

# **MARQUIS** **EXECUTRAX**



## **REPORT GUIDE**

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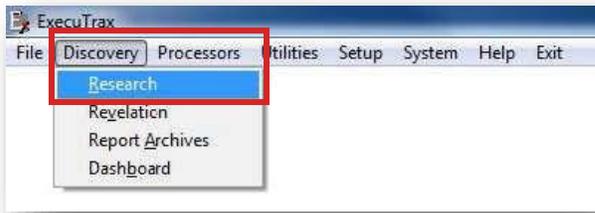
V 1.1

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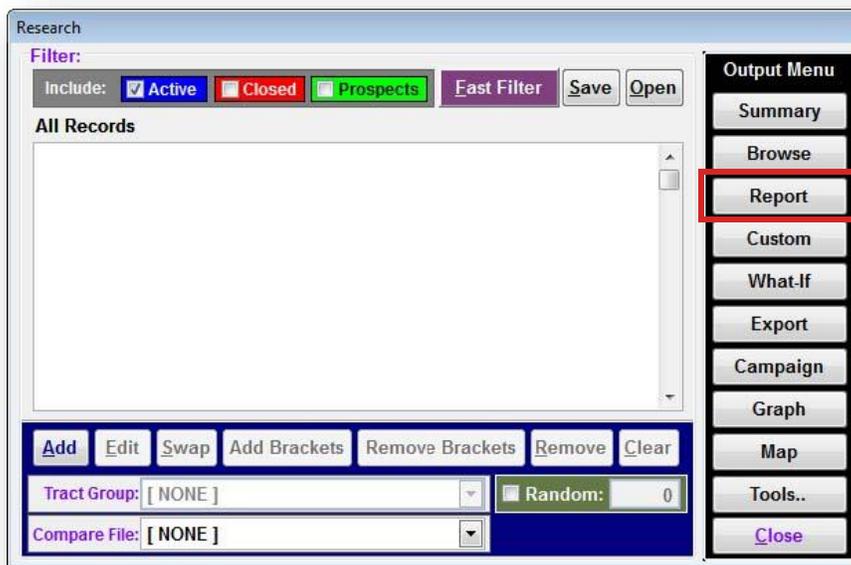
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# ACCESSING THE REPORTS

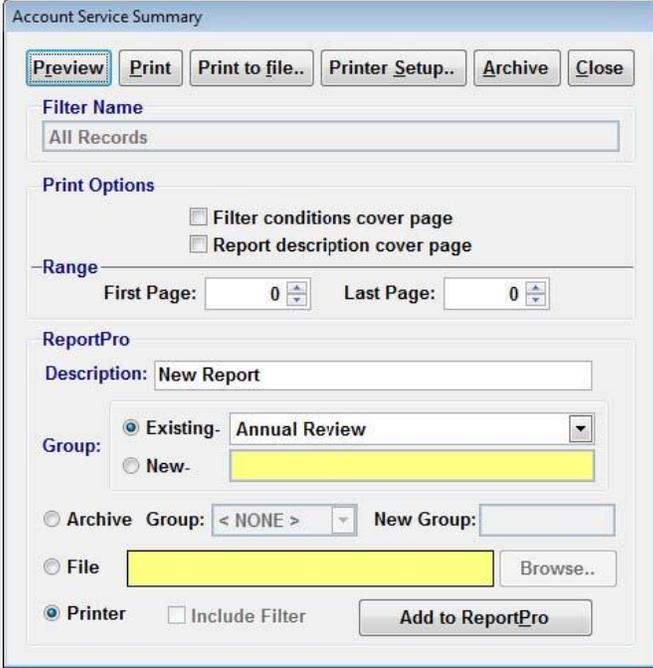


To access ExecuTrax reports, select Discovery from the main ExecuTrax menu and click Research.



Once you have selected Research, you can now select the Report feature to view the variety of reports available to run. You can run reports on all records of your database or a segment through the use of filters.

# PRINTER OPTIONS



The screenshot shows a dialog box titled "Account Service Summary". At the top, there are buttons for "Preview", "Print", "Print to file..", "Printer Setup..", "Archive", and "Close". Below these is a "Filter Name" field containing "All Records". The "Print Options" section includes two checkboxes: "Filter conditions cover page" and "Report description cover page". The "Range" section has "First Page:" and "Last Page:" fields, both set to "0". The "ReportPro" section includes a "Description:" field with "New Report". The "Group:" section has radio buttons for "Existing-" (selected) and "New-". The "Existing-" group is set to "Annual Review". There are also radio buttons for "Archive" and "File", and a "Printer" radio button which is selected. The "Printer" option has an "Include Filter" checkbox. At the bottom right is an "Add to ReportPro" button.

Once you have created one of the many reports in ExecuTrax, there will be five printer options available.

Each of the options is described in more detail below:

- **Preview** - shows you a Preview of the selected report on your screen.
- **Print** - prints the report to the designated printer within ExecuTrax.
- **Print to File** - saves the file in a database format to the specified location.
- **Printer Setup** - allows you to change your printer settings such as the designated printer for ExecuTrax and style options for reports.
- **Archives** - creates a PDF of this report that is stored under the Discovery/Report Archives section.
- **Close** - returns to the filter Editor screen.

### Print Options

- **Filter conditions cover page** - provides a separate page of all filter statements in use. This option is only applicable for Print and Archive, not for Preview.
- **Report description cover page** - creates a separate page with a table as to how each number is calculated; this is helpful in understanding the information on reports. Only applicable for Print and Archive, not for Preview.
- **Range** - define the exact page ranges of the report you want to print, if all pages are not desired. This only applies when printing.

### ReportPro Options

- **Report Description** - the name you want given to this report in the automated report processor listing. This should be the report name and any other identifying information, such as the nature of a filter in place if appropriate.
- **Group Existing** - Add Report to an existing Group for ReportPro.
- **Group New** - Create a new Report Group for ReportPro.
- **Archive Group/New Group** - to have a PDF (Adobe compatible) file generated, select an existing or new group name for archiving.
- **File** - Use this option to have a DBF of your file created; using the Browse button to place the file to a drive and directory of your choice.
- **Printer** - Have this report printed directly to the printer.
- **Include Filter** - allows you to include the current filter condition with the Report as it is added to ReportPro (the filter needs to be saved).
- **Add to ReportPro** - will automatically take your settings and add the report to ReportPro.

# SUMMARY REPORTS



### Account Services Summary

This is a great report to understand service penetration by households and verify how much these services contribute to the bottom line. Furthermore, you can run this report based on a filter and quickly get an understanding of the services this segment has. This report displays both Account and Household Level information. For any manual service flags added on the Household Level, you will want to run this report on the Household Level to properly reflect your changes. Account Service Summary Report Description

Account Service Summary					MARQUIS Federal	
Filter: All Records					Includes: Active	
Service Description	Number of Accounts	%	Number of Households	%	Net Non-Interest Income / Expense	
					Per Account	\$ Total
ATM	125	0.2	106	0.4	0.00	0.00
Debit	5,367	9.8	4,583	17.6	0.00	0.00
Safe Box	2,300	4.2	1,928	7.4	0.00	0.00
E Statement	181	0.3	149	0.6	0.00	0.00
Direct Dep	499	0.9	431	1.7	0.00	0.00
Home Bank	894	1.6	843	3.2	0.00	0.00
Bill Pay	3,799	7.0	3,525	13.5	0.00	0.00
OD Prot	3,363	6.2	3,092	11.9	0.00	0.00
Insurance	38	0.1	37	0.1	0.00	0.00
EstatePlan	0	0.0	0	0.0	0.00	0.00
Treas Mgt	304	0.6	287	1.1	0.00	0.00
Cash Mgt	118	0.2	114	0.4	0.00	0.00
Remote Cap	42	0.1	41	0.2	0.00	0.00
Payroll	269	0.5	216	0.8	0.00	0.00
Merch Svcs	18	0.0	17	0.1	0.00	0.00
HSA	174	0.3	134	0.5	0.00	0.00
EmpBenefit	2,715	5.0	2,378	9.1	0.00	0.00
RiskMgt	475	0.9	392	1.5	0.00	0.00

### **Account Services Summary Description**

***Number of Accounts:*** The total number of accounts attached to the specific service.

***% of Accounts:*** The number of accounts who have the particular service divided by the total number of accounts in the system.

***Number of Households:*** The total number of households who have the service.

***% of Households:*** The number of services divided by the total number of households in the system.

***Net Non-Interest Income/Expense Per Account:*** The cost per service.

***Net Non-Interest Income/Expense \$ Total:*** The total per service cost of the specified service multiplied by the number of accounts with the service.

### Balancing Summary

The Balancing Summary Report displays the account types showing the number and total balance of accounts as well as the weighted average rate and total noninterest income and non-interest expense, as well as average non-interest income and expense for each. The account type is categorized into products and totals are provided for the product categories as well as the overall deposits, loans, and services, if applicable.

The Balancing Summary Report is primarily used to assist in verifying the information imported into ExecuTrax when compared to a general ledger or trial balance. It is important to ensure the accuracy of ExecuTrax' data and this report can help simplify that process. By comparing the number of accounts, balance, and rates to information from other reports from your host system, you can feel confident the information within ExecuTrax is correct.

The non-interest income and non-interest expense totals will also help you in assuring accuracy within ExecuTrax. By analyzing these figures, you can determine whether or not the appropriate amount of each is applied to the accounts. These values can be tweaked within ExecuTrax; however, you will want to ensure that the overall numbers are valid. Furthermore, you can quickly determine if some numbers did not get entered since the balance may be 0. The averages will give you a good understanding of what each type code contributes to income and how much each account costs.

Balancing Summary				MARQUIS Federal			
Filter: Untitled				Includes: Active			
Deposits							
Product: PCHK : Checking							
Account Type Code & Description	Number of Accounts	Balance of Accounts	Wtd Avg Rate	Non-Interest Income		Non-Interest Expense	
				Avg	Total	Avg	Total
DDA02 Personal Checking	3,085	5,495,486	0.112%	256.95	792,683	279.10	861,010
DDA03 Premium Checking	1,407	22,430,400	2.290%	342.08	481,310	285.36	401,500
DDA04 Interest Checking	1,327	12,376,632	1.770%	323.04	428,680	281.88	374,052
DDA05 Free Checking	5,478	11,503,120	0.000%	231.37	1,267,424	259.93	1,423,900
DDA09 Senior Checking	1,460	3,057,362	0.050%	248.22	362,395	284.84	415,860
<b>Totals for Product:</b>	<b>12,757</b>	<b>54,863,000</b>	<b>1.350%</b>	<b>261.22</b>	<b>3,332,492</b>	<b>272.50</b>	<b>3,476,322</b>
Product: SAV : Savings							
Account Type Code & Description	Number of Accounts	Balance of Accounts	Wtd Avg Rate	Non-Interest Income		Non-Interest Expense	
				Avg	Total	Avg	Total
SAV51 Savings Commercial	640	1,326,412	2.247%	46.58	29,813	166.16	106,344
SAV52 Savings Personal	7,731	14,098,913	0.650%	45.64	352,843	189.85	1,235,808
SAV54 Christmas Club	223	937,572	0.566%	46.40	10,348	165.74	36,960
SAV55 Regular Savings	1,038	3,621,517	0.650%	45.14	46,859	161.36	167,496
<b>Totals for Product:</b>	<b>9,632</b>	<b>19,984,414</b>	<b>0.752%</b>	<b>45.66</b>	<b>439,863</b>	<b>160.56</b>	<b>1,546,608</b>
<b>Totals for Deposits:</b>	<b>22,389</b>	<b>74,847,414</b>	<b>1.190%</b>		<b>3,772,355</b>		<b>5,022,930</b>
<b>Totals:</b>	<b>22,389</b>	<b>74,847,414</b>	<b>1.190%</b>		<b>3,772,355</b>		<b>5,022,930</b>

### Balancing Summary Report Description

**Account Type Code & Description:** The account type code and corresponding description setup for your organization determined during the import. These can be modified under the look-up table.

**Number of Accounts:** The total number of accounts for each account type and totaled for each product category.

**Balance of Accounts:** The total balance for all accounts within that account type and totaled for each product category. The type of balance displayed (i.e., current, original, or average) is selected when creating the report.

**Weighted Average Rate:** Total interest paid or earned for the accounts divided by the total balance of the accounts, (where interest is rate \* balance).

**Average Non-Interest Income:** The Total Non-Interest Income balance of all accounts divided by the total sum of accounts for the account type.

**Total Non-Interest Income:** The total dollars earned other than margin for the distribution segment's accounts. This amount could be an imported field (i.e., service charges paid YTD), a value from the Modified Peer Data, or based on your own proprietary data.

**Average Non-Interest Expense:** The Total Non-Interest Expense balance for all accounts divided by the total sum for all accounts for the account type.

**Total Non-Interest Expense:** The total cost of those accounts other than interest expense, including all costs to open and maintain accounts for 1 year. This value is calculated during the Setup of ExecuTrax from the Modified Peer Data, or your own proprietary values.

### Breakeven Summary

The Breakeven Summary Report enables you to group by either account type or product categories to determine the number and total balance of accounts, the average and median balances, and breakeven balance for each. The breakeven balance is the balance at which the account type or product typically stops being unprofitable and begins being profitable.

The Breakeven Summary Report is essential in helping you understand and analyze your account and product profitability. The report will identify the effects of balance and its role in overall profitability. This information is critical in pricing your product line. Also, if you need to know the typical balance of an account type or product, the median balance on this report is a good determiner.

This report can be a very useful tool for re-pricing strategies. It may be used as a guide to determine break point (or tiers) for service charges or interest rate incentives. Setting account tier levels above and below the breakeven balance point will encourage higher balances and generate fees, which will equate to increased profits. Another important use of this report is to determine the balance required for marketing promotions. Requiring the promotional balances to meet the breakeven balance will help insure the profitability of new accounts generated as a result of the promotion, therefore having an overall profitable promotion. It is critical to ensure that marketing promotions generate profits in order to positively impact the institution's bottom line.

Breakeven Summary							MARQUIS Federal	
Filter: All Records						Includes: Active		
Product	Number of Accts	Balance of Accts	Average Balance	Median Balance	Breakeven Balance	Accounts Above Breakeven	Accounts Below Breakeven	
Checking	12,757	\$ 54,863,000	\$ 4,301	\$ 693	\$ 448	7,589	5,168	
Savings	9,632	\$ 19,984,414	\$ 2,075	\$ 420	\$ 4,078	1,057	8,575	
Certificate of Deposits	4,408	\$ 75,568,454	\$ 17,143	\$ 8,138	\$ 16,815	1,645	2,763	
Jumbo Certificate of Deposits	2,530	\$ 222,478,709	\$ 87,936	\$ 77,715	\$ 17,377	2,530	0	
Retirement Accounts	1,881	\$ 53,162,132	\$ 28,263	\$ 17,435	\$ 14,675	986	895	
Money Market Accounts	2,467	\$ 68,359,626	\$ 27,710	\$ 13,839	\$ 21,846	865	1,602	
Installment Loans	2,808	\$ 19,935,388	\$ 7,099	\$ 3,074	\$ 11,052	362	2,446	
Business Loans	1,534	\$ 65,129,517	\$ 42,457	\$ 13,787	\$ 43,467	327	1,207	
Auto Loans	2,222	\$ 21,407,363	\$ 9,634	\$ 6,550	\$ 16,966	474	1,748	
Real Estate Loans	2,008	\$ 180,136,271	\$ 89,709	\$ 47,241	\$ 33,636	1,138	870	
Student Loans	372	\$ 2,289,190	\$ 6,154	\$ 4,950	\$ 64,009	0	372	
Credit Cards	2,378	\$ 7,639,361	\$ 3,213	\$ 2,527	\$ 14,374	2	2,376	
Business Checking	2,756	\$ 42,778,793	\$ 15,522	\$ 1,737	\$ 9,452	589	2,167	
Commercial Real Estate	263	\$ 44,903,665	\$ 170,736	\$ 72,207	\$ 115,727	98	165	
Home Equity Loans	4,181	\$ 132,510,811	\$ 31,694	\$ 26,361	\$ 17,628	3,065	1,116	
Safe Deposit Box	2,300	\$ 0	\$ 0	\$ 0	\$ 0	2,300	0	
<b>Totals:</b>	54,497	\$ 1,011,146,694				23,027	31,470	

### Breakeven Summary Report Description

**Number of Accounts:** The total number of accounts by account type or product category within this segment. This selection is made prior to creating the report.

**Balance of Accounts:** The total account balance for all accounts within the segment. The type of balance displayed (i.e., current, original, average) is selected when creating the report.

**Average Balance:** The total balance of the accounts divided by the number of accounts.

**Median Balance:** A better indicator than average balance of a typical account balance. This is determined by selecting the balance that is the exact middle after all of the accounts are lined up smallest to largest.

**Breakeven Balance:** The balance of an account that is the point of profitability being zero. All accounts below this point are negative in profitability and all accounts above this balance are profitable. Breakeven is when the total profit (account balance multiplied by the spread plus non-interest income minus noninterest expense) is equal to 0.

**Accounts Above Breakeven:** The number of accounts that have a balance higher than the breakeven.

**Accounts Below Breakeven:** The number of accounts that have a balance lower than the breakeven balance.

**TIP!** If you have Breakeven Balances of "N/P", your NII is exceeding your NIE or you have a negative margin.



### Data Integrity Analysis Report Description

Field Name	Looks Good	Empty	Odd Data	Short Length
HH Name	4 or more characters in the HH Name field	Empty field	Characters such as ";;@\$/!.*()	3 or less characters in the HH Name field
Customer #	4 or more characters in the Customer # field	Empty field	Characters such as ";;@\$/!./"()	3 or less characters in the Customer # field
SSN/TIN	9 or more numbers	Empty field	Characters such as ";;@\$/!.*()	Less than 9 numbers
Phone	7 or more numbers	Empty field	Characters such as ";;@\$/!.*()	Less than 7 numbers
Address	Starts with 1,2,3,4,5,6,7,8,9, R, P, B and is 5 or more characters long	Empty field	Does not start with 1,2,3,4,5,6,7,8,9, R, P, B and is not empty	Starts with 1,2,3,4,5,6,7,8,9, R, P, B and is 4 or less characters long
City	4 or more characters in the City field	Empty field	Characters such as ";;@\$/!.*()	3 or less characters in the City field
State	2 or more characters	Empty field	Characters such as ";;@\$/!.*() or contains a number	1 character long
Zip	5 characters in the Zip field	Empty field	Characters such as ";;@\$/!.*()	4 or less characters in the Zip field
Zip4	4 characters in the Zip4 field	Empty field	Characters such as ";;@\$/!.*()	3 or less characters in the Zip4 field
Birthdate	Today's date or date is in the past	Empty field	If the date is in the future	
Open Date	Today's date or date is in the past	Empty field	If the date is in the future	
Maturity Date	Date is in the future	Empty field	If maturity date is in the past	
Last Transaction Date	Today's date or date is in the past	Empty field	If the date is in the future	
Bank	Bank codes match defined entries	Empty field	Bank codes do not match defined entries	

Field Name	Looks Good	Empty	Odd Data	Short Length
Region	Region codes match defined entries	Empty field	Region codes do not match defined entries	
Branch	Branch codes match defined entries	Empty field	Branch codes do not match defined entries	
Officer	Officer codes match defined entries	Empty field	Officer codes do not match defined entries	
Gender	If field contains M= Male or F= Female	Empty field	Any other character besides M or F	
Status	If field contains A= Active, I= Inactive or C= Closed	Empty field	Any other character besides A, I or C	
Email	Field is populated and the @ is present	Empty field	Field is populated and does not contain the @	
Field Name	True	False		
Employee	Employee flag=1	Employee flag=F		
No Mail	No Mail flag=T	No Mail flag=F		
Opt Out	Opt Out flag=T	Opt Out flag=F		

# EXECUTRAX

## Report Guide

Field Name	"=0"	"<0"	">0"	">1 Million"
Current Balance	# of accounts that equal 0 as current balance	# of accounts with a negative current balance	# of accounts with a current balance above 0 and less than 1,000,000	# of accounts with a current balance greater than or equal to 1,000,000
Original Balance	# of accounts that equal 0 as original balance	# of accounts with a negative original balance	# of accounts with an original balance above 0 and less than 1,000,000	# of accounts with an original balance greater than or equal to 1,000,000
Average Balance	# of accounts that equal 0 as average balance	# of accounts with a negative average balance	# of accounts with an average balance above 0 and less than 1,000,000	# of accounts with an average balance greater than or equal to 1,000,000
Minimum Balance	# of accounts that equal 0 as minimum balance	# of accounts with a negative minimum balance	# of accounts with a minimum balance above 0 and less than 1,000,000	# of accounts with a minimum balance greater than or equal to 1,000,000

Field Name	"=0"	"<0"	">0"	">=360"
Account Term- in months	# of accounts with term=0, or no term	# of accounts with a negative term	# of accounts with a term greater than 0 and less than 360	# of accounts with a term greater than 360 months or 30 years
Field Name	"=0"	"<1"	">=1"	">=20"
Interest Rate	# of accounts with interest rate = 0	# of accounts with interest rate greater than 0 but less than 1	# of accounts with interest rate greater than or equal to 1 percent and less than 20 percent	# of accounts with interest rate greater than or equal to 20 percent
Field Name	"=0"	"<0"	"<18"	">100"
Account Holder Age	# of accounts with the age field = 0 or is not populated from the Birthday field	# of accounts with an age of 0 but have a Birthday field and the account holder is not yet 1 year of age	# of accounts under 18 years of age	# of accounts with an age greater than 100 years
Field Name	"=1"	">=5"	">=10"	">20"
Accounts per Household	Single Account households	Household has between 5 and 9 accounts	Household has between 10 and 19 accounts	Household has 20 or more accounts

### Household Demographic Segmentation Analysis

Note: This report is only available if you have purchased appended demographics from MARQUIS that include **Lifestage** and linked that file into your currently active File Set.

The nature of this report is to give you a breakdown of several demographic elements, primarily household income, age, presence of children and retirement status. The report is much like a CrossTab report, providing income across the column headings and then a combination of age and presence of children or retirement status down the row headings.

At the intersection of each column and row is a designated Demographic Score, which can be used in filtering for the households contained in that particular combination of column and row data. This will aid your investigation into particular income, age, presence of children and retirement status variables.

Household Demographic Segmentation Analysis													MARQUIS Federal												
Filter: All Records													Includes: Active												
Segment	Income < \$20,000				Income >= \$20,000 < \$40,000				Income >= \$40,000 < \$75,000				Income >= \$75,000												
	%	\$	%	SProfit %	%	\$	%	SProfit %	%	\$	%	SProfit %	%	\$	%	SProfit %									
<36 With Kids	1				2				3				4												
Household	122	1		0	192	1			330	3			278	2											
Loans	61	1	2,253,962	1	12,591	2		104	1	2,491,270	1	-2,750	0	171	2	5,649,694	3	27,183	3	124	2	3,187,101	3	-18,940	-2
Deposits	183	1	1,600,179	1	-5,579	-1		295	1	3,900,904	1	-1,664	0	589	3	13,749,751	4	65,768	7	484	2	7,895,117	4	29,726	3
Services	130	1	0	0	-13	-14		203	2	0	0	63	70	300	3	0	0	38	42	235	2	0	0	-55	-61
<36 No Kids	5				6				7				8												
Household	208	2		0	315	2			502	4			385	3											
Loans	103	1	2,316,483	1	-8,089	-1		148	2	6,141,146	3	68,933	8	274	4	9,485,871	4	12,876	2	162	2	6,004,894	4	41,423	5
Deposits	939	2	4,876,696	2	9,759	1		515	2	7,215,400	2	22,662	2	945	4	16,000,811	5	151,219	16	676	3	9,254,994	5	-11,603	-1
Services	233	2	0	0	-130	-144		327	3	0	0	38	42	484	4	0	0	168	187	276	2	0	0	104	116
36-55 With Kids	9				10				11				12												
Household	179	1		0	392	3			1,093	8			1,779	14											
Loans	119	2	4,174,026	2	7,839	1		215	3	7,910,999	4	38,540	5	501	7	12,416,406	6	-2,209	0	996	14	30,729,099	6	125,670	15
Deposits	290	1	3,018,043	1	-10,476	-1		638	3	8,401,137	3	23,855	3	1,744	8	22,287,829	7	60,667	6	3,091	14	48,945,261	7	205,685	22
Services	177	2	0	0	-84	-98		397	3	0	0	34	38	981	8	0	0	-284	-316	1,586	14	0	0	-778	-894
36-55 No Kids	13				14				15				16												
Household	290	2		0	545	4			1,127	9			1,499	12											
Loans	159	2	4,253,339	2	10,324	1		282	4	7,494,050	4	10,363	1	658	9	19,610,650	9	55,454	7	911	13	31,130,584	9	206,875	25
Deposits	454	2	5,318,075	2	-14,508	-2		859	4	10,850,647	4	35,059	4	1,894	9	28,026,764	9	102,286	11	2,590	12	33,554,078	9	60,463	6
Services	292	2	0	0	-82	-69		508	4	0	0	-11	-12	950	8	0	0	280	311	1,241	11	0	0	400	444
>55 Retired	17				18				19				20												
Household	101	1		0	148	1			150	1			98	1											
Loans	65	1	1,607,559	1	2,761	0		72	1	2,490,408	1	13,509	2	89	1	1,971,020	1	-11,654	-1	54	1	1,219,723	1	-4,932	-1
Deposits	166	1	1,257,970	0	-5,508	-1		197	1	1,684,144	1	-7,050	-1	245	1	1,691,325	1	-7,332	-1	151	1	1,216,333	1	-10,351	-1
Services	95	1	0	0	-80	-89		112	1	0	0	15	17	146	1	0	0	61	68	71	1	0	0	33	37
>55 Not Retired	21				22				23				24												
Household	398	3		0	577	4			972	8			1,241	10											
Loans	228	3	4,952,544	2	-10,985	-1		314	4	8,167,486	4	2,251	0	527	7	13,999,500	7	106,856	13	720	10	22,746,599	7	136,324	17
Deposits	619	3	6,204,463	2	12,365	1		937	4	11,852,284	4	34,781	4	1,695	8	25,142,892	8	95,165	10	2,147	10	33,352,141	8	118,103	12
Services	372	3	0	0	90	100		621	5	0	0	-267	-297	935	8	0	0	129	143	1,064	9	0	0	401	446
Column Totals																									
Household	1,298	10		0	2,169	17			4,174	32			5,280	41											
Loans	735	10	19,557,913	9	14,441	2		1,135	16	34,635,354	16	130,846	16	2,220	31	69,133,141	30	188,506	23	2,967	42	95,017,994	30	486,420	59
Deposits	2,051	9	22,275,426	7	-13,947	-1		3,441	16	48,914,516	14	107,653	11	6,982	32	106,899,372	35	467,773	46	9,139	42	134,617,914	35	392,023	41
Services	1,299	11	0	0	-279	-310		2,168	19	0	0	-128	-142	3,776	32	0	0	392	436	4,473	38	0	0	105	117
Grand Totals																									
Household	12,921	100		0																					
Loans	7,057	100	212,344,402	100	820,213	100																			
Deposits	21,613	100	307,707,228	100	953,502	100																			
Services	11,716	100	0	0	90	100																			

### Household Demographic Segmentation Analysis Report Description

**Column Headings:** Four breaks of household income, at less than \$20,000, \$20,000-\$40,000, \$40,000-\$75,000 and \$75,000 and up.

**Row Headings:** Age breaks of <36, 36-55 and 55 and up, combined with presence of children (for age ranges up to 55) or retirement status (for age ranges over 55).

**Cells in report:** Each intersection of a column and row contains information about the number of households, number and balance of accounts and profit contribution of those households meeting the income and age/presence of children/retirement status criteria.

**Demographic Score:** Each intersection of data in the report is designated by a red numeric score in the upper right-hand corner of the cell, from 1 to 24 (four columns by six rows). This Demographic Score is a field by which you can filter, to make research and identification of those households an easy process.

**TIP!** Demographic Score is in the field type for your Demographic Link File.

### Household Percentile Analysis

The Household Percentile report is a great management tool. It is best used without a filter condition. The report segregates households into profit groups of Top 1%, Top 5%, Top 10%, Top 20%, and bottom 10%. This report also provides a summary of Profit, Product Usage and Product Relationships within the profit segments listed above. It allows you to look at Households with only Deposits, only Loans, or Households with Loans and Deposits in the Profit Segment. You can quickly determine your best and worst segments and how they react over time to your cross-sell efforts.

Household Percentile Analysis							MARQUIS Federal
Filter: All Records							Includes: Active
Group	Segment:	Top 1%	Top 5%	Top 10%	Top 20%	Bottom 10%	Totals
<b>Total Households</b>		<b>259</b>	<b>1,302</b>	<b>2,607</b>	<b>5,216</b>	<b>2,611</b>	<b>26,090</b>
\$Profit		4,034,849	6,868,235	8,348,885	9,564,583	-4,186,111	3,078,377
\$Profit Per Household		15,579	5,275	3,202	1,834	-1,603	118
Percent of Total Profit		131.07	223.11	271.21	310.70	N/A	100.00
<b>Deposit and Loan Accounts</b>		<b>1,210</b>	<b>5,675</b>	<b>9,902</b>	<b>15,888</b>	<b>8,548</b>	<b>52,197</b>
Accounts per Household		4.67	4.36	3.80	3.05	*****	2.00
Unique Products per Household		2.68	2.98	2.80	2.40	2.53	1.73
Single Account Households		51	211	460	1,503	614	14,356
Percent of Segment		19.69	16.21	17.64	28.82	23.52	55.02
<b>Products &amp; Services</b>		<b>1,619</b>	<b>7,347</b>	<b>12,962</b>	<b>21,262</b>	<b>10,848</b>	<b>72,876</b>
Products & Services per Household		6.25	5.64	4.97	4.08	4.15	2.79
Unique Product & Service per Household		3.54	3.84	3.63	3.16	3.06	2.36
Single Product or Service Households		48	171	362	1,150	573	9,942
Percent of Segment		18.53	13.13	13.89	22.05	21.95	38.11
<b>Households with Deposits &amp; Loans</b>		<b>134</b>	<b>743</b>	<b>1,342</b>	<b>1,998</b>	<b>1,517</b>	<b>6,667</b>
Profits		2,342,674	3,997,016	4,700,734	5,011,500	-2,266,963	1,873,496
\$Profit per Household		17,483	5,380	3,503	2,508	-1,494	281
Percent of Segment \$Profit		58.06	58.20	56.30	52.40	54.15	60.86
Percent of Group \$Profit		125.04	213.35	250.91	267.49	-121.00	100.00
Percent of Total \$Profit		76.10	129.84	152.70	162.80	N/A	60.86
Number of Deposits		434	2,017	3,332	4,692	3,476	13,038
Deposits per Household		3.24	2.71	2.48	2.35	2.29	1.96
Balance of Deposits		38,981,260	88,924,140	118,171,054	143,911,189	30,219,583	205,371,627
\$Deposits per Household		290,905	119,683	88,056	72,028	19,921	30,804
Number of Loans		321	1,875	3,186	4,386	2,879	11,328
Loans per Household		2.40	2.52	2.37	2.20	1.90	1.70
Balance of Loans		72,105,889	178,358,596	233,315,374	267,556,887	36,575,147	354,411,992
\$Loans per Household		538,104	240,052	173,856	133,912	24,110	53,159
<b>Households with Only Deposits</b>		<b>43</b>	<b>330</b>	<b>929</b>	<b>2,705</b>	<b>254</b>	<b>15,945</b>
Profits		542,691	1,292,799	1,944,736	2,774,380	-450,011	1,466,160
\$Profit per Household		12,621	3,918	2,093	1,026	-1,772	92
Percent of Segment \$Profit		13.45	18.82	23.29	29.01	10.75	47.63
Percent of Group \$Profit		37.01	88.18	132.64	189.23	-30.69	100.00
Percent of Total \$Profit		17.63	42.00	63.17	90.12	N/A	47.63
Number of Deposits		290	1,352	2,777	5,957	939	23,393
Deposits per Household		6.74	4.10	2.99	2.20	3.70	1.47
Balance of Deposits		42,049,614	110,832,277	172,416,744	258,236,264	10,786,714	331,823,501
\$Deposits per Household		977,898	335,855	185,594	95,466	42,467	20,811
<b>Households with Only Loans</b>		<b>82</b>	<b>229</b>	<b>336</b>	<b>513</b>	<b>840</b>	<b>3,386</b>
Profits		1,149,484	1,578,420	1,703,415	1,778,703	-1,469,137	-261,564
\$Profit per Household		14,018	6,893	5,070	3,467	-1,749	-77
Percent of Segment \$Profit		28.49	22.98	20.40	18.60	35.10	-8.50
Percent of Group \$Profit		100.00	100.00	100.00	100.00	100.00	100.00
Percent of Total \$Profit		37.34	51.27	55.33	57.78	N/A	-8.50
Number of Loans		165	431	607	853	1,254	4,438
Loans per Household		2.01	1.88	1.81	1.66	1.49	1.31
Balance of Loans		42,099,811	65,878,757	75,960,322	84,641,094	15,149,388	119,539,574
\$Loans per Household		513,412	287,680	226,072	164,992	18,035	35,304

### Household Percentile Analysis Report Description

**Total Households:** Number of all Households for the segment.

**\$Profit:** Total \$ Profit for this segment.

**\$Profit per Household:** Number of Households divided by the total \$ Profit.

**% of Total Profit:** \$ Profit of segment times total \$ Profit.

**Deposits and Loans:** Number of all Deposit and Loan accounts in the Households for this segment

**Accounts Per Household:** Number of all Deposit and Loan accounts divided by the Number of Households for the segment

**Unique Products per Household:** Sum of the Number of Unique Products divided by the Number of Households for the segment.

**Single Account Household:** Number of Households that only have one account.

**Percent of Segment:** Single Account Households divided by Total Number of Households for this segment.

**Product & Services:** All Accounts and Services for the Household.

**Products & Services per Household:** Number of Products and Services divided by the Total Number of Households for this segment.

**Unique Relationships per Household:** Sum of the number of unique products and services divided by the number of households for this segment.

**Unique Relationships per Household:** Sum of the number of unique products and services divided by the number of households for this segment.

**Single Product or Service Household:** Total number of unique products and services equal 1.

**Percent of Segment:** Single Relationship Households divided by the Product and Services (Relationship).

**Households with Deposits & Loans:** Number of Households that have a Deposit and a Loan account.

**Profits:** Total \$ Profit of the Households with Deposit and Loan Accounts.

**\$Profit per Household:** Profit divided by the Households with Deposits and Loans.

**Percent of Segment \$Profit:** Profit divided by \$Profit for Total Household segment.

**Percent of Group \$Profit:** Profits for segment divided by profit for Households with Deposits and Loans.

**Percent of Total \$ Profit:** Profits divided by the Total \$ Profit for Total Households.

**Number of Deposits:** Number of Deposit Accounts in this segment.

**Deposits per Household:** Number of Deposits divided by the Number of Households for this segment.

**Balance of Deposits:** Sum of the Deposit Balances for this segment.

**\$Deposits per Household:** Balance of Deposits divided by the Number of Households in this segment.

**Number of Loans:** Number of Loan Accounts in this segment.

**Loans per Household:** Balance of Loans divided by the Number of Households for this segment.

**Balance of Loans:** Sum of the Loan Balances for this segment.

**\$Loans per Household:** Balance of Loans divided by the Number of Households in this segment.

**Households with Only Deposits:** Number of Households that only have Deposit accounts.

**Profits:** \$ Profit of all Deposit Accounts in the Households

**\$Profit per Household:** Profits divided by the Households with only Deposits.

**Percent of Segment \$Profit:** Profits divided by the \$Profit for Total Households segment.

**Percent of Group \$Profit:** \$ Profit for segment divided by total profits for Households with only Deposit Accounts.

**Percent of Total \$Profit:** Profits divided by the Total \$Profit for Total Households.

**Number of Deposits:** Total Number of Deposit Accounts

**Deposits per Household:** Number of Deposits divided by Households with Only Deposits.

**Balance of Deposits:** Sum of the Deposit Balances for this segment.

**\$Deposits per Household:** Balance of Deposits divided by the Households with Only Deposits.

**Households with Only Loans:** Number of Households that only have Loan Accounts.

**Profits:** \$Profit of all Loan Accounts in the Household.

**\$Profit per Household:** Profits divided by the Households with Only Loans.

**Percent of Segment \$Profit:** Profits divided by \$Profit for Total Households segment.

**Percent of Group \$Profit:** \$ Profit for segment divided by total profits for Households with only Loan Accounts.

**Percent of Total \$Profit:** Profits divided by the Total \$Profit for Total Households.

**Number of Loans:** Number of Loan Accounts for this segment.

**Loans per Household:** Number of Loans divided by the Households with only Loans.

**Balance of Loans:** Sum of all Loan Balances for the Households in this segment.

**\$Loans per Household:** Balance of Loans divided by the Households with only Loan Accounts.

### Household Product Summary

The Household Product Summary Report is an essential report in evaluating your product portfolio and the penetration of your households with the products. For each of your product categories you can determine the number, total balance, and average balance. You can also find the number and percent of households that have that product.

