

# NEWS RELEASE

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## **Market Line Associates Offers Relationship Analyzer, a Customer Relationship**

### **Analysis Tool for Financial Institutions**

**Business intelligence tool h**

**ATLANTA, Dec. 2006** – Market Line Associates, the premier provider of profitability and customer management solutions to the financial industry, offers Relationship Analyzer (RA), a module designed to provide a bank's relationship managers with a better capability to manage customer relationships. With RA, managers can explore the existing and potential performance of their customers, by manipulating future product sales, pricing and other items. This "what if" tool allows relationship managers to test the viability of sales strategies given organizational ROI parameters before they present them to their customers.

“The majority of a bank's customer relationships are not profitable,” said Kim Sutherland, Director and COO of Market Line Associates. “The ability to identify and analyze these relationships allows managers to develop actionable strategies that will more positively impact the bottom line. The use of the Relationship Analyzer (RA) module is just one more MLA tool that banks can use to help improve financial performance. It leverages the existing characteristics

of customer relationships including risk assessments, fees paid, activity costs, balances, curtailments, etc. and allows managers to make more informed decisions regarding each client."

RA allows the relationship manager to select the specific customer to be analyzed by name, account number, relationship number, tax id, or a variety of other means. It displays an individual income statement that is populated with current information for each account included in the relationship. RA also allows managers to manipulate new sales and forecast the impact of these new sales on the profitability of the relationship. This gives the managers the opportunity to solve for desired variables, including needed fee levels, balance levels or a required ROE.

"In order to survive and remain competitive, financial institutions need to find ways to increase their revenue and overall profitability while maintaining customer satisfaction," said Scott Storbeck, CEO of Market Line Associates. "In conjunction with our Customer Profitability module, the RA really gives our clients the tools necessary to improve individual customer profitability while expanding and strengthening their individual customer relationships. Market Line Associates has long been known as an organization that delivers methods of increased profitability potential for our clients. The last 20 years is a testament to our clients' successes, and the Relationship Analyzer is a tremendous addition to our product suite."

### **About Market Line Associates**

Market Line Associates is a provider of profitability software and customer management solutions to the financial industry and is dedicated specifically to helping banks identify business opportunities in line management and marketing, as well as, integrate profitability metrics in finance. Since 1986, Market Line Associates has designed strategies that improve overall profitability by producing knowledge-based solutions that address current business challenges. Market Line Associates' integrated suite of products offer compelling improvements in financial performance and ensure a competitive edge in the marketplace. Their client base represents many of the most respected national and international financial institutions in the industry.

For more information about Market Line Associates call 404.248.1100