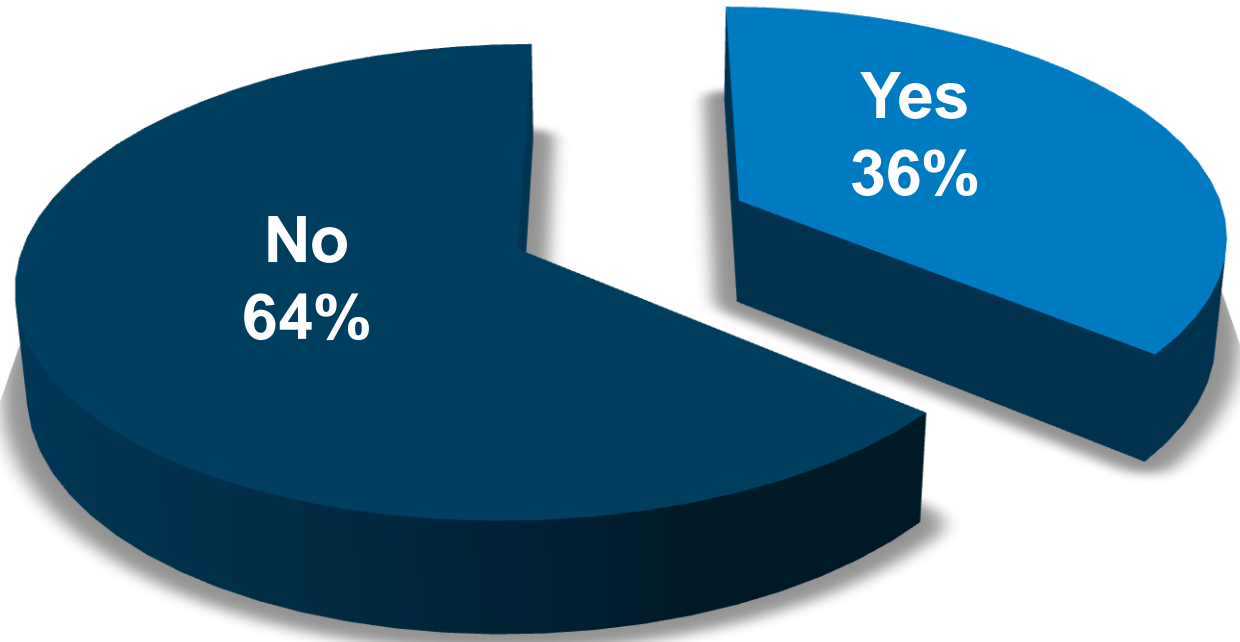


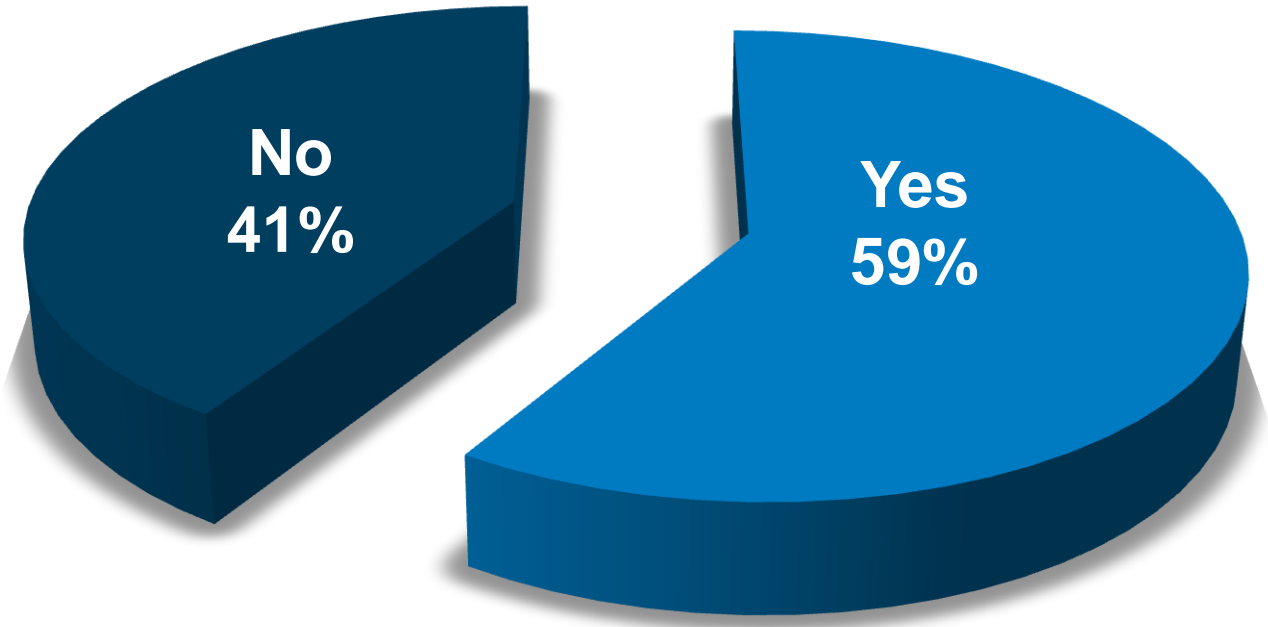


Have you segmented your current retail customers by demographics?



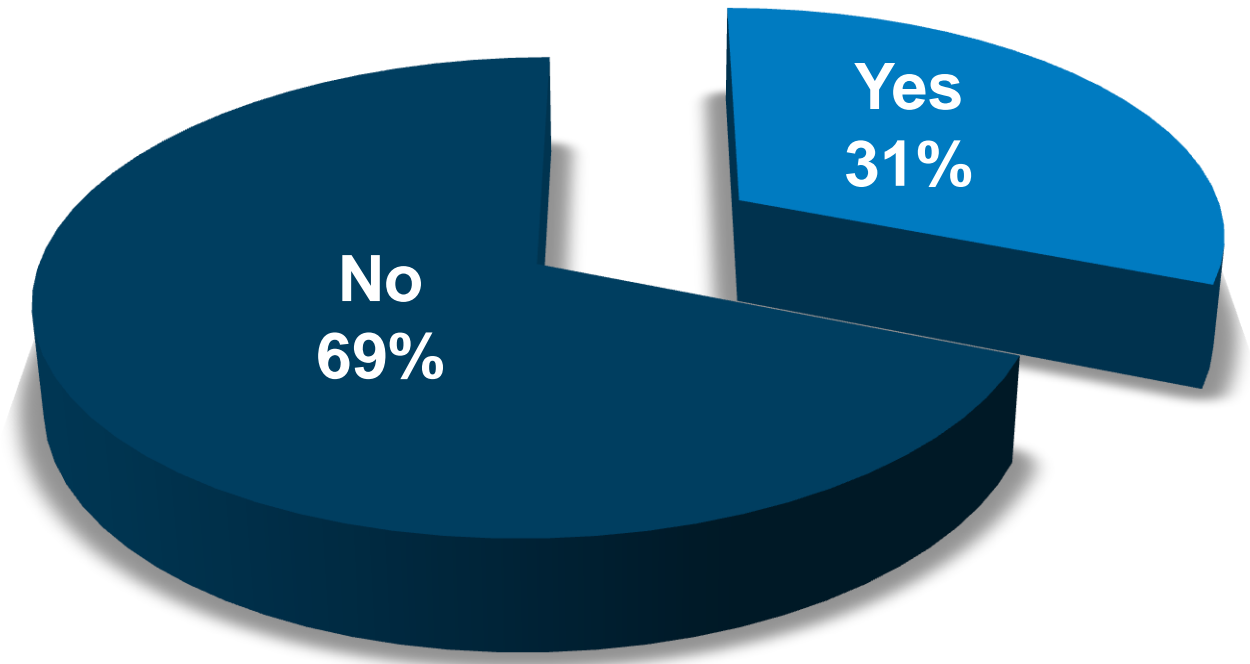


Do you know which retail customers represent your top 10% in either profitability or balances?





Do you have specific strategies and tactics dedicated to your most valuable customers?





Have you measured share of wallet for your current customer base?