Household Product Summary										MARQUIS Federal	
Filter: All Records										Includes: Active	
Product	Specified Product			Households		Household Profit			Avg # of Unique		
	Number	Balance	Avg Bal	Number	%All	Total \$	%All	Avg/HH	Products	Products & Services	
Checking	12,757	54,863,000	4,301	11,279	43.23	2,303,353	74.82	204	1,999	2,905	
Savings	9,632	19,984,414	2,075	8,371	32.09	-737,622	-23.96	-88	1,984	2,716	
Certificate of Deposits	4,408	75,568,454	17,143	3,551	13.61	136,215	4.42	38	3,356	4,055	
Jumbo Certificate of Deposits	2,530	222,478,709	87,936	1,488	5.70	2,053,383	66.70	1,380	2,656	3,591	
Retirement Accounts	1,881	53,162,132	28,263	1,509	5.78	680,529	22.11	451	2,596	3,526	
Money Market Accounts	2,467	68,359,626	27,710	2,342	8.98	2,254,743	73.24	963	3,102	4,341	
Installment Loans	2,808	19,935,388	7,099	2,447	9.38	-36,151	-1.17	-15	2,136	2,682	
Business Loans	1,534	65,129,517	42,457	1,086	4.16	401,182	13.03	369	1,785	2,106	
Auto Loans	2,222	21,407,363	9,634	2,167	8.31	-46,722	-1.52	-22	2,566	3,204	
Real Estate Loans	2,008	180,136,271	89,709	1,934	7.41	2,403,624	78.08	1,243	3,168	3,829	
Student Loans	372	2,289,190	6,154	372	1.43	-8,221	-0.27	-22	2,212	2,844	
Credit Cards	2,378	7,639,361	3,213	1,971	7.55	-1,102,563	-35.82	-559	2,786	3,380	
Business Checking	2,756	42,778,793	15,522	2,329	8.93	1,056,856	34.33	454	1,872	2,570	
Commercial Real Estate	263	44,903,665	170,736	190	0.73	419,225	13.62	2,206	2,211	2,579	
Home Equity Loans	4,181	132,510,511	31,694	2,237	8.57	1,699,093	55.19	760	3,554	4,224	
Safe Deposit Box	2,300	0	0	1,928	7.39	42,879	1.39	22	3,579	4,420	

### Household Product Summary Report Description

**Number of Specified Product:** The total number of accounts within that product category.

**Balance of Specified Product:** The total account balance for all accounts within that product category.

**Avg. Bal of Specified Product:** The total balance for that product divided by the total number of that product.

**Number of Households:** The total number of households that have that product.

**% of All:** The percentage of all households with that product.

**Profit Total \$:** The annual margin plus non-interest income less non-interest expense totaled for the households with the product. This profit also includes the profit \$ from other accounts within these household relationships.

**Profit % All:** The total profit earned from the product divided by the total profit from all accounts within the product category.

**Avg HH:** The total profit for the product divided by the number of households with that product.

**Avg # of Unique Products:** The total number of different products held by households with this product. For example, a household with only 2 checking accounts has only one unique product.

**Avg # of Unique Products & Services:** The total number of different products and services for households with this product.

### Household Products and Services Summary

This summary report combines different cross-sell numbers on one report for a quick overview. The information comes from your Household database.

You can choose to sort this report by Household Bank, Region, Household Branch or Household Manager.

#### Household Products and Services Summary

MARQUIS Federal

Filter: All Records									Includes: Active			
Branch:	# of Households	% of All	# of Accounts	% of All	\$ of Accounts	% of All	# of Services	% of All	# Accounts per Household	# Accounts & Services per Household	# of Unique Products per Household	# of Unique Prod/Servs per Household
Alamo Heights	1,894	7.26	3,657	7.01	71,296,960	7.05	1,774	8.58	1.93	2.87	1.73	2.49
Castle Hills	1,934	7.41	4,236	8.12	110,510,216	10.93	1,588	7.68	2.19	3.01	1.88	2.57
Commerce	2,025	7.76	4,473	8.57	88,580,607	8.76	1,708	8.26	2.21	3.05	1.86	2.49
Downtown	2,205	8.45	4,180	8.01	35,783,703	3.54	1,419	6.86	1.90	2.54	1.62	2.06
Lakeside	2,458	9.42	4,885	9.36	58,079,836	5.74	1,477	7.14	1.99	2.59	1.75	2.17
Leon Valley	1,316	5.04	2,204	4.22	35,866,341	3.55	1,014	4.90	1.67	2.45	1.48	2.15
Mission Park	1,001	3.84	1,998	3.83	40,492,951	4.00	783	3.79	2.00	2.78	1.71	2.33
Oak Lawn	2,091	8.01	4,559	8.73	92,271,365	9.13	1,457	7.05	2.18	2.88	1.81	2.33
Riverside	2,912	11.16	5,803	11.12	138,219,823	13.67	2,467	11.93	1.99	2.84	1.70	2.41
Somerset	1,213	4.65	2,908	5.57	77,040,882	7.62	1,224	5.92	2.40	3.41	2.03	2.86
Terrell Hills	1,497	5.74	2,831	5.42	63,436,545	6.27	1,111	5.37	1.89	2.63	1.62	2.24
Willowbend	3,196	12.25	5,918	11.34	103,442,405	10.23	2,227	10.77	1.85	2.55	1.65	2.18
Wood Lake	2,348	9.00	4,545	8.71	96,125,060	9.51	2,430	11.75	1.94	2.97	1.75	2.60
<b>Totals:</b>	26,090	100.00	52,197	100.00	1,011,146,694	100.00	20,679	100.00	2.00	2.79	1.73	2.35

### Household Products and Services Summary Report Description

**# of Households:** # of Households within each value selected to Sort Output By.

**% of All:** # of Households divided by the total # of Households.

**# of Accounts:** # of Accounts for the Households.

**% of All:** # of Accounts divided by the total # of Accounts.

**\$ of Accounts:** Sum of the Accounts within the Households.

**% of All:** \$ of Accounts divided by the Total \$ of all Accounts.

**# of Services:** # of services for the Households.

**% of All:** # of services divided by the total # of services.

**# of Accounts per Household:** # of Accounts divided by the # of Households.

**# of Accounts & Services per Household:** # of Accounts plus the # of Services divided by the # of Households.

**# of Unique Products per Household:** Sum of the Unique Products of each Household divided by the # of Households.

**# of Unique Products and Services per Household:** Sum of the Unique Products plus the # of Services divided by the # of Households.

### Household Profile

The Household Profile Report provides a wealth of information about your customers. Each of the seven pages (reports) represents the different types of relationships your customer households can have with your institution. Therefore, many questions regarding these relationships can be answered. The seven reports in the package are actually three sets of segmenting reports and a summary report that combines all of the other report pages.

The columns divide the retail and business households, with a total column which is a combination of the two. The rows on each page contain: general information regarding the entire household, all account information for that household, and the deposit and loan information for the households.

You may also run this report when segmenting your data by:

- Profit Segment
- Branch
- Account Open Date

Summary Profile				MARQUIS Federal							
Filter: All Records				Includes: Active							
	Retail Households			Business Households			Combined Results				
	Amount	% of All Accounts	% Comb. Results	% Sum. Profile	Amount	% of All Accounts	% Comb. Results	% Sum. Profile			
<b>General</b>											
Total Households	22,289		85.43%	100.00%	3,801		14.57%	100.00%	26,090		100.00%
Deposit Households	19,696		87.10%	100.00%	2,916		12.90%	100.00%	22,612		100.00%
Deposit Only	13,546		84.95%	100.00%	2,399		15.05%	100.00%	15,945		100.00%
Loan Households	8,676		86.30%	100.00%	1,377		13.70%	100.00%	10,053		100.00%
Loan Only Households	2,526		74.60%	100.00%	860		25.40%	100.00%	3,386		100.00%
Number of Services	18,741		90.63%	100.00%	1,938		9.37%	100.00%	20,679		100.00%
Services per Household	0.84		106.33%	100.00%	0.51		64.56%	100.00%	0.79		100.00%
<b>All Accounts</b>											
Number of Accounts	45,729		87.61%	100.00%	6,468		12.39%	100.00%	52,197		100.00%
Accounts per Household	2.05		102.50%	100.00%	1.70		85.00%	100.00%	2.00		100.00%
Balance of Accounts	\$ 851,631,019		84.22%	100.00%	\$ 159,515,675		15.78%	100.00%	\$ 1,011,146,694		100.00%
Balance per Account	\$ 18,623		96.13%	100.00%	\$ 24,662		127.31%	100.00%	\$ 19,372		100.00%
Balance per Household	\$ 38,209		98.59%	100.00%	\$ 41,967		108.29%	100.00%	\$ 38,756		100.00%
<b>Deposits</b>											
Number of Accounts	31,995	69.97%	87.82%	100.00%	4,436	68.58%	12.18%	100.00%	36,431	69.80%	100.00%
Accounts per Household	1.44	70.24%	102.86%	100.00%	1.17	68.82%	83.57%	100.00%	1.40	70.00%	100.00%
Balance of Accounts	\$ 465,913,846	54.71%	86.73%	100.00%	\$ 71,281,282	44.69%	13.27%	100.00%	\$ 537,195,128	53.13%	100.00%
Avg Account Balance	\$ 14,562	78.19%	98.75%	100.00%	\$ 16,069	65.16%	108.97%	100.00%	\$ 14,746	76.12%	100.00%
Avg Household Balance	\$ 20,903	54.71%	101.52%	100.00%	\$ 18,753	44.69%	91.08%	100.00%	\$ 20,890	53.13%	100.00%
<b>Loans</b>											
Number of Accounts	13,734	30.03%	87.11%	100.00%	2,032	31.42%	12.89%	100.00%	15,766	30.20%	100.00%
Accounts per Household	0.62	30.24%	103.33%	100.00%	0.53	31.18%	88.33%	100.00%	0.60	30.00%	100.00%
Balance of Accounts	\$ 385,717,173	45.2%	81.38%	100.00%	\$ 88,234,393	55.31%	18.62%	100.00%	\$ 473,951,566	46.87%	100.00%
Avg Account Balance	\$ 28,085	150.81%	93.42%	100.00%	\$ 43,422	176.07%	144.44%	100.00%	\$ 30,062	155.18%	100.00%
Avg Household Balance	\$ 17,305	45.29%	95.26%	100.00%	\$ 23,213	55.31%	127.78%	100.00%	\$ 18,166	46.87%	100.00%

### Household Profile Report Description

1. **Summary Profile-** This report provides a summary of all the accounts and households in the entire database or filter. Households and accounts included on the other reports are combined in the Summary Profile Report. Therefore, it provides a good snapshot of the database or filter group. This report will indicate: the number and percent of households that are business or retail, and their relationship. Many choose to use this page only to provide a snapshot of the organization or filter segment to give to other managers.
2. **Deposit Households Profile-** The report includes any household with a deposit product. If these households have loans, that information is provided as well. This report will tell you the percent of your database or filter group that has a deposit account, the percent that has retail and business deposit accounts, and of the filter group or total database, the number and dollar amount of deposits.
3. **Loan Households Profile-** This report includes all households with a loan product. It also provides information on the deposit products these households have. This report will tell you the percent of your database or filter group that has a loan account, the percent that has retail and business loan accounts, and of the filter group or total database, the number and dollar amount of loans.
4. **Deposit Only Households Profile-** This report demonstrates customer households that have ONLY a deposit type account with your institution. As you will notice in the loan section, there are zeros. From this report, you can determine your cross sales opportunities to deposit retail and business households in your database.
5. **Loan Only Households Profile-** This report demonstrates customer households that have ONLY a loan type account with your institution. As you will notice in the deposit section, there are zeros. From this report, you can determine the cross sales opportunities to retail and business loan households in your database.
6. **Single Account Households Profile-** This report provides information on all households with one account type only, whether it is a deposit or loan account. In the All Accounts section, the account per household ratio is exactly one. The information distributed in the deposit, loan and general sections relate to that one account which each household contains. Again, this is a good report to look for cross sales opportunities.
7. **Multiple Account Households Profile-** Any household having more than one account type is represented on this report. This report will tell you the number and percent of households having more than one account, the number and balances of loans and deposits, the account per household ratio of these numbers, and the average balance of all the household accounts.

This report should be one of the first reports run when analyzing a customer segment. After getting the big picture information from the Summary Report, you will have many other questions to answer regarding the relationship of your segment. We suggest running this report on several different percentile groups (i.e., Top 1%, Top 5%, Top 10%, and the entire customer base). Several areas that you should pay special attention to include the accounts per household on the Summary Report, especially how they differ across the percentile categories. Also notice the percentage of retail versus business households in each category. Determine the profile of single account households in each category; what is it about that one account that makes the entire household profitable or unprofitable. Analyze these reports to determine the percent of the entire customer base that are single account households.

### General

**Total Households:** The total number of households for the column.

**Deposit Households:** The total number of households for the column that have at least one deposit account.

**Deposit Only Households:** The total number of households for the column that only have deposit accounts.

**Loan Households:** The total number of households for the column that have at least one loan account.

**Loan Only Households:** The total number of households for the column that only have loan accounts.

**Number of Services:** The total number of services held by households in that column.

**Services per Household:** The total number of services held by the households in that column divided by the number of households.

### All Accounts

**Number of Accounts:** The total number of accounts, both deposits and loans, held by the household within the column.

**Accounts per Household:** The total number of accounts held by the households within the column divided by the total number of households for the column.

**Balance of Accounts:** The total balance of the accounts for the column's households.

**Balance per Account:** The total balance of the accounts for the column's households divided by the total number of accounts.

**Balance per Household:** The total balance of all accounts divided by the total balance of the households for the column.

### Deposit Accounts

**Number of Accounts:** The total number of deposit accounts held by the household within the column.

**Accounts per Household:** The total number of deposit accounts held by the households within the column divided by the total number of households for the column.

**Balance of Accounts:** The total balance of the households' deposit accounts.

**Average Account Balance:** The total balance of deposit accounts held by the households within the column divided by the total number of deposit households.

**Average Household Balance:** The total balance of the household's deposit accounts divided by the total number of deposit households.

### Loans Accounts

**Number of Accounts:** The total number of loans held by the household within the column.

**Accounts per Household:** The total number of loan accounts held by the households within the column divided by the total number of households for the column.

**Balance of Accounts:** The total balance of the households' loan accounts.

**Average Account Balance:** The total balance of loan accounts held by the households within the column divided by the total number of loan households.

**Average Household Balance:** The total balance of the household's loan accounts divided by the total number of loan households.

### Retail Households

**Amount:** The total values for retail households for each field.

**% of All Accounts:** The specific information for deposits and loans divided by the total account information.

**% Comb. Results:** The amount for each field of the retail households divided by the total amount for each field that is shown in the combined results column.

**% Sum. Profile:** The amount for each field for the retail households divided by that same field on the summary report.

### Business Households

**Amount:** The total values for business households for each field.

**% of All Accounts:** The specific information for deposits and loans divided by the total account information.

**% Comb. Results:** The amount for each field for the business household divided by the total amount for each field which is shown in the combined results column.

**% Sum. Profile:** The amount for each field for the business households divided by that same field on the summary report.

### Combined Results

**Amount:** The total values for both retail and business households for each field.

**% of All Accounts:** The specific information for deposits and loans divided by the total account information.

**% Sum. Profile:** The amount for each field for the business households divided by that same field on the summary report.

### Next Product Potential

This report is a quick and easy way of looking at the Next Product potentials of your households. It is a summary of the number of households for each next product.

Next Product Potential							MARQUIS Federal	
Filter: All Records							Includes: Active	
Next Product	Number of Households	Average Balance	Total Potential	Weighted Avg Rate	Net Profit Amount	\$ Profit Per Household		
Checking	4,112	\$ 4,324	\$ 17,780,288	1.387%	\$ 407,088	\$ 99		
Business Checking	702	\$ 15,360	\$ 10,782,720	1.333%	\$ 89,154	\$ 127		
Savings	7,232	\$ 1,964	\$ 14,203,648	0.760%	\$ -433,920	\$ -60		
Certificate of Deposits	1,259	\$ 17,184	\$ 21,634,656	4.494%	\$ -467,089	\$ -371		
Jumbo Certificate of Deposits	735	\$ 87,364	\$ 64,212,540	4.589%	\$ 441,735	\$ 601		
Retirement Accounts	224	\$ 28,040	\$ 6,280,960	4.138%	\$ 36,288	\$ 162		
Money Market Accounts	1,925	\$ 27,406	\$ 52,756,550	3.683%	\$ 404,250	\$ 210		
<b>Total Deposits:</b>	<b>16,189</b>			<b>3.696%</b>	<b>\$ 777,072</b>	<b>\$ 48</b>		
Real Estate Loans	283	\$ 89,709	\$ 25,387,647	6.597%	\$ 299,980	\$ 1,060		
Student Loans	106	\$ 6,154	\$ 652,324	4.000%	\$ -36,358	\$ -343		
Credit Cards	2,089	\$ 3,213	\$ 6,711,957	13.279%	\$ -1,219,976	\$ -584		
Commercial Real Estate	76	\$ 170,736	\$ 12,975,936	6.798%	\$ 83,220	\$ 1,095		
Home Equity Loans	367	\$ 31,694	\$ 11,631,698	7.320%	\$ 116,339	\$ 317		
Installment Loans	1,157	\$ 7,099	\$ 8,213,543	9.674%	\$ -157,352	\$ -136		
Business Loans	1,072	\$ 42,457	\$ 45,513,904	13.417%	\$ -57,888	\$ -54		
Auto Loans	2,803	\$ 9,634	\$ 27,004,102	7.283%	\$ -459,692	\$ -164		
<b>Total Loans:</b>	<b>7,953</b>			<b>8.011%</b>	<b>\$ 707,817</b>	<b>\$ 89</b>		

### Next Product Potential Report Description

**Next Product** - Product calculated as the next potential product for the household. This is driven by the way the Next Product is setup (using User Preferences or standard ExecuTrax calculation).

**Number of Households** - Number of Households with the same Next Product.

**Average Balance** - The Total Balance for this product divided by the number of accounts this product currently has.

**Total Potential** - Number of Households from this report multiplied by the Average Balance on this report for each Next Product potential.

**Weighted Avg Rate** - Weighted Average Rate for the Product based on the current import.

**Net Profit Amount** - Sum of the product's current profitability.

**\$ Profit Per Household** - Net Profit Amount divided by the number of households.

### Trending Analysis

The Trending Report was designed to provide a rolling twelve-month look at the most common metrics used to measure success at a financial institution. It combines household, customer/member, branch, product, service, and profit summary and distribution reports into one easy-to-navigate report designed to help you identify trends within your institution and keep track of product performance over time.

This report provides you with the option of reporting values at the household or customer/member levels and will likely become a mainstay in your monthly reporting arsenal.

MARQUIS Federal					
	Jan-15	Feb-15	Mar-15	Daily	Change/Total
Households	25,341	25,341	25,341	26,090	749
Customers	45,542	45,542	45,542	44,631	-911
Accounts	51,184	51,184	51,184	52,197	1,013
Deposits	35,418	35,418	35,418	36,431	1,013
Deposit Balances	\$525,505,749	\$525,505,749	\$525,505,749	\$537,195,128	\$11,689,379
Loans	15,766	15,766	15,766	15,766	0
Loan Balances	\$473,951,566	\$473,951,566	\$473,951,566	\$473,951,566	\$0
Profit Per Household	\$124	\$124	\$124	\$118	-\$6
Unique Products Per Household	1.75	1.75	1.75	1.73	-0.02
Unique Products & Services Per Household	2.27	2.27	2.27	2.36	0.09
Average Age	50.77	50.77	50.77	50.94	0.17
Single Product Household %	58.4%	58.4%	58.4%	59.4%	0.97%
New Households	788	0	0	0	788
New Household Deposits	684	0	0	0	684
New Household Deposit Balances	\$7,506,726	\$0	\$0	\$0	\$7,506,726
New Household Loans	237	0	0	0	237
New Household Loan Balances	\$6,369,476	\$0	\$0	\$0	\$6,369,476
Profit Per New Household	\$54	\$0	\$0	\$0	-\$54
Unique Products Per New Household	1.13	0.00	0.00	0.00	-1.13
Unique Products & Services Per New House	1.47	0.00	0.00	0.00	-1.47
Single Product New Household %	89.2%	0.0%	0.0%	0.0%	-89.21%
Lost Households	749	0	0	547	1,296
<b>Products</b>					
Checking	12,172	12,172	12,172	12,757	585
Savings	9,558	9,558	9,558	9,632	74
Certificate of Deposits	4,309	4,309	4,309	4,408	99
Jumbo Certificate of Deposits	2,389	2,389	2,389	2,530	141
Retirement Accounts	1,810	1,810	1,810	1,881	71
Money Market Accounts	2,356	2,356	2,356	2,467	111
Installment Loans	2,808	2,808	2,808	2,808	0
Business Loans	1,534	1,534	1,534	1,534	0
Auto Loans	2,222	2,222	2,222	2,222	0
Real Estate Loans	2,008	2,008	2,008	2,008	0
Student Loans	372	372	372	372	0
Credit Cards	2,378	2,378	2,378	2,378	0
Business Checking	2,824	2,824	2,824	2,756	-68
Commercial Real Estate	263	263	263	263	0
Home Equity Loans	4,181	4,181	4,181	4,181	0
Safe Deposit Box	2,300	2,300	2,300	2,300	0

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## Report Guide

<b>Product Balances</b>					
Checking	\$53,737,982	\$53,737,982	\$53,737,982	\$54,863,000	\$1,125,018
Savings	\$19,676,371	\$19,676,371	\$19,676,371	\$19,984,414	\$308,043
Certificate of Deposits	\$77,091,698	\$77,091,698	\$77,091,698	\$75,568,454	-\$1,523,244
Jumbo Certificate of Deposits	\$212,446,566	\$212,446,566	\$212,446,566	\$222,478,709	\$10,032,143
Retirement Accounts	\$54,329,382	\$54,329,382	\$54,329,382	\$53,162,132	-\$1,167,250
Money Market Accounts	\$68,317,653	\$68,317,653	\$68,317,653	\$68,359,626	\$41,973
Installment Loans	\$19,935,388	\$19,935,388	\$19,935,388	\$19,935,388	\$0
Business Loans	\$65,129,517	\$65,129,517	\$65,129,517	\$65,129,517	\$0
Auto Loans	\$21,407,363	\$21,407,363	\$21,407,363	\$21,407,363	\$0
Real Estate Loans	\$180,136,271	\$180,136,271	\$180,136,271	\$180,136,271	\$0
Student Loans	\$2,289,190	\$2,289,190	\$2,289,190	\$2,289,190	\$0
Credit Cards	\$7,639,361	\$7,639,361	\$7,639,361	\$7,639,361	\$0
Business Checking	\$39,906,097	\$39,906,097	\$39,906,097	\$42,778,793	\$2,872,696
Commercial Real Estate	\$44,903,665	\$44,903,665	\$44,903,665	\$44,903,665	\$0
Home Equity Loans	\$132,510,811	\$132,510,811	\$132,510,811	\$132,510,811	\$0
<b>Product Penetration</b>					
Checking	42.55%	42.55%	42.55%	43.23%	0.68%
Savings	32.55%	32.55%	32.55%	32.09%	-0.46%
Certificate of Deposits	13.64%	13.64%	13.64%	13.61%	-0.03%
Jumbo Certificate of Deposits	5.60%	5.60%	5.60%	5.70%	0.10%
Retirement Accounts	5.80%	5.80%	5.80%	5.78%	-0.02%
Money Market Accounts	8.81%	8.81%	8.81%	8.98%	0.17%
Installment Loans	9.66%	9.66%	9.66%	9.38%	-0.28%
Business Loans	4.29%	4.29%	4.29%	4.16%	-0.13%
Auto Loans	8.55%	8.55%	8.55%	8.31%	-0.24%
Real Estate Loans	7.63%	7.63%	7.63%	7.41%	-0.22%
Student Loans	1.47%	1.47%	1.47%	1.43%	-0.04%
Credit Cards	7.78%	7.78%	7.78%	7.55%	-0.23%
Business Checking	9.49%	9.49%	9.49%	8.93%	-0.56%
Commercial Real Estate	0.75%	0.75%	0.75%	0.73%	-0.02%
Home Equity Loans	8.83%	8.83%	8.83%	8.57%	-0.26%
Safe Deposit Box	7.61%	7.61%	7.61%	7.39%	-0.22%
<b>Services</b>					
ATM	114	114	114	125	11
Debit	4,738	4,738	4,738	5,366	628
Safe Box	2,300	2,300	2,300	2,300	0
EStatement	164	164	164	180	16
Direct Dep	272	272	272	499	227
Home Bank	894	894	894	894	0
Bill Pay	2,743	2,743	2,743	3,799	1,056
<b>Service Penetration</b>					
ATM	0.38%	0.38%	0.38%	0.41%	0.03%
Debit	16.05%	16.05%	16.05%	17.57%	1.52%
Safe Box	7.61%	7.61%	7.61%	7.39%	-0.22%
EStatement	0.52%	0.52%	0.52%	0.57%	0.05%
Direct Dep	0.86%	0.86%	0.86%	1.65%	0.79%
Home Bank	3.33%	3.33%	3.33%	3.23%	-0.10%
Bill Pay	10.09%	10.09%	10.09%	13.51%	3.42%
<b>Branch Penetration</b>					
Downtown	9.55%	9.55%	9.55%	8.45%	-1.10%
Lakeside	9.11%	9.11%	9.11%	9.42%	0.31%
Commerce	7.84%	7.84%	7.84%	7.76%	-0.08%
Oak Lawn	7.93%	7.93%	7.93%	8.01%	0.08%
Willowbend	12.06%	12.06%	12.06%	12.25%	0.19%
Riverside	11.33%	11.33%	11.33%	11.16%	-0.17%
Alamo Heights	6.62%	6.62%	6.62%	7.26%	0.64%
Castle Hills	7.52%	7.52%	7.52%	7.41%	-0.11%
Wood Lake	8.60%	8.60%	8.60%	9.00%	0.40%
Terrell Hills	5.82%	5.82%	5.82%	5.74%	-0.08%
Mission Park	3.90%	3.90%	3.90%	3.84%	-0.06%
Somerset	4.64%	4.64%	4.64%	4.65%	0.01%
Leon Valley	5.08%	5.08%	5.08%	5.04%	-0.04%

### Trending Analysis Report Description

Time periods will be reported in columns. You determine the starting point and ending point, keeping in mind that a rolling 12-month reporting time period will be, for example, January to December, February to January and so on. The final column in the report reports the Change/Total from the first File Set to the last File Set in your timeframe. Change is calculated by subtracting the current number from the oldest number.

#### Totals

**Households:** Number of households at your institution.

**Customers:** Number of customers at your institution.

**Accounts:** Total number of accounts held by all customers at the institution. This is calculated by adding the number of deposits plus the number of loans.

**Deposits:** Number of deposits held by all customers at the institution.

**Deposit Balances:** Total balance of all deposits.

**Loans:** Number of loans held by all customers at the institution.

**Loan Balances:** Total balance of all loans

**Profit per Household:** Average profit generated by each household.

**Unique Products Per Household:** Average number of unique products carried by the HH. For example, Auto Loans are a unique product. A household could have more than one auto loan, but that would be considered one unique product.

**Unique Products & Services per Household:** Similar to Unique products per household, but includes services such as debit cards, online banking, bill pay, etc. Services must be imported into ExecuTrax to be included in this calculation.

**Average Age:** This is a calculation of the average age of your head of households.

**Single Product Household %:** This indicates the percentage of households carrying only one unique product with the institution.

### New Households

**New Households:** This reports the number of households new to the institution in each respective month being reported. This is calculated by looking for households having a first opened date later than the cutoff date from the previous File Set. This cutoff date is also known as the Omega date of the previous File Set.

**New Household Deposits:** Number of deposits held by new households.

**New Household Deposit Balances:** Total balance of all deposits.

**New Household Loans:** Number of loans held by new households.

**New Household Loan Balances:** Total balance of all loans held by new Households.

**Profit per New Household:** Average profit generated by each new household.

**Unique Products Per New Household:** Average number of unique products carried by new households

**Unique Products & Services per New Household:** Similar to Unique products per household, but includes services such as debit cards, online banking, bill pay, etc. Services must be imported into MCIF to be included in this calculation.

**Single Product New Household %:** The percent of New Households that only have one product

**Lost Households:** This number reflects the number of lost (closed) household from the previous File Set to the current File Set.

### **Products**

This section lists all of the Product Types that are importing into the ExecuTrax and the number of accounts by Product Type.

### **Product Balances**

This section of the Trend Report again lists all of the Product Types that are importing into the ExecuTrax and the total balances of all accounts by Product Type.

### **Product Penetration**

This portion of the Trend Report details the percentage of all Households carrying that type of product with the institution.

### **Services**

The Services section outlines the number of accounts for each service.

### **Service Penetration**

Services Penetration reports the percentage of Households carrying that service.

### **Branch Penetration**

The Branch Penetration section illustrates the percentage of Households assigned to each branch.

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## Report Guide

### Profit UDF Summary

The Profit User Defined Field (UDF) Summary Report provides every profit user defined field and displays how it ties back to each account or product code. This report displays an overview of all dollar amounts, transaction counters and totals. In addition, this report provides a summary of all non-interest income and non-interest expense numbers associated with fields sorted by account type code.

The Profit UDF Summary Report shows how each account type contributes to the bottom line. As you move into Activity Based Costing, this report can be used to balance back to your income statement for profit validation. In addition, you can verify what you have defined for each type code as well as validate that the setup was done properly.

Profit UDF Summary						MARQUIS Federal				
Filter: All Records						Includes: Active				
<b>Personal Checking</b>										
3,085 accounts										
UDF Name	Type	Settings				Results				
		\$Amt / Acct	% / Acct	\$Amt / Trans	Trans Field	Equal 0	Over 0	Max	Sum	Avg
Non-Interest Income	I	243.75	0.00	0.00		116	2,969	244	724,436	235
YTD NSF Charges	I	0.00	0.00	25.00	YTDNUMNSF	2,772	313	3,025	54,875	18
YTD Service Charges	I	0.00	0.00	0.00		429	2,666	84.00	156,458	50.72
YTD Service Charges Collected	I	0.00	0.00	0.00		3,085	0	0	0	0
Foreign ATM Transaction Fees	I	0.00	0.00	1.00	MTDNUMAT	2,485	600	106	1,979	1
<b>Non-Interest Income Totals:</b>						8,887	6,538		937,748	303
Non-Interest Expense	E	290.35	0.00	0.00		116	2,969	290.35	862,049	279.43
<b>Non-Interest Expense Totals:</b>						116	2,969		862,049	279
YTD Number of NSFs	T	0.00	0.00	0.00		2,372	713	254	6,977	2
MTD # of Foreign ATMs	T	0.00	0.00	0.00		2,465	620	66	1,952	1
<b>Transaction Counter Totals:</b>						4,837	1,333		8,929	2
<b>Totals for Personal Checking</b>						13,840	10,840		1,808,726	586
<b>Premium Checking</b>										
1,407 accounts										
UDF Name	Type	Settings				Results				
		\$Amt / Acct	% / Acct	\$Amt / Trans	Trans Field	Equal 0	Over 0	Max	Sum	Avg
Non-Interest Income	I	328.81	0.00	0.00		32	1,375	329	452,375	322
YTD NSF Charges	I	0.00	0.00	25.00	YTDNUMNSF	1,294	113	2,375	21,725	15
YTD Service Charges	I	0.00	0.00	0.00		128	1,279	730.00	71,560	50.86
YTD Service Charges Collected	I	0.00	0.00	0.00		1,407	0	0	0	0
Foreign ATM Transaction Fees	I	0.00	0.00	0.00		1,407	0	0	0	0
<b>Non-Interest Income Totals:</b>						4,268	2,767		545,660	387
Non-Interest Expense	E	291.95	0.00	0.00		32	1,375	291.95	401,431	285.31
<b>Non-Interest Expense Totals:</b>						32	1,375		401,431	285
YTD Number of NSFs	T	0.00	0.00	0.00		1,177	230	134	2,106	1
MTD # of Foreign ATMs	T	0.00	0.00	0.00		1,407	0	0	0	0
<b>Transaction Counter Totals:</b>						2,584	230		2,106	1
<b>Totals for Premium Checking</b>						6,884	4,372		949,197	674

### Profit UDF Summary Report Description

**UDF Name:** All profit UDFs set up in your system.

**Type:** I = Non-Interest Income; E = Non-Interest Expense; T = Transaction Counter.

**\$Amt/Acct:** The dollar amount associated to each type code for this UDF. This is a flat charge per account.

**%/Acct.:** The percentage multiplied by the current balance of the account with this type code. This is a great field to capture loan origination fees by loan balances.

**\$ Amt/Trans:** The amount charged per transaction.

**Trans Field:** The transaction field tied to the \$Amt/Trans Field.

**Equal \$0:** The number of accounts that are equal to 0 after the settings have been calculated for each profit UDF.

**Over \$0:** The number of accounts that are greater than 0 after the settings have been calculated for each profit UDF.

**Max:** The largest dollar amount on one account.

**Sum:** The sum of all accounts that are over \$0.

**Avg.:** The number of accounts over \$0 divided by the sum field.

### UDF Summary

The User Defined Field (UDF) Summary Report provides you with a full overview of UDFs in ExecuTrax. It will show the type of field (logical, character, numeric, or date), whether or not the field is populated, and what values it encounters.

The UDF Summary Report aids you in understanding your data. This report can be utilized as a tool to help you clean up your data. UDFs that have no values may be deleted from your system or defined to start importing the data into ExecuTrax which previously was not. This report will be useful in providing a greater awareness of your data.

You can choose to run this report on all your UDFs or on a specific UDF Group such as Account User Defined Fields

UDF Summary		MARQUIS Federal								
Filter: All Records		Includes: Active								
<b>Account UDFs</b>										
Description	> 0	< 0	= 0	Minimum	Maximum	Total				
ATM Usage Numeric	1,832	0	\$2,665	0	168	10,540				
Description	Value 1	Count								
Banner 2 Character		0								
Description	> 0	< 0	= 0	Minimum	Maximum	Total				
Debit Card Usage Numeric	2,846	0	\$1,651	0	310	14,589				
Description	> 0	< 0	= 0	Minimum	Maximum	Total				
Electronic Funds Transfer Numeric	1,745	0	\$2,752	0	171	4,765				
Description	Valid	Empty	Earliest	Latest						
Last ATM Transaction Date Date	3,966	50,531	03/03/2008	03/20/2015						
Description	Value 1	Count	Value 2	Count	Value 3	Count	Value 4	Count	Value 5	Count
NAICS Code Character	1314	953	0220	460	5475	289	0221	262	0219	187
Description	Value 6	Count	Value 7	Count	Value 8	Count	Value 9	Count	Value 10	Count
Second Phone Number Character	0000	172	0700	168	0699	163	0214	133	0217	131
Description	Value 1	Count	Value 2	Count	Value 3	Count	Value 4	Count	Value 5	Count
Third Phone Number Character	(956) 555-9999	333	(956) 555-0000	99	(469) 555-0764	89	(956) 555-4534	65	(956) 555-4568	63
Description	Value 6	Count	Value 7	Count	Value 8	Count	Value 9	Count	Value 10	Count
Fourth Phone Number Character	(956) 555-4612	63	(469) 555-1704	59	(956) 555-4544	56	(956) 555-4688	55	(956) 555-4594	54
Description	> 0	< 0	= 0	Minimum	Maximum	Total				
Times Past Due 30 Days Numeric	4,433	0	\$0,064	0	79	14,718				
Description	> 0	< 0	= 0	Minimum	Maximum	Total				
Times Past Due 60 Days Numeric	3,061	0	\$1,436	0	29	5,909				
Description	> 0	< 0	= 0	Minimum	Maximum	Total				
Times Past Due 90 Days Numeric	2,474	0	\$2,023	0	18	3,433				

### UDF Summary Report Description

All **character** UDFs will display the first ten unique values the system encounters.

