

Performance Profile (for 10 activities)

Visualizing nonfinancial and financial values with bengin's **Vector Based Value Metric System**.

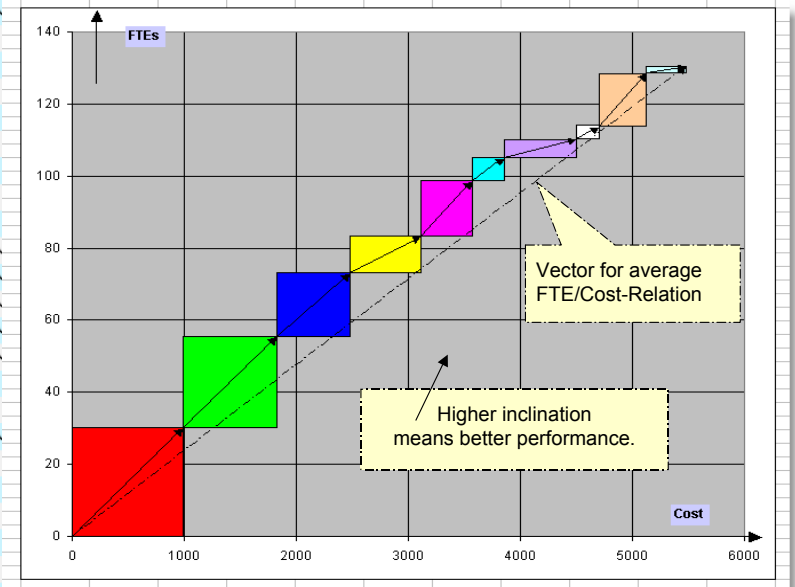
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Breakdown of Top 25 High Cost Activities:

HIGH VALUE 21.04% **MEDIUM VALUE** 29.78% **LOW VALUE** 49.19% The low value added activities in the 25 high cost activities, account for 26% (\$4.6 Million) of all activities

Activity Description	Salary Cost (\$000)	% Of All Activities	Activity FTE	Actual Count	Concentration Index	Added Value
Make/Take Phone Calls-Misc/Messages	\$989.02	5.75%	30.14	234	0.12	LOW
Make/Take Phone Calls-Customers	\$842.37	4.9%	25.27	209	0.12	HIGH
Take Application and Collect Fees	\$652.93	3.79%	17.845	130	0.13	MEDIUM
Perform Gen Supervision Responsibilities	\$625.61	3.64%	10.07	72	0.13	MEDIUM
Perform Copying, Filing, and Faxing	\$467.97	2.72%	15.33	217	0.07	LOW
Produce Correspond/Memos/Sales Materials	\$464.60	2.70%	11	109	0.10	LOW
Pre-Qualify Loan /Compute Ratios	\$463.90	2.70%	12.945	132	0.09	HIGH
Prospect Sales Contact- Realtor/Branch	\$461.67	2.68%	11.89	110	0.10	HIGH
Follow-Up On Missing Information	\$420.29	2.44%	14.55	184	0.07	LOW
Attend Management Meetings	\$369.62	2.15%	5.3	68	0.07	LOW
Review Files Received From Loan Officers	\$355.00	2.06%	10.82	84	0.12	LOW
Resolve Conditions/Clear W/Underwriter	\$292.88	1.70%	8.8	106	0.08	LOW
Attend Internal Training/Seminars	\$281.47	1.64%	6.315	90	0.07	MEDIUM
Perform Final Loan Underwrite	\$274.55	1.60%	6.46	45	0.14	MEDIUM
Setup Customer Appt./Request Docs	\$255.76	1.49%	7.04	121	0.05	MEDIUM
Prepare Closing Docs/Instruct & Send	\$251.85	1.46%	9.51	61	0.15	MEDIUM
Review Received Documents	\$241.19	1.40%	8.57	116	0.07	MEDIUM
Travel	\$230.30	1.34%	4.13	51	0.08	LOW
Set-Up/Prepare/Photocopy File for UW	\$218.36	1.27%	7.96	81	0.09	LOW
Respond to Ext Inq/Status Req-Borrower	\$215.68	1.25%	6.71	113	0.05	MEDIUM
Prospect Sales Contact- Borrower	\$209.20	1.22%	5.27	58	0.09	HIGH
Perform Initial Loan Underwrite	\$207.60	1.21%	5.64	43	0.13	LOW
Attend Administrative Meetings	\$206.59	1.20%	3.63	65	0.05	LOW
Respond to Int Inq/Status Requests	\$201.71	1.17%	6.9	89	0.07	LOW
Process Mail	\$199.10	1.16%	7.47	96	0.07	LOW
TOTALS:	\$9,399	54.83%	259	2,684	0.09	
GRAND TOTALS:	\$17,206	100.00%	476	476	1.00	

Several Items	Cost	FTE
Calls-Misc/messages	989.02	30.14
Calls-Customers	842.37	25.27
Take Application	652.93	17.85
Perform Gen Supervis	625.61	10.07
copying, filing	467.97	15.33
Attend Internal Trainings	281.47	6.32
Attend Mgmt Meetings	639.62	5.30
Attend Admin Meetings	206.59	3.63
FUP on missing Infos	420.29	14.55
Review Files	355.00	2.06



Source of Matrix [FTEs and Cost (numbers)]: http://www.veritypartnersllc.com/files/phatfile/Performance_Profiles_Verity_White_Paper2.pdf, page 14