

