All **date** UDFs will show the number of valid dates as well as the number of empty dates for this UDF. In addition, this report will give you the earliest and latest date it encounters to validate the information.

All **numeric fields** show the >0, <0, and = 0 occurrences as well as a minimum and maximum. You will also see a total for one account.

All **logical** UDFs will display the number of the true and false flags.

# CAMPAIGN REPORTS



## Campaign Summary

The Marketing Campaign Summary Report will assist you in evaluating the progress and success of your marketing campaigns. You can choose to look at all campaigns you have created in ExecuTrax or select a date range that the campaigns fall into as well as the group or style of campaign. You also have the option to include any archived campaigns.

The report then segments the records in the campaign into the market and control group. For each of these segments, it shows the number in the group, the percentage of total households in the original records meeting the filter conditions, the number of responses and the percent of each segment (market or control group) that responded. The primary use of the Marketing Campaign Summary Report is to monitor the progress of your campaigns over time. It can be very beneficial in supporting your marketing plans for the next year and determining if some campaigns should be modified to achieve a higher success rate. If the campaign was very successful, it could become a repeated campaign.

Campaign Summary by Group All Date Ranges										MARQUIS Federal	
Filter: All Records										Includes: Active	
Marketing Campaign	Start Dt	End Dt	Selected HH's		Group	Participants		Direct Responders		Indirect Responders	
			#	% of All			%		%		%
New HH Matrix TriggerPro - New New HH w/o Checking	01/08/2015	05/31/2015	1,182	4.39	Marketing Control	1,182	100.00	15	1.27	76	6.43
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New w/o Credit Cards	01/15/2015	05/19/2015	28	0.10	Marketing Control	28	100.00	15	53.57	7	25.00
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New w/o Checking	01/15/2015	05/29/2015	1,131	4.20	Marketing Control	1,131	100.00	6	0.53	76	6.72
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New w/ Credit Cards	01/25/2015	05/29/2015	28	0.10	Marketing Control	28	100.00	0	0.00	16	57.14
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New w/ Credit Cards- Second Mailing	02/08/2015	05/19/2015	27	0.10	Marketing Control	27	100.00	0	0.00	14	51.85
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New w/o Credit Cards (w/o Checking)	01/25/2015	05/29/2015	1,032	3.83	Marketing Control	1,032	100.00	0	0.00	59	5.72
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New New HH w/ Checking w/o Credit Cards	01/01/2015	04/30/2015	812	3.01	Marketing Control	812	100.00	0	0.00	812	100.00
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New w/o Credit Cards (w/Chlg & w/o CC)	01/15/2015	05/14/2015	812	3.01	Marketing Control	812	100.00	22	2.71	439	54.06
						0	0.00	0	0.00	0	0.00
New HH Matrix TriggerPro - New New HH w/ Checking w/ Credit Cards	01/01/2015	03/02/2015	9	0.03	Marketing Control	9	100.00	0	0.00	9	100.00
						0	0.00	0	0.00	0	0.00
Group Totals for: New HH Matrix TriggerPro - New			5,061		Marketing Control	5,061		58		1,508	
						0		0		0	
Totals:			5,061		Marketing Control	5,061		58		1,508	
						0		0		0	

### Campaign Summary Report Description

**Start Date:** The start date specifies when the campaign was created. This is the actual date ExecuTrax begins to watch for the specified accounts to be opened.

**End Date:** The end date specifies when ExecuTrax stops tracking the products. Any accounts opened after this date will not be credited to the campaign results.

**Selected HH's #:** The total number of households that met the original filter conditions from which the campaign was created.

**Selected HH's % of All:** The percentage of all households that met the original filter from all households in ExecuTrax.

**Participants in Marketing Group:** The total number of households that were specified to be in the market group that are currently flagged in your most recent File Set.

**% of Marketing Group Participants:** The number of households in the market group out of the total number meeting the filter condition.

**Marketing Group Direct Responders:** The number of households in the market group that opened the specified account within the time period.

**% of Marketing Group Direct Responders:** The percentage of marketing group responders out of the total number of accounts or households in the market group.

**Marketing Group Indirect Responders:** The percentage of households in your Marketing Group that responded to another product.

**% of Marketing Group Indirect Responders:** The percentage of households in you Marketing group that responded to another product.

**Participants in Control Group:** The total number of households that were specified to be in the control group. This may not match your original selection due to closed households.

**% of Control Group Participants:** The number of households in the control group out of the total number meeting the filter condition.

**Control Group Direct Responders:** The number of households in the control group that opened the specified account within the time period.

**% of Control Group Direct Responders:** The percentage of control group responders out of the total number of households in the control group.

**Control Group Indirect Responders:** The number of households in the control group that responded to another product.

**% of Control Group Indirect Responders:** The percentage of households in the control group that responded to another product.

## Campaign Results

The Campaign Results Report allows you to see the results of your marketing campaigns along with the profitability of them. You can choose to look at all campaigns you have created in ExecuTrax or select a beginning and end date that the campaigns fall into as well as the group or style of the campaign. You also can select previously archived campaigns.

The Campaign Results Report lists each campaign you selected, how many were in the marketing group and the cost you entered into the campaign. You are provided with the responders both Direct, matches to the products you selected in your campaign and the Other, all other opened accounts that are not a part of the selected products.

The primary use of the Campaign Results Report is to monitor the profitability and return on your investment of your campaigns over time. It can be very beneficial in supporting your marketing plans for the next year to three years and determining if some campaigns should be modified to achieve a higher success rate. If a campaign was very profitable, it could become a repeated campaign.

Campaign Results by Group All Date Ranges

MARQUIS Federal

Filter: All Records												Includes: Active	
Campaign Group Campaign Description	Start Date	End Date	# of Mktg Group	Cost \$	# of Direct Responders	# of Other Responders	\$ New Balance	\$ New Bal - Cost	One Year Acct Profit	Annualized ROI %	Three Year Acct Profit	Three Year ROI %	
New HH Matrix TriggerPro													
New HH w/ Checking w/o Credit Cards	01/01/15	04/30/15	812	0	0	812	0	0	0	0.00%	0	0.00%	
New HH w/ Checking w/ Credit Cards	01/01/15	03/02/15	9	9	0	9	0	-9	0	0.00%	0	0.00%	
New HH w/o Checking	01/05/15	05/31/15	1,182	1,182	15	76	78,972	77,790	-8,520	-820.81%	-27,924	-2,362.44%	
w/o Checking	01/15/15	05/29/15	1,131	1,131	6	76	109,998	108,867	893	-21.04%	417	36.87%	
w/o Credit Cards	01/15/15	05/19/15	28	0	15	7	76,486	76,486	-7,859	0.00%	-23,577	0.00%	
w/o Credit Cards (w/Chkg & w/o CC)	01/15/15	05/14/15	812	812	22	439	56,204	55,392	-1,259	-255.05%	-5,401	-665.15%	
w/o Credit Cards (w/o Checking)	01/25/15	05/29/15	1,032	0	0	59	0	0	0	0.00%	0	0.00%	
w/ Credit Cards	01/25/15	05/29/15	28	28	0	16	0	-28	0	0.00%	0	0.00%	
w/ Credit Cards- Second Mailing	02/05/15	05/19/15	27	0	0	14	0	0	0	0.00%	0	0.00%	
<b>Group Totals for: New HH Matrix</b>				<b>3,162</b>	<b>58</b>	<b>1,508</b>	<b>321,660</b>	<b>318,498</b>	<b>-16,745</b>	<b>-629.57%</b>	<b>-56,485</b>	<b>-1,786.37%</b>	
<b>Totals For all Groups</b>				<b>3,162</b>	<b>58</b>	<b>1,508</b>	<b>321,660</b>	<b>318,498</b>	<b>-16,745</b>	<b>-629.57%</b>	<b>-56,485</b>	<b>-1,786.37%</b>	

### Campaign Results Report Description

**Start Date:** The start date specifies when the campaign was created. This is the actual date the campaign begins to watch for the specified accounts to be opened.

**End Date:** The end date specifies when the campaign stops tracking the products. Any accounts opened after this date will not be credited to the campaign results.

**# of Mktg Group:** The total number of households that were specified to be in the market group that are currently flagged in your most recent File Set. This may not match what you originally picked due to closed household relationships.

**Cost \$:** The cost of the campaign that was entered when the campaign was created.

**# of Direct Responders:** The number of households in your campaign that opened the specified account within the time period.

**# of Other Responders:** The number of households in your campaign that responded to another product.

**\$ New Balance:** The original balance of the specified accounts that were opened.

**\$ New Bal – Cost:** The original balance of the specified accounts that were opened subtracted by the campaign costs.

**One Year Acct Profit:** The annualized profit results of the campaign.

**Annualized ROI%:** The ROI% results of the campaign.

**Three Year Acct Profit:** The profit results of the campaign over a three-year period.

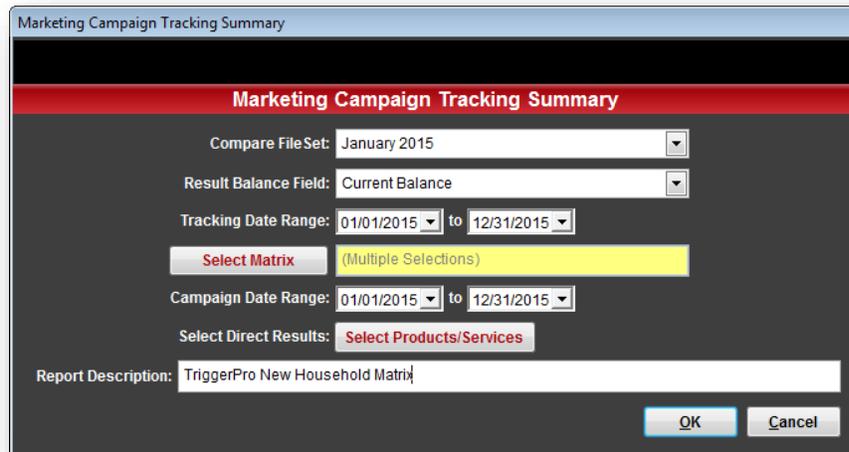
**Three Year ROI%:** The ROI% results of the campaign over a three-year period.

### Marketing Campaign Tracking Summary

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#### Marketing Campaign Tracking Summary

The Marketing Campaign Tracking Summary (MCTS) provides detailed results for a campaign in an easy, streamlined way. This will help you gauge your success with any given campaign in terms of products opened, balances gained, profit generated and the impact your campaign has had on relationships. Moreover, it provides a demographic profile of those who responded to assist in future segmentation strategies.



The screenshot shows a dialog box titled "Marketing Campaign Tracking Summary". It features a red header bar with the title. Below the header, there are several input fields and buttons:

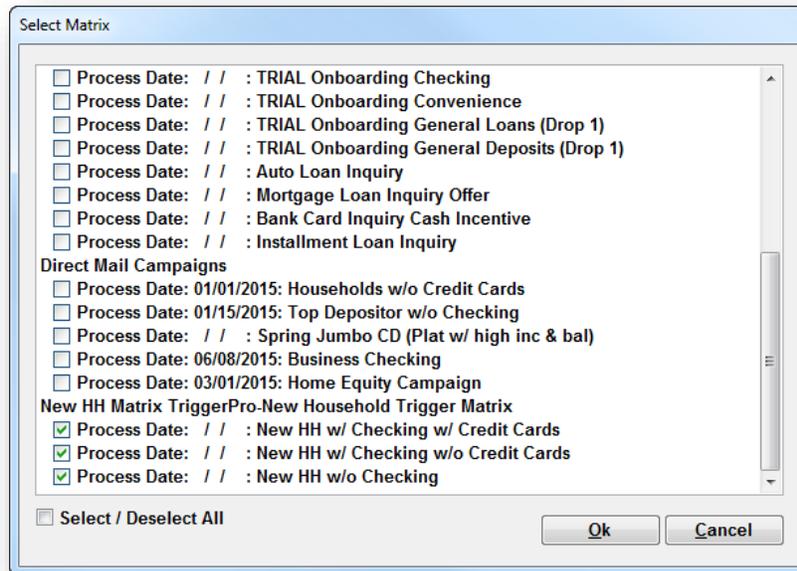
- Compare FileSet:** A dropdown menu set to "January 2015".
- Result Balance Field:** A dropdown menu set to "Current Balance".
- Tracking Date Range:** Two dropdown menus set to "01/01/2015" and "12/31/2015" respectively, with "to" in between.
- Select Matrix:** A button next to a yellow highlighted text field containing "(Multiple Selections)".
- Campaign Date Range:** Two dropdown menus set to "01/01/2015" and "12/31/2015" respectively, with "to" in between.
- Select Direct Results:** A button set to "Select Products/Services".
- Report Description:** A text field containing "TriggerPro New Household Matrix".
- Buttons:** "OK" and "Cancel" buttons at the bottom right.

The active File Set should be the last File Set needed for tracking the results. For instance, if a campaign ends on 3/15/2015 then use month end 3/31/2015. Select the Compare File Set right before the campaign began. This enables you to compare the target group before and after the campaign in terms of relationship changes (i.e., cross-sell, balances, attrition). Example - If a campaign starts on 1/1/2015 use December 2014 as the compare file. This Result Balance Field defaults to current balance, and in most cases (except under special circumstances) should remain on this. Select the Tracking Date Range of the start and end dates of the campaign.

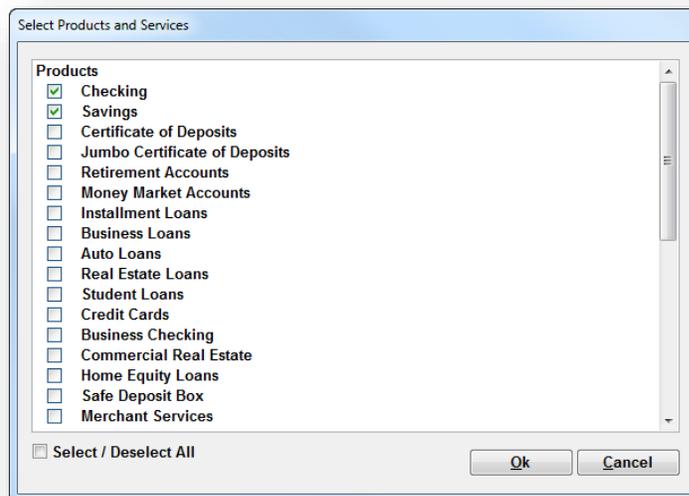
# EXECUTRAX

## Report Guide

The Select Matrix button displays the Campaigns from CampaignPro, TriggerPro and your normal one-time Campaigns. Campaigns are organized by Campaign Group. Select the campaign(s) you would like to track from this list. Campaigns may be combined for aggregated results if desired.



Select Direct Results to indicate which Products and Services you would like to track as direct. The program will detail all products opened by the target group during the tracking period, however, it will be divided by direct and indirect. Direct products are usually considered to be those products that were directly promoted as part of the campaign. The Products and Services selected here will not utilize the three product options selected during the campaign set up routine.



# EXECUTRAX Report Guide

Give a Report Description that describes the campaign—for instance, **“First Quarter 2015 TriggerPro New Household Matrix”**

Once all the options are defined select the **OK**. ExecuTrax will generate results in a spreadsheet for the selected campaign(s).

Marketing Campaign Tracking Summary											MARQUIS Federal	
Description: TriggerPro New Household Matrix										FileSet: Daily		
<b>Total # of Households</b>	<b># Pieces Mailed</b>	<b>Costs</b>										
2,003	5,061	\$ 5,133										
<b>Direct Results</b>												
	<b># of Households</b>	<b># of New Accounts</b>	<b>Response Rate (%)</b>	<b>Balances</b>	<b>Profit</b>	<b>Profit ROI (%)</b>	<b>Margin</b>	<b>Margin ROI (%)</b>				
Deposits	801	884	44.13	\$ 3,263,088	\$ 64,007	1,146.97	\$ 93,313	1,717.90				
Loans	0	0	0.00	\$ -	\$ -	-100.00	\$ -	-100.00				
<b>Totals</b>		<b>884</b>	<b>44.13</b>	<b>\$ 3,263,088</b>	<b>\$ 64,007</b>	<b>1,146.97</b>	<b>\$ 93,313</b>	<b>1,717.90</b>				
<b>Indirect Results</b>												
	<b># of Households</b>	<b># of New Accounts</b>	<b>Response Rate (%)</b>	<b>Balances</b>	<b>Profit</b>	<b>Profit ROI (%)</b>	<b>Margin</b>	<b>Margin ROI (%)</b>				
Deposits	42	46	2.30	\$ 1,405,120	\$ 2,121	-58.68	\$ 12,876	150.88				
Loans	189	294	14.68	\$ 10,308,854	\$ 93,583	1,723.16	\$ 226,471	4,312.06				
<b>Totals</b>		<b>340</b>	<b>16.97</b>	<b>\$ 11,713,974</b>	<b>\$ 95,704</b>	<b>1,764.48</b>	<b>\$ 239,347</b>	<b>4,562.91</b>				
<b>Total Results</b>												
	<b># of Households</b>	<b># of New Accounts</b>	<b>Response Rate (%)</b>	<b>Balances</b>	<b>Profit</b>	<b>Profit ROI (%)</b>	<b>Margin</b>	<b>Margin ROI (%)</b>				
Deposits	843	930	46.43	\$ 4,668,208	\$ 66,128	1,188.29	\$ 106,189	1,968.75				
Loans	189	294	14.68	\$ 10,308,854	\$ 93,583	1,723.16	\$ 226,471	4,312.06				
<b>Totals</b>		<b>1,224</b>	<b>61.11</b>	<b>\$ 14,977,062</b>	<b>\$ 159,711</b>	<b>3,011.46</b>	<b>\$ 332,660</b>	<b>6,380.81</b>				
<b>Product Results</b>												
<b>Product (Account Level)</b>	<b># of New Accounts</b>	<b>% of Total</b>	<b>Total Balances</b>	<b>% of Total</b>	<b>Average Balances</b>	<b>Wtd. Avg. Rate</b>	<b>Average Profit</b>	<b>Profit</b>	<b>Average Margin</b>	<b>Margin</b>		
Checking	842	67.31	\$ 2,984,985	19.93	\$ 3,545	0.64	\$ 73	\$ 61,264	\$ 101	\$ 85,369		
Savings	42	3.36	\$ 278,103	1.86	\$ 6,622	0.65	\$ 65	\$ 2,743	\$ 189	\$ 7,944		
<b>Direct Results Total</b>	<b>884</b>	<b>70.66</b>	<b>\$ 3,263,088</b>	<b>21.79</b>	<b>\$ 3,691</b>	<b>0.64</b>	<b>\$ 72</b>	<b>\$ 64,007</b>	<b>\$ 106</b>	<b>\$ 93,313</b>		
Real Estate Loans	9	0.72	\$ 1,073,368	7.17	\$ 119,263	5.97	\$ 1,173	\$ 10,554	\$ 1,880	\$ 16,919		
Student Loans	25	2.00	\$ 163,822	1.09	\$ 6,541	4.00	\$ (352)	\$ (8,804)	\$ 39	\$ 971		
Credit Cards	25	2.00	\$ 117,701	0.79	\$ 4,708	13.42	\$ (511)	\$ (12,779)	\$ 250	\$ 6,246		
Business Checking	4	0.32	\$ 60,519	0.40	\$ 15,130	0.21	\$ 158	\$ 630	\$ 466	\$ 1,863		
Commercial Real Estate	2	0.16	\$ 461,500	3.08	\$ 230,750	6.44	\$ 1,833	\$ 3,666	\$ 4,186	\$ 8,372		
Home Equity Loans	148	11.83	\$ 6,860,808	45.81	\$ 46,355	7.32	\$ 642	\$ 95,017	\$ 1,046	\$ 154,809		
Safe Deposit Box	27	2.16	\$ -	0.00	\$ -	0.00	\$ (2)	\$ (54)	\$ -	\$ -		
Certificate of Deposits	15	1.20	\$ 192,728	1.29	\$ 12,849	4.49	\$ (470)	\$ (7,048)	\$ (301)	\$ (4,513)		
Jumbo Certificate of Dep	3	0.24	\$ 332,722	2.22	\$ 110,907	4.63	\$ 793	\$ 2,378	\$ 962	\$ 2,885		
Refirement Accounts	8	0.64	\$ 305,655	2.04	\$ 38,207	4.19	\$ 243	\$ 1,942	\$ 415	\$ 3,318		
Money Market Accounts	16	1.28	\$ 513,496	3.43	\$ 32,094	2.73	\$ 264	\$ 4,219	\$ 583	\$ 9,323		
Installment Loans	24	1.92	\$ 183,125	1.22	\$ 7,630	9.29	\$ (144)	\$ (3,445)	\$ 247	\$ 5,935		
Auto Loans	61	4.88	\$ 1,449,130	9.68	\$ 23,756	7.40	\$ 154	\$ 9,374	\$ 545	\$ 33,219		
<b>Indirect Results Total</b>	<b>367</b>	<b>29.34</b>	<b>\$ 11,713,974</b>	<b>78.21</b>	<b>\$ 31,918</b>	<b>6.78</b>	<b>\$ 261</b>	<b>\$ 95,650</b>	<b>\$ 652</b>	<b>\$ 239,347</b>		
<b>Total</b>	<b>1,251</b>	<b>100.00</b>	<b>\$ 14,977,062</b>	<b>100.00</b>	<b>\$ 11,972</b>	<b>5.44</b>	<b>\$ 128</b>	<b>\$ 159,657</b>	<b>\$ 266</b>	<b>\$ 332,660</b>		

# EXECUTRAX Report Guide

Service Results				
Service (Household Level)	Jan2015	Daily	Change	Change %
ATM	4	8	4	100.00
Debit	107	477	370	345.80
Direct Results Total	111	485	374	336.90
Treas Mgt	1	21	20	2,000.00
Cash Mgt	2	2	0	0.00
Remote Cap	1	8	7	700.00
Payroll	4	19	15	375.00
Merch Svcs	0	1	1	0.00
HSA	3	16	13	433.30
EmpBenefit	32	356	324	1,013.00
Risk Mgt	9	42	33	588.90
Indirect Results Total	185	1,074	889	480.50
Total	296	1,559	1,263	426.69

Branch Results												
Branch (Account Level)	Direct						Total					
	# of Households	% of Households	# of Accounts	% of Accounts	Direct Balances	% of Total	# of Households	% of Households	Total # of Accounts	Total % of Accounts	Total Balances	% of Total
Downtown	74	9.06	88	9.95	\$ 437,838	13.42	96	9.47	123	9.83	\$ 1,450,351	9.68
Lakeside	116	14.20	125	14.14	\$ 315,166	9.66	132	13.02	160	12.79	\$ 1,157,516	7.73
Commerce	78	9.55	86	9.73	\$ 278,649	8.54	99	9.76	132	10.55	\$ 1,403,058	9.37
Oak Lawn	49	6.00	55	6.22	\$ 251,426	7.71	54	5.33	64	5.12	\$ 910,389	6.08
Willowbend	85	10.40	94	10.63	\$ 707,110	21.67	105	10.36	129	10.31	\$ 1,709,199	11.41
Riverside	84	10.28	89	10.07	\$ 208,732	6.40	123	12.13	153	12.23	\$ 2,163,400	14.44
Alamo Heights	76	9.30	79	8.94	\$ 362,197	11.10	90	8.88	107	8.55	\$ 1,195,353	7.98
Castle Hills	18	2.20	21	2.38	\$ 24,482	0.75	28	2.76	35	2.80	\$ 360,868	2.41
Wood Lake	147	17.99	151	17.08	\$ 283,269	8.68	156	15.38	186	14.87	\$ 1,962,121	13.10
Terrell Hills	11	1.35	12	1.36	\$ 4,339	0.13	25	2.47	41	3.28	\$ 1,405,967	9.39
Mission Park	17	2.08	21	2.38	\$ 129,661	3.97	24	2.37	29	2.32	\$ 312,230	2.08
Somerset	42	5.14	42	4.75	\$ 104,604	3.21	53	5.23	59	4.72	\$ 545,791	3.78
Leon Valley	20	2.45	21	2.38	\$ 155,615	4.77	29	2.86	33	2.64	\$ 380,819	2.54
Total			884		\$ 3,263,088				1,251		\$ 14,977,062	

Demographic Results												
Age (Account Level)	Direct						Total					
	# of Households	% of Households	# of Accounts	% of Accounts	Direct Balances	% of Total	# of Households	% of Households	Total # of Accounts	Total % of Accounts	Total Balances	% of Total
NA	217	26.92	254	28.73	\$ 1,214,205	37.21	245	27.10	341	27.26	\$ 4,710,713	31.45
1 to 17	16	1.99	16	1.81	\$ 18,938	0.58	19	2.10	25	2.00	\$ 202,377	1.35
18 to 24	33	4.09	37	4.19	\$ 176,176	5.40	38	4.20	50	4.00	\$ 579,269	3.87
25 to 34	102	12.66	104	11.76	\$ 83,417	2.56	113	12.50	140	11.19	\$ 1,010,849	6.75
35 to 44	114	14.14	120	13.57	\$ 461,215	14.13	128	14.16	181	14.47	\$ 2,738,875	18.29
45 to 54	105	13.03	120	13.57	\$ 407,704	12.49	118	13.05	184	14.71	\$ 2,398,040	16.01
55 to 64	98	12.16	104	11.76	\$ 398,589	12.22	110	12.17	140	11.19	\$ 1,343,627	8.97
65 +	121	15.01	129	14.59	\$ 502,844	15.41	133	14.71	190	15.19	\$ 1,993,312	13.31
Total			884		\$ 3,263,088				1,251		\$ 14,977,062	

Household Tenure (Household Level)	Direct						Total					
	# of Households	% of Households	# of Accounts	% of Accounts	Direct Balances	% of Total	# of Households	% of Households	Total # of Accounts	Total % of Accounts	Total Balances	% of Total
0 to 1	783	97.75	865	97.85	\$ 3,237,349	99.21	865	97.74	1,194	97.55	\$ 14,638,827	97.74
2 to 4	8	1.00	8	0.90	\$ 10,455	0.32	10	1.13	17	1.39	\$ 217,311	1.45
5 to 9	7	0.87	7	0.79	\$ 4,433	0.14	7	0.79	9	0.74	\$ 110,073	0.73
10 to 14	2	0.25	3	0.34	\$ 8,982	0.28	2	0.23	3	0.25	\$ 8,982	0.06
15 to 19	0	0.00	0	0.00	-	0.00	0	0.00	0	0.00	-	0.00
20 +	1	0.12	1	0.11	\$ 1,869	0.06	1	0.11	1	0.08	\$ 1,869	0.01
Total	801		884		\$ 3,263,088		885		1,224		\$ 14,977,062	

Top 6 P\$ycle (Household Level)	Direct						Total					
	# of Households	% of Households	# of Accounts	% of Accounts	Direct Balances	% of Total	# of Households	% of Households	Total # of Accounts	Total % of Accounts	Total Balances	% of Total
Total	0		0		\$ -		0		0		\$ -	

Relationship Trends				
	Jan2015	Daily	Change	Change %
Cross Sell % (Products)	1.16	1.19	0.03	2.59
Cross Sell % (Prod/Serv)	1.57	1.94	0.37	23.57
Avg. HH Dep. Balance	\$ 6,971	\$ 11,939	\$ 4,968	71.27
Avg. HH Loan Balance	\$ 5,326	\$ 7,780	\$ 2,454	46.08
Household Attrition	656	2,003	1,347	205.30

### Marketing Campaign Tracking Summary Report Description

**# Households/# Pieces/Costs:** Summarizes target group and costs associated with the campaign. Note: costs must be entered when the campaign is set up in ExecuTrax. If cost is not entered, the Margin ROI (%) will not be calculated.

**Direct/Indirect Results:** Summarizes the response rate, number of accounts opened, balances, profit, and margin. Direct products represent those products selected in MCTS, while indirect products represent all other products. Note: these results only detail the direct and indirect deposit and loans, and do not include services (non-balance).

**Product Results:** Both direct and indirect products opened are detailed in this section by specific product category.

**Service Results:** Details the change in (non-balance) services during the tracking period. Because there is no open date associated with services, this section provides a total of services opened at the onset of the campaign compared to the end date—and the change that occurred.

**Branch Results:** Summarizes the respondent households and the accounts they opened—direct and total—at the branch level.

**Demographic Results:** The demographic results provide a basic profile of those that responded to the campaign. This information provides insight to help hone target markets for future campaigns.

**Age:** Provides a breakdown of respondents—direct and total—by their age.

**Tenure:** Details respondents based on their tenure with your financial institution—both for direct and total respondents.

**P\$YCLE:** Provides totals for the top 6 P\$YCLE segments of respondents

**NOTE:** Requires a `psytle_lsg` field included in your Household Demographic File Link

**Relationship Trends:** This section illustrates the impact that the campaign had on the overall target market (total households mailed) in terms of their relationship with you. It measures some key statistics—cross-sell, balances, attrition—at the onset of the campaign—and then at completion, calculating the change over that time period. To understand the true impact, it is helpful to compare these numbers against the same numbers for a control group during the same period of time.

### Trigger Event Summary

The Trigger Event Summary Report provides you with a count of Trigger mailings and CRM logs for each Trigger Event you have setup in TriggerPro. You can choose to look at all Triggers you have created within ExecuTrax or select a date range of when the Households or Accounts were flagged as being a part of the Trigger Campaign, CRM Log or Matrix. You also have the option to narrow your results by Trigger type such as New HH or by a specific Trigger name.

Trigger Event Summary Options

Trigger Start/End Dates:

All

Between Two Dates (inclusive)

From:  /   Alpha 08/01/2015  Omega 08/31/2015

To:  /   Alpha 08/01/2015  Omega 08/31/2015

Include:

Trigger  [ ALL ]

Name

Continue.. Cancel

**NOTE:** This report is only available under the Household level in the Daily file set.

Trigger Event Summary All Date Ranges			MARQUIS Federal
Filter: All Records		Includes: Active	
Trigger	Description		Trigger Count
	Event		Event Count
Auto Loan Inquiry		Auto Loan Inquiry	13
	Campaign	Auto Loan Inquiry	13
New Household		New Household Trigger Matrix	5,061
	Matrix	-New HH w/o Checking	1,182
	Matrix	--w/o Credit Cards	28
	Matrix	--w/o Checking	1,131
	Matrix	---w/ Credit Cards	28
	Matrix	---w/ Credit Cards- Second Mailing	27
	Matrix	--w/o Credit Cards (w/o Checking)	1,032
	Matrix	-New HH w/ Checking w/o Credit Cards	812
	Matrix	--w/o Credit Cards (w/Chkg & w/o CC)	812
	Matrix	-New HH w/ Checking w/ Credit Cards	9
Birthday Notice		SAMPLE Birthday 1-13	353
	Campaign	Happy birthday. We've opened a savings account for you.	353
Birthday Notice		SAMPLE Birthday 14-21	535
	Campaign	Happy birthday. Gift card.	535
Birthday Notice		SAMPLE Birthday 22+	13,958
	Campaign	Happy birthday.	8,670
	Phone Log	Birthday	5,288

### Trigger Event Summary Description

**Trigger:** Name of the Trigger type that was selected in TriggerPro

**Trigger Count:** Total of mailings and CRM logs for all the events within the Trigger

**Event:** Campaigns, Logs and Matrices for the Trigger

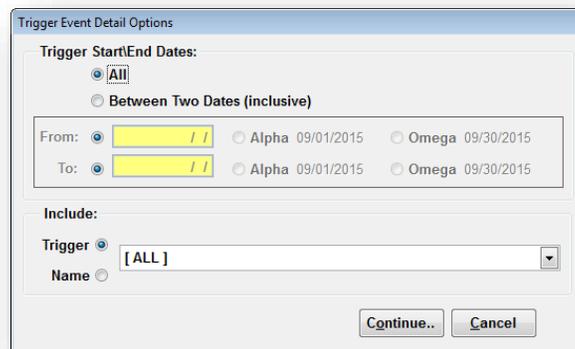
**Event Count:** Total of mailings or CRM logs for each event within the Trigger

### Trigger Event Detail

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The Trigger Event Detail Report provides you a listing of the Households or Accounts that were sent Trigger mailings and CRM logs for each Trigger Event you have setup in TriggerPro. You can choose to look at all Triggers you have created within ExecuTrax or select a date range of when the Households or Accounts were flagged as being a part of the Trigger Campaign, CRM Log or Matrix. You also have the option to narrow your results by Trigger type such as New HH or by a specific Trigger name.

**NOTE:** This report is only available under the Household level in the Daily file set.



The screenshot shows a dialog box titled "Trigger Event Detail Options". It contains the following sections:

- Trigger Start/End Dates:**
  - [ALL]
  - Between Two Dates (inclusive)
- From:**  [ / / ]  Alpha 09/01/2015  Omega 09/30/2015
- To:**  [ / / ]  Alpha 09/01/2015  Omega 09/30/2015
- Include:**
  - Trigger:**  [ ALL ]
  - Name:**

At the bottom right, there are two buttons: "Continue.." and "Cancel".

**TIP!** Choosing Print to file for the Trigger Event Detail Report will provide you with further details on each record of the Triggers.

Trigger Event Detail All Date Ranges

MARQUIS Federal

Filter: All Records						Includes: Active
Trigger		Description				Trigger Count
		Event				Event Count
Trigger Date	HKey	HH Name	Name	Phone	Officer	Branch
Auto Loan Inquiry						13
		Campaign	Auto Loan Inquiry			13
04/01/15	3728	LAMPERT	TracyL Lampert	(214) 555-5893	Alex W Vogel	Downtown
04/01/15	26228	MCPHERSON	Renee Ann McPherson	(469) 555-5413	William Pickett	Willowbend
04/01/15	26343	SEGAR	Joe Segar	(214) 555-1211	Orville Nelson	Commerce
04/01/15	26452	SERTS	Carol Serts	(469) 555-5716	Mark Overson	Commerce
04/01/15	3064	AMER PROV OF	Amer Prov Of Little Co Of Mary	(469) 555-6141	Alex W Vogel	Downtown
04/01/15	22973	ROTH	Patrick G Eckerle Roth	(469) 555-4873	Victoria Peterson	Oak Lawn
04/01/15	4830	ESTEY	Thomas R Estey	(469) 555-5539	Mardell Wilson	Lakeside
04/01/15	3319	ETC	Shirtworks Etc	(972) 555-9625	Lakeshia Fein	Commerce
04/01/15	2887	FAIRE	Lisa G Faire	(469) 555-7226	John Forrester	Willowbend
04/01/15	22438	BOHNERT	James Bohnert	(469) 555-2261	William Pickett	Willowbend
04/01/15	5065	ZEHR	William J Zehr	(469) 555-7118	Lakeshia Fein	Commerce
04/01/15	26441	FARMER	Ken Farmer	(469) 555-3641	Lucas Thompson	Lakeside
04/01/15	4282	CORNEJO	Sherri A Cornejo	(469) 555-1121	Paul Yates	Downtown
New Household						5,061
		Matrix	New HH Matrix TriggerPro			5,061
01/01/15	25490	DECKER	Gary W Decker	(956) 555-1308	Elizabeth Walker	Wood Lake
01/01/15	21947	BREITWEISER	Lori A Breitweiser	(956) 555-7146	Scott Weaver	Wood Lake
01/01/15	21913	MCLEMORE	Wilma McLeMore	(956) 555-5588	Joan Temple	Wood Lake
01/01/15	21912	MUNIZ	Joshua C Muniz	(956) 555-9224	Scott Weaver	Wood Lake
01/01/15	21876	HINKLE	Peggy Hinkle	(956) 555-2175	Scott Weaver	Wood Lake

### Trigger Event Detail Description

**Trigger:** Name of the Trigger type that was selected in TriggerPro

**Trigger Count:** Total of mailings and CRM logs for all the events within the Trigger

**Event:** Campaigns, Logs and Matrices for the Trigger

**Event Count:** Total of mailings or CRM logs for each event within the Trigger

**Trigger Date:** The date of when the Household or Account was flagged as being part of the Trigger

**HKey:** Household number

**HH Name:** Household Name

**Name:** Name1 of the Household or Account that received the Trigger

**Phone:** Phone number of the Household or Account that received the Trigger

**Officer:** Officer name for the Household or Account that received the Trigger

**Branch:** Branch name for the Household or Account that received the Trigger

# HOUSEHOLD RELATIONSHIP REPORTS



### Household Relationship Summary

The Household Relationship Summary Report is useful in determining cross sell possibilities for households with a specific product. For example, if you want to find the products that checking households tend to have and the balances, it can be found using this report. By cross-referencing the two product types you can find information about those two products.

