

PLEASE SEE BELOW REPRESENTATIVE ACCOMPLISHMENTS ASSOCIATED WITH MARK KAMIN & ASSOCIATES' WORK WITH CLIENT COMPANIES:

**THE GOODYEAR TIRE & RUBBER COMPANY
CHEMICAL DIVISION
HOUSTON, TEXAS**

1990 - 1991

SBR Offspec chemical dropped from 6.26% to 3.75%

NBR Offspec chemical dropped from 17.59% to 14.75%

THIS REPRESENTS \$3.2 MILLION IN SAVINGS

**REMCO ENTERPRISES
HOUSTON, TEXAS**

Summary of total turnover was 145.9% at the start of the project and dropped to 72.3% after one and a half years.

Store Manager turnover started at 57.8% and dropped to 28.5%

Assistant Manager turnover started at 86.2% and dropped to 48.2%

Credit Personnel turnover started at 179.2% and dropped to 89.6%

Sales Personnel turnover started at 153.2% and dropped to 89.5%

Office Administration turnover started at 153.2% and dropped to 82.5%

Note:

As a result of the above reductions in turnover, there was a significant savings to the bottom line.

MKA's Work with Client Companies
page 2

STERLING BANCSHARES
HOUSTON, TEXAS

FOR THE YEAR 1991 PERCENT CHANGE

Net Earnings 65% increase

FURTHER ACCOMPLISHMENTS

Named 26th on the Fortune 100 list of Best Companies to Work For in the United States

Rated 24th out of 2700 companies on Investor's Business Daily "Stable Seventy"

Record earnings fifteen years in a row

Annual Voluntary Turnover Less than Half the National Average

Grown over 20 years from two bank organization to a \$3 billion company

Note:

The President of the Bank and the Chairman of the Board have expressed willingness to discuss Mark Kamin & Associates' contribution to their bank's outstanding financial performance.

STERLING BANK
4600 GULF FREEWAY
HOUSTON, TEXAS

COMPARISON OF FISCAL YEAR 1995 vs. 1996

Average Gross Loans for month	Improvement of 23.20%
Net Profit YTD	Improvement of 58.13%

Note:

Above results achieved after four coaching sessions with Senior Managers over a period of one year — August 1995 through August 1996.