

EVALUATE

KNOWLEDGE

CONFIDENCE

IMPLEMENT

BANKING & FINANCE

CORE DATA

About COREDATA	3
Banking and Finance	4
Retail Banking Tracker	5
Private Banking Tracker	7
Business Banking Tracker	8
Micro Business Banking Research	9



ABOUT COREDATA

CoreData is the research arm of the market intelligence and consultancy firm, brandmanagement.

The group provides financial services companies with deep research and market insight from both a channel and end-customer perspective.

With a primary focus on financial services, CoreData is able to deliver its clients with timely and actionable research and market intelligence which companies can use to develop enhanced business strategies and a better understanding of their respective markets.

Our associates contribute deep specific industry knowledge and primary research skills, bringing perspective to current market conditions and developments.

The group's primary aim is the formulation of distribution and consumer research, with a specific focus on sentiment and user/buyer behaviour.

CoreData prides itself by identifying market trends at the earliest opportunity and formulating research for clients to

help them stay ahead of their competitors and better meet the day-to-day challenges facing their businesses.

The CoreData team has a depth of experience that is reflected through having a rich understanding of the changing environment facing companies in different markets.

We aim to deliver a breadth of market insight that general researchers are unable to capture.

PRIMARY DATA SOURCE

Over the past six years CoreData has developed an unparalleled proprietary database for conducting financial services research.

This includes more than 60,000 consumers (including mass affluent and high net worth individuals), 12,000 financial planners, 10,000 mortgage brokers among its primary data sources.

CoreData has similar relationships in China and the UK.



Banking and Finance

CoreData provides a range of bespoke and syndicated research products for the Australian banking industry.

Bespoke work is primarily for individual banks and CoreData has worked on a broad range of research projects across most banking areas for clients.

From a syndicated customer point of view CoreData provides banks with a variety of retail and business banking absolute and benchmark products.

All of these studies allow businesses to better understand how their operations are performing and identify key areas for improvement and existing client satisfaction.

RETAIL BANKING TRACKER

The CoreData Retail Banking Tracker is a bi-annual assessment of the relative perceived performance of Australia's retail banking providers.

The CoreData Retail Banking Tracker uses Net Promoter Score (NPS) analysis to provide institutions with a comparable benchmark to monitor relative performance against peers from a client interaction point of view.

NPS identifies customer intent from a behavioural perspective and assesses whether individuals are net promoters, passives or detractors of a company.

Promoters are loyal enthusiasts who keep buying from a company and urge their friends to do the same.

Passives are satisfied but unenthusiastic customers who may be easily wooed by the competition.

Detractors are likely to be unhappy customers trapped in a bad relationship.

This simple but effective measure of customer advocacy will allow CoreData to provide groups with an apples-for-apples comparison to supplement in-depth group specific findings.

All NPS studies (includes Private Banking & Business Banking) provide the following:

- Cost effective access to accurate industry wide market intelligence.
- Insight derived using robust data collection methodology and large data sets.
- Development of data findings to assist development of improved business performance strategies.
- Tracking of multiple facets of client interaction to swiftly and reliably identify positive or negative changes in a business or section of a business.
- Reliable identification of opportunities and threats to business growth – using competitor data, customer segments, and demographic analysis.
- Detailed information as to the reasoning behind competitor performance and the notions of client satisfaction and advocacy.
- Detailed assessment of the drivers behind positive and negative sentiment (both internally and externally).
- Identification of the variances between drivers across client segments (age, assets, sex etc.)