All product categories have a row and a column. If you want to know about CERTS households, reference the CERTS row. Each product category column allows you to cross-reference. If you want to know about CERTS households with an auto loan, look on the CERTS row and the auto loan column. If you want totals for the CERTS household, reference the CERTS row and CERTS column.

This is a good report to use when you are segmenting your data by:

- Top 10%
- Bottom 10%
- Branch/Officer
- High or Low Balance Deposit or Loan Households

Household Relationship Summary															Marquis ONE	
Filter: All Records															Includes: Active	
	CHK	SAV	CERTS	IRA	IRA	MONE	AUTO	RV	MORT	HEQUI	PERSN	CCARD	BUSLO	CONST	SLDMT	
<b>CHK Households</b>																
#Total Households	12,590	12,424	553	170	314	1,244	2,629	187	624	624	2,608	3,016	35	2	190	
% of Households	100.00	98.68	4.39	1.35	2.49	9.88	20.88	1.49	4.96	4.96	20.71	23.96	0.28	0.02	1.51	
#Specific Products	14,575	21,801	912	235	362	1,362	3,024	199	638	630	3,117	3,227	46	2	191	
\$Specific Prods (000's)	36,670	56,372	25,842	6,292	3,168	40,343	47,746	3,212	59,432	14,644	12,861	10,906	4,143	44	20,066	
<b>SAV Households</b>																
#Total Households	12,424	27,936	994	253	479	1,859	3,449	454	828	822	3,857	4,107	53	4	234	
% of Households	44.47	100.00	3.56	0.91	1.71	6.65	12.35	1.63	2.96	2.94	13.81	14.70	0.19	0.01	0.84	
#Specific Products	14,396	47,009	1,527	354	540	2,001	3,904	469	843	829	4,470	4,328	71	4	235	
\$Specific Prods (000's)	34,620	95,459	40,713	8,314	4,204	57,425	59,505	6,067	77,667	19,723	18,588	14,642	5,717	143	24,502	
<b>CERTS Households</b>																
#Total Households	553	994	1,000	70	66	322	86	3	42	46	101	190	2	0	9	
% of Households	55.30	99.40	100.00	7.00	6.60	32.20	8.60	0.30	4.20	4.60	10.10	19.00	0.20	0.00	0.90	
#Specific Products	718	2,019	1,540	118	82	360	103	3	43	46	117	210	2	0	9	
\$Specific Prods (000's)	6,097	10,054	41,046	3,262	600	12,293	1,656	15	3,890	1,061	725	454	1,480	0	901	
<b>IRA Households</b>																
#Total Households	170	253	70	253	92	80	24	1	15	14	33	49	0	0	7	
% of Households	67.19	100.00	27.67	100.00	36.36	31.62	9.49	0.40	5.93	5.53	13.04	19.37	0.00	0.00	2.77	
#Specific Products	245	537	142	354	114	98	28	1	17	14	46	53	0	0	7	
\$Specific Prods (000's)	1,690	2,339	9,710	8,314	653	3,851	416	20	1,218	236	88	110	0	0	581	
<b>IRA SHARES</b>																
#Total Households	314	479	66	92	486	98	65	5	28	26	89	109	2	0	9	
% of Households	64.61	98.56	13.58	18.93	100.00	20.16	13.37	1.03	5.76	5.35	18.31	22.43	0.41	0.00	1.85	
#Specific Products	447	1,003	122	133	547	125	77	5	31	26	111	119	2	0	9	
\$Specific Prods (000's)	2,193	3,627	6,406	3,647	4,204	4,657	1,203	176	2,491	542	435	364	156	0	1,109	
<b>MONEYM</b>																
#Total Households	1,244	1,859	322	80	98	1,875	198	15	117	135	227	422	10	0	50	
% of Households	66.35	99.15	17.17	4.27	5.23	100.00	10.66	0.80	6.24	7.20	12.11	22.51	0.53	0.00	2.67	
#Specific Products	1,603	3,271	556	125	110	2,017	226	18	122	137	273	457	15	0	51	
\$Specific Prods (000's)	10,709	13,588	16,969	3,342	1,512	57,578	3,980	612	10,738	2,495	1,122	957	575	0	5,490	
<b>AUTO Households</b>																
#Total Households	2,629	3,449	86	24	65	198	3,461	106	224	189	927	1,174	9	1	53	
% of Households	75.96	99.65	2.48	0.69	1.88	5.72	100.00	3.06	6.47	5.46	26.78	33.92	0.26	0.03	1.53	
#Specific Products	3,260	6,295	141	33	73	222	3,916	117	226	193	1,155	1,274	10	1	54	
\$Specific Prods (000's)	4,404	9,753	1,512	652	335	3,390	59,611	1,762	22,734	4,680	5,499	5,318	630	26	5,566	

### Household Relationship Summary Report Description

**NOTE:** The following descriptions will display the cross reference of two product categories. We will use a checking product for the row and CERTS for the column as an example.

**# Total Households:** The total number of households which have at least checking and CERTS.

**% of Households:** The percentage of CERTS households with a checking account.

**# Specific Products:** The number of both types of products. (i.e., the total number of checking and CERTS accounts).

**\$ Specific Products (000's):** The balance of both types of products (i.e., the total combined balance of checking and CERTS accounts, in thousands).

### Household Relationship Detail

The Household Relationship Detail Report provides more in-depth information concerning households and these products. This is a good report to use when analyzing the propensity of a household with one product to purchase another. You can also look at the balances to determine the average overall relationship concerning number of deposits, loans, services, and profitability. From this report, you can create filters to find likely candidates for a marketing campaign to cross sell to your customer households.

This is a good report to use when you are segmenting your data by:

- Profit Segment
- Last Transaction Date
- Account Open Date
- High or Low Balance Deposit or Loan Households
- Branch
- Product Type

Household Relationship Detail													Marquis ONE			
Filter: All Records													Includes: Active			
CHK Households	CHK	SAV	CERTS	IRA	IRA MONEYM	AUTO	RV	MORT	HE	QUITY	PERSNL	CCARD	BUS/LOAN	CONST	SLDMTGS	
# Total Households	12,590	12,424	553	170	314	1,244	2,629	187	624	624	2,608	3,016	35	2	190	
% of Households	100.00	98.68	4.39	1.35	2.49	9.88	20.88	1.49	4.96	4.96	20.71	23.96	0.28	0.02	1.51	
# Specific Products	14,575	21,801	912	235	362	1,362	3,024	199	638	630	3,117	3,227	46	2	191	
\$ Specific Prod's (000's)	36,670	56,372	25,842	6,292	3,168	40,343	47,746	3,212	59,432	14,644	12,861	10,906	4,143	44	20,066	
# Deposits	39,247	39,047	3,369	1,181	1,910	5,986	8,834	621	2,695	2,688	9,044	10,978	166	7	825	
# Deposits per HH	3.12	3.14	6.09	6.95	6.08	4.81	3.36	3.32	4.32	4.31	3.47	3.64	4.74	3.80	4.34	
\$ Deposits (000's)	168,687	166,087	50,959	21,719	21,247	77,218	18,177	1,233	9,881	11,081	18,109	43,743	1,480	4	3,578	
\$ Deposits per HH (000's)	13.40	13.37	92.15	127.76	67.67	62.07	6.89	18.79	17.76	17.76	6.94	14.50	42.30	1.82	18.83	
# Loans	10,883	10,867	461	147	339	1,092	5,608	534	1,710	1,548	5,577	6,316	108	6	280	
# Loans per HH	0.86	0.87	0.83	0.86	1.08	0.88	2.13	2.86	2.74	2.48	2.14	2.09	3.09	3.00	1.47	
\$ Loans (000's)	152,986	152,734	8,055	1,862	5,078	18,390	83,989	10,377	71,439	39,945	59,824	76,264	6,386	92	4,088	
\$ Loans per HH (000's)	12.15	12.29	14.57	10.95	16.17	14.78	31.95	55.49	114.49	64.02	22.94	25.29	182.47	46.10	21.51	
# Services	25,121	24,862	1,277	443	863	2,850	6,099	463	1,674	1,709	6,058	7,270	129	5	666	
# Services per HH	2.00	2.00	2.31	2.61	2.75	2.29	2.32	2.48	2.68	2.74	2.32	2.41	3.69	2.50	3.51	
\$ Services (000's)	20,066	20,066	788	576	1,109	4,914	5,333	312	0	6,717	5,422	8,054	551	0	20,066	
\$ Services per HH (000's)	1.59	1.62	1.42	3.39	3.53	3.95	2.03	1.67	0.00	10.76	2.08	2.67	15.73	0.00	105.61	
# Dps & Lns per HH	3.98	4.02	6.93	7.81	7.16	5.69	5.49	6.18	7.06	6.79	5.61	5.73	7.83	6.50	5.82	
# Dps, Lns, Svcs per HH	5.98	6.02	9.24	10.42	9.91	7.98	7.81	8.65	9.74	9.53	7.93	8.14	11.51	9.00	9.32	
\$ Total Profit	1,498,202	1,461,904	584,369	235,485	235,589	961,179	465,697	105,398	730,995	424,403	65,051	493,796	56,092	-2,686	90,488	
\$ Average Profit per HH	119	118	1,057	1,385	750	773	177	564	1,171	680	25	164	1,603	-1,343	476	
SAV Households	CHK	SAV	CERTS	IRA	IRA MONEYM	AUTO	RV	MORT	HE	QUITY	PERSNL	CCARD	BUS/LOAN	CONST	SLDMTGS	
# Total Households	12,424	27,936	994	253	479	1,859	3,449	454	828	822	3,857	4,107	53	4	234	
% of Households	44.47	100.00	3.56	0.91	1.71	6.65	12.35	1.63	2.96	2.94	13.81	14.70	0.19	0.01	0.84	
# Specific Products	14,396	47,009	1,527	354	540	2,001	3,904	469	843	829	4,470	4,328	71	4	235	
\$ Specific Prod's (000's)	34,620	95,459	40,713	8,314	4,204	57,425	59,505	6,067	77,667	19,723	18,588	14,642	5,717	143	24,502	
# Deposits	39,047	65,827	4,817	1,490	2,370	7,654	10,023	977	3,031	3,002	10,859	12,634	197	9	895	
# Deposits per HH	3.14	2.36	4.85	5.89	4.95	4.12	2.91	2.15	3.66	3.65	2.82	3.08	3.72	2.25	3.82	
\$ Deposits (000's)	166,087	240,736	72,710	26,557	24,735	102,953	20,046	1,439	10,765	11,888	21,105	47,840	2,140	8	3,910	
\$ Deposits per HH (000's)	13.37	8.62	73.15	104.97	51.64	55.38	5.81	3.17	13.00	14.46	5.47	11.65	40.37	1.98	16.71	
# Loans	10,867	14,918	524	159	371	1,246	6,876	894	2,071	1,894	7,390	7,983	142	9	314	
# Loans per HH	0.87	0.53	0.53	0.63	0.77	0.67	1.99	1.97	2.50	2.30	1.92	1.94	2.68	2.25	1.34	
\$ Loans (000's)	152,734	202,052	9,282	2,085	5,367	20,471	100,149	14,778	91,863	49,910	72,200	89,432	8,182	193	4,807	
\$ Loans per HH (000's)	12.29	7.23	9.34	8.25	11.21	11.01	29.04	32.55	110.95	60.72	18.72	21.78	154.37	48.29	20.54	
# Services	24,862	45,105	1,676	524	999	3,657	7,370	778	1,999	2,035	7,510	9,018	156	7	780	
# Services per HH	2.00	1.61	1.69	2.07	2.09	1.97	2.14	1.71	2.41	2.48	2.02	2.20	2.94	1.75	3.33	
\$ Services (000's)	20,066	24,502	901	581	1,109	5,490	5,566	312	0	7,895	6,272	9,113	800	0	24,502	
\$ Services per HH (000's)	1.62	0.88	0.91	2.30	2.32	2.95	1.61	0.69	0.00	9.60	1.63	2.22	15.10	0.00	104.71	
# Dps & Lns per HH	4.02	2.89	5.37	6.52	5.72	4.79	4.90	4.12	6.16	5.96	4.73	5.02	6.40	4.50	5.17	
# Dps, Lns, Svcs per HH	6.02	4.50	7.06	8.59	7.81	6.75	7.04	5.83	8.58	8.43	6.76	7.22	9.34	6.25	8.50	
\$ Total Profit	1,461,904	4,410,678	791,332	276,868	252,606	1,252,652	528,406	143,977	945,108	533,245	-1,864	495,543	57,899	-3,717	107,013	
\$ Average Profit per HH	118	50	796	1,094	527	674	153	317	1,141	649	0	121	1,087	-929	457	

### Household Relationship Detail Report Description

**NOTE:** Each product category entered in the Setup has a dedicated Row and Column. These are used together to cross reference households which have both products. The following descriptions display the cross-reference of two products, using a Checking (CHK) product for the row and CERTS for the column as an example.

**# Total Households:** The total number of households which have the two products, CHK and CERTS.

**% of Households:** The percentage of all households from the product row that have the product represented by the column.

**# Specific Products:** The number of both types of products, (i.e., the total number of CHK and CERTS accounts).

**\$ Specific Products (000's):** The balance of both types of products (i.e., the total combined balance of CHK and CERTS accounts, in thousands).

**# Deposits:** The total number of deposit accounts held by households with CHK and CERTS.

**# Deposits per HH:** The total number of deposit accounts held by households with CHK, and CERTS divided by the total number of households with the two products.

**\$ Deposits (000's):** The total balance, in thousands, of the deposit accounts held by households with CHK and CERTS.

**\$ Deposits per HH (000's):** The total balance of deposit accounts, in thousands, held by households with CHK and CERTS divided by the total number of households with the two products.

**# Loans:** The total number of loan accounts held by households with CHK and CERTS.

**# Loans per HH:** The total number of loan accounts, held by households with CHK and CERTS divided by the total number of households with the two products.

**\$ Loans (000's):** The total balance, in thousands, of the loan accounts held by households with CHK and CERTS.

**\$ Loans per HH (000's):** The total balance of loan accounts, in thousands, held by households with CHK and CERTS divided by divided by the total number of households with the two products.

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## Report Guide

**# Services:** The total number of services held by households with CHK and CERTS.  
Note: Services can be any of the following, varying by institution: ATM, debit card, safe deposit box, annuity, trust, direct deposit, mutual fund, and credit card.

**# of Services per HH:** The total number of services by households with CHK and CERTS divided by the total number of households with the two products.

**\$ Services (000's):** The total balance, in thousands, of the services held by households with CHK and CERTS.

**\$ Services per HH (000's):** The total balance of services, in thousands, held by households with CHK and CERTS divided by the total number of households with the two products.

**\$ Services (000's):** The total balance, in thousands, of the services held by households with CHK and CERTS.

**# Deps & Lns per HH:** The total number of deposit and loan accounts divided by the total number of households with CHK and CERTS.

**# Deps, Lns and Svcs per HH:** The total number of combined deposits and loans plus services divided by the total number of households with CHK and CERTS.

**\$ Total Profit:** The sum of margin plus non-interest income minus non-interest expense equals account net profit totaled for all accounts within each household.

**\$ Avg. Profit per HH:** The total profit amount divided by the total number of households.

# PRODUCT COMBINATION REPORTS



### Household Product Combinations

This report is a key factor in determining the likelihood to purchase certain products. By analyzing the product combinations, you can find the most common combinations and determine the next most likely product a customer may purchase. Marketing by this type of analysis is called "look-alike." It is an efficient method of determining your target market because customers who have similar attributes have that product.

The report is beneficial for your entire customer database to grasp an understanding of total relationships. However, you may also create segments of your customer base and evaluate the report for that segment only.

This is a good report to use when you are segmenting your data by:

- **Top 10% Households**
- **Product Type**
- **High or Low Dollar Balance Households**
- **Household Branch**
- **New Households**

Product Combinations		MARQUIS Federal						
Filter: All Records		Includes: Active						
Combination Description	Total Households	% of Col.	Retail Households	% of Col.	% of Row	Business Households	% of Col.	% of Row
PCHK	5,218	19.37	4,909	21.57	94.08	309	7.40	5.92
SAV	4,337	16.10	3,960	17.40	91.31	377	9.03	8.69
BUSCHK	1,278	4.74	384	1.69	30.05	894	21.40	69.95
INSLN	1,163	4.32	1,161	5.10	99.83	2	0.05	0.17
BUSLN	879	3.26	7	0.03	0.80	872	20.88	99.20
PCHK+SAV	637	2.36	633	2.78	99.37	4	0.10	0.63
CDS	571	2.12	340	1.49	59.54	231	5.53	40.46
PCHK+AUTO	547	2.03	546	2.40	99.82	1	0.02	0.18
MMA	526	1.95	406	1.78	77.19	120	2.87	22.81
PCHK+IRA	498	1.85	488	2.14	97.99	10	0.24	2.01
JCDS	477	1.77	387	1.70	81.13	90	2.15	18.87
CC	444	1.65	364	1.60	81.98	80	1.92	18.02
RELN	429	1.59	388	1.70	90.44	41	0.98	9.56
SAV+AUTO	374	1.39	374	1.64	100.00	0	0.00	0.00
AUTO	324	1.20	324	1.42	100.00	0	0.00	0.00
PCHK+STULN	262	0.97	259	1.14	98.85	3	0.07	1.15
IRA	259	0.96	234	1.03	90.35	25	0.60	9.65
PCHK+INSLN	229	0.85	229	1.01	100.00	0	0.00	0.00
SAV+CC	196	0.73	192	0.84	97.96	4	0.10	2.04
HE	190	0.71	144	0.63	75.79	46	1.10	24.21
PCHK+RELN	174	0.65	173	0.76	99.43	1	0.02	0.57
PCHK+CC	168	0.62	163	0.72	97.02	5	0.12	2.98
SAV+INSLN	153	0.57	153	0.67	100.00	0	0.00	0.00
PCHK+SAV+IRA	136	0.50	136	0.60	100.00	0	0.00	0.00

### Household Product Combinations Report Description

Each line represents the household with the outlined product combination. The product descriptions can be found in your Lookups Table under your Products Tab.

**Total Households:** The total number of households which have the indicated product combination.

**% of Col:** The percentage of all households displayed on the report which have that combination.

**Retail Households:** The number of retail households that have this product combination.

**% of Col.:** The percentage of all retail households which have the combination. (Total retail households divided by the # retail households for this row).

**% of Row:** The percentage of total households which are retail. (# retail households divided by the total # households).

**Business Households:** The number of households that are designated as business households that have this product combination.

**% of Col.:** The percentage of all business households which have the combination. (Total business households divided by the # of business households for this row).

**% of Row:** The percentage of total households which are business. (# business households divided by the # of total households).

### **Hosehold Product and Service Combinations**

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This report is a key factor in determining the likelihood of customers to purchase certain products and or services. By analyzing the product and service combinations, you can find the most common combinations and determine the next most likely product or service a customer may purchase. Marketing by this type of analysis is called “look-alikes”. It is an efficient method of determining your target market. It is likely that prospects will purchase the product due to current customers with similar attributes who also have the product.

The report is beneficial to run on your entire database so that you can grasp an understanding of your total relationships. However, you may also create segments of your customer base and evaluate the report based on this segment only.

This is a good report to use when you are segmenting your data by:

- **Top 10% or Bottom 10% Households**
- **Census Tract or Household Demographics**
- **Household Branch**
- **New Households**
- **Balance of a Specified Product**

Many times, the key to understanding what a customer needs is to analyze what other customers similar to that customer have. The only difference between these “look-alike” groups is that one group has the product or service and the other does not. This may be a product or service your institution wants to promote and increase usage, or, that one product or service may be the variable that is keeping this customer and others like him from being profitable. Whatever the case may be, a “look-alike” analysis is a good way to find prospective customers for a particular product.

The steps in conducting a “look-alike” analysis within ExecuTrax are:

1. Create a filter selecting those customers with the particular product type you want to promote.
2. Run a Product and Service Combination Report to determine what the next most likely purchased product or service would be.
3. Next run Distribution Reports on demographic fields such as median income amount, account holder age, average age of home, etc.
4. After finding the typical characteristics of customers with that product, you can find customers with the same characteristics who do not have the product.

# EXECUTRAX

## Report Guide

This report will help you determine the most popular product and service combinations. It shows which customers with a particular product are more likely to have other products, the number/percent of households having each combination, and the number/percent of business and retail accounts.

Product & Service Combinations						MARQUIS Federal		
Filter: All Records						Include: Active		
Combination Description	Total Households	% of Col.	Retail Households	% of Col.	% of Row	Business Households	% of Col.	% of Row
PCHK+STULN	166	0.77	165	0.91	99.40	1	0.03	0.60
SAV+EmpBenefit	154	0.71	143	0.79	92.86	11	0.31	7.14
PCHK+Debit +OD Prot	124	0.57	118	0.65	95.16	6	0.17	4.84
PCHK+Debit +Home Bank +OD Prot	115	0.53	106	0.59	92.17	9	0.25	7.83
PCHK+SAV+Debit	111	0.51	111	0.61	100.00	0	0.00	0.00
SAV+CC	107	0.49	105	0.58	98.13	2	0.06	1.87
Safe Box	106	0.49	83	0.46	78.30	23	0.64	21.70
PCHK+RELN	105	0.48	105	0.58	100.00	0	0.00	0.00
PCHK+Home Bank +OD Prot	98	0.45	94	0.52	95.92	4	0.11	4.08
PCHK+Home Bank	95	0.44	92	0.51	96.84	3	0.08	3.16
SAV+CDS+CC+Safe Box	94	0.43	70	0.39	74.47	24	0.67	25.53
SAV+Home Bank +EmpBenefit	87	0.40	87	0.48	100.00	0	0.00	0.00
PCHK+CC	82	0.38	80	0.44	97.56	2	0.06	2.44
INSLN+AUTO	81	0.37	81	0.45	100.00	0	0.00	0.00
CMLRE	79	0.36	34	0.19	43.04	45	1.25	56.96
PCHK+CDS+HE	78	0.36	76	0.42	97.44	2	0.06	2.56
INSLN+CC	77	0.36	77	0.43	100.00	0	0.00	0.00
PCHK+INSLN	77	0.36	77	0.43	100.00	0	0.00	0.00
SAV+INSLN	77	0.36	77	0.43	100.00	0	0.00	0.00
PCHK+SAV+Debit +Home Bank	74	0.34	74	0.41	100.00	0	0.00	0.00
INSLN+EmpBenefit	68	0.31	68	0.38	100.00	0	0.00	0.00
CDS+EmpBenefit	68	0.31	46	0.25	67.65	22	0.61	32.35
BUSCHK+Debit	67	0.31	19	0.11	28.36	48	1.33	71.64
PCHK+Debit +Home Bank	66	0.30	62	0.34	93.94	4	0.11	6.06

### Household Product and Service Combinations Report Description

Each line represents the households with the outlined product and service combination. For a product description, you will need to go to your Lookup Table under the Product Tab.

**Total Household:** The total number of households which have the indicated product and service combination.

**% of Col:** The percentage of all households displayed on the report which have that combination.

**Retail Households:** The number of retail households with this product and service combination.

**% of Col.:** The percentage of all retail households which have this combination. (Total retail households divided by the # retail households for this row).

**% of Row:** The percentage of total households which have this combination which are retail (# retail households divided by the total # households).

**Business Households:** The number of business households which have this product and service combination.

**% of Col.:** The percentage of all business households which have this combination. (Total business households divided by the # business households for this row).

**% of Row:** The percentage of total households which have this combination which are business (# business households divided by the total # households).

### **Household Profitability of Product Combinations**

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This report will assist in analyzing what product combinations are the most profitable for your institution. Like all ExecuTrax reports, it can be run for the entire institution or segmented out by using a filter.

The report will demonstrate the total number and percent of households with that particular product combination group. It also shows the total number and percentage of balances for those combinations broken down into loans and deposits and the percentage of total. The profit achieved from these households is displayed as well as the percentage of total profit received from this segment. The percent of profit received from the balance is displayed by the Profit/\$Bal% and the Avg. Annual \$Profit/HH is the average profit dollars received from the households in that row.

In addition to running this report on your entire database, we recommend segmenting your data by the following fields:

- **Top 10% and Bottom 10% Households**
- **Product Type**
- **Household Branch/Manager**
- **Balance of a Specified Product Type**
- **Census Tract or Household Demographics**
- **Household First Open Date**

# EXECUTRAX

## Report Guide

You can run this report from any filter such as customers with a certain product type. This will show what kind of product combinations customers with product X have. You can determine which products would be the most likely and most profitable. These questions can be answered for specific customer segments as well. Your Top 10% most profitable households is one good example. You can determine the combination of products and services that make these households so profitable as well as how much they contribute to the bottom line.

### Profitability of Product Combinations

MARQUIS Federal

Filter: All Records											Includes: Active
Combination Description	Total Household	% of Total	Deposit Balances	% of Total	Loan Balances	% of Total	Annual \$Profit	% of Total	Profit / \$Bal.%	Avg. Annual \$Profit/HH	
JCDS+MMA+BUSCHK	12	0.05	6,353,560	1.69	0	0.00	80,258	13.65	1.26	6,688	
PCHK+MMA+RELN	16	0.06	3,261,639	0.87	2,382,334	0.71	93,547	15.90	1.66	5,846	
MMA+BUSLN	10	0.04	146,059	0.04	2,442,333	0.73	55,808	9.49	2.16	5,580	
MMA+BUSLN+BUSCHK	12	0.05	1,328,077	0.35	1,149,621	0.34	55,763	9.48	2.25	4,646	
PCHK+MMA+AUTO	18	0.07	3,143,471	0.84	190,787	0.06	53,045	9.02	1.59	2,946	
PCHK+JCDS+SDBOX	12	0.05	3,961,054	1.05	0	0.00	32,731	5.56	0.83	2,727	
INSLN+RELN	22	0.09	0	0.00	3,070,899	0.92	57,955	9.85	1.89	2,634	
CDS+MMA+CC+BUSCHK+SDBOX	11	0.04	2,307,000	0.61	112,415	0.03	28,290	4.81	1.17	2,571	
CDS+MMA+RELN+HE	27	0.11	1,479,324	0.39	5,056,322	1.52	65,466	11.13	1.00	2,424	
CDS+INSLN+RELN+HE	16	0.06	552,827	0.15	3,342,094	1.00	37,968	6.46	0.97	2,373	
CMLRE	81	0.32	0	0.00	21,245,572	6.38	191,321	32.53	0.90	2,361	
PCHK+JCDS+MMA	21	0.08	4,832,030	1.29	0	0.00	49,271	8.38	1.02	2,346	
PCHK+MMA+RELN+HE	23	0.09	587,315	0.16	4,387,304	1.32	49,124	8.35	0.99	2,135	
CDS+JCDS+MMA+HE	10	0.04	2,066,084	0.55	699,968	0.21	21,139	3.59	0.76	2,113	
SAV+MMA+RELN+HE	22	0.09	504,676	0.13	4,272,969	1.28	42,787	7.27	0.90	1,944	
PCHK+CDS+MMA+RELN+HE	60	0.24	3,239,238	0.86	12,008,404	3.60	116,126	19.74	0.76	1,935	
PCHK+IRA+RELN	35	0.14	1,814,787	0.48	3,208,269	0.96	66,274	11.27	1.32	1,893	
CDS+MMA+INSLN+RELN+HE	13	0.05	726,218	0.19	2,476,667	0.74	24,300	4.13	0.76	1,869	
PCHK+JCDS+IRA+MMA	11	0.04	2,584,707	0.69	0	0.00	18,747	3.19	0.73	1,704	
PCHK+RELN+HE	47	0.19	134,229	0.04	8,152,116	2.45	77,939	13.25	0.94	1,658	
SAV+RELN+HE	37	0.15	62,705	0.02	6,670,914	2.00	60,789	10.34	0.90	1,642	
RELN+BUSCHK	23	0.09	88,959	0.02	2,056,565	0.62	37,483	6.37	1.75	1,629	
PCHK+JCDS	67	0.27	11,696,108	3.11	0	0.00	103,061	17.52	0.88	1,538	
RELN+CC	18	0.07	0	0.00	2,545,887	0.76	27,578	4.69	1.08	1,532	

### Household Profitability of Product Combinations Report Description

This report is sorted by profit. It displays the most profitable combination to the least profitable.

**Total Household:** The total number of households which have the indicated combination.

**% of Total:** The percentage of all households displayed on the report which have that combination.

**Deposit Balances:** The sum of all deposit balances for this combination.

**% of Total:** The percentage of deposit balances on the row compared to the total deposit balances on the report.

**Loan Balances:** The sum of all loan balances for this combination.

**% of Total:** The percentage of loan balances on the row compared to the total loan balances on the report.

**Annual \$ Profit:** The sum of all profit for the accounts that comprise this combination. This is computed by taking the margin plus non-interest income minus non-interest expense equals account net profit.

**% of Total:** The percentage of profit on the row compared to the total profit on the report.

**Profit / \$ Bal. %:** The profit percent divided by the total balance for the households within that combination category.

**Avg. Annual \$ Profit/HH:** The net annual profit dollars divided by the total number of households with that combination.

### Household Profitability of Product and Service Combinations

This report will assist in analyzing what product & service combinations are the most profitable for your institution.

The report will demonstrate the total number and percent of households with that particular product and service combination. By listing each product & service combination as well as the profitability of each combination, this report can help you determine the most common product combinations. This report displays the number and percent of households having a certain product combination, deposit and loan balances for specific combinations, the percent of all product combination balances, the weighted average rate for the combination, total profit dollars per household and average dollar balance per household.

In addition to running this report on your entire database, we recommend segmenting your data by the following fields:

- **Top 10% and Bottom 10% Households**
- **Product Type**
- **Household Branch**
- **Balance of a Specified Product Type**
- **Census Tract or Household Demographics**

Profitability of Product & Service Combinations											MARQUIS Federal	
Filter: All Records											Includes: Active	
Combination Description	Total Household	% of Total	Deposit Balances	% of Total	Loan Balances	% of Total	Annual \$Profit	% of Total	Profit / \$Bal.%	Avg. Annual \$Profit/HH		
INSLN+RELN	22	0.10	0	0.00	3,070,899	1.27	57,955	32.97	1.89	2,634		
CDS+INSLN+RELN+HE	14	0.06	496,371	0.20	3,017,086	1.25	35,767	20.34	1.02	2,554		
PCHK+IRA+RELN	21	0.10	1,044,480	0.43	2,494,360	1.03	53,326	30.33	1.51	2,539		
CMLRE	79	0.36	0	0.00	21,017,283	8.69	195,845	111.40	0.93	2,479		
PCHK+RELN+OD Prot	11	0.05	64,324	0.03	1,222,287	0.51	24,988	14.21	1.94	2,271		
CDS+MMA+INSLN+RELN+HE	11	0.05	637,960	0.26	2,279,869	0.94	24,365	13.86	0.84	2,215		
JCDS+BUSCHK	12	0.06	2,288,379	0.94	0	0.00	24,220	13.78	1.06	2,018		
RELN+BUSCHK	11	0.05	40,815	0.02	742,531	0.31	22,122	12.58	2.82	2,011		
PCHK+CDS+MMA+RELN+HE+Debit	10	0.05	649,804	0.27	1,913,584	0.79	20,063	11.41	0.78	2,006		
BUSCHK+CMLRE+OD Prot	10	0.05	264,666	0.11	2,681,754	1.11	19,721	11.22	0.67	1,972		
CDS+BUSCHK+Safe Box	20	0.09	2,682,380	1.10	0	0.00	38,240	21.75	1.43	1,912		
PCHK+CDS+RELN+HE+Emp.Benefit	10	0.05	416,318	0.17	1,756,640	0.73	19,041	10.83	0.88	1,904		
SAV+MMA+RELN+HE	14	0.06	305,403	0.13	2,672,236	1.11	26,222	14.92	0.88	1,873		
RELN+CC	16	0.07	0	0.00	2,504,747	1.04	29,734	16.91	1.19	1,858		
PCHK+CDS+MMA+RELN+HE	27	0.12	1,203,558	0.49	5,098,044	2.11	48,560	27.62	0.77	1,798		
CDS+RELN+HE	28	0.13	914,847	0.38	4,904,014	2.03	46,745	26.59	0.80	1,669		
PCHK+RELN+HE	25	0.12	89,268	0.04	4,072,400	1.68	40,295	22.92	0.97	1,611		
SAV+RELN+HE	22	0.10	23,583	0.01	3,786,473	1.57	31,511	17.92	0.83	1,432		
PCHK+JCDS+Debit	12	0.06	2,113,698	0.87	0	0.00	16,006	9.10	0.76	1,333		
PCHK+JCDS+IRA	22	0.10	4,255,633	1.75	0	0.00	28,961	16.47	0.68	1,316		
JCDS+MMA	24	0.11	4,576,657	1.88	0	0.00	30,372	17.28	0.66	1,265		
CDS+MMA+RELN+HE	17	0.08	784,837	0.32	2,466,119	1.02	20,834	11.85	0.64	1,225		
JCDS+Emp.Benefit	43	0.20	7,603,088	3.12	0	0.00	51,814	29.47	0.68	1,204		
PCHK+CDS+RELN+HE	42	0.19	1,432,441	0.59	6,504,723	2.61	50,298	28.61	0.65	1,197		

### Household Profitability of Product & Services Combination Description

This report is sorted by profit. It displays the most profitable combination to the least profitable.

**Total Household:** The total number of households which have the indicated combination.

**% of Total:** The percentage of all households displayed on the report which have that combination.

**Deposit Balances:** The total deposit balances for the households with the indicated combination.

**% of Total:** The percentage of deposit balances on the row compared to the total deposit balances on the report.

**Loan Balances:** The total loan balances for the household with the indicated combination.

**% of Total:** The percentage of loan balances on the row compared to the total loan balances on the report.

**Annual \$ Profit:** The total profit of all accounts with this combination. It is comprised of margin plus non-interest income minus noninterest expense account net profit.

**Profit / \$ Bal. %:** The profit amount divided by the total balance for the households within that combination category.

**Avg. Annual \$ Profit/HH:** The net annual profit dollars divided by the total number of households with that combination.

# LISTING REPORTS



### Household Summary Listing

The Household Summary Listing report provides a list of customers with the Household ID, Household Name 1 & 2, address, and telephone. It contains can be sorted by just name, region and name, branch and name, deposit officer and name, loan officer and name, or household manager and name.

This is a good report to use to provide a basic contact list and have segmented your data by:

- Top 10% and Bottom 10% Households
- Product Type
- High or Low Dollar Balance Households
- Single Product Households

Using this report is a great reference tool when a list of households within a filter group is required. Some examples of ways to use this report includes: a list for your loan or deposit officers to contact your top ten most profitable households, a list of your single product households for future cross sell opportunities or to follow up with your customers who were part of a marketing campaign. Since this report can be lengthy, we recommend setting a filter before creating this report.

