

DEPOSIT PRICE OPTIMIZATION

How it Works...



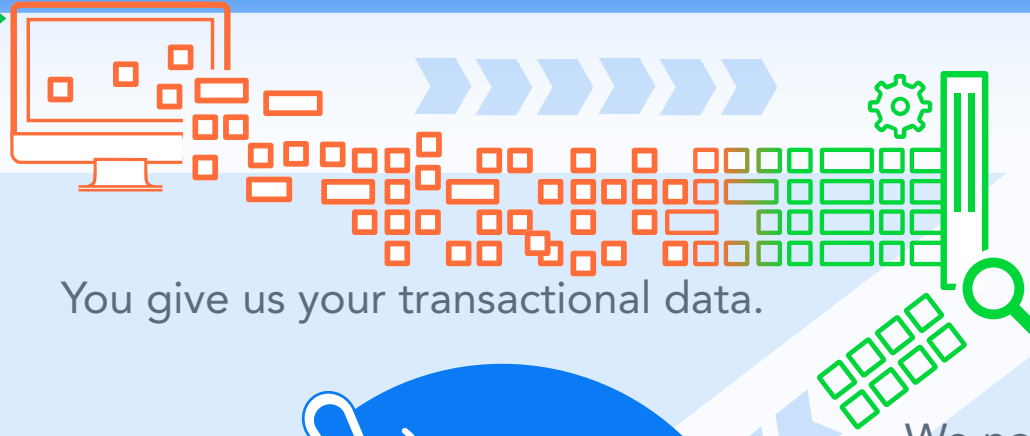
YOU HAVE A PORTFOLIO PLAN



WE GIVE YOU A TRANSPARENT CRYSTAL BALL TO KNOW WHAT WILL HAPPEN & TAKE ACTIONS TO EXCEED YOUR PLAN



How it Works



You give us your transactional data.

We normalize it for analysis

84% of US deposits professionals who aren't using customer rate-sensitivity already, want to.
Oliver Wyman CBA survey

Top banks report that when rates rise, deposit run-off could be between **5** and **11%** of their portfolios.
American Banker 08/27/2015



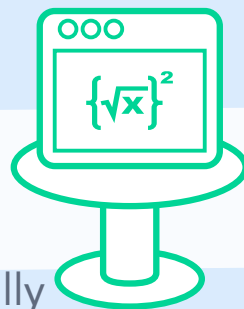
We continuously mix in the freshest industry and competitor data.

We augment your capabilities by applying the models to your transaction data and industry data.

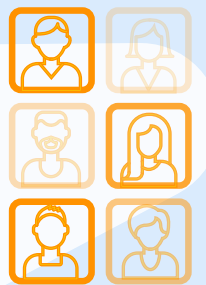
Over half of US deposits professionals plan on investing in predictive analytics such as sensitivity and forecasting models.
Oliver Wyman CBA survey



You enter your goals



We mathematically model your customers



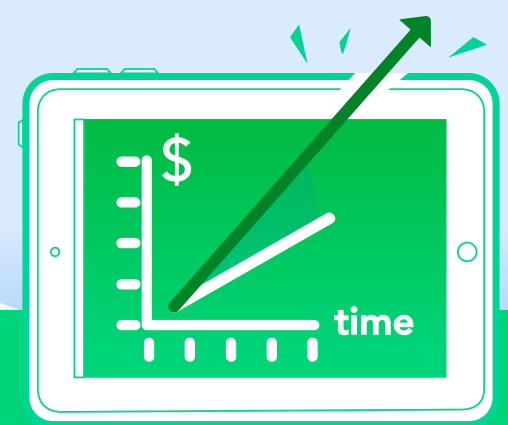
Your segments come into focus

86% agree that predictive analytics would have a beneficial impact for their organization.
RUN 2013 SAP AG

WE TELL YOU WHO IS:

| | | |
|------------------------|-------------------------|------------------|
| | | |
| Totally Elastic | Somewhat Elastic | Inelastic |

EFFICIENT FRONTIER
You decide on the right mix of profit vs. balance growth



YOU BEAT FORECAST!
with optimization

Nomis processes over **\$1 Trillion** in transactions annually resulting in over **\$300 Million** returned to banks every year.
Nomis Solutions

Nomis has delivered **18%** increase in Net Interest Income at stable balances.