RETAIL BANKING TRACKER

Groups Covered:

ANZ Bank
Commonwealth Bank of Australia
National Australia Bank
St George Bank
Westpac Banking Corporation
Adelaide Bank
Arab Bank Australia
Bank of Cyprus Australia
Bank of Queensland Limited
Bank of Western Australia
Bendigo Bank
Citibank
Elders Rural Bank
HSBC Bank Australia
ING Bank Australia
Laiki Bank Australia
Macquarie Bank
Members Equity Bank
Rabobank Australia
Suncorp Metway Bank



Included in the Retail Bank research:

- * Likelihood of advocating retail bank groups split by institution
- * Retail bank satisfaction split by institution
- * Sentiment split by length of time been customer of bank
- * Sentiment split by product set
- * Sentiment split by frequency of interaction with group/institution
- * Sentiment split by net assets
- * Sentiment split by client age

PRIVATE BANKING TRACKER

The CoreData Private Banking Tracker is a bi-annual assessment of the relative perceived performance of Australia's private banking providers.

The CoreData Private Banking Tracker uses Net Promoter Score (NPS) analysis to provide institutions and dealer groups with a comparable benchmark to monitor relative performance against peers from a client interaction point of view.

Included in the research:

- * Likelihood of advocating private banking group split by institution
- * Private banking satisfaction split by group/institution
- * Sentiment split by length of time clients have been with group
- * Sentiment split by net assets
- * Sentiment split by client age

Groups Covered:

ANZ Private Bank
Bank of Queensland
Commonwealth Private Bank
Credit Suisse Private Bank
Deutsche Bank
Goldman Sachs JBWere Private Wealth Management
Investec Bank
Macquarie Private Bank
Merrill Lynch Private Wealth Services
Myer Family Office
NAB Private Bank
Perpetual Private Clients
St George Bank
Westpac Private Bank

Participation: More than 750 Private Banking Customers

BUSINESS BANKING TRACKER

The CoreData Business Banking Tracker is a bi-annual assessment of the relative perceived performance of Australia's business banking providers.

The CoreData Business Banking Tracker uses Net Promoter Score (NPS) analysis to provide businesses with a comparable benchmark to monitor relative performance against peers from a client interaction point of view.

Included in the research:

- * Likelihood of advocating business banks split by institution
- * Business bank satisfaction split by institution
- * Sentiment split by length of time accounts held
- * Sentiment split by industry
- * Sentiment split by frequency of interaction with institution
- * Sentiment split by business size (employee numbers)
- * Sentiment split by business size (revenue)

Groups Covered:

ANZ Bank
Commonwealth Bank of Australia
National Australia Bank
St George Bank
Westpac Banking Corporation
Adelaide Bank
Arab Bank Australia
Bank of Cyprus Australia
Bank of Queensland Limited
Bank of Western Australia
Bendigo Bank
Citibank
Elders Rural Bank
HSBC Bank Australia
ING Bank Australia
Laiki Bank Australia
Macquarie Bank
Members Equity Bank
Rabobank Australia
Suncorp Metway Bank

Participation: More than 750 Business Banking Customers

MICRO BUSINESS BANKING RESEARCH



The CoreData Micro Business Banking Research is an annual assessment of the relative perceived performance of Australia's business banking providers towards the smaller end of the business bank market.

CoreData conducts an annual shadow shop program of the Australian micro-business banking sector using real shoppers representing real companies who are actively in the market seeking a business bank relationship.

Companies have less than \$1million in annual revenue.

In essence the study measures and benchmarks banks in terms of their ability to service and engage with real would-be customers.

Using the CoreData ACQUIRE Index[©], the study conducts shadow shop events across providers in order to build a detailed picture of how each participant is performing.

The ACQUIRE Index[©]

A = Assurances
C = Compliance
Q = Quality
U = Understanding
I = Intention
R = Reaction
E = Environment

Assurances

Ability to demonstrate and communicate knowledge/skills

Compliance

Ability to satisfy relevant financial regulations

Quality

Ability to satisfy customer needs and provide perceived value

Understanding

Ability to understand customer needs

Intention

Customer intention to reuse and recommend service/product

Reaction

Customers emotive/affective response to purchase process

Environment

Tangible aspects of banks

Participation: Micro-Business Banking New Customers



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SYDNEY - LONDON - BEIJING - MANILA