient pricing and aggressive retail strategies. Nothing has changed, but the competition is tougher than ever!

Just as competition demands innovation from you, it demands innovation from us. PCS has invested in new strategy and planning software to help tailor your retail and business market approach relevant to peer group performance and branch assessment.

### STRATEGIC Peer Groups!



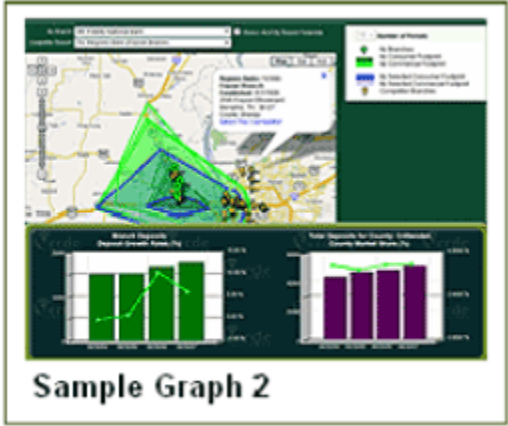
Peer group performance should be less about benchmarking and more about discovering successful approaches to the market. We can build unique peer groups based on banks that have similar **strategic** plans as yours in **markets** like yours. We combine regulatory reporting information with detailed consumer and commercial information describing each branch market served. Attributes are grouped into business scale (total assets, number of branches, loans by product, bank age), product mix (loan mix, deposit composition, specialty products), credit risk (delinquencies and charge-offs), market demand (number of households, affluence, business composition, business output), and competitive environment categories (product-level market overlap, market saturation, supply/demand ratios).

To View Graph 1 larger: [www.parlimentconsulting.com/newsletter/images/graph1\\_large.gif](http://www.parlimentconsulting.com/newsletter/images/graph1_large.gif)

### BRANCH Assessment!

Is the approach with which you evaluate branch business opportunities inherently flawed because it excludes opportunities outside the perceived radius? Do you understand the true predictive variables that drive demand for products and services? We can now provide a branch by branch assessment of your market footprint for consumer and commercial products based on relevant factors.

To View Graph 2 larger:



[www.parlimentconsulting.com/newsletter/images/graph2\\_large.gif](http://www.parlimentconsulting.com/newsletter/images/graph2_large.gif)

The time is right to attack! Take the time to review the sample reports, then call us at 508-881-7002 to discuss the opportunity to schedule a unique strategic financial planning session. Or email us at [jflockwood@parlimentconsulting.com](mailto:jflockwood@parlimentconsulting.com).