Summary Listing			MARQUIS Federal
Household ID Name	Household Name Household Name#2	Address City, State, ZIP	Phone
511 WOODSCREST	511 Woodscrest LLC	200 Patterson Ave Apt 606 San Antonio, TX 78209	(956) 555-2607
69-PENDLETON AS	69-pendleton Associates An Indiana General Partnership	305 W Kings Hwy San Antonio, TX 78212	(956) 555-6005
6M LAND LLC	6m Land LLC C/o Ralph Miller	404 Cimarron Dr Floresville, TX 78114	(956) 555-9683
805 RETIREES IN	805 Retirees Inc	7575 S Westmoreland Rd Apt 1311 Dallas, TX 75237	(469) 555-0240
A & D CONSTRUCT	A & D Construction	1323 Hunt Xing San Antonio, TX 78245	(956) 555-2119
A & D CONSTRUCT	A & D Construction	9 Inwood Mnr San Antonio, TX 78248	(956) 555-8158
A & G MOTOR SAL	A & G Motor Sales Inc	1326 Austin Hwy Lot 28 San Antonio, TX 78209	(956) 555-2010
A & J EATON TUR	A & J Eaton Turkey Farm LLC	644 Sunshine Mdw Adkins, TX 78101	(956) 555-1321
A & L PROPERTIE	A & L Properties Ltd Partnership	13515 Butterfly Ln Houston, TX 77079	(469) 555-0456
A & TK INC	A & Tk Inc	8111 Lyndon B Johnson Fwy Ste 570 Dallas, TX 75251	(469) 555-2288
A AND B INC	A And B Inc	4420 Ambassador Way Apt 265 Balch Springs, TX 75180	(469) 555-5898
A AND B INC	A And B Inc	4420 Ambassador Way Apt 265 Balch Springs, TX 75180	(469) 555-5898
A AND JEATON T	A And J Eaton Turkey Farm	800 Garraty Rd San Antonio, TX 78209	(956) 555-2353
A D WEISMAN FAR	A D Weisman Farms LLC	153 Siebenicher Rd Boerne, TX 78006	(956) 555-8841

### Household Summary Listing Report Description

*Household ID Name:* The name ExecuTrax assigns to each household. For all retail households, it is the last name; for business households, it is the first 15 characters.

*Household Name and Name # 2:* The first and second names taken from the head of household account.

*Address, City, State, and ZIP:* The address, city, state, and ZIP code for the household taken from the head of household account.

*Phone:* The phone number for the household, taken from the head of household account

### Household Detail Listing

The Household Detail Listing report provides more details about a household than what is provided in the Household Summary Listing report. This is a good report to use for calling programs because it contains all the information about the household, including household number, name, address, phone numbers, officer, branch, state MSA, county and census tract. It displays basic information regarding the relationship of a household, including first and last products opened and the dates of each, deposit and loan balances, number of accounts, weighted average deposit and loan rates, profitability data such as the margin dollars, non-interest income and non-interest expense amounts, total profit, profit percent, and the profit amount score. This report also shows the number and balance of each product and the number of services for each household.

This is a good report to use when segmenting data by:

- **Top 10% and Bottom 10% Households**
- **Single Product Households**
- **High or Low Balance Loan or Deposit Households**
- **Household Branch/Officer**

HH Detail				MARQUIS Federal			
Filter: All Records				Includes: Active			
HH id: ZUNIGA	#: 26900	Employee: N	# Deposits: 1	Prod. #	\$ Balance	Prod. #	\$ Balance
Phone: (956) 555-7219 Biz/Retail: R	Hold Mail: N		\$ Deposits: 2,630	PCHK	0	SDBOX	0
Name#1: Rogelio Zuniga			Depo. Rate: 0.650	SAV	1	MCS	0
Name#2: Denise A Zuniga				CDS	0		0
Name#3:			# Loans: 0	JCDS	0		0
Address: 3103 Samar Dr			\$ Loans: 0	IRA	0		0
City: San Antonio	St: TX	ZIP: 78217	Loan Rate: 0.000	MMA	0		0
				INSLN	0		0
Formal: Mr Zuniga	Informal: Rogelio		\$ Margin: 75	BUSLN	0		0
Region: North San	Dep. Officer: Gene Kuster		\$ NI Inc.: 43	AUTO	0		0
Branch: Riverside	Loan Officer:		\$ NI Exp.: 168	RELN	0		0
			Profit \$: -50	STULN	0		0
State: 48	First Open Date: 02/09/2015		Profit %: -1.901	CC	0		0
MSA: 41700	First Open Product: SAV			BUSCHK	0		0
County: 029	Last Open Date: 02/09/2015		Profit Amt Percentile: 57	CMLRE	0		0
Tract: 1210.00	Last Open Product: SAV			HE	0		0
ATM: 0	Debit: 0	Safe Box: 0	EStatement: 0	Direct Dep: 0	Home Bank: 1		
Bill Pay: 0	OD Prot: 0	Insurance: 0	EstatePlan: 0	Treas Mgt: 0	Cash Mgt: 0		
Remote Cap: 0	Payroll: 0	Merch Svcs: 0	HSA: 0	EmpBenefit: 0	Risk Mgt: 0		
HH id: ZUNIGA	#: 27371	Employee: N	# Deposits: 1	Prod. #	\$ Balance	Prod. #	\$ Balance
Phone: (956) 555-6036 Biz/Retail: R	Hold Mail: N		\$ Deposits: 6,000	PCHK	0	SDBOX	0
Name#1: Belen Zuniga			Depo. Rate: 0.650	SAV	1	MCS	0
Name#2: Fred Atkinson Zuniga				CDS	0		0
Name#3:			# Loans: 0	JCDS	0		0
Address: 208 Newbury Ter			\$ Loans: 0	IRA	0		0
City: San Antonio	St: TX	ZIP: 78209	Loan Rate: 0.000	MMA	0		0
				INSLN	0		0
Formal: Mr Zuniga	Informal: Belen		\$ Margin: 171	BUSLN	0		0
Region: North San	Dep. Officer: Scott Weaver		\$ NI Inc.: 43	AUTO	0		0
Branch: Wood Lake	Loan Officer:		\$ NI Exp.: 168	RELN	0		0
			Profit \$: 46	STULN	0		0
State: 48	First Open Date: 03/24/2015		Profit %: 0.767	CC	0		0
MSA: 41700	First Open Product: SAV			BUSCHK	0		0
County: 029	Last Open Date: 03/24/2015		Profit Amt Percentile: 70	CMLRE	0		0
Tract: 1204.00	Last Open Product: SAV			HE	0		0
ATM: 0	Debit: 0	Safe Box: 0	EStatement: 0	Direct Dep: 0	Home Bank: 1		
Bill Pay: 0	OD Prot: 0	Insurance: 0	EstatePlan: 0	Treas Mgt: 0	Cash Mgt: 0		
Remote Cap: 0	Payroll: 0	Merch Svcs: 0	HSA: 0	EmpBenefit: 0	Risk Mgt: 0		

### Household Detail Listing Report Description

**HH ID:** The name ExecuTrax assigns to each household. For retail households it is the last name, for business households it is the first 15 characters.

**#:** The household number ExecuTrax assigns to each household.

**Employee:** A flag which is "Y" if you have imported or manually modified. Otherwise, it will be "F".

**Phone:** The phone number for the household taken from the head of household account.

**Biz/Retail:** The household business or retail indicator, B or R. This is created either by an imported business/retail flag, by specifying specific account types are business, or by ExecuTrax identifying business words during the import process.

**No Mail:** A flag which is "Y" if you have imported or manually modified. Otherwise, it will be "F".

**Name#1, Name#2, Name#3, Address, City, St., ZIP, Formal, Informal, Region, Branch, Deposit Officer, & Loan Officer:** All the fields listed here are taken from the head of household account.

**State, MSA, County, Tract:** Codes applied to those households that are geocoded which indicate the state, metropolitan statistical area, county, and census tract in which the household lives.

**First Open Date:** The earliest open date the household has for any of its accounts.

**First Open Product:** The actual product that was the first opened by the household.

**Last Open Date:** The last date an account was opened for any of the accounts

**Last Open Product:** The product that was opened last from the household's set of accounts.

**Service Listing:** Each of the available services in ExecuTrax is listed here. Just because they are listed does not mean they are being imported. If you know what service information is being brought into ExecuTrax, this report will show how many of each service the household has.

**# Deposits:** The total number of deposit account the household has.

**\$ Deposits:** The total balance of deposit accounts the household has.

**Depo. Rate:** The weighted average rate for all deposit account held by the household.

**# Loans:** The total number of loan accounts the household has.

**\$ Loans:** The total balance of deposit accounts the household has.

**Loan Rate:** The weighted average rate for all loan accounts held by the household

**\$ Margin:** The dollars earned from the balances and rates the accounts in the household has.

**\$ NI Inc.:** The total amount of dollars earned other than the margin account. This amount can come from imported data (service charges), modified peer data, or a combination of both.

**\$ NI Exp.:** The total cost of the account within the household, other than the deposit interest expenses. This amount can come from imported data, modified peer data, or a combination of both.

**Profit \$:** The sum of margin plus the non-interest income minus the non-interest expense equals account net profit totaled for all the accounts within the household

**Profit %:** The Profit\$ divided by the total institution profit.

**Profit Amt. Percentile:** The percentile (from 0-99 with 99 being the highest) that is assigned to the household based on how the households profit compares to the Total Profit \$ of all other households.

**Product #:** The number of each product category listed for the household.

**Product \$ Balance:** The balance of each product category listed for the household.

### **Household Profit Listing**

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The Household Profit Listing provides a list of households including the total amount of profit achieved from the household, the city they live in, their phone number, the date which they first established their relationship, as well as their total number and balance of deposits and loans.

The report can be a listing of any segment of customers you choose. You will typically want to create this report from a small segment of your customer base, so you don't have a lengthy report. The report will automatically create page breaks by branch and will total the number of households and the profit they contribute at the bottom of each page.

We recommend that you segment the data first by the following fields and then create a report from the results:

- **Top 10%**
- **Bottom 10%**
- **Single Product Households**
- **Households with a last open date > 2 years**
- **New Households**

This report is very helpful when a list of customers is needed including the amount of profit they contribute to your organization's bottom line. It can be used by a branch for micro-marketing or for follow-up of any type.

This report can also be used to create awareness of your most profitable customers for distribution to your employees. Other uses may include a telemarketing list for follow-up purposes.

# EXECUTRAX

## Report Guide

### Household Profit Listing

MARQUIS Federal

Filter: All Records					Includes: Active			
Bank: MARQUIS Community					Deposits		Loans	
\$Profit Name	City	Phone	1st Acct Date	#	\$	#	\$	
24,659 Leona F Schue	San Antonio	(956) 555-3572	06/08/2008	32	3,448,703	0	0	
18,901 Marietta J Lentz	San Antonio	(956) 555-0638	09/29/2003	5	869,168	0	0	
16,176 Agnes C Jeffries	San Antonio	(956) 555-8325	12/26/2010	0	0	1	243,978	
13,337 Angela Marie Egler	San Antonio	(956) 555-4409	08/22/1996	13	1,664,485	1	37,951	
10,084 Edwin J Berg	San Antonio	(956) 555-2328	08/22/1989	10	934,471	3	220,753	
9,965 Paul Gary Schnarr	Kerrville	(956) 555-0538	11/26/2009	0	0	3	1,086,986	
8,084 Sheila M Fleck	San Antonio	(956) 555-5232	03/08/1986	18	1,224,700	0	0	
7,851 Clinton M Clore	San Antonio	(956) 555-5162	08/28/2010	2	137,911	3	456,758	
7,668 Roger Downey	San Antonio	(956) 555-8019	09/28/2003	14	1,134,570	0	0	
7,543 William D Claycomb	San Antonio	(956) 555-9568	03/13/2010	2	136,575	4	450,406	
6,532 Juanita Herbig	San Antonio	(956) 555-2868	01/17/2005	18	988,099	0	0	
6,008 Marvelee Harper	San Antonio	(818) 555-3379	03/01/1997	10	381,823	0	0	
5,926 Eric Reuber	San Antonio	(956) 555-8750	08/30/2010	1	621	2	310,965	
5,923 Jacquelin A Eckert	Garden Ridge	(956) 555-4691	11/04/1993	5	448,919	0	0	
5,908 Andrew Lee Hassfurther	San Antonio	(956) 555-8721	03/17/2005	8	767,560	0	0	
5,848 Joy Brackett	Boerne	(956) 555-1400	05/10/2008	0	0	4	261,503	
5,533 Ralph R Dearing II	San Antonio	(956) 555-3505	03/19/1995	11	720,236	0	0	
5,302 Wadoso Ltd	San Antonio	(956) 555-0000	02/21/2015	0	0	1	100,800	
5,036 Charles E Holland	San Antonio	(956) 555-5495	12/12/2010	2	34,951	3	361,461	
4,915 Harold Hilgeman	San Antonio	(956) 555-7336	05/24/1993	7	628,366	0	0	
4,625 David A Stull	Bulverde	(956) 555-3470	05/06/1991	4	180,238	1	3,793	
3,775 Lisa L Jones	San Antonio	(956) 555-7733	05/25/2008	10	610,848	0	0	
3,636 James E Shrieves	San Antonio	(956) 555-3288	04/08/2010	2	32,679	3	290,900	
3,505 City Of Petersburg	San Antonio	(956) 555-3006	04/09/1992	1	186,131	0	0	
3,470 Edward J Ottensmeyer	Universal City	(956) 555-3254	04/03/2010	2	95,729	3	268,950	
3,286 Corrine Clark	San Antonio	(956) 555-0866	12/09/2008	8	292,156	3	141,729	
3,231 Agnes Edwards	San Antonio	(956) 555-3286	12/02/2002	3	95,117	3	176,939	
3,078 Wittmer Bros Construction	Seguin	(956) 555-1438	03/05/1994	3	219,199	1	5,586	
2,902 Mary Jo Fisher	Seguin	(956) 555-9112	03/30/2008	4	37,753	6	154,638	
2,897 Vanessa Helderman	San Antonio	(956) 555-4590	07/23/1992	2	29,575	3	243,502	
2,825 Jeffrey L Johnson	Hondo	(956) 555-1448	01/29/2010	6	286,409	2	90,051	
2,735 Betty Hostetter	San Antonio	(956) 555-1300	05/13/2007	1	291	5	282,022	
2,684 Danny Ray Clark	Live Oak	(956) 555-1725	06/23/1990	4	257,068	1	75,521	
2,671 Mark A Taylor	San Antonio	(956) 555-0199	08/05/2005	3	30,417	4	258,658	
2,666 Scott A Clark	San Antonio	(956) 555-4502	01/24/2015	1	-176	3	176,241	
2,547 Bobby R Bartlett	Canyon Lake	(956) 555-0012	11/01/2010	2	22,492	3	208,255	
2,519 Michelle M Hawkins	San Antonio	(956) 555-6968	07/11/2010	1	19,610	2	223,507	
2,498 John W Kluesner	San Antonio	(956) 555-0509	01/28/2002	3	252	5	215,385	
2,442 Tamara Gayle Tomson	San Antonio	(956) 555-0251	12/23/2002	4	74,873	3	200,496	
2,421 Brian Melton	San Antonio	(956) 555-8224	12/22/1989	6	366,364	0	0	
2,396 Gregory E Breitwieser	Boerne	(956) 555-9931	12/17/2001	2	35,135	3	110,891	
2,290 Theresa R Madden	San Antonio	(956) 555-9168	01/15/2010	5	351,520	0	0	

### Household Profit Listing Report Description

**\$ Profit:** The total amount of profit contributed by that household. Determined by the sum of margin plus non-interest income minus non-interest expense equals net profit totaled for all accounts within each household.

**Name, City, Phone:** These fields are taken from the head of household account.

**1st Acct Date:** The date of the account that was opened first within the household.

**Deposits #:** The total number of deposit accounts held by the household.

**Deposits \$:** The total balance of deposit accounts held by the household.

**Loans #:** The total number of loan accounts held by the household.

**Loan \$:** The total balance of loan accounts held by the household.

### Household Profit Detail

For advanced profit analysis, the Household Profit Detail report is the key component in analyzing each accounts detail profit information and how it sums up to the overall Household. This report is best run for an individual household or a few households at a time. It displays a summary of the Household's Profit and further lists how much and what profit factors are contributing to each account.

Household Profit Detail										MARQUIS Federal	
Filter: All Records										Includes: Active	
HH Name: MARQUIS		Household#: 1368		Profit: 200 0.258 %		Non-Int Income: 459					
Name #1: Juliann K Marquis		Manager: Beth Baker		Margin: 1,561 2.012 %		Non-Int Expense: 1,820					
Region: North Dallas		Branch: Oak Lawn		Profit Percentile: 79		Quad Score: B					
Account #: 001000001846581818		Product: MMA		Acct Type: Personal Money Market		Balance: \$ 23,368					
Name1: Juliann K Marquis		Rate: 2.1300		Margin: 494 4.231 %		Profit: 175 0.749 %					
Service/UDF/Profitability Fields		Non-Interest Income		Non-Interest Expense		Transaction Count		Amount per Transaction			
Non-Interest Expense				355.00							
Non-Interest Income		36.00									
Non-Int Income/Expense Totals:		36.00		355.00							
Account #: 001000001846581818		Product: CDS		Acct Type: CD < 100,000 - 1 Year		Balance: \$ 11,096					
Name1: James Marquis		Rate: 4.5600		Margin: 100 1.801 %		Profit: -69 -0.622 %					
Service/UDF/Profitability Fields		Non-Interest Income		Non-Interest Expense		Transaction Count		Amount per Transaction			
Non-Interest Expense				172.00							
Non-Interest Income		3.00									
Non-Int Income/Expense Totals:		3.00		172.00							
Account #: 001001846581		Product: PCHK		Acct Type: Free Checking		Balance: \$ 3,944					
Name1: James J Marquis		Rate: 0.0000		Margin: 125 6.361 %		Profit: 60 1.521 %					
Service/UDF/Profitability Fields		Non-Interest Income		Non-Interest Expense		Transaction Count		Amount per Transaction			
Non-Interest Expense				289.00							
Non-Interest Income		224.00									
Non-Int Income/Expense Totals:		224.00		289.00							
Account #: 00100000001846581		Product: HE		Acct Type: Home Improvement		Balance: \$ 28,478					
Name1: James J Marquis		Rate: 6.9800		Margin: 594 4.169 %		Profit: 190 0.667 %					
Service/UDF/Profitability Fields		Non-Interest Income		Non-Interest Expense		Transaction Count		Amount per Transaction			
Non-Interest Expense				502.00							
Non-Interest Income		98.00									
Non-Int Income/Expense Totals:		98.00		502.00							
Account #: 001001846581818		Product: HE		Acct Type: 1st Lien Home Equity		Balance: \$ 10,713					
Name1: James J Marquis		Rate: 7.4500		Margin: 248 4.639 %		Profit: -156 -1.456 %					
Service/UDF/Profitability Fields		Non-Interest Income		Non-Interest Expense		Transaction Count		Amount per Transaction			
Non-Interest Expense				502.00							
Non-Interest Income		98.00									
Non-Int Income/Expense Totals:		98.00		502.00							

### Household Profit Detail Report Description

**HH Name:** The last name for Retail accounts, and the first 15 characters for businesses.

**Name#1:** Name of the account that is marked as Key Account

**Region:** Household Region. Based on Region assigned to the Key Account

**HH#:** Household Number. ExecuTrax assigns this number when householding

**Manager:** Household Manager. Based on the Officer of the Key Account. This can be manually changed.

**Branch:** Household Branch. Based on the Branch of the Key Account.

**Profit:** Household Total Profit. Annualized dollar value. Sum of each accounts profit number

**Margin:** Household Margin Amount. Annualized dollar value. Sum of each accounts margin amount.

**Profit Amt %:** Household Total Profit Percentage

**Non-Int Income:** Total Non-Interest income of the Household. Annualized dollar value. Sum of each accounts non-interest income.

**Non-Int Expense:** Total Non-Interest expense of the Household. Annualized dollar value. Sum of each accounts non-interest expense.

**Quad Score:** Can be A, B, C, or D. Based on the overall household profit amount and the profitability of each account.

**A =** Household is profitable and all accounts in the Household are profitable.

**B=** Household is profitable and at least one of the accounts in the Household is unprofitable.

**C=** Household is unprofitable and at least one of the accounts in the Household is profitable.

**D=** Household is unprofitable and all accounts in the household are unprofitable.

**Account#:** The account number as it is being imported into ExecuTrax.

**Product:** Product the account is assigned to.

**Acct Type:** Description of the Account Type Code that is being imported.

**Balance:** Current Balance

**Name1:** Primary account holder.

**Rate:** Interest rate on the account.

**Margin:** Annualized Margin amount. Dollar value. For Deposit Accounts this is calculated by taking the Asset Rate minus the Interest Rate of the account, divided by 200 (100 for percentage rate, 2 for 50% margin retention).

- Percentage number equals Margin Percent. It is the Margin amount divided by the balance of the account multiplied by 100.

**Profit:** Margin Amount + Non-Interest Income - Non-Interest Expense = Profit

- Percentage number equals Profit Amount divided by the balance of the account multiplied by 100.

**Service/UDF/Profitability Fields:** listing of all fields that contribute to profitability including service fees, non-interest income fields, non-interest expense fields, transaction count fields, and the amount assigned to each transaction.

### Household Link Detail

So, you do not have to manually keep up with all the Links that have occurred for all households, you can pull a Household Link Detail report. It is a listing report of all the Households that make up a Link and the specifics on Deposits, Loans and Profit information for the Link.

Household Link Detail				MARQUIS Federal			
Filter: All Records				Includes: Active			
HH#	Name1	Deposits #	Loans #	Profit Margin	Non-Int Income		
Address	City, State Zip	\$	\$	Profit Amount Percentile	Non-Int Expense		
		Services #	\$		Quad Score		
HHLink#	Number of Households: 2	11	74,990	-891		2,499	
18		7	181,140	5,745		9,135	
		10	0				
1136	Ackeman Oil Corp	4	37,962	-1,070	-2.435	1,007	
	200 Adell Blvd	2	5,987	1,440	3.277	3,517	
	Sunnyvale, TX 75182	8	0	6		C	
998	Bret A Ackeman	7	37,028	179	0.084	1,492	
	3934 Cochi se Dr	5	175,153	4,305	2.029	5,618	
	Balch Springs, TX 75180	2	0	78		B	
HHLink#	Number of Households: 3	9	72,854	-251		2,135	
60		8	284,056	6,473		8,859	
		6	0				
5	Adam Michael Ackeman	6	49,659	-3,023	-5.196	861	
	9119 Cork Ln	4	8,515	1,033	1.776	4,917	
	Dallas, TX 75231	6	0	0		C	
1	Brian D Ackeman	1	492	2,752	0.997	1,047	
	1020 E Grubb Dr	4	275,541	5,183	1.878	3,478	
	Mesquite, TX 75149	0	0	97		B	
9	John O Ackeman	2	22,703	20	0.088	227	
	10235 Chesterton Dr	0	0	257	1.132	464	
	Dallas, TX 75238	0	0	67		B	
HHLink#	Number of Households: 2	2	13,112	-148		305	
61		0	0	296		749	
		4	0				
13153	Abbott Trucking Inc	1	9,735	-119	-1.222	262	
	2903 Stagecoach Rd	0	0	200	2.054	581	
	Seguin, TX 78155	2	0	41		D	
26253	David B Abbott	1	3,377	-29	-0.859	43	
	8731 Fireside Dr	0	0	96	2.843	168	
	Dallas, TX 75217	2	0	61		D	

### Household Link Detail Report Description

The section in gray is a summary of all households in the Link.

**HH#:** Household number that is part of this link.

**Name1, Address, City, State, Zip:** - Household Name1, Household Address, Household City, Household State, Household zip.

**Deposits#:** Total number of Deposit accounts for the Link.

**Deposit \$:** Sum of the Deposit accounts for the Link.

**Loans#:** Total number of Loan accounts for the Link.

**Loan\$:** Sum of the Loan dollars for the Link.

**Services#:** Total number of Services for the Link.

**Services\$:** Sum of all service dollars for the Link.

**Profit:** Profit Amount for the Link. Sum of the profit amount for each household added up for the Link.

**Margin:** Margin Amount for the Link. Sum of the margin amount for each household in the Link.

**Profit Amount Percentile:** Profit Amount Percentile of each household. Numbers range from 0-99. This is not applicable for the Link only for each household within the Link.

**Non-Int Income:** Total Non-Interest Income of the Link. Sum of each Households Non-Interest Income.

**Non-Int Exp:** Total Non-Interest Expense of the Link. Sum of each Households Non-Interest Expense.

**Quad Score:** Quadrant Score for each household that makes up the link. Not available for the link.

**Number of Households:** How many Households form the Link

### **Account Detail Listing**

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The Account Detail Listing report will provide a listing of accounts that includes the account number, customer number, type of account, product type, balance, interest rate, last transaction date (if applicable), date the account was opened and when it matures (if applicable). The account officer and branch are listed as well as name, address, telephone, age, and social security number. This report can be sorted by name only, branch or officer.

We recommend you segment the data by the following fields:

- **Account or Product Type**
- **Maturity Dates on Loans or CD Accounts**
- **Account Open Date**
- **Any User Defined Field**

This report is very helpful when a list of customers is needed. It can be used by a branch for micro-marketing or as a follow-up of any type (i.e., a list of people having a high number of NSF's per month which require further evaluation). The ability to sort this report by just name, branch and name, or officer and name provides the flexibility to run the report in the appropriate format.

This report is a good reference when you need a list of customers or accounts within a filter group. Accounts within a household are separated by a bold horizontal line which allows easy determination of all the accounts which meet your criteria, and which are located in the same household. This report can be used to create a cleanup list for those accounts with questionable data issues requiring additional research on the mainframe. Other uses may include a telemarketing list for follow up to customers who were part of a direct mail campaign, for deposit/loan officers to follow up on soon-to-mature certificates and loans or a listing by branch of most/least profitable customers.

# EXECUTRAX

## Report Guide

### Account Detail Listing

MARQUIS Federal

Filter: Untitled					Includes: Active	
HH#	Account Number Account Type Product	Name Address City, State ZIP	Phone SSN# CNum	Branch Officer Age	Open Date Maturity Last Trans	Balance Int. Rate Biz/Rtl
21842	00200000820227 Free Checking Checking	A & D Construction 9 Inwood Mnr San Antonio, TX 78248	(956) 555-8158 55-5555555 002393360933	Wood Lake Joan Temple 0	01/13/2015  03/25/2015	2 0.000 Business
12724	00200000070009 Free Checking Checking	A & J Eaton Turkey Farm LLC 644 Sunshine Mdw Adkins, TX 78101	(956) 555-1321 55-5555555 002393361041	Mission Park Chris Peterson 0	06/18/2006  03/31/2015	761 0.000 Business
21945	00200000850147 Free Checking Checking	Erling Aaserud 4241 E Piedras Dr Ste 257 San Antonio, TX 78228	(956) 555-8675 555-55-5555 002093336477	Wood Lake Scott Weaver 67	01/13/2015  03/31/2015	638 0.000 Retail
9967	001001872411 Free Checking Checking	Charles A Abas 6814 Brandford Rd Rowlett, TX 75089	(972) 555-7249 555-55-5555 001393361034	Commerce Lakeshia Fein 33	01/29/2010  01/15/2015	238 0.000 Retail
937	0010002185322 Interest Checking Checking	Hugh D Abbett 13221 Saratoga Ln Balch Springs, TX 75180	(469) 555-6545 555-55-5555 001091145792	Downtown Kathy Dodson 0	05/28/2010  09/27/2010	966 1.770 Retail
937	0010005102125 Personal Checking Checking	Hugh D Abbett 13221 Saratoga Ln Balch Springs, TX 75180	(469) 555-6545 555-55-5555 001091145792	Commerce Mark Overson 0	11/01/1994  11/03/2010	966 0.250 Retail
17335	00200000180793 Premium Checking Checking	Nicholas A Abbett 2405 Redland Pt San Antonio, TX 78259	(956) 555-7988 555-55-5555 002001806541	Castle Hills Pat Young 0	07/03/2008  03/31/2015	257 2.290 Retail
11538	00200000000669 Interest Checking Checking	Timothy L Abbott 14006 Old Tree St San Antonio, TX 78247	(956) 555-3347 555-55-5555 002391161043	Leon Valley Rosa James 46	10/18/1990  03/31/2015	-21 1.770 Retail
19812	00200000480506 Free Checking Checking	Stephanie F Abbott 2126 Oak Peak San Antonio, TX 78259	(956) 555-5688 555-55-5555 002092150818	Riverside Eddie Cline 53	02/12/2010  03/31/2015	427 0.000 Retail
7039	0010005148270 Personal Checking Checking	Melvin R Abel 12721 Spring Branch Dr Balch Springs, TX 75180	(469) 555-7844 555-55-5555 001203385832	Commerce Lakeshia Fein 0	07/27/1998  11/26/2010	498 0.250 Retail
8571	001001207991 Free Checking Checking	Donald Lee Abel JR 4424 Elmhurst Dr Plano, TX 75093	(972) 555-4781 555-55-5555 001202188826	Downtown Alex W Vogel 47	04/04/2001  07/03/2009	826 0.000 Retail
9595	001001750091 Free Checking Checking	Jerry Abel 11052 Delford Cir Dallas, TX 75228	(972) 555-7257 555-55-5555 001201188798	Downtown Alex W Vogel 56	11/29/2009  01/30/2015	1,506 0.000 Retail
11235	00200000520088 Interest Checking Checking	David Abel 124 Laurel Ln Schertz, TX 78154	(956) 555-6181 555-55-5555 002001493731	Terrell Hills Lyle Burks 0	02/20/2010  03/23/2015	921 1.770 Retail
17779	00200000190843 Interest Checking Checking	Emily Jo Abel 625 Dell Vw Spring Branch, TX 78070	(956) 555-8743 555-55-5555 002391161041	Castle Hills Lauren Andrews 23	07/20/2008  03/30/2015	6,867 1.770 Retail
19693	00200000450961 Senior Checking Checking	Carol E Abel 3821 Real Dr San Antonio, TX 78263	(956) 555-0847 555-55-5555 002391160913	Mission Park Tracey Kizer 50	12/20/2009  03/19/2015	834 0.000 Retail
27511	00200000970744 Free Checking Checking	Abel Garza 733 S Alamo St San Antonio, TX 78205	(956) 555-6916 55-5555555 002000500517	Riverside Scott Weaver 42	03/11/2015  03/11/2015	100 0.000 Business
13	001001106691 Free Checking Checking	Helen V Abell 3628 Cross Bend Rd Plano, TX 75023	(972) 555-7690 555-55-5555 001092145796	Lakeside Jamie Gatlin 0	01/13/2015  01/30/2015	1,685 0.000 Retail

### Account Detail Listing Report Description

**Account Number:** The account number imported for the account.

**Account Type:** The description of the account.

**Product:** The product that the account type belongs to.

**Name:** The primary name on the account.

**Address:** The address on the primary account.

**City, State, ZIP:** The city, state, and ZIP code for the account.

**Phone:** The phone number for the specific account.

**SSN#:** The social security number for the account holder.

**Customer Number:** The assigned customer number determined by your host system.

**Branch:** The branch assigned to the account which is determined by your host system.

**Officer:** The officer assigned to the account which is determined by your host system.

**Age:** The age of the primary accountholder.

**Opened:** The date the account was opened.

**Maturity:** The date the account matures, if applicable.

**Last Transaction Date:** The date the account last had activity.

**Balance:** The balance of the account (original, current, or average) selected when creating the report.

**Int. Rate:** The interest rate for the specified account.

**Biz/Rtl:** This field will tell you if it is a business or retail account.

# DISTRIBUTION REPORTS



### **Account Distribution**

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The Account Distribution Report enables you to sort account level data by any field in ExecuTrax. It further tabulates the number and balance of accounts and profitability information for each segment.

We recommend segmenting your data by the following fields:

- **Maturity Dates for Certificates of Deposits and Loans**
- **Account or Product Type**
- **Interest Rates by Loans/Deposits**
- **Branch or Officer**
- **Balance of a Specified Account Type**
- **Last Transaction Date**
- **Account Open Date**
- **Any User Defined Field**

The Account Distribution Report is a very important tool in helping to understand and analyze your product profitability. An example would be to create a distribution report by product category or account type. The report will identify the major aspects of profitability including net annual margin and non-interest income and annual non-interest expense figures.

This report is also great for investigative work. If you are unsure what values are contained within a particular field such as a user defined field, simply create a distribution report by that field. It will show all of the values it contains. Based on the displayed data, you can conduct further research if needed. This style of report can also be useful when validating filter conditions to make certain you are getting the data you searched for.

Account Distribution by Account Product Code

MARQUIS Federal

Filter: All Records													Includes: Active		
Distribution Segment	Number of Accts	% of All	Balance of Accts	% of All	Wtd Avg Rate	Annual Net Margin		Annual Non-Int. Income	Annual Non-Int. Expense	Annual Net Profit					
						\$Amount	Pct%			\$Amount	Pct%	\$Avg.			
Checking	12,625	22.8	\$ 54,664,791	5.4	1.347	1,370,448	2.807	3,714,569	3,654,049	1,430,968	2.618	113			
Savings	9,597	17.3	\$ 19,978,442	2.0	0.752	560,312	2.805	427,318	1,612,296	-624,666	-3.127	-65			
Certificate of Deposits	4,328	7.8	\$ 74,464,477	7.4	4.493	-909,194	-1.221	13,044	744,416	-1,640,566	-2.203	-379			
Jumbo Certificate of Deposits	2,476	4.5	\$ 217,741,295	21.6	4.589	1,928,974	0.886	7,428	425,872	1,510,530	0.694	61.0			
Retirement Accounts	1,854	3.3	\$ 52,985,155	5.3	4.141	588,242	1.110	5,562	324,450	269,354	0.508	145			
Money Market Accounts	2,461	4.4	\$ 68,342,296	6.8	2.707	1,248,535	1.827	95,615	873,655	470,495	0.688	191			
Installment Loans	2,954	5.3	\$ 20,122,547	2.0	9.611	684,111	3.400	433,832	1,588,426	-470,483	-2.338	-159			
Business Loans	1,645	3.0	\$ 71,492,221	7.1	13.132	3,689,069	5.160	1,086,260	4,954,215	-178,886	-0.250	-109			
Auto Loans	2,322	4.2	\$ 20,927,175	2.1	7.274	466,916	2.231	342,936	1,250,748	-440,896	-2.107	-190			
Real Estate Loans	2,044	3.7	\$ 175,781,322	17.4	6.581	3,312,664	1.885	1,416,429	2,836,345	1,892,748	1.077	92.6			
Student Loans	410	0.7	\$ 2,183,913	0.2	4.000	12,983	0.594	60,648	220,954	-147,323	-6.746	-359			
Credit Cards	2,950	5.3	\$ 7,876,052	0.8	13.270	410,679	5.214	432,270	2,663,650	-1,819,429	-23.101	-61.7			
Business Checking	2,728	4.9	\$ 42,629,367	4.2	1.325	1,073,441	2.518	1,044,400	1,584,968	532,873	1.250	195			
Commercial Real Estate	291	0.5	\$ 50,721,868	5.0	6.819	1,016,137	2.003	191,982	876,159	331,960	0.654	1,141			
Home Equity Loans	4,396	7.9	\$ 128,501,050	12.7	7.319	2,896,002	2.254	430,768	2,206,724	1,120,046	0.872	255			
Safe Deposit Box	2,326	4.2	\$ 0	0.0	0.000	0	0.000	139,560	144,212	-4,652	0.000	-2			
<b>Totals:</b>	<b>55,407</b>	<b>100%</b>	<b>\$ 1,008,411,971</b>	<b>100%</b>	<b>5.676%</b>	<b>18,349,319</b>	<b>1.820</b>	<b>9,842,621</b>	<b>25,961,139</b>	<b>2,232,073</b>	<b>0.221</b>	<b>40</b>			

### Account Distribution Report Description

**Number of Accounts:** The total number of accounts classified by the distribution segment.

**% of All:** The percentage of accounts displayed on the report which fall into that segment.

**Balance of Accounts:** The total balance for all accounts within the segment. The type of balance displayed (i.e., current, original, or average) is selected when creating the report.

