

Credit Cards in Asia

Customer Characteristics

Name

Metropolitan Bank and Trust Company ("Metrobank").

The largest bank in the Philippines, and the flagship company of the Metrobank Group, the country's largest financial conglomerate.

Engagement Objectives

- Increase revenue to meet a challenging budget
- Solutions focused on "quick-win" opportunities
- Easy implementation

RESULTS

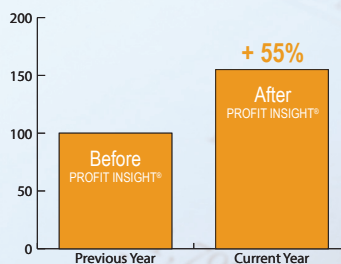
The engagement consisted of five separate solutions. The value of these 5 "quick win" solutions was in excess of \$US23 per active account per annum..

After a period of declining account numbers, the client has undertaken various marketing strategies suggested by PROFIT INSIGHT®. These strategies allowing them to grow their business to grow and become the 3rd largest issuer in the country.

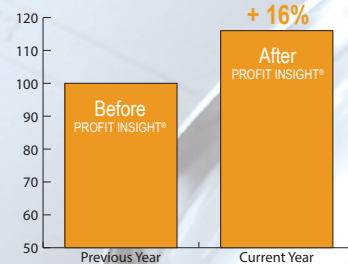
Engagement Results

	Number of Strategies	Value per active account per annum (\$USD million)
Initially accepted:	5	\$US23.00
Accepted one year later:	2	\$US3.59
Under consideration:	2	\$US16.00

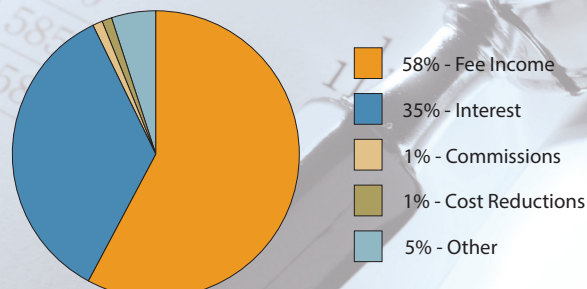
Budget Comparison for Credit Card Accounts



Net Profit Comparison on Credit Card Accounts



Percentage of Total Solutions by Type



PROFIT INSIGHT® is the

CLEAR CHOICE

to help you achieve your financial goals.

Cumulative financial benefits with solutions that are
Legal and compliant focusing on revenue
Enhancement, revenue
Assurance and cost
Reduction.

ENGAGEMENT OVERVIEW

Throughout the initial analysis, PROFIT INSIGHT® met on a regular basis with team members from the different business units to discuss the existing product features and potential revenue enhancement opportunities. PROFIT INSIGHT® conducted additional meetings with legal, compliance, risk and core system personnel to gain acceptance and address issues that could impact the acceptance and implementation of the proposed solutions.

The engagement period lasted a total of 11 weeks. During that period, 21 solutions were identified by PROFIT INSIGHT®. Of these, 13 were selected for formal consideration.

Fee income accounted for 58% of the total income for the 13 solutions, while interest income, commissions, cost reductions and other sources made up 35%, 1%, 1% and 5% respectively.

Eight weeks into the study, PROFIT INSIGHT® presented 8 of the 13 solutions to the clients' executive committee. The committee approved 5 for immediate implementation. Impact analysis for these solutions was conducted, concept papers prepared and discussion with the clients senior management team was held.

Within 3 months of the clients' executive committee approval, the value of these 5 "quick win" solutions exceeded \$US23 per active account per annum.

SECOND ROUND OF SOLUTIONS

A few weeks after the first 8 solutions were presented, PROFIT INSIGHT® conducted another formal presentation to the executive committee. During this presentation, the 5 remaining solutions were presented for review. These solutions were not of a "quick win" nature and required more consideration by the client. They needed to determine if the business is suitable and the systems are capable of implementing these new strategies.

ANNUAL REVIEW

One year after the completion of the study, an update review was conducted by PROFIT INSIGHT®. The client was happy to report that complaints to its call centre had reduced and decided to use two more strategies.

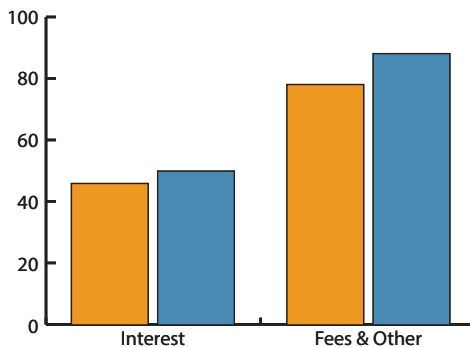
One year after the initial engagement, the client is in the process of implementing two additional solutions with a value of \$US3.59 per active account per annum

NEW INITIATIVES

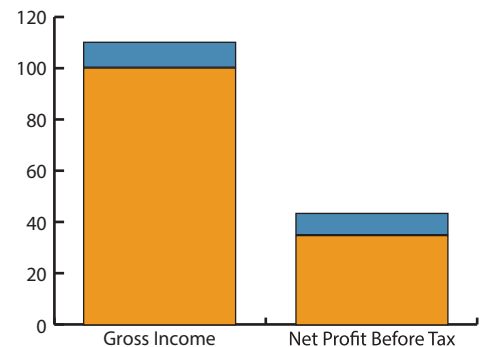
Due to the success of previous solutions, the client is experiencing growth in account numbers and the acceptance of insurance products. Some solutions, previously not implemented by the client, were now becoming more attractive.

The client is now studying the impact of 2 of the interest income solutions with a value of \$US16 per active account per annum

Gross Revenue by Type (US\$millions)



Revenue Enhancement (US\$millions)



■ = before solutions ■ = after PROFIT INSIGHT® solutions



249 Williamson Road • Mooresville • North Carolina • USA • 28117
866.261.6226 • www.profitinsight.com