**% of All:** The percentage of all account balances displayed on the report, by segment.

**Wtd Avg. Rate:** Total interest paid or earned for each account summed up for that category divided by the total balance of those accounts.

**Annual Net Margin \$Amount:** The total dollars earned from the balances and rates of the accounts within the distribution segment. The calculations for margin amount are:

Loan:  $\text{Balance} * (\text{Loan Rate} - \text{Cost of Funds}) = X/50\%$

Deposit:  $\text{Balance} * (\text{Asset Rate} - \text{Deposit Rate}) = X/50\%$

**NOTE:** If you use your own transfer pricing and have changed your margin allocation, these calculations would not apply.

**Annual Net Margin %:** The account margin amount divided by the account balance. This provides a spread for the accounts.

**Annual Non-Interest Income:** The total dollars earned other than margin for the distribution segment's accounts. This amount could be an imported field (i.e., service charges paid YTD), a value from the modified peer data or a value based on your own proprietary data.

**Annual Non-Interest Expense:** The total cost of those accounts other than interest expense, including all costs to open and maintain the accounts for one year. This amount could be an imported field or a value from the modified peer data or a value based on your own proprietary data.

**Annual Net Profit \$ Amount:** The account margin amount + non-interest income - non-interest expense = account net profit amount. The total profit dollars earned annually from the accounts in each distribution segment.

**Annual Net Profit %:** The annual net profit earned divided by the total balances of the accounts which yields the amount of profit earned from the balances. It can be considered an ROA.

**Annual Net Profit \$ Avg.:** The annual net profit earned divided by the total number of accounts. This provides an average amount of profit earned from each account.

### Account Distribution Summary

The Account Distribution Summary report enables you to sort account level data by any field in ExecuTrax. It further tabulates the number and balance broken down by deposits and loans for each distribution segment.

This is a good report to use when you are segmenting data by:

- **Maturity Dates for CDs and Loans**
- **Branch or Officer**
- **Balance of Specified Account Type**
- **Any User Defined Field**
- **Last Transaction Date**
- **Account Open Date**

The Account Distribution Summary Report is also a great tool for investigative work. If you are unsure what values are contained within a particular field, such as user defined field, simply create a distribution report by that field, and it will show all of the values it contains. Based on the data displayed, you can conduct further research.

Account Distribution Summary by Account Product Code

MARQUIS Federal

Filter: All Records											Includes: Active
Distribution Segment	Number of Deposits	% of All	Balance of Deposits	% of All	Average Deposit Balance	Number of Loans	% of All	Balance of Loans	% of All	Average Loan Balance	
Checking	12,625	35.0%	\$ 54,664,791	10.3%	\$ 4,330	0	0.0%	\$ 0	0.0%	\$ 0	
Savings	9,597	26.6%	\$ 19,978,442	3.8%	\$ 2,082	0	0.0%	\$ 0	0.0%	\$ 0	
Certificate of Deposits	4,328	12.0%	\$ 74,464,477	14.0%	\$ 17,205	0	0.0%	\$ 0	0.0%	\$ 0	
Jumbo Certificate of Deposits	2,476	6.9%	\$ 217,741,295	41.0%	\$ 87,941	0	0.0%	\$ 0	0.0%	\$ 0	
Retirement Accounts	1,884	5.1%	\$ 52,985,155	10.0%	\$ 28,579	0	0.0%	\$ 0	0.0%	\$ 0	
Money Market Accounts	2,461	6.8%	\$ 68,342,296	12.9%	\$ 27,770	0	0.0%	\$ 0	0.0%	\$ 0	
Installment Loans	0	0.0%	\$ 0	0.0%	\$ 0	2,954	17.4%	\$ 20,122,547	4.2%	\$ 6,812	
Business Loans	0	0.0%	\$ 0	0.0%	\$ 0	1,645	9.7%	\$ 71,492,221	15.0%	\$ 43,460	
Auto Loans	0	0.0%	\$ 0	0.0%	\$ 0	2,322	13.6%	\$ 20,927,175	4.4%	\$ 9,013	
Real Estate Loans	0	0.0%	\$ 0	0.0%	\$ 0	2,044	12.0%	\$ 175,781,322	36.8%	\$ 85,999	
Student Loans	0	0.0%	\$ 0	0.0%	\$ 0	410	2.4%	\$ 2,183,913	0.5%	\$ 5,327	
Credit Cards	0	0.0%	\$ 0	0.0%	\$ 0	2,950	17.3%	\$ 7,876,052	1.6%	\$ 2,670	
Business Checking	2,728	7.6%	\$ 42,629,367	8.0%	\$ 15,627	0	0.0%	\$ 0	0.0%	\$ 0	
Commercial Real Estate	0	0.0%	\$ 0	0.0%	\$ 0	291	1.7%	\$ 50,721,868	10.6%	\$ 174,302	
Home Equity Loans	0	0.0%	\$ 0	0.0%	\$ 0	4,396	25.8%	\$ 128,501,050	26.9%	\$ 29,231	
Safe Deposit Box	0	0.0%	\$ 0	0.0%	\$ 0	0	0.0%	\$ 0	0.0%	\$ 0	
<b>Totals:</b>	<b>36,069</b>	<b>100.00%</b>	<b>\$ 530,805,823</b>	<b>100.00%</b>	<b>\$ 14,716</b>	<b>17,012</b>	<b>100.00%</b>	<b>\$ 477,606,148</b>	<b>100.00%</b>	<b>\$ 28,075</b>	

### Account Distribution Summary Report Description

**Number of Deposits:** The total number of deposit accounts classified by the distribution segment.

**% of All:** The percentage of deposit accounts displayed on the report which fall into that segment.

**Balance of Deposits:** The total account balance for all deposits accounts within the segment. Current balance is used for this calculation.

**% of All:** The percentage of deposit balances displayed on the report, by segment.

**Average Deposit Balance:** The total deposit balance for that segment divided by the number of deposit accounts.

**Number of Loans:** The total number of loan accounts classified by the distribution segment.

**% of All:** The percentage of loans displayed on the report which fall into that segment.

**Balance of Loans:** The total account balance for all loans within the segment. Current balance is used for this calculation.

**% of All:** The percentage of all loan balances displayed on the report, by segment.

**Average Loan Balance:** The total loan balance for that segment divided by the number of loan accounts.

### **Cumulative Distribution**

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The Cumulative Distribution Report assigns account and household level data by any account level specified field. Therefore, with this one report you can determine the number of accounts, account balances, and number of households for each distribution segment. It displays the number of accounts and balance of accounts similar to the Account Distribution Report. The net profit of the accounts for the distribution segments is also displayed as well as the profit of the households that have an account in that segment.

Additionally, the Cumulative Distribution Report gives the percentages for columns and the accumulation of the percentages for the number of accounts and account balances. The cumulative percent is an addition to the individual percentages of the column segments. It will continue to add each segment's percentage until it arrives at the last distribution field which will be a cumulative percent of 100.

When setting the parameters for a distribution report you can specify the lower and upper limits for the segments and select what increment you would like to use.

Additionally, you can create your own ranges to save and use whenever you need them. This report will also display the data for the accounts or households under the starting value and over the ending value.

This is a good report to use when you are segmenting data by:

- **Account Profit Amounts**
- **Account or Product Type**
- **Business or Retail Flag**
- **Age**
- **Branch or Officer**
- **Balance of a Specified Account Type**
- **Open or Last Transaction Date**

The Cumulative Distribution Report will often answer customer information questions without having to run a filter or series of other reports.

For example, if you wanted to compare your Free Checking Account with your Club Checking, you could start this report by segmenting by account type. It will show the number and balance of each type of account as well as how many households belong to each segment. The net profit for the account and for households having that account is also shown.

Cumulative Distribution by Account Product Code

MARQUIS Federal

Filter: All Records							Includes: Active			
Distribution Segment	Number of Accounts	% of All	Cum. % of All	Balance of Accounts	% of All	Cum. % of All	Number of Households	% of All	Account Net Profit	HH Net Profit
Checking	12,625	22.79 %	22.79 %	\$ 54,664,791	5.42 %	5.42 %	11,230	41.69 %	\$ 1,430,968	\$ 2,156,825
Savings	9,597	17.32 %	40.11 %	\$ 19,978,442	1.98 %	7.40 %	8,384	31.12 %	\$ -624,666	\$ -1,083,855
Certificate of Deposits	4,328	7.81 %	47.92 %	\$ 74,464,477	7.38 %	14.78 %	3,507	13.02 %	\$ -1,640,566	\$ -305,822
Jumbo Certificate of Deposits	2,476	4.47 %	52.39 %	\$ 217,741,295	21.59 %	36.37 %	1,488	5.52 %	\$ 1,510,530	\$ 1,965,355
Retirement Accounts	1,854	3.35 %	55.74 %	\$ 52,985,155	5.25 %	41.62 %	1,507	5.59 %	\$ 269,354	\$ 611,162
Money Market Accounts	2,461	4.44 %	60.18 %	\$ 68,342,296	6.78 %	48.40 %	2,346	8.71 %	\$ 470,495	\$ 2,076,464
Installment Loans	2,954	5.33 %	65.51 %	\$ 20,122,547	2.00 %	50.40 %	2,579	9.57 %	\$ -470,483	\$ -196,092
Business Loans	1,645	2.97 %	68.48 %	\$ 71,492,221	7.09 %	57.49 %	1,172	4.35 %	\$ -178,886	\$ 31,732
Auto Loans	2,322	4.19 %	72.67 %	\$ 20,927,175	2.08 %	59.57 %	2,262	8.40 %	\$ -440,896	\$ -190,962
Real Estate Loans	2,044	3.69 %	76.36 %	\$ 175,781,322	17.43 %	77.00 %	1,966	7.30 %	\$ 1,892,748	\$ 2,178,956
Student Loans	410	0.74 %	77.10 %	\$ 2,183,913	0.22 %	77.22 %	410	1.52 %	\$ -147,323	\$ -6,119
Credit Cards	2,950	5.32 %	82.42 %	\$ 7,876,052	0.78 %	78.00 %	2,305	8.56 %	\$ -1,819,429	\$ -1,416,163
Business Checking	2,728	4.92 %	87.34 %	\$ 42,629,367	4.23 %	82.23 %	2,332	8.66 %	\$ 532,873	\$ 982,853
Commercial Real Estate	291	0.53 %	87.87 %	\$ 50,721,868	5.03 %	87.26 %	218	0.81 %	\$ 331,960	\$ 492,671
Home Equity Loans	4,396	7.93 %	95.80 %	\$ 128,501,050	12.74 %	100.00 %	2,360	8.76 %	\$ 1,120,046	\$ 1,412,874
Safe Deposit Box	2,326	4.20 %	100.00 %	\$ 0	0.00 %	100.00 %	1,958	7.27 %	\$ -4,652	\$ -254,226
<b>Totals:</b>	<b>55,407</b>	<b>100.00 %</b>		<b>\$ 1,008,411,971</b>	<b>100.00 %</b>		<b>26,939</b>		<b>\$ 2,232,073</b>	<b>\$ 2,230,801</b>

### Cumulative Distribution Report Description

**Number of Accounts:** The total number of accounts which fall into the distribution segment.

**% of All:** The percentage of all accounts displayed on the report which fall into the distribution segment.

**Cum.% of All:** The addition (or accumulation) of the percentages for each distribution segment from the first to the last.

**Balance of Accounts:** The total account balance for all accounts within the segment. The type of balance displayed (i.e., average, current, or original) is selected when creating the report.

**% of All:** The percentage of all account balances displayed on the report which fall into that segment.

**Cum.% of All:** The addition of all percentages for each distribution segment from the first to the last.

**Number of Households:** The total households which own the accounts within the segment. A household can have an account within more than one segment; therefore, the total is not an addition of all households within each segment.

**% of All:** The percentage of the number of households displayed on the report which fall into that segment.

**Account Net Profit:** The total profit margin plus non-interest income minus noninterest expense for all accounts within each segment.

**HH Net Profit:** The total profit amount for the households that have an account within the segment. The total is not an addition of all household net profit displayed, due to possible double counting.

### Household Distribution

The Household Distribution Report assigns households to the appropriate range of values from the field you specify. It then gives by deposits and loans, the number of households, number of accounts, the balances of those accounts and the profit information for each distribution range. You also have the ability to distribute by quadrant scores.

There are two types of distribution reports - the Household Distribution Report and the Account Distribution Report. The difference between the two is the Household Distribution Report is created from the household file and the Account Distribution Report is created from the account file. Any field that is assigned to the account level can be run using the Account Distribution Report. Any field that relates specifically to the household should be run using the Household Distribution Report.

We recommend segmenting your data by the following fields:

- **Profit Amount Percentiles**
- **Number of Unique Products**
- **First Open Date**
- **Household Branch**
- **Deposit or Loan Balance Households**

The demographic data available in ExecuTrax can also be distributed by household. This information can provide assistance in analyzing the demographic attributes of your customer base. It is important to remember when analyzing census tract data that the information is the median number for that entire census tract. It is also important to remember that since it is a median number, you will never have extreme highs or lows in your distribution ranges. This additional demographic data is a great tool to help you segment your households.

Household Distribution by Household Region										MARQUIS Federal		
Filter: All Records										Includes: Active		
Distribution Segment	# of Households	% of All	# Deposits # Loans # Services	% of All	\$ Deposits \$ Loans \$ Services	% of All	Net Funds	Wtd Rates	Net Profit Amount	Net Profit Percent	\$Profit Per Household	
North Dallas	6,545	24.3	9,315 4,280 4,675	25.8 25.2 22.2	\$ 95,737,416 \$ 118,486,079 \$ 0	18.0 24.8 0.0	\$ -22,748,663 (Net Users)	2.660 % 6.946 %	\$ -241,199	-0.113%	-37	
South Dallas	5,752	21.4	7,879 3,096 3,740	21.8 18.2 17.7	\$ 77,144,726 \$ 87,519,331 \$ 0	14.5 18.3 0.0	\$ -10,374,605 (Net Users)	3.142 % 7.413 %	\$ 33,558	0.020%	6	
North San Antonio	8,409	31.2	10,470 5,177 7,191	29.0 30.4 34.1	\$ 205,861,629 \$ 131,522,474 \$ 0	38.8 27.5 0.0	\$ 74,339,155 (Net Suppliers)	3.862 % 9.451 %	\$ 1,464,419	0.434%	174	
South San Antonio	6,233	23.1	8,405 4,459 5,471	23.3 26.2 26.0	\$ 152,062,052 \$ 140,078,264 \$ 0	28.6 29.3 0.0	\$ 11,983,788 (Net Suppliers)	3.888 % 8.039 %	\$ 974,023	0.333%	156	
<b>Totals:</b>	<b>26,939</b>	<b>100.00</b>	<b>36,069 17,012 21,077</b>	<b>100.00 100.00 100.00</b>	<b>\$ 530,805,823 \$ 477,606,148 \$ 0</b>	<b>100.00 100.00 100.00</b>	<b>\$ 53,199,675 (Net Suppliers)</b>	<b>3.648 % 8.042 %</b>	<b>\$ 2,230,801</b>	<b>0.221%</b>	<b>83</b>	

### Household Distribution Report Description

**# of Households:** The total number of households which fall into the distribution segment.

**% of All:** The percentage of all households displayed on the report which fall into that segment.

**# Deposits:** The total number of deposit accounts held by the households within the distribution segment.

**# Loans:** The total number of loans accounts held by the households within the distribution segment.

**# of Services:** The total number of services held by the households within the distribution segment.

**% of All:** The percentage of all deposits and loan accounts for the household within that segment out of all households that are displayed on the report.

**\$ Deposits:** The total account balance of all deposits held by the households within the distribution segment.

**\$ Loans:** The total account balance of all loans held by the households within the distribution segment.

**% of All:** The percentage of all deposit and loan account balances for the households within the distribution segment out of all households that are displayed on the report.

**Net Funds:** The dollar amount is the dollar difference between the deposits and the loans. If the loan balance is higher, the households within the segment are net users of funds. If the deposit balance is higher, they are net suppliers of funds.

**Wtd Rates:** Sum of the total rates divided by the sum of the total # of accounts for both loans and deposits held by the households within the segment.

**Net Profit Amount:** The sum of the margin plus non-interest income minus noninterest expense equals account net profit totaled for all accounts within each household. The annual net profit percent is the annual net profit earned divided by the total balances of the households. This displays the amount of profit earned divided by the total balances of the households.

**Net Profit Percent:** The net profit amount divided by the sum of the deposit and loan accounts times 100.

**\$ Profit per Household:** The net profit amount divided by the number of households.

### Account Tracking

The Account Tracking Report enables you to sort region, branch, or officer by the product categories in ExecuTrax. It further tabulates the number and balances of each. This one report provides a snapshot of how well your regions, branches, or officers are selling each of the product lines within the overall portfolio. It also demonstrates how the total amount of each product category contributes by comparing the totals to the institution totals.

This is a good report to use when you are segmenting data by:

- **New Accounts**
- **Last Transaction Date**
- **Maturing Accounts**

The Account Tracking Report is very important in aiding your understanding of how each region, branch, or officer is performing across all product lines. Incentive goals may be set based upon existing or new products for incentives. This report was created to assist in the tracking of individual productivity and is essential in the management of any type of incentive plan. You can also “exclude” no activity for all the officers, branches, and regions to cut down on the size of the report.

Account Tracking by Region															MARQUIS Federal					
Filter: All Records															Includes: Active					
	North Dallas				South Dallas				North San Antonio				South San Antonio				Total			
	#Accts	%	\$Accts	%	#Accts	%	\$Accts	%	#Accts	%	\$Accts	%	#Accts	%	\$Accts	%	#Accts	%	\$Accts	%
PCHK	3,477	27.5	17,167,048	31.4	2,660	21.0	15,996,924	29.3	3,579	28.3	12,310,488	22.5	2,919	23.1	9,190,331	16.8	12,625	100.0	54,664,791	100.0
SAV	2,606	27.2	7,628,538	38.2	2,141	22.3	4,998,183	25.0	2,272	23.7	3,127,957	15.7	2,578	26.9	4,223,764	21.1	9,597	100.0	19,978,442	100.0
CDS	1,592	36.8	17,924,658	24.1	1,233	28.5	15,410,109	20.7	737	17.0	18,990,400	25.5	766	17.7	22,139,310	29.7	4,328	100.0	74,464,477	100.0
JCDS	68	2.7	6,875,395	3.2	77	3.1	7,743,412	3.6	1,445	58.4	128,201,319	58.9	886	35.8	74,921,169	34.4	2,476	100.0	21,741,295	100.0
IRA	336	18.1	6,990,963	13.2	381	20.6	13,934,524	26.3	645	34.8	17,827,616	33.6	492	26.5	14,232,052	26.9	1,854	100.0	52,985,155	100.0
MMA	872	35.4	26,325,100	38.5	40	1.6	1,141,031	1.7	860	34.9	24,460,585	35.8	689	28.0	16,415,580	24.0	2,461	100.0	68,342,296	100.0
INSLN	288	9.7	3,991,337	19.8	222	7.5	4,945,626	24.6	1,629	55.1	7,289,670	36.2	815	27.6	3,895,914	19.4	2,954	100.0	20,122,547	100.0
BUSLN	297	18.1	16,451,864	23.0	179	10.9	11,469,035	16.0	646	39.3	23,390,594	32.7	523	31.8	20,180,728	28.2	1,645	100.0	71,492,221	100.0
AUTO	846	36.4	7,339,266	35.1	436	18.8	3,501,266	16.7	631	27.2	6,601,641	31.5	409	17.6	3,485,002	16.7	2,322	100.0	20,927,175	100.0
RELN	532	26.0	53,981,231	30.7	480	23.5	31,271,458	17.8	685	33.5	61,829,594	35.2	347	17.0	28,699,039	16.3	2,044	100.0	175,781,322	100.0
STULN	159	38.8	840,533	38.5	33	8.0	265,429	12.2	12	2.9	80,414	3.7	206	50.2	997,537	45.7	410	100.0	2,183,913	100.0
CC	1,275	43.2	2,768,412	35.1	525	17.8	1,510,952	19.2	701	23.8	2,220,774	28.2	449	15.2	1,375,914	17.5	2,950	100.0	7,876,052	100.0
BUSCHK	772	28.3	12,554,615	29.5	279	10.2	4,495,608	10.5	565	20.7	10,034,362	23.5	1,112	40.8	15,544,782	36.5	2,728	100.0	42,629,367	100.0
CMLRE	33	11.3	4,480,789	8.8	38	13.1	7,156,482	14.1	101	34.7	16,713,345	33.0	119	40.9	22,371,252	44.1	291	100.0	50,721,868	100.0
HE	985	22.4	27,286,574	21.2	833	18.9	24,492,939	19.1	1,114	25.3	39,518,451	30.8	1,464	33.3	37,203,086	29.0	4,396	100.0	128,501,050	100.0
SDBOX	923	39.7	0	0.0	687	29.5	0	0.0	12	0.5	0	0.0	704	30.3	0	0.0	2,326	100.0	0	0.0
MCS	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>15,061</b>	<b>27.2</b>	<b>212,606,323</b>	<b>21.1</b>	<b>10,234</b>	<b>18.5</b>	<b>148,332,978</b>	<b>14.7</b>	<b>15,634</b>	<b>28.2</b>	<b>372,597,210</b>	<b>36.9</b>	<b>14,478</b>	<b>26.1</b>	<b>274,875,460</b>	<b>27.3</b>	<b>55,407</b>	<b>100.0</b>	<b>1,008,411,971</b>	<b>100.0</b>

### Account Tracking Report Description

**# Accts:** The total number of accounts within that product category for that region, branch, or officer. The totals for the report's entire data set are displayed to the far right of the report.

**%:** The percentage of total products displayed for that region, branch, or officer.

**\$ Accts:** The total balance of accounts within that product category for that region, branch, or officer. The totals for the report's entire data set are displayed to the far right of the report.

**% of All:** The percentage of total product balances displayed for that region, branch, or officer.

**Total:** The sum of all columns.

### **Household Tracking**

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The Household Tracking Report provides in-depth information concerning number/balance of accounts and cross-sell changes by region, branch, or manager. The percentage of totals is also displayed for each branch (region or manager). This allows you to compare each of these segments to one another and identify strengths and areas for opportunities. You can also “exclude” no activity for all the officers, branches, and regions to cut down on the size of the report.

Overall, the report displays changes in the number of households, their deposit and loan relationships, and the services they have. The report also focuses heavily on the cross sales of these households. This is displayed by the total number of accounts per household, the number of services per household and the unique products. Refer to the data segment chart below for a thorough explanation of each of these fields.

You can analyze this report on your entire database or for any specific segment you choose. Some good examples of segments used with this report are:

- **Single Product Households**
- **Top Loan or Deposit Households**
- **Households with a Specific Product**
- **New Households**
- **Geographic Region**

Information gathered from this report can guide you to see the challenges facing your customer base and help understand the strengths and weaknesses of your regions, branches, or manager. The overall net changes that occur by region, branch, and manager should be part of the performance evaluation for each. The changes are reflected on this report and can be used as a guide for better management of the customer relationship. This is an excellent report to use on an ongoing basis to evaluate incentive goals.

Household Tracking

MARQUIS Federal

Filter: All Records	Includes: Active							
	North Dallas	% All	South Dallas	% All	North San Antonio	% All	South San Antonio	% All
# of Households	6,545	24.30	5,752	21.35	8,409	31.21	6,233	23.14
\$Household Profit	-241,199	-10.81	33,558	1.50	1,464,419	65.65	974,023	43.66
Avg \$ Household Profit	-37	-44.58	6	7.23	174	209.64	156	187.95
# of Total Accounts	13,595	25.61	10,975	20.68	15,647	29.48	12,864	24.23
Avg # of Accounts per HH	2.08	105.58	1.91	96.95	1.86	94.42	2.06	104.57
\$ of Total Accounts	214,223,495	21.24	164,664,057	16.33	337,384,103	33.46	292,140,316	28.97
Avg \$ Accounts per HH	32,731	87.44	28,627	76.48	40,122	107.18	46,870	125.21
# of Deposits	9,315	25.83	7,879	21.84	10,470	29.03	8,405	23.30
Avg # of Deposits per HH	1.42	105.97	1.37	102.24	1.25	93.28	1.35	100.75
\$ of Deposits	95,737,416	18.04	77,144,726	14.53	205,861,629	38.78	152,062,052	28.65
Avg \$ Deposits per HH	14,628	74.24	13,412	68.07	24,481	124.24	24,396	123.81
# of Loans	4,280	25.16	3,096	18.20	5,177	30.43	4,459	26.21
Avg # of Loans per HH	0.65	103.17	0.54	85.71	0.62	98.41	0.72	114.29
\$ of Loans	118,486,079	24.81	87,519,331	18.32	131,522,474	27.54	140,078,264	29.33
Avg \$ Loans per HH	18,103	102.11	15,215	85.82	15,641	88.22	22,474	126.76
# of Services	4,675	22.18	3,740	17.74	7,191	34.12	5,471	25.96
Avg # of Services per HH	0.71	91.03	0.65	83.33	0.86	110.26	0.88	112.82
\$ of Services	0	0.00	0	0.00	0	0.00	0	0.00
Avg \$ Services per HH	0	0.00	0	0.00	0	0.00	0	0.00
Total # of Accounts & Services	18,270	24.64	14,715	19.84	22,838	30.80	18,335	24.72
Avg #Accounts & Services per HH	2.79	101.45	2.56	93.09	2.72	98.91	2.94	106.91
Total \$ Accounts & Services	214,223,495	21.24	164,664,057	16.33	337,384,103	33.46	292,140,316	28.97
Avg \$Accounts & Services per HH	32,731	87.44	28,627	76.48	40,122	107.18	46,870	125.21
Avg # of Unique Products per HH	1.75	102.34	1.69	98.83	1.63	95.32	1.79	104.68
Avg # of Unique Prod's & Serv's per HH	2.26	97.00	2.17	93.13	2.35	100.86	2.51	107.73

### Household Tracking Report Description

**# of Households:** The total number of households assigned to that specific region, branch, or manager for that specified time period.

**\$ Household Profit:** The sum of margin plus non-interest income minus noninterest expense equals account net profit totaled for all accounts within each household.

**Avg. \$ Household Profit:** The total \$profit divided by the total number of households.

**# of Total Accounts:** The total number of deposit and loan accounts held by these households.

**Avg # of Accounts per HH:** The total number of deposit and loan accounts divided by the total number of households.

**\$ of Total Accounts:** The total balance of deposit and loan accounts held by these households.

**Avg \$ Accounts per HH:** The total number of deposit and loan balances divided by the total number of households.

**# of Deposits:** The total number of deposit accounts held by households.

**Avg # Deposits per HH:** The total number of deposit accounts held by households divided by the total number of households.

**\$ of Deposits:** The total balance of deposit accounts held by these households. Avg \$ Deposits per HH: The total balance of deposit accounts divided by the total number of households.

**# of Loans:** The total number of loan accounts held by these households.

**Avg # of Loans per HH:** The total number of loan accounts held by households divided by the total number of households.

**\$ of Loans:** The total balance of loan accounts held by these households.

**Avg \$ Loans per HH:** The total balance of loan accounts divided by the total number of households.

**# Services:** The total number of services held by households. Note: Services are defined by your institution's configuration (i.e., ATM, Debit Card, etc.). Avg #

**Services per HH:** The total number of services held by households divided by the total number of households. Note: Services are defined by your institution's configuration (i.e., ATM, Debit Card, etc.).

**\$ Services:** The total balance of services held by households. Note: Services are defined by your institution's configuration. Those which can hold a balance are credit cards, investments, and trust accounts.

**Avg \$ Services per HH:** The total balance of services held by households divided by

the total number of households. Note: Services defined by your institution's configuration. Those which can hold a balance are credit cards, investments, and trust accounts.

**Total # of Accounts & Services:** The total number of deposit and loan accounts plus the total number of services.

**Avg # of Accounts & Services per HH:** The total number of deposit and loan accounts plus the total number of services divided by the number of households.

**Total \$ of Accounts & Services:** The total balance of deposit and loan accounts plus the total balances of services.

**Avg \$ of Accounts & Services per HH:** The total balance of deposit and loan accounts plus the total balance of services divided by the number of households.

**Avg # of Unique Products per HH:** The total number of different products held by the households divided by the number of households. For example, a household with only 2 checking accounts has only 1 unique product.

**Avg # of Unique Prod's & Serv's per HH:** The total number of different products and services held by the households with this product divided by the number of households.

### Date Distribution

The Date Distribution report can be run on either Maturity Date or Open Date. It allows you to view all products or account types that have opened during a three-month period or that are maturing in a three-month period. You will be able to select your own three-month range and review the number and dollars of new/maturing accounts for that time segment. You can filter for Branch, Officer, Region, Product, Account Type Code, and/or Interest Rates. The Date Distribution is a quick report to use to analyze performance by different segments. This report is very useful for any manager interested in analyzing productivity or potential opportunities and risks.

Open Date Distribution by Product													MARQUIS Federal			
Filter: All Records													Includes: Active			
Distribution Segment	January 2015				February 2015				March 2015				Totals			
	#	%	Wtd Avg	\$	#	%	Wtd Avg	\$	#	%	Wtd Avg	\$	#	%	Wtd Avg	\$
Checking	489	22.6	1.184	1,420,474	462	23.0	0.527	2,081,229	245	26.8	0.229	930,214	1,196	23.5	0.675	4,431,917
Savings	267	12.3	0.720	521,804	302	15.0	0.669	1,753,981	108	11.8	0.638	397,468	677	13.3	0.674	2,673,253
Certificate of Deposits	272	12.6	4.491	3,788,362	200	10.0	4.463	3,627,666	56	6.1	4.382	1,231,609	528	10.4	4.464	8,647,637
Jumbo Certificate of Deposits	98	4.5	4.590	8,970,091	113	5.6	4.589	11,611,580	71	7.8	4.601	8,199,754	282	5.5	4.593	28,781,425
Retirement Accounts	45	2.1	4.095	1,184,112	35	1.7	4.293	1,304,719	44	4.8	4.256	491,474	124	2.4	4.208	2,980,305
Money Market Accounts	74	3.4	2.940	4,078,427	124	6.2	2.762	4,357,018	29	3.2	3.016	1,679,848	227	4.5	2.876	10,115,293
Installment Loans	163	7.5	9.155	1,293,318	122	6.1	9.837	828,762	127	13.9	9.471	1,315,019	412	8.1	9.440	3,437,099
Business Loans	107	4.9	12.235	4,832,534	75	3.7	11.430	5,301,609	75	8.2	17.007	2,708,612	257	5.1	12.909	12,842,755
Auto Loans	92	4.3	7.272	1,453,795	86	4.3	7.393	2,037,052	0	0.0	0.000	0	178	3.5	7.343	3,490,847
Real Estate Loans	114	5.3	6.426	11,269,481	59	2.9	6.159	5,946,974	12	1.3	8.775	248,283	185	3.6	6.369	17,464,738
Student Loans	22	1.0	4.000	134,965	36	1.8	4.000	235,013	0	0.0	0.000	0	58	1.1	4.000	369,981
Credit Cards	98	4.5	13.335	258,015	52	2.6	13.346	199,365	45	4.9	13.363	227,212	195	3.8	13.348	684,592
Business Checking	81	3.7	0.382	1,006,635	83	4.1	1.329	1,565,172	54	5.9	0.802	1,211,338	218	4.3	0.908	3,783,145
Commercial Real Estate	12	0.6	6.902	1,795,401	13	0.6	7.291	1,367,755	16	1.8	7.239	3,145,185	41	0.8	7.155	6,308,341
Home Equity Loans	162	7.5	7.335	5,889,379	210	10.5	7.294	9,628,830	3	0.3	7.207	161,600	375	7.4	7.308	15,679,809
Safe Deposit Box	67	3.1	0.000	0	35	1.7	0.000	0	29	3.2	0.000	0	131	2.6	0.000	0
<b>Totals:</b>	<b>2,163</b>	<b>100.0</b>	<b>6.075</b>	<b>47,896,796</b>	<b>2,007</b>	<b>100.0</b>	<b>5.704</b>	<b>51,846,725</b>	<b>914</b>	<b>100.0</b>	<b>6.351</b>	<b>21,947,616</b>	<b>5,084</b>	<b>100.0</b>	<b>5.967</b>	<b>121,691,137</b>

### Date Report Description

**NOTE:** The distribution segment can be sorted by product or type code. The three-time segments available are created by the user.

**#:** The number of accounts opened or maturing in the specified time periods and met the filter condition (if you are using one).

**%:** The number of accounts opened or maturing in this time segment divided by the total number of accounts opened or maturing in this time period.

**\$:** The balance associated with the accounts.

### Totals Column:

**#:** The sum of all accounts over the selected time period.

**%:** The number of accounts divided by the total number of accounts for this segment.

**\$:** The sum of all dollars of all accounts over the selected time periods.

### CrossTab Reports

CrossTab reports give you the flexibility of customizing any report you wish. It is an expansion of a distribution report where you are only allowed to distribute by one field. In a CrossTab report, you can distribute by two fields. You determine the Column Field as well as the Row Field. You can select the Account CrossTab Report in which you choose Account Level information, or you can select the Household CrossTab Report in which you choose Household Level/Member Level information.

Depending on what you distribute, these reports can become very lengthy since they span over multiple pages across as well as multiple pages down. Based on the "type" and "field" option you select, you have the same capabilities with the fields as in a distribution report. You can choose Starting, Ending and Increment values plus create Range Sets to help narrow down the size of the report.

Preferences = minimum count for the report.

The screenshot shows the 'CrossTab Report Setup' dialog box with the following configuration:

- Column Field:** Type: Account Specifics, Field: Region Code
- Row Field:** Type: Account Specifics, Field: Product Code
- Settings:** Two empty greyed-out sections for column and row field settings.
- Preferences:** Minimum Count: 0,  "All Others" Categories, Balance Field:  Current,  Original,  Average
- Buttons:** Continue.., Cancel

## Account CrossTab

Account Level CrossTab													MARQUIS Federal			
Filter: All Records													Includes: Active			
Account Region Code>>>	North Dallas				South Dallas				North San Antonio				South San Antonio			
Account Product Code	# of Accounts	\$ of Accounts	% of Row	% of Col	# of Accounts	\$ of Accounts	% of Row	% of Col	# of Accounts	\$ of Accounts	% of Row	% of Col	# of Accounts	\$ of Accounts	% of Row	% of Col
	\$Profit Amount				\$Profit Amount				\$Profit Amount				\$Profit Amount			
Checking	3,477	17,167,048	27.5	23.1	2,650	15,996,924	21.0	25.9	3,579	12,310,488	28.3	22.9	2,919	9,190,331	23.1	20.2
	445,464		31.1	113.7	367,101		27.1	256.5	327,727		22.9	20.5	270,676		18.9	30.9
Savings	2,606	7,628,538	27.2	17.3	2,141	4,998,183	22.3	20.9	2,272	3,127,957	23.7	14.5	2,578	4,223,764	26.9	17.8
	-112,682		18.0	28.8	-128,472		20.6	85.1	-187,613		30.0	11.7	-195,899		31.4	22.4
Certificate of Deposits	1,592	17,924,658	36.8	10.6	1,233	15,410,109	28.5	12.0	737	18,990,400	17.0	4.7	766	22,139,310	17.7	5.3
	-580,271		35.4	148.1	-398,015		24.3	263.7	-349,037		21.3	21.8	-313,243		19.1	35.8
Jumbo Certificate of	68	6,875,395	2.7	0.5	77	7,743,412	3.1	0.8	1,445	128,201,319	58.4	9.2	886	74,921,169	35.8	6.1
	50,741		3.4	13.0	56,872		3.8	37.7	891,918		59.0	55.8	510,999		33.8	58.4
Retirement Accounts	336	6,990,963	18.1	2.2	381	13,934,524	20.6	3.7	645	17,827,616	34.8	4.1	492	14,232,052	26.5	3.4
	22,737		8.4	5.8	90,035		33.4	59.7	86,213		32.0	5.4	70,369		26.1	8.0
Money Market Accounts	872	26,325,100	35.4	5.8	40	1,141,031	1.6	0.4	860	24,460,585	34.9	5.5	689	16,415,580	28.0	4.8
	196,580		41.8	50.2	8,371		1.8	5.5	176,359		37.5	11.0	89,185		19.0	10.2
Installment Loans	288	3,991,337	9.7	1.9	222	4,945,626	7.5	2.2	1,629	7,289,670	55.1	10.4	815	3,895,914	27.6	5.6
	19,961		4.2	5.1	65,012		13.8	43.1	-377,736		80.3	23.6	-177,720		37.8	20.3
Business Loans	297	16,451,864	18.1	2.0	179	11,469,035	10.9	1.7	646	23,390,594	39.3	4.1	523	20,180,728	31.8	3.6
	-306,474		171.3	78.2	-149,189		83.4	98.8	163,391		91.3	10.2	113,386		63.4	13.0
Auto Loans	846	7,339,266	36.4	5.6	436	3,501,266	18.8	4.3	631	6,601,641	27.2	4.0	409	3,485,002	17.6	2.8
	-175,743		39.9	44.9	-88,841		20.2	58.9	-94,045		21.3	5.9	-82,267		16.7	1.3
Real Estate Loans	532	53,961,231	26.0	3.5	480	31,271,458	23.5	4.7	685	61,829,594	33.5	4.4	347	28,699,039	17.0	2.4
	519,845		27.5	132.7	331,039		17.5	219.3	723,603		38.2	45.3	318,261		16.8	10.4
Student Loans	159	840,533	38.8	1.1	33	265,429	8.0	0.3	12	80,414	2.9	0.1	206	997,537	50.2	1.4
	-57,170		38.8	14.6	-11,322		7.7	7.5	-4,215		2.9	0.3	-74,616		45.7	0.4

### Account CrossTab Report Description

Regardless of the distribution segments you choose, you will always see the following:

**# of Accounts:** # of accounts for the segment.

**\$ of Accounts:** Sum of the balances of the accounts.

**\$ Profit Amount:** Sum of the profit on each account in this segment.

**% of Row:** # of accounts for the segment divided by the # of total accounts for the row.

**% of Column:** # of accounts for the segment divided by the # of total accounts for the column.

### Household CrossTab

Household Level CrossTab		MARQUIS Federal							
Filter: All Records		Includes: Active							
Household Region >>>	North Dallas		South Dallas		North San Antonio		South San Antonio		
Household # Unique	# of Households	PerHH	# of Households	PerHH	# of Households	PerHH	# of Households	PerHH	
1 to 1	4,012	1.2	3,505	1.1	5,183	1.1	3,613	1.1	
# of Deposits	3,771	0.9	3,296	0.9	3,984	0.8	2,954	0.8	
\$ of Deposits	24,445,487	6,093	22,044,246	6,289	49,268,297	9,506	36,350,232	10,061	
# of Loans	849	0.2	679	0.2	1,683	0.3	903	0.2	
\$ of Loans	21,933,818	5,467	26,041,703	7,430	41,395,902	7,987	21,614,910	5,983	
# of Services	1,642	0.4	1,405	0.4	2,672	0.5	1,840	0.5	
\$ of Services	0	0	0	0	0	0	0	0	
\$ Profit	-313,660	-78	-97,652	-28.0	334,021	64.0	84,580	23.0	
2 to 2	1,236	2.4	1,229	2.3	1,932	2.2	1,323	2.3	
# of Deposits	2,091	1.7	1,934	1.6	2,746	1.4	1,892	1.4	
\$ of Deposits	19,426,149	15,717	20,535,528	16,709	46,535,319	24,087	31,712,944	23,970	
# of Loans	883	0.7	849	0.7	1,591	0.8	1,094	0.8	
\$ of Loans	19,114,606	15,465	23,325,475	18,979	27,839,593	14,410	22,463,641	16,979	
# of Services	962	0.8	844	0.7	2,009	1.0	1,298	1.0	
\$ of Services	0	0	0	0	0	0	0	0	
\$ Profit	-23,675	-19	148,144	121.0	33,827	18.0	23,909	18.0	
3 to 3	593	3.5	514	3.4	788	3.6	651	3.7	
# of Deposits	1,346	2.3	1,132	2.2	1,811	2.3	1,468	2.3	
\$ of Deposits	21,528,133	36,304	15,228,640	29,628	47,855,540	60,730	34,652,264	53,229	
# of Loans	756	1.3	595	1.2	1,042	1.3	918	1.4	
\$ of Loans	21,739,068	36,659	16,647,767	32,389	30,407,055	38,588	28,655,962	44,018	
# of Services	771	1.3	605	1.2	1,333	1.7	1,051	1.6	
\$ of Services	0	0	0	0	0	0	0	0	
\$ Profit	114,367	193	101,069	197.0	413,267	524.0	255,616	393.0	
4 to 4	434	4.8	351	4.4	321	4.9	377	5.0	
# of Deposits	1,140	2.6	960	2.7	1,069	3.3	1,046	2.8	
\$ of Deposits	14,366,843	33,103	11,524,996	32,835	34,542,652	107,610	22,590,837	59,923	
# of Loans	952	2.2	570	1.6	495	1.5	823	2.2	
\$ of Loans	30,708,607	70,757	12,448,267	35,465	19,449,001	60,589	34,566,398	91,688	
# of Services	723	1.7	545	1.6	647	2.0	650	1.7	
\$ of Services	0	0	0	0	0	0	0	0	
\$ Profit	-68,091	-157	-60,206	-172.0	471,983	1,470.0	307,358	815.0	

### Household CrossTab Report Description

Regardless of the distribution segments you choose, you will always see the following:

**# of Households:** Number of Households for this segment.

**Per Household:** # of Loan + Deposit Accounts divided by # of Households.

**# of Deposits:** # of deposit accounts in the households for this segment.

**\$ of Deposits:** Sum of deposit balances in the households for this segment.

**# of Loans:** # of loan accounts in the households for this segment.

**\$ of Loans:** Sum of loan accounts in the households for this segment.

**# of Services:** # of services in the household for this segment.

**\$ of Services:** Sum of balances for the services in the households for this segment.

**\$ Profit:** Sum of the household's profit in this segment.

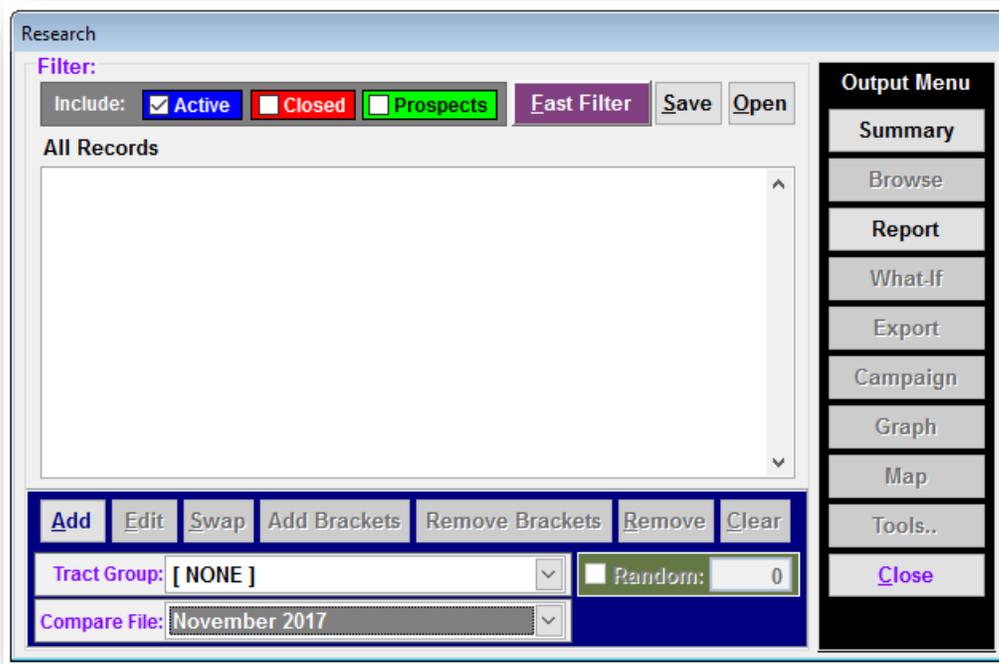
# COMPARATIVE REPORTS



Part of making decisions on your strategy, products, marketing efforts, and future growth of your organization depends on information reviewed over time. The Comparison Report section allows for an easy way to analyze opportunities, attrition, and overall performance trends. Each report is built by analyzing data based on two time periods. This is especially valuable at the end of each quarter and year end, but it is also a great tool to use for month-to-month reporting.

### Comparative Analysis

To run a Comparative Report, you will need to go to Discovery, Research, then select Compare File and choose the month in the drop-down menu you would like to compare to your current File Set.



When printing these reports, you have the same options to Preview, Print, Print to File, Printer Setup, and Archive as with any other report in ExecuTrax. For more details on printer options, please see the Standard Printer Options section in the beginning of this chapter.

Like the Summary option for any File Set, the Summary option under the Comparative Analysis section gives you totals for the two File Sets you have specified.

You can run comparative analysis with or without a filter condition. After selecting a compare file, click on Summary.

	Total Amounts			
	FEB2015	Daily	#Change	%Chg
Number of Households	26,585	26,939	354	1
Number of Deposits:	35,797	36,069	272	0
Balance of Deposits:	525,665,724	530,805,823	5,140,099	0
Number of Loans:	16,848	17,012	164	0
Balance of Loans:	470,622,108	477,606,148	6,984,040	1
Number of Services:	19,200	21,077	1,877	9
Number of Qualified Accounts:	N/A	N/A	N/A	N/A
Balance of Qualified Accounts:	N/A	N/A	N/A	N/A

Set Filter On:  Older File  Newer File  Both Files

Buttons: Mark Records, Report, Close

Your totals will change depending on which option you selected for “Set Filter On.”

**Older File** - Which households existed in your Older File Set that are still in your newer File Set? The comparison is made on the Household number. Therefore, if a household number existed in the Older File Set but is not in the Newer File Set, this household would not be counted.

**Newer File** - Which households exist today and existed in your Older File Set? This is based on Household number. Therefore, if the household number exists in your Newer File and not in your Older file, this household would not be counted.

**Both Files** - How do they compare? A total count of information for each File Set. There is no relationship between the two databases at this point.

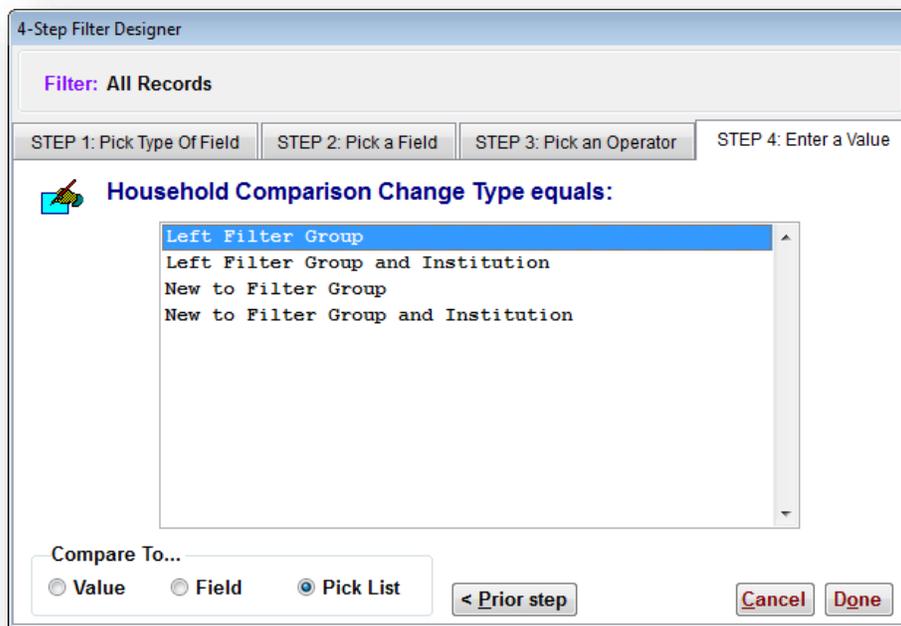
Number of Qualified Accounts and Balance of Qualified Accounts will only show if you have an account level filter condition set.

**Mark Records** - This allows for further analysis of qualifying households to identify those who:

- 1. Left Filter Group** - No longer part of the filter group.
- 2. Left Filter Group and Institution** - No longer part of your institution.
- 3. New to Filter Group** - Are new to the filter group.
- 4. New to Filter Group and Institution** - Are new to your institution and the filter group.

The marking process will utilize the above numbers to code the appropriate File Set.

To filter for this information, go to **Household Basics/Comparison Change Type**. You can use the Pick List feature to select your option.



You can also run Household Distribution Reports in either File Set on the Comparison Change Type for a listing of the different options found in that File Set.

### Account Change Summary

Before creating any comparison report, you must select the two File Sets or time periods of data you want to compare. The Account Change Summary By Type Code presents data for changes between those time periods. The report compares the changes for your accounts for all households and displays the changes. It looks to match up the account number and type code from the older File Set to see if they still exist or not. This does not necessarily mean the account was closed; the account type code could have been changed.

Comparison: Account Change Summary By Type Code MARQUIS Federal

Filter: All Records Includes: Active

Account Type - Description	Number of Accounts				Balance of Accounts			
	Jan2015	Feb2015	#Change	%Chg	Jan2015	Feb2015	\$Change	%Chg
DDA02 - Personal Checking	3,044	2,969	-75	-2.46	5,644,825	4,889,894	-784,931	-13.91
DDA03 - Premium Checking	1,413	1,375	-38	-2.69	20,535,256	20,201,234	-334,022	-1.63
DDA04 - Interest Checking	1,299	1,281	-18	-1.39	12,850,601	12,105,667	-744,934	-5.80
DDA05 - Free Checking	4,963	4,910	-53	-1.07	10,868,443	9,674,192	-1,194,251	-10.99
DDA09 - Senior Checking	1,453	1,434	-19	-1.31	3,838,857	3,162,977	-675,880	-17.61
SAV51 - Savings Commercial	758	633	-125	-16.49	1,524,724	1,279,021	-245,703	-16.11
SAV52 - Savings Personal	7,559	7,356	-203	-2.69	14,200,876	12,660,298	-1,540,578	-10.85
SAV54 - Christmas Club	225	220	-5	-2.22	953,997	877,095	-76,902	-8.06
SAV55 - Regular Savings	1,016	997	-19	-1.87	2,996,774	2,739,509	-257,265	-8.58
CDS51 - CD < 100,000 - 30 Day	493	442	-51	-10.34	5,036,221	4,692,742	-343,479	-6.82
CDS61 - CD < 100,000 - 6 Month	1,820	1,693	-127	-6.98	31,034,347	27,765,688	-3,268,659	-10.53
CDS71 - CD < 100,000 - 1 Year	2,064	2,017	-47	-2.28	41,195,547	38,495,168	-2,700,379	-6.56
CDS52 - CD > 100,000 - 1 Year	1,547	1,494	-53	-3.43	139,586,413	132,034,653	-7,551,760	-5.41
CDS62 - CD > 100,000 - 3 Year	831	814	-17	-2.05	72,143,212	68,200,931	-3,942,281	-5.46
CDS72 - CD > 100,000 - 90 Day	31	30	-1	-3.23	2,688,669	2,551,991	-136,678	-5.08
IRA16 - IRA < 100,000	983	975	-8	-0.81	20,824,899	19,519,552	-1,305,347	-6.27
IRA84 - Roth IRA > 100,000	195	194	-1	-0.51	16,009,012	15,130,372	-878,640	-5.49
IRA94 - Roth IRA	456	449	-7	-1.54	15,796,616	14,889,756	-906,860	-5.74

### **Account Change Summary Report Description**

**Account Type- Description:** The account type code as it is defined in ExecuTrax and the description.

**Number of Accounts:** Displays the two File Sets chosen for comparison along with the number and percentage of accounts that changed. These are segmented by account type and matched based on account number and type code.

**Balance of Accounts:** Displays the two File Sets chosen for comparison along with the \$ Change and % Change.

### Closed Account Type Summary

Before creating any comparison report, you must select the two File Sets or time periods of data you want to compare. The Closed Account Type Summary Comparison Report presents data for the changes between just those two time periods. The report compares closed accounts for all households and displays the changes. This report can be run on Account Number only or on Account Number and Type combination. Using the Account Change Summary and the Closed Account Type Summary will allow you to determine how many accounts were truly closed over a specified time period.

Comparison: Closed Account Type Summary								MARQUIS Federal	
Filter: All Records Filter on Jan2015 only								Includes: Active	
Account Type - Description	Number of Accounts				Balance of Accounts				
	Number Closed	% of Closed Acct Types	Total Number	% of this Acct Type	Balance Closed	% of Closed Acct Types	Total Balance	% of this Acct Type	
DDA02 - Personal Checking	75	5.40	3,044	2.46	80,379	0.55	5,644,825	1.42	
DDA03 - Premium Checking	38	2.74	1,413	2.69	341,786	2.33	20,535,256	1.66	
DDA04 - Interest Checking	18	1.30	1,299	1.39	72,465	0.49	12,850,601	0.56	
DDA05 - Free Checking	53	3.82	4,963	1.07	24,602	0.17	10,868,443	0.23	
DDA09 - Senior Checking	19	1.37	1,453	1.31	40,949	0.28	3,838,857	1.07	
SAV51 - Savings Commercial	125	9.01	758	16.49	129,189	0.88	1,524,724	8.47	
SAV52 - Savings Personal	203	14.63	7,559	2.69	120,160	0.82	14,200,876	0.85	
SAV54 - Christmas Club	5	0.36	225	2.22	3,559	0.02	953,997	0.37	
SAV55 - Regular Savings	19	1.37	1,016	1.87	12,113	0.08	2,996,774	0.40	
CDS51 - CD < 100,000 - 30 Day	51	3.67	493	10.34	122,295	0.83	5,036,221	2.43	
CDS61 - CD < 100,000 - 6 Month	127	9.15	1,820	6.98	1,640,536	11.20	31,034,347	5.29	
CDS71 - CD < 100,000 - 1 Year	47	3.39	2,064	2.28	512,451	3.50	41,195,547	1.24	
CDS52 - CD > 100,000 - 1 Year	53	3.82	1,547	3.43	4,889,062	33.36	139,586,413	3.50	
CDS62 - CD > 100,000 - 3 Year	17	1.22	831	2.05	1,576,984	10.76	72,143,212	2.19	
CDS72 - CD > 100,000 - 90 Day	1	0.07	31	3.23	116,060	0.79	2,688,669	4.32	
IRA16 - IRA < 100,000	8	0.58	983	0.81	83,844	0.57	20,824,899	0.40	

### Closed Account Type Summary Report Description

**Account Type - Description:** The account type code as it is defined in ExecuTrax and the description.

**Number Closed:** Displays the number of account types that do not exist between the two files sets chosen for comparison. If you run this report by account number and type, the combination does not exist anymore. Otherwise, the account number does not exist anymore.

**% of Closed Acct Types:** Number of closed accounts divided by the total number of closed accounts.

**Total Number:** Displays the total number of this account type in ExecuTrax for the oldest File Set.

**% of this Acct Type:** Number of closed accounts divided by the total number of accounts for the type code for the oldest File Set.

**Balance Closed:** Displays the dollar amount of account types closed between the File Sets chosen for comparison.

**% of Closed Acct Types:** Balance of closed accounts by type divided by the total balances of closed accounts.

**Total Balance:** Displays the total dollar balance of this account type in ExecuTrax.

**% of this Acct Type:** The balance of closed accounts divided by the total balance of accounts in this type code for the oldest File Set.

### Balance Change Summary

Before creating any comparison report, you must select the two File Sets or time periods of data you want to compare. The Balance Change Summary Comparison Report presents data for the changes between just those two time periods. The report compares the balances for all households and displays the changes.

The top half of the report shows increases in balance ranges and then displays totals for households that had a balance increase. The bottom half shows decreases for the same balance ranges and the totals for those households that had a decrease. The deposit and loan information is broken down by columns. This report also shows the increase and decrease in number and percent of households that did/ did not have a change.

When running this report, we recommend segmenting your data by:

- **Top 10% Households**
- **Household Branch**
- **First Open Date**
- **Last Opened Product**
- **Product Types**

Comparison: Balance Change Summary				MARQUIS Federal		
Filter: All Records Filter on Feb2015 only				Includes: Active		
Change Amount	Deposit Balance Changes			Loan Balance Changes		
	Households	% Inc/Dec	% All	Households	% Inc/Dec	% All
Increase over \$100,000	60	2.38	0.28	80	13.49	0.75
Increase between \$75,000 and \$100,000	47	1.86	0.22	50	8.43	0.47
Increase between \$50,000 and \$75,000	33	1.31	0.15	61	10.29	0.57
Increase between \$25,000 and \$50,000	69	2.73	0.32	155	26.14	1.46
Increase between \$10,000 and \$25,000	142	5.63	0.66	92	15.51	0.86
Increase between \$0 and \$10,000	2,173	86.09	10.02	155	26.14	1.46
<b>Total Increases</b>	<b>2,524</b>	<b>100.00</b>	<b>11.64</b>	<b>593</b>	<b>100.00</b>	<b>5.57</b>
Decrease over \$100,000	31	0.16	0.14	7	0.07	0.07
Decrease between \$75,000 and \$100,000	20	0.11	0.09	3	0.03	0.03
Decrease between \$50,000 and \$75,000	35	0.18	0.16	6	0.06	0.06
Decrease between \$25,000 and \$50,000	70	0.37	0.32	201	2.01	1.89
Decrease between \$10,000 and \$25,000	438	2.31	2.02	950	9.51	8.93
Decrease between \$0 and \$10,000	18,347	96.86	84.64	8,826	88.32	82.96
<b>Total Decreases</b>	<b>18,941</b>	<b>100.00</b>	<b>87.38</b>	<b>9,993</b>	<b>100.00</b>	<b>93.93</b>
No Balance Change	211		0.97	53		0.50
<b>Total Households</b>	<b>21,676</b>		<b>100.00</b>	<b>10,639</b>		<b>100.00</b>

### Balance Change Summary Report Description

#### Deposit Balance Changes:

**Households:** The total number of households which had a deposit change in an increment reflected by the designated row.

**% Inc/Dec:** The percentage of a row's deposit increase or decrease based on the total deposit increase or decrease.

**% All:** The percentage of a row's deposit increase or decrease based on the total deposit increase or decrease of both loans and deposits.

#### Loan Balance Changes:

**Households:** The total households which had a loan change in an increment reflected by the designated row.

**% Inc/Dec:** The percentage of a row's loan increase or decrease based on the total loan increase or decrease.

**% All:** The percentage of a row's loan increase or decrease based on the total loan increase or decrease of both loans and deposits.

### **Balance Change Detail**

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After analyzing the Balance Change Summary Comparison Report, you may want to look at the specific households that had a change in either deposit or loan balances within a certain range. The Balance Change Detail Comparison Report will provide that information.

When selecting this report, ExecuTrax will prompt you to select which balance you would like to compare. The choices are Total Balances, Deposit Balances, or Loan Balances. ExecuTrax will ask you to enter the ranges for the balance change, either an increase or decrease. The report provides a detailed listing of households that had the type of balance change based on the amount you specified.

When running this report, we recommend segmenting your data by the following fields:

- **Profit Segments**
- **Household Branch or Officer**
- **Product Type**
- **Household Open Date**

This report has many uses because it shows households having increases and decreases in balances. Most accounts will have some variance in balances, but any that are extreme, such as over \$50,000, should trigger more detailed information.

Telemarketing or a personal letter can be used to thank those households having an increase. Additionally, a phone call can generate a conversation regarding the best allocation of these funds. For those households having a decrease, you can discuss the reason for such a drastic change.

This report lists the households that met the change criteria in the report setup. It provides the household's name, address, and phone number as well as the first and the last dates the accounts were opened and the new and old balances for the type of balance specified.

Comparison: Balance Change Detail (Total Bal's >0 <=100000) MARQUIS Federal

Filter: All Records Includes: Active  
Filter on Feb2015 only

Household Name Address City, State Zip Phone/First & Last Open Dates	New Balances Old Balances	PCHK	SAV	CDS	JCDS	IRA	MMA	INSLN	BU SLN
		AUTO	RELN	STULN	CC	BUSCHK	CMLRE	HE	SDBOX
Gerald Lee Crowder 2808 N Saint Augustine Dr Apt 225 Dallas, TX 75227 (214) 555-0118 11/23/2007 06/30/2010	573,999	New	1,888	0	0	0	112,170	0	0
		Old	1,888	0	0	0	99,918	0	0
	530,281	New	0	459,941	0	0	0	0	0
		Old	0	428,475	0	0	0	0	0
Mehin Damhauer 6036 Ridgecrest Rd Apt 125 Dallas, TX 75231 (214) 555-5366 02/08/2007 07/01/2010	1,357,097	New	2,741	0	0	0	130,753	0	0
		Old	2,741	0	0	0	116,472	0	0
	1,259,108	New	0	1,223,603	0	0	0	0	0
		Old	0	1,139,895	0	0	0	0	0
Dennis L Buechlein 4210 Chaha Rd Apt 202 Garland, TX 75043 (469) 555-4470 05/08/2009 02/05/2015	93,705	New	1,913	0	0	0	51,709	0	0
		Old	2,279	0	0	0	54,744	0	0
	57,023	New	40,083	0	0	0	0	0	0
		Old	0	0	0	0	0	0	0
Oscar Bair 401 Royal Valley Rd Grand Prairie, TX 75052 (469) 555-5723 06/22/2007 02/09/2009	825,636	New	0	0	39,123	0	0	26,016	0
		Old	0	0	34,849	0	0	23,145	0
	766,461	New	0	722,812	0	0	0	0	37,685
		Old	0	673,362	0	0	0	0	35,105
Gary W Corbin 8131 Lyndon B Johnson Fwy Ste 840 Dallas, TX 75251 (469) 555-3676 07/30/1997 02/13/2015	29,904	New	14,184	0	2,766	0	0	12,954	0
		Old	15,060	0	3,288	0	0	0	0
	18,348	New	0	0	0	0	0	0	0
		Old	0	0	0	0	0	0	0
Charles A Buechlein 613 US Highway 80 E Sunnyvale, TX 75182 (469) 555-0948 01/22/2010 07/28/2010	935,020	New	80,028	0	969	0	0	0	0
		Old	71,374	0	968	0	0	0	0
	868,040	New	0	822,401	0	31,622	0	0	0
		Old	0	766,138	0	29,560	0	0	0
Philip R Becher 10327 Rylie Rd Dallas, TX 75217 (469) 555-6460 07/07/2009 01/01/2015	367,031	New	360,509	0	6,522	0	0	0	0
		Old	321,532	0	5,809	0	0	0	0
	327,341	New	0	0	0	0	0	0	0
		Old	0	0	0	0	0	0	0

## Balance Change Detail Report Description

**Household Name, Address & Phone:** The name, address and phone information for the household designated by the head of household account.

**First Open Date:** The earliest open date the household has based on their existing set of accounts.

**Last Open Date:** The product that was opened last based on the household's existing set of accounts.

**New Balances:** The total balance of all accounts for the household from the comparative File Sets selected. The type of balance (average, current, or original) is selected during the account type setup.

**Old Balances:** The total balance of all accounts for the household from the comparative file sets selected. The type of balance (average, current, or original) is selected during the account setup.

**Product Listing:** A listing of each type of product showing the old and new balance for that product. The new balance is for the current selected File Set and the old balance is from the comparative File Set.

### **Product Change Summary**

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This report shows the net change for all product categories. You will have some accounts that close which can be found on the Closed Product Summary Report. You will also have some new accounts that are opened. You can determine this by running a distribution by product from a filter of new accounts opened in the specific time period. The Product Change Summary Report will show you the net change (i.e., accounts opened less accounts closed).

The report has a row for each product. The columns display the net number change and the net balance change for each of the product categories. Data for both time periods, which were selected when creating the report, are listed and include the number and percentage change. The balance of both time periods is listed as well as the number and percentage change.

We recommend segmenting your data by the following fields:

- **Profit Segments**
- **Household Branch or Officer**

This report is essential in analyzing trends between time periods. Using this report, you can compare month to month, quarter to quarter, and year to year changes in your product categories. You can also use this report to determine if there was any cannibalization between products. Sometimes if there is a significant rate change or if a new product is being promoted, accounts will move into the new or promoted product. This mobility can be determined between the specified time periods by comparing the two products and the net change in numbers and balances of accounts.

For each of the product categories and totals within ExecuTrax, you can derive the following information: total number of accounts per product category for each time period, the net change of accounts for a particular product or for all products, the percent change between time periods for a particular product, total product balance for each time period and the amount and percent of the balance changes.

# EXECUTRAX

## Report Guide

### Comparison: Product Change Summary

MARQUIS Federal

Filter: All Records Filter on Feb2015 only							Includes: Active			
Product	Number of Accounts						Balance of Accounts			
	Jan2015	Feb2015	#Change	%Chg	New HHs	Lost HHs	Jan2015	Feb2015	\$Change	%Chg
Checking	12,172	12,493	321	2.64	380	77	53,737,982	52,487,820	-1,250,162	-2.33
Savings	9,558	9,519	-39	-0.41	274	221	19,676,371	19,442,114	-234,257	-1.19
Certificate of Deposits	4,377	4,352	-25	-0.57	153	44	77,266,115	74,588,708	-2,677,407	-3.47
Jumbo Certificate of	2,409	2,459	50	2.08	53	12	214,418,294	215,353,783	935,489	0.44
Retirement Accounts	1,818	1,837	19	1.05	19	2	54,479,415	52,578,107	-1,901,308	-3.49
Money Market Accounts	2,356	2,438	82	3.48	70	16	68,317,653	70,539,583	2,221,930	3.25
Installment Loans	2,866	2,869	3	0.10	63	39	20,272,707	19,148,542	-1,124,165	-5.55
Business Loans	1,563	1,589	26	1.66	40	21	65,478,861	66,908,691	1,429,830	2.18
Auto Loans	2,241	2,330	89	3.97	11	0	21,636,970	21,168,351	-468,619	-2.17
Real Estate Loans	2,023	2,086	63	3.11	26	5	181,220,834	176,592,315	-4,628,519	-2.55
Student Loans	374	410	36	9.63	1	0	2,300,139	2,233,971	-66,168	-2.88
Credit Cards	2,882	2,895	13	0.45	5	9	9,073,265	8,039,531	-1,033,734	-11.39
Business Checking	2,824	2,699	-125	-4.43	64	193	39,906,097	40,675,609	769,512	1.93
Commercial Real Estate	265	276	11	4.15	5	1	45,428,659	47,327,503	1,898,844	4.18
Home Equity Loans	4,183	4,393	210	5.02	4	0	132,578,659	129,203,204	-3,375,455	-2.55
Safe Deposit Box	2,300	2,325	25	1.09	20	4	0	0	0	0.00
Merchant Services	0	0	0	0.00	0	0	0	0	0	0.00

### Product Change Summary Report Description

#### Number of Accounts:

**Earliest File Set:** The total number of accounts within the product category designated by the row within the specified File Set.

**Most Recent File Set:** The total number of accounts within the product category designated by the row within the specified File Set.

**# Change:** The difference between the number of accounts for the current File Set and the comparative File Set.

**% Chg:** The number change of accounts divided by the number of accounts from the comparative File Set.

**New Households:** The number of households in the most recent File Set minus the number of households in the earliest File Set.

#### Balance of Accounts:

**Most Recent File Set:** The total balance of accounts within the product category designated by the row within the specified set.

**Earliest File Set:** The total balance of accounts within the product category designated by the row within the specified File Set.

**\$ Change:** The difference between the balance of accounts for the current and comparative File Set.

**% Chg:** The change of account balance divided by the balance of accounts from the most recent File Set.

**Lost Households:** The number of household numbers in the most recent File Set not detected in the earliest File Set.

### **Closed Product Summary**

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This report displays the product categories as the rows, and the number and balance of the closed products from the designated time periods as the columns. The total number of current products and the balance of those products are also displayed.

You can run this report on your entire database or choose to segment by the following fields:

- **Profit Segments**
- **Branch**
- **Household Open Date**
- **ZIP Codes**

This report is essential when analyzing attrition of your products between time periods. In fact, this report should be generated on a consistent basis in a group of standard reports that are distributed to all management personnel within your institution. Understanding the impact of closed products can begin with this program.

For long term planning and analysis, you can take portions of this report and plug it into a graph. This same report, generated for the differences between each month for a year's time, can yield the typical loss per product category for any given month. You can also determine the peak months for closing a particular product. Comparing this data to a distribution report by product type from the filter of those accounts opened within a month will give you a retention analysis.

This report is looking for a match between the account number and account type code. If ExecuTrax does not find a match, the account is considered a closed account and will be listed on this report.

### Comparison: Closed Product Summary

MARQUIS Federal

Filter: All Records Filter on Jan 2015 only		Includes: Active							
Product	Number of Products				Balance of Products				
	Number Closed	% of Closed Products	Total Number	% of this Product	Balance Closed	% of Closed Products	Total Balance	% of this Product	
Checking	203	14.63	12,172	1.67	560,181	3.82	53,737,982	1.04	
Savings	352	25.36	9,558	3.68	265,021	1.81	19,676,371	1.35	
Certificate of Deposits	225	16.21	4,377	5.14	2,275,282	15.53	77,266,115	2.94	
Jumbo Certificate of Deposits	71	5.12	2,409	2.95	6,582,106	44.92	214,418,294	3.07	
Retirement Accounts	16	1.15	1,818	0.88	218,140	1.49	54,479,415	0.40	
Money Market Accounts	44	3.17	2,356	1.87	1,679,810	11.46	68,317,653	2.46	
Installment Loans	128	9.22	2,866	4.47	370,531	2.53	20,272,707	1.83	
Business Loans	55	3.96	1,563	3.52	665,466	4.54	65,478,861	1.02	
Auto Loans	0	0.00	2,241	0.00	0	0.00	21,636,970	0.00	
Real Estate Loans	16	1.15	2,023	0.79	1,250,922	8.54	181,220,834	0.69	
Student Loans	0	0.00	374	0.00	0	0.00	2,300,139	0.00	
Credit Cards	39	2.81	2,882	1.35	134,197	0.92	9,073,265	1.48	
Business Checking	218	15.71	2,824	7.72	237,824	1.62	39,906,097	0.60	
Commercial Real Estate	6	0.43	265	2.26	414,214	2.83	45,428,659	0.91	
Home Equity Loans	0	0.00	4,183	0.00	0	0.00	132,578,659	0.00	
Safe Deposit Box	15	1.08	2,300	0.65	0	0.00	0	0.00	

### Closed Product Summary Report Description

**Number Closed:** The total number of accounts that closed within the product category, designated by the rows, between the File Sets specified.

**% of Closed Products:** The total number of accounts closed within the product categories divided by the total number of all closed products.

**Total Number:** The total number of products within the current File Set.

**% of This Product:** The total number of closed products divided by the total number of existing products.

**Balance Closed:** The total balance of accounts within the product category that closed, designated by the rows, between File Sets specified.

**% of Closed Products:** The total balance of accounts that closed within the product categories divided by the total balance of all closed products.

**Total Balance:** The total balance of products within the current File Set.

**% of This Product:** The total number of closed products divided by the total number of existing products.

### Closed Product Detail

This report provides detailed information regarding those households that closed a product between the specified time periods. It includes both households that still have a product remaining with your institution and those households that have closed their entire relationship and have no other products or services.

You can run this report on your entire database or choose to segment by the following fields:

- Profit Segment
- Product Type
- Branch
- Household Open Date

Comparison: Closed Product Detail				MARQUIS Federal	
Filter: All Records				Includes: Active	
CLOSED PRODUCT DETAIL INFORMATION			HOUSEHOLD	CLOSED ACCT	ACCTS LEFT
Name#1	Branch		1st Open Date	Product Type	# Deposits
Name#2	Officer		1st Open Prod	Balance	\$ Deposits
Address	Phone		Last Open Date	Open Date	# Loans
City / State / Zip / Zip4	Closed Account Number		Last Open Prod	Mty Date	\$ Loans
3 Man League Willamette	Downtown		09/10/2004	BUSCHK	0
	Kathy Dodson		BUSCHK	22	0
526 E Ridgewood Dr	(469) 555-0108		09/10/2004	09/10/2004	0
Garland TX 75041 3153	0010003062842		BUSCHK	/ /	0
3 Person League (fib)	Downtown		05/11/2006	BUSCHK	0
C/o Elmer Cooper	Kathy Dodson		BUSCHK	8	0
7610 Abbott Dr	(469) 555-5253		05/11/2006	05/11/2006	0
Fort Worth TX 76108 3202	0010003061265		BUSCHK	/ /	0
4-h Club Inc	Willowbend		02/13/2003	BUSCHK	0
C/o Rhonda Robinette Treasurer	William Pickett		BUSCHK	577	0
6220 Bentwood Trl Apt 1106	(469) 555-0096		02/13/2003	02/13/2003	0
Dallas TX 75252 5155	0010002132596		BUSCHK	/ /	0
A & G Motor Sales Inc	Willowbend		08/22/2008	BUSCHK	0
Dealer Reserve Account	John Forrester		BUSCHK	651	0
12212 Duchess Dr	(469) 555-2862		08/22/2008	08/22/2008	0
Balk Springs TX 75180 2918	0010002171007		BUSCHK	/ /	0
A & G Motor Sales Inc	Wood Lake		11/24/2006	CC	1
	Elizabeth Walker		BUSCHK	5,125	985
1326 Austin Hwy Lot 28	(956) 555-2010		01/23/2007	01/23/2007	0
San Antonio TX 78209 4359	5410000000160802		CC	01/22/2015	0
A T Abel	Willowbend		12/25/2009	BUSCHK	0
Bonds And Insurance Inc	John Forrester		BUSCHK	1,445	0
545 Rowlett Rd	(469) 555-0311		12/25/2009	12/25/2009	0
Garland TX 75043 3700	0010002178789		BUSCHK	/ /	0
A&g Motor Sales Inc	Lakeside		05/04/1988	CDS	6
	Jamie Gatlin		SAV	656	90,025
9235 Seaway Dr	(469) 555-5734		01/24/2015	09/17/2010	5
Dallas TX 75217 2540	0010001066792		CDS	03/20/2015	33,279
A&g Motor Sales Inc	Willowbend		05/04/1988	CDS	6
	William Pickett		SAV	18,330	90,025
9235 Seaway Dr	(469) 555-5734		01/24/2015	02/04/2010	5
Dallas TX 75217 2540	00100021070504		CDS	02/09/2015	33,279
A&g Motor Sales Inc	Willowbend		05/04/1988	CDS	6
	William Pickett		SAV	656	90,025
9235 Seaway Dr	(469) 555-5734		01/24/2015	09/27/2010	5
Dallas TX 75217 2540	00100021070785		CDS	09/30/2015	33,279
A-1 Realty Inc	Lakeside		05/25/2001	CDS	0
	Jamie Gatlin		CDS	3,460	0
13223 Fish Rd Trlr 160	(469) 555-0808		05/25/2001	05/25/2001	0
Dallas TX 75253 6114	0010001058157		CDS	05/28/2015	0

Many institutions implement a type of calling program for customers who have closed their accounts. This report is ideal for that purpose. You can distribute this report to branch managers or officers to implement a call back program or prepare a short questionnaire for mailing to determine the causes for the account's closure. You can sort this report by Just Name, Branch and Name, or Officer and Name. By implementing such a program, customers may be willing to rethink their decision to close an account(s) or, at least, be more likely to leave the remaining relationship(s) with your institution.

### **Closed Product Detail Report Description**

**Name 1, Name 2:** The primary and secondary names of the closed account.

**Address, City, State, ZIP, ZIP4:** The address, city, state, ZIP and ZIP4 on the closed account.

**Branch, Officer, Phone, Closed Account Number:** The branch, officer, phone number, and account number on the closed account.

#### **Household:**

**First Opened Date:** The earliest account open date the household has on any of their existing accounts.

**First Opened Product Date:** The earliest account opened of all household's existing accounts.

**Last Opened:** The last account open date from the household's existing accounts.

**Last Opened Product:** The last product opened from the household's existing accounts.

#### **Closed Account:**

**Product Type:** The type of product that closed.

**Balance:** The balance of the closed product.

**Open, Date, Maturity Date:** The open date and maturity date of the closed product.

Accounts Left:

**# of Deposits:** The number of deposit accounts remaining in the household.

**\$ of Deposits:** The balance of deposit accounts remaining in the household.

**# of Loans:** The number of loan accounts remaining in the household.

**\$ of Loans:** The balance of loan accounts remaining in the household.

### Closed Household Summary

The Closed Household Summary Report allows a breakdown by Region, Branch or Household Manager and determines the number of lost relationships for each. It then provides the number of households, the number and balance of deposits and loans and services as well as the total profit lost for each distribution range.

This is a simple report which provides a snapshot of the impact of lost relationships between the comparison time periods. The compared file sets used for the report comparison are displayed at the bottom of the report.

You can run this report on your entire database or choose to segment by the following fields:

- **New Relationships**
- **Top 1 and 10%**
- **Balance of a Specified Account Type**
- **Geographical Region**
- **Last Transaction Date**

It is a good idea to examine this report on a regular basis to determine which Region, Branch or Household Manager is experiencing high attrition in their portfolio. Incentive plans and company-wide goals may be placed on the number and value of relationships lost from each respective area. This report will provide the tools you need to track the results of implementing such a plan.

Comparison: Closed Household Summary								MARQUIS Federal
Filter: All Records Filter on Jan2015 only							Includes: Active	
Branch	# of HH	# of Deposits	\$ of Deposits	# of Loans	\$ of Loans	# of Services	\$ of Services	\$ Profit
Alamo Heights	9	6	206,823	2	14,728	1	0	-8,030
Castle Hills	23	9	103,878	14	107,384	2	0	-6,206
Commerce	53	53	82,623	0	0	1	0	-5,612
Downtown	237	238	661,970	0	0	21	0	-38,641
Lakeside	26	26	180,698	0	0	6	0	-3,772
Leon Valley	15	4	21,162	11	292,043	1	0	-7,172
Mission Park	11	4	0	12	120,074	1	0	-14,356
Riverside	36	17	388,079	19	199,191	2	0	-5,266
Somerset	8	7	153,346	1	1,175	0	0	195
Terrell Hills	16	6	0	8	15,470	2	0	-16,917
Willowbend	190	190	456,897	1	68,936	26	0	-30,073
Wood Lake	19	7	0	12	50,564	1	0	-8,754
<b>Totals</b>	<b>643</b>	<b>567</b>	<b>2,255,476</b>	<b>80</b>	<b>869,565</b>	<b>64</b>	<b>0</b>	<b>-144,604</b>

### Closed Household Summary Report Description

**# of Households:** The total number of lost households which fall into the segment.

**# of Deposits:** The total number of lost deposit accounts held by the lost households within the segment.

**\$ of Deposits:** The total lost account balances of all deposits held by the lost households within the segment.

**# of Loans:** The total number of lost loan accounts held by the lost households within the segment.

**\$ of Loans:** The total lost account balances of all loans held by the lost households within the segment.

**# of Services:** The total number of lost services held by the lost households within the segment. Services are defined by your institution's configuration (i.e., ATM, Debit Card, Safe Deposit Box, etc.).

**\$ of Services:** The total account balance of all services held by the lost households. Services are defined by your institution's configuration (i.e., Trust, Insurance, etc.).

**\$ of Profit:** The sum of margin plus non-interest income minus non-interest expense equals net profit totaled for all the lost households. This is the total impact on profit from the loss of the household relationship. If it is a positive number, that is a profit loss. If it is a negative number, it is a profit gain.

### **Closed Household Detail**

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The Closed Household Detail report provides information about households who have severed their relationship between the time periods specified when creating the report. The report provides critical information about these lost relationships such as the tenure of the relationship, the last time they opened an account, their region, branch, and manager as well as the number and balance of deposits, loans and services which were closed.

During the creation of this report, you are given the option of sorting by Region, Branch or Officer so that a listing may be distributed by each. You can use the report to display all lost households from that specific segment.

You can run this report on your entire database or choose to segment by the following fields:

- **Profit**
- **Top Depositors**
- **Single Product Households**
- **Geographic Region**
- **Households with a Specific Product**
- **Census Tract or Household Demographics**

Sorting by Region, Branch, Manager, or All can give you the flexibility to distribute to each for the purpose of a calling program or conducting a closed account survey. This type of information can assist in the institution's strategies of analyzing strengths and weaknesses as well as grasp a better understanding of the customer's perception of the organization.

# EXECUTRAX

## Report Guide

Comparison: Closed Household Detail *Alamo Heights*

MARQUIS Federal

Filter: All Records					Includes: Active	
Household #	Primary Name	Profit Amt \$ / %		Region	# of Deposits	\$ of Deposits
Household ID	Address	First Opened / Product	Branch	Manager	# of Loans	\$ of Loans
Phone #	City, State ZIP	Last Opened / Product			# of Services	\$ of Services
10730	The Lee R & Bonnie K Ayers	-103	-1.40%	South San Antonio	1	7,336
THE LEE R & BON	113 Private Road 4665	02/24/2005 Certificate of Deposits	Alamo Heights		0	0
(956) 555-3346	Castroville TX 78009	02/24/2005 Certificate of Deposits	Kit Kittredge		0	0
19153	Erin E Goff	-76	0.00%	South San Antonio	1	0
GOFF	15306 Pebble Path	11/30/2009 Checking	Alamo Heights		0	0
(956) 555-0509	San Antonio TX 78232	11/30/2009 Checking	Kit Kittredge		0	0
19998	Troy L Pride	-66	0.00%	South San Antonio	1	0
PRIDE	231 W Mulberry Ave	05/30/2010 Checking	Alamo Heights		0	0
(956) 555-8097	San Antonio TX 78212	05/30/2010 Checking	Betty Brighton		0	0
20412	Christopher L Pate	27	0.00%	South San Antonio	1	0
PATE	10478 Dugas Dr	05/24/2010 Checking	Alamo Heights		0	0
(956) 555-4357	San Antonio TX 78245	05/24/2010 Checking	Betty Brighton		0	0
21733	Larry N Kellams Roll	-6,023	-4.53%	South San Antonio	1	132,749
ROLL	106 Suffolk P1	10/25/2010 Certificate of Deposits	Alamo Heights		0	0
(956) 555-3346	San Antonio TX 78201	10/25/2010 Certificate of Deposits	Kit Kittredge		0	0
22020	James A Lovless Cust	476	0.71%	South San Antonio	1	66,738
CUST	1114 Windmill Palm	01/09/2015 Jumbo Certificate of	Alamo Heights		0	0
(956) 555-8165	San Antonio TX 78216	01/09/2015 Jumbo Certificate of	Jacob Williams		0	0
24542	Durnil's Termite & Pest	-1,758	-19.03%	South San Antonio	0	0
DURNIL'S TERMIT	730 Larkwood Dr	12/11/2009 Business Loans	Alamo Heights		1	9,236
(956) 555-0288	San Antonio TX 78209	12/11/2009 Business Loans	Betty Brighton		0	0
25624	James J Hardin	-503	-9.15%	South San Antonio	0	0
HARDIN	8848 Willmon Way	01/31/2003 Credit Cards	Alamo Heights		1	5,492
(956) 555-9334	Windercrest TX 78239	01/31/2003 Credit Cards	Jacob Williams		0	0
26064	Tanya D Parsons	-4	0.00%	South San Antonio	0	0
PARSONS	504 Mandalay Dr	09/28/2003 Safe Deposit Box	Alamo Heights		0	0
(956) 555-1813	San Antonio TX 78212	09/28/2003 Safe Deposit Box	Kit Kittredge		1	0

### Closed Household Detail Report Description

**HH #:** The unique number ExecuTrax assigns to each household.

**HH ID:** The name ExecuTrax assigns to each household. For retail households, it is the last name; for business households, it is the first 15 characters.

**Phone #, Primary Name, Address, City, St., ZIP:** The phone number, primary name, address, city, state, and ZIP for the household are each taken from the head of household account. Managing and tracking changes which occur over time is crucial to effective analysis.

**Profit Amt \$:** The sum of margin plus non-interest income minus non-interest expense equals account net profit totaled for all the accounts within each household. This is the total profit dollars gained or lost from the loss of the household relationship.

**Profit Amt %:** The annual net profit earned divided by the total balances of the accounts. Yielding the amount of profit earned from the balances. Can be considered an ROA.

**First Open Date:** The earliest open date the household has for any of the accounts.

**First Open Product:** The actual product that was first opened by the household.

**Last Open Date:** The last date the household opened an account.

**Last Open Product:** The product that was opened last of the household's accounts.

**Region, Branch, Manager:** The Region, Branch, and Manager description for the head of household account.

**# of Deposits:** The total number of deposit accounts the household has.

**# of Loans:** The total number of loan accounts the household has.

**# of Services:** The total number of services the household has. This could be anything from ATM Card to Safe Deposit Box, depending on your institution's configuration.

**\$ of Deposits:** The total deposit balance for the household.

**\$ of Loans:** The total loan balance for the household.

**\$ of Services:** The total service balance for the household. This value would be for investments, etc., depending on your institution's configuration.

### **Household Change Summary**

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The Household Change Summary Report provides in-depth information concerning number, balance, and cross sell changes that have occurred on up to four time periods. Monitoring these changes can be based upon the Region, Branch, Manager or All within your customer database. The selected time periods used for comparison are noted at the top of the report and are specified upon creation of the report. Overall, the report displays changes in the number of households, their deposit and loan relationships, and the services they have. The report also focuses heavily on the cross sales of these households.

You can run this report on your entire database or choose to segment by the following fields:

- **Profit Segments**
- **Top Depositors**
- **Households with a Specific Product**
- **New Households**
- **Geographic Region**

Managing and tracking changes which occur over time is crucial to effective organizational strategy. This data can help you better understand the strengths and weaknesses of your regions, branches, or managers.

The overall net changes that occur by Region, Branch or Manager should be part of the performance evaluation for each. The changes are reflected on this report and can be used as a guide to a better management of the customer database and how well the relationship is being managed and upsold into new products and services. Change amounts and percentages represent declines in sales which should be evaluated in closer detail and focused on for retention efforts. Consider running this report on up to four time periods.

# EXECUTRAX Report Guide

## Comparison: Household Change Summary

MARQUIS Federal

Filter: All Records		Includes: Active									
	Jan2015	Feb2015	Chg Amount	Chg Percent	Mar2015	Chg Amount	Chg Percent	Daily	Chg Amount	Chg Percent	
# of Households	26,110	26,585	475	1.82%	26,939	354	1.33%	26,939	0	0.00%	
\$Household Profit	1,337,576	2,158,103	820,527	61.34%	2,230,801	72,698	3.37%	2,230,801	0	0.00%	
Avg \$Household Profit	51	81	29	58.46%	82	1	2.01%	82	0	0.00%	
# of Total Accounts	51,911	52,645	734	1.41%	53,081	436	0.83%	53,081	0	0.00%	
Avg # of Accounts per HH	1.99	1.98	-0	-0.50%	1.97	-0	-0.51%	1.97	0	0.00%	
\$ of Total Accounts	1,005,792,021	996,287,832	-9,504,189	-0.94%	1,008,411,971	12,124,139	1.22%	1,008,411,971	0	0.00%	
Avg \$Accounts per HH	38,521	37,475	-1,045	-2.71%	37,433	-42	-0.11%	37,433	0	0.00%	
# of Deposits	35,514	35,797	283	0.80%	36,069	272	0.76%	36,069	0	0.00%	
Avg # of Deposits per HH	1.36	1.35	-0	-0.74%	1.34	-0	-0.74%	1.34	0	0.00%	
\$ of Deposits	527,801,927	525,665,724	-2,136,203	-0.40%	530,805,823	5,140,099	0.98%	530,805,823	0	0.00%	
Avg \$Deposits per HH	20,214	19,773	-441	-2.18%	19,703	-69	-0.35%	19,703	0	0.00%	
# of Loans	16,397	16,848	451	2.75%	17,012	164	0.97%	17,012	0	0.00%	
Avg # of Loans per HH	0.63	0.63	0	0.00%	0.63	0	0.00%	0.63	0	0.00%	
\$ of Loans	477,990,094	470,622,108	-7,367,986	-1.54%	477,606,148	6,984,040	1.48%	477,606,148	0	0.00%	
Avg \$Loans per HH	18,306	17,702	-604	-3.30%	17,729	26	0.15%	17,729	0	0.00%	
# of Services	17,127	19,200	2,073	12.10%	21,077	1,877	9.78%	21,077	0	0.00%	
Avg # of Services per HH	0.66	0.72	0	9.09%	0.78	0	8.33%	0.78	0	0.00%	
\$ of Services	0	0	0	0.00%	0	0	0.00%	0	0	0.00%	
Avg \$Services per HH	0	0	0	0.00%	0	0	0.00%	0	0	0.00%	
Total # of Accounts & Services	69,038	71,845	2,807	4.07%	74,158	2,313	3.22%	74,158	0	0.00%	
Avg #Accounts & Services per HH	2.64	2.70	0	2.27%	2.75	0	1.85%	2.75	0	0.00%	
Total \$Accounts & Services	1,005,792,021	996,287,832	-9,504,189	-0.94%	1,008,411,971	12,124,139	1.22%	1,008,411,971	0	0.00%	
Avg \$Accounts & Services per HH	38,521	37,475	-1,045	-2.71%	37,433	-42	-0.11%	37,433	0	0.00%	
Avg # of Unique Products per HH	1.72	1.72	0	0.00%	1.71	-0	-0.58%	1.71	0	0.00%	
Avg # of Unique Prod's & Serv's per HH	2.23	2.28	0	2.24%	2.33	0	2.19%	2.33	0	0.00%	

### Household Change Summary Report Description

**# of Households:** The total number of households assigned to that specific Region, Branch or Manager for the specified time period.

**\$ Household Profit:** The sum of margin plus non-interest income minus noninterest expense equals account net profit totaled for all accounts within each household.

**Avg \$ Household Profit:** The total \$Profit divided by total number of households.

**# of Total Accounts:** The total number of deposit and loan accounts held by these households.

**Avg # of Accounts per HH:** The total number of deposit and loan accounts divided by the total number of households.

**\$ of Total Accounts:** Sum of all accounts for the File Set.

**Avg \$ Accounts per HH:** \$ of Total Accounts divided by the number of households for the File Set.

**# of Deposits:** The total number of deposit accounts held by households.

**Avg # Deposits per HH:** The total number of deposit accounts held by households divided by the total number of households.

**\$ of Deposits:** The total balance of the deposit accounts held by these households.

**Avg \$ Deposit per HH:** The total balance of deposit accounts divided by the total number of households.

**# of Loans:** The total number of loan accounts held by these households.

**Avg # of Loans per HH:** The total number of loans held by households divided by the total number of HHs.

**\$ of Loans:** The total balance of loan accounts held by these households.

**Avg \$ Loans per HH:** The total balance of loan accounts divided by the total number of households.

**# of Services:** The total number of services held by households. Note: Services are defined by your institution's configuration (i.e., ATM, Debit Card, etc.).

**Avg # of Services per HH:** The total number of services held by households divided by the total number of households. Note: Services are defined by your institution's configuration (i.e., ATM, Debit Card, etc.).

**\$ of Services:** The total balance of services held by households. Services are defined by your institution's configuration. Those which can hold a balance are investments, and trust accounts.

**Avg \$ Services per HH:** The total balance of services held by households divided by the total number of households. Note: Services are defined by your institution's

configuration. Those which can hold a balance are credit cards, investments, and trust accounts.

**Total # of Accounts & Services:** The total number of deposit and loan accounts plus the total number of services.

**Avg # Accounts & Services per HH:** The total number of deposits and loan accounts plus the total number of services divided by the number of households.

**Total \$ Accounts & Services:** The total balance of deposit and loan accounts plus the total balance of services.

**Avg \$ Accounts & Services per HH:** The total balance of deposit and loan accounts plus the total balance of services divided by the number of households.

**Avg # Unique Products per HH:** The total number of different products held by the households divided by the number of households. For example, a household with only 2 checking accounts has only 1 unique product.

**Avg # Unique Prod's & Serv's per HH:** The total number of different products and services held by the households with this product.

### Household Number Change Summary

Before creating any comparison report, you must select the two File Sets or time periods of data you want to compare. The Household Number Change Summary Report displays the Household Numbers that have changed from one File Set to the next. Reasons for the households to be re-household are:

- A difference in the account number and account type combination
- A difference in household name
- A different address from the last import
- A change in customer number

You can review the information on this report for any superhouseholding possibilities. This report is mainly used to view the changes that go on in your system. It will allow you to validate the information to your core system to ensure proper data.

If you have run CASS certification prior to running this report, you may not detect any change differences.

Comparison: Household Number Change

MARQUIS Federal

Filter: All Records												Includes: Active	
Fileset	Account Number	HH#	HH Name	Customer#	SSN#	Name	Type	Current	Address	City	St	Zip	Zip 4
Jan2015	00100000001704692	9509	ARVENSEN	001091150605	555-55-5555	Lisa G Arvesen	LNS81	193,589	2632 Millstream Dr	Plano	TX	75075	4007
Feb2015	001000000001704692	216	WITTE	001092149507	555-55-5555	Lisa Witte	DDA66	24,779	2632 Millstream Dr	Plano	TX	75075	4007
Jan2015	001000000001704692	9509	ARVENSEN	001091150605	555-55-5555	Lisa G Arvesen	LNS81	193,589	2632 Millstream Dr	Plano	TX	75075	4007
Feb2015	001000000001704692	216	WITTE	001092149507	555-55-5555	Lisa Witte	CDS61	10,291	2632 Millstream Dr	Plano	TX	75075	4007
Jan2015	001000000011109482	486	BLUE RIVER	001091145886	55-55555555	Blue River Partners	CDS71	1,548	4127 High Summit Dr	Dallas	TX	75244	6627
Feb2015	001000000011109482	485	ARIENS	001092145880	555-55-5555	Julia C Ariens	DDA66	32,632	4127 High Summit Dr	Dallas	TX	75244	6627
Jan2015	001000000011109482	485	ARIENS	001092145880	555-55-5555	Julia C Ariens	DDA66	34,566	4127 High Summit Dr	Dallas	TX	75244	6627
Feb2015	001000000011109482	486	BLUE RIVER	001091145886	55-55555555	Blue River Partners	CDS71	1,302	4127 High Summit Dr	Dallas	TX	75244	6627
Jan2015	001000000011109482	485	ARIENS	001092145880	555-55-5555	Olivia C Ariens	LNS94	30,479	4127 High Summit Dr	Dallas	TX	75244	6627
Feb2015	001000000011109482	486	BLUE RIVER	001091145886	55-55555555	Blue River Partners	CDS71	1,302	4127 High Summit Dr	Dallas	TX	75244	6627
Jan2015	001000000022141466	4058	BELL	001393360923	555-55-5555	Michael L Bell	LNS87	18,853	13910 Garden Grove	Dallas	TX	75253	5029
Feb2015	001000000022141466	544	AGGRESSIVE	001393360910	55-55555555	Aggressive Auto	CDS71	2,005	13910 Garden Grove	Dallas	TX	75253	5029
Jan2015	001000000022154674	566	SHOP	001001493700	555-55-5555	Blaize's Body Shop	CDS71	1,219	7205 Piedmont Dr	Dallas	TX	75227	9325
Feb2015	001000000022154674	565	BLAIZE	001001046105	555-55-5555	Joseph E Blaize	DDA66	18,733	7205 Piedmont Dr	Dallas	TX	75227	9325
Jan2015	001000000022154674	565	BLAIZE	001001046105	555-55-5555	Joseph E Blaize	DDA66	19,843	7205 Piedmont Dr	Dallas	TX	75227	9325
Feb2015	001000000022154674	566	SHOP	001001493700	555-55-5555	Blaize's Body Shop	CDS71	1,025	7205 Piedmont Dr	Dallas	TX	75227	9325
Jan2015	001000000022154674	565	BLAIZE	001093346105	555-55-5555	Joseph E Blaize	LNS94	24,350	7205 Piedmont Dr	Dallas	TX	75227	9325
Feb2015	001000000022154674	566	SHOP	001001493700	555-55-5555	Blaize's Body Shop	CDS71	1,025	7205 Piedmont Dr	Dallas	TX	75227	9325
Jan2015	001000000025089850	21288	ROLL	001001939434	555-55-5555	Leon J Norris Roll	LNS87	15,023	14704 Marsha Dr	Balch Springs	TX	75180	3606
Feb2015	001000000025089850	670	NORRIS	001092145847	555-55-5555	Nathan W Norris	DDA66	14,876	14704 Marsha Dr	Balch Springs	TX	75180	3606
Jan2015	001000000053077328	719	ROT	001001802441	555-55-5555	Cust Charles R	CDS71	2,878	100 S Belt Line Rd	Dallas	TX	75253	6026
Feb2015	001000000053077328	718	BROSNER	001091146277	555-55-5555	Joshua Charles	DDA66	11,300	100 S Belt Line Rd	Dallas	TX	75253	6026
Jan2015	001000000053077328	718	BROSNER	001091146277	555-55-5555	Joshua Charles	DDA66	11,970	100 S Belt Line Rd	Dallas	TX	75253	6026
Feb2015	001000000053077328	719	ROT	001001802441	555-55-5555	Cust Charles R	CDS71	2,420	100 S Belt Line Rd	Dallas	TX	75253	6026
Jan2015	001000000053077328	718	BROSNER	001001046277	555-55-5555	Lorrie L Brosner C F	LNS94	20,494	100 S Belt Line Rd	Dallas	TX	75253	6026
Feb2015	001000000053077328	719	ROT	001001802441	555-55-5555	Cust Charles R	CDS71	2,420	100 S Belt Line Rd	Dallas	TX	75253	6026
Jan2015	001000000111053763	758	ROLL	001001799075	555-55-5555	Lou A Collins Roll	CDS61	57,640	8140 Walnut Hill Ln	Dallas	TX	75231	4328
Feb2015	001000000111053763	757	COLLINS	001001798338	555-55-5555	Lou A Collins	DDA63	2,486	8140 Walnut Hill Ln	Dallas	TX	75231	4328
Jan2015	001000000111053763	757	COLLINS	001001798338	555-55-5555	Lou A Collins	DDA63	2,953	8140 Walnut Hill Ln	Dallas	TX	75231	4328
Feb2015	001000000111053763	758	ROLL	001001799075	555-55-5555	Donald L Collins Roll	CDS61	54,368	8140 Walnut Hill Ln	Dallas	TX	75231	4328
Jan2015	00100000011245175	765	MARY E DAUBY	001092146527	55-55555555	Mary E Dauby	CDS61	57,957	PO Box 29015	Dallas	TX	75229	0015
Feb2015	00100000011245175	764	DAUBY	001091146529	555-55-5555	William F Dauby	DDA63	29,322	PO Box 29015	Dallas	TX	75229	0015
Jan2015	00100000011245175	764	DAUBY	001091146529	555-55-5555	William F Dauby	DDA63	31,055	PO Box 29015	Dallas	TX	75229	0015
Feb2015	00100000011245175	765	MARY E DAUBY	001092146527	55-55555555	Mary E Dauby	CDS61	54,668	PO Box 29015	Dallas	TX	75229	0015
Jan2015	001000000146191192	21290	TITE	001001809017	555-55-5555	Ramona J Dittmer Tite	LNS81	162,227	3905 S Peachtree Rd	Balch Springs	TX	75180	2723
Feb2015	001000000146191192	773	TITE	001001809017	555-55-5555	Ramona J Dittmer	CDS71	31,521	3905 S Peachtree Rd	Balch Springs	TX	75180	2723

### Household Number Change Report Description

**File Set:** This field displays the two time segments selected.

**Account Number:** This is the account number as it is displayed in ExecuTrax for those time segments.

**HH #:** The household number of those accounts for those time segments.

**HH Name:** The name ExecuTrax assigns to each household. For retail households, it is the last name; for business households, it is the first 15 characters.

**Customer #:** The customer number of the head of household account.

**SSN #:** The social security number of the head of household account.

**Name:** The first and last name of the head of household account.

**Type:** The account type code of the account as it is displayed in ExecuTrax.

**Current:** The current balance of the account.

**Address:** The address of the head of household account.

**City/St/ZIP/ZIP4:** The city, state, and ZIP code of the head of household account.

### Profit Percentile Change Summary

The Profit Percentile Change Summary Comparative Report displays the change in various profit areas from one File Set to another. You will be able to compare File Sets to determine the change in profit percentile scores for your households. This report also shows each households' profit amount, number/balance of loans and deposits for each time period. The user adjusts the percent change to monitor.

This report is useful in analyzing your customers/members profitability. It will allow you to review the number/dollars of all deposits and loans. In addition, you can use this report to further study profit movement on specific profit segments. Keep in mind, you will always have a top 10% or bottom 10% but are these segments relatively more profitable over time?

Comparison: Profit Percentile Change Summary

MARQUIS Federal

Filter: All Records		Includes: Active								
Filter on Jan2015 only										
Household#	Name	Region	File Set	Profit Percentile	Profit Amt	Profit %	Dep #	Dep Bal	Loan #	Loan Bal
HH Name	Address	Branch								
Phone	City, State Zip	Manager								
16,448	Ronald Stoll	North San Antonio	Jan2015	0	-3,085	-1.181	2	109,560	3	151,661
STOLL	9510 Saddle Trl	Riverside	Feb2015	98	3,149	0.895	2	128,894	3	400,000
(956) 555-1755	San Antonio, TX 78255	Clark Douglas	Difference:	98	6,234	1.776	0	19,334	0	248,339
12,038	Hastings-williams Agency Inc	South San Antonio	Jan2015	3	-1,831	-3.012	2	60,799	1	0
HASTINGS-WILL	2210 Bent oak Hahr	Alamo Heights	Feb2015	98	3,245	2.482	2	68,586	1	62,160
(956) 555-2618	San Antonio, TX 78248	Betty Brighton	Difference:	95	5,076	5.494	0	7,787	0	62,160
11,462	Ann Wallace	South San Antonio	Jan2015	0	-3,147	-4.665	1	67,461	0	0
WALLACE	13903 Laurelbrook	Castle Hills	Feb2015	94	1,476	0.879	1	167,872	0	0
(956) 555-3372	San Antonio, TX 78249	Lauren Andrews	Difference:	94	-4,623	-5.544	0	100,411	0	0
25,565	Fry Plumbing Contractor	North San Antonio	Jan2015	1	-2,459	0.000	0	0	1	0
FRY PLUMBING	9530 Dunstable	Terrell Hills	Feb2015	92	1,034	0.643	0	0	1	160,906
(956) 555-4203	San Antonio, TX 78239	Lyle Burks	Difference:	91	3,493	0.643	0	0	0	160,906
24,488	Procol Inc	North San Antonio	Jan2015	4	-1,734	-2.333	0	0	3	74,327
PROCOL INC	7400 Crestway Dr Apt 516	Wood Lake	Feb2015	93	1,158	2.522	0	0	1	45,921
(956) 555-4794	San Antonio, TX 78239	Joan Temple	Difference:	89	2,892	4.855	0	0	-2	-28,406
11,723	Dan Buck Development LLC	South San Antonio	Jan2015	0	-19,034	-3.497	2	544,345	0	0
DAN BUCK	100 Sandau Rd Ste 300	Somerset	Feb2015	89	742	0.801	1	92,675	0	0
(956) 555-5237	San Antonio, TX 78216	Alan Cooper	Difference:	89	19,776	4.298	-1	-451,670	0	0
21,504	Linda S Carter	North San Antonio	Jan2015	9	-818	-999.999	1	74	1	0
CARTER	614-c S Business 35 18	Wood Lake	Feb2015	97	2,784	1.860	1	35,453	1	114,250
(956) 555-1776	New Braunfels, TX 78130	Abby McGillicuddy	Difference:	88	3,602	1,001.859	0	35,379	0	114,250
15,610	Susan A Harpenau	North San Antonio	Jan2015	5	-1,351	-2.826	2	47,808	0	0
HARPENAU	1980 Horal St Apt 513	Terrell Hills	Feb2015	93	1,206	2.658	1	45,381	0	0
(956) 555-7130	San Antonio, TX 78227	Molly Wright	Difference:	88	2,557	5.484	-1	-2,427	0	0
20,060	Jane Aders	South San Antonio	Jan2015	4	-1,731	-6.548	1	26,143	1	291
ADERS	10323 Severn Rd	Alamo Heights	Feb2015	90	848	2.557	1	33,159	0	0
(956) 555-0817	San Antonio, TX 78217	Kit Kittredge	Difference:	86	2,579	9.105	0	7,016	-1	-291
761	Norman E Crowe JR	North Dallas	Jan2015	6	-1,247	-0.780	3	75,138	2	84,662
CROWE	10000 N Central Expwy #15	Oak Lawn	Feb2015	92	1,085	1.104	2	22,349	2	75,935
(469) 555-3454	Dallas, TX 75231	Beth Baker	Difference:	86	2,332	1.884	-1	-52,789	0	-8,727
23,191	Dwain Cary	South Dallas	Jan2015	11	-732	-12.166	0	0	1	6,017
CARY	5937 Milton St # B2285	Willowbend	Feb2015	95	1,719	1.190	0	0	3	144,495
(214) 555-1567	Dallas, TX 75206	Tammy Yen	Difference:	84	2,451	13.356	0	0	2	138,478

### Profit Percentile Change Summary Report Description

In the first five columns, you have the Household information including Household #, HH Name, Phone, Name, Address, City, State, ZIP, Region, Branch, and Manager.

**File Set:** This field displays the two chosen File Sets as well as the difference between the two File Sets.

**Profit Percentile:** The Household Profit Percentile for the two time segments and the net difference between the two segments.

**Profit Amt:** The household \$Profit Amt for the two time segments and the net \$difference between the two segments.

**Profit %:** The household total profit amount divided by the household total balances of accounts.

**Deposit #:** The total number of deposit accounts in the different time segments and the net difference.

**Deposit Bal:** The total dollar balance of deposit accounts for time segments and net dollar difference.

**Loan #:** The total number of deposit accounts in the different time segments and the net difference.

**Loan Bal:** The total dollar balance of loan accounts for time segments and the net dollar difference.

### Household Total Account Summary

The Household Total Account Summary Report displays the total number of accounts in the household sorted from 1 to 10. There are separate groupings for households with 11 to 20 accounts, households greater than 20 accounts, and service only households. The File Set is compared to another time period to show the amount changed. With this report, you can sort your output by number of accounts or by number of unique products which will make sorting through the data a much easier process.

This report will aid in household segments to penetrate cross sales opportunities. Using this report, you can also quickly analyze the 11-20, >20, as well as service only households for any householding issues.

Comparison: Household Total Account Summary					MARQUIS Federal	
Filter: All Records Filtered on both File Sets					Includes: Active	
Total # of Unique Products	Feb2015	%	Jan2015	%	Amount Changed	Percent Changed
1	16,018	60.2	15,693	60.1	325	2.0
2	5,669	21.3	5,582	21.3	87	1.5
3	2,520	9.4	2,478	9.4	42	1.6
4	1,485	5.5	1,470	5.6	15	1.0
5	644	2.4	637	2.4	7	1.0
6	192	0.7	197	0.7	-5	-2.6
7	41	0.1	38	0.1	3	7.3
8	15	0.0	15	0.0	0	0.0
9	1	0.0	0	0.0	1	100.0
10	0	0.0	0	0.0	0	0.0
11-20	0	0.0	0	0.0	0	0.0
>20	0	0.0	0	0.0	0	0.0
Service Only HHs	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>26,585</b>		<b>26,110</b>		<b>475</b>	<b>0.0</b>

### Household Total Account Summary Report Description

**Total # of Accounts:** This displays the segment by number of accounts or number of unique products.

**Time Segment:** The number of households in this segment.

**%:** The number of this segment divided by the total for this time period.

**Amount Changed:** The net change between two time segments.

**Percent Changed:** The amount changed divided by the number of accounts in the most current File Set for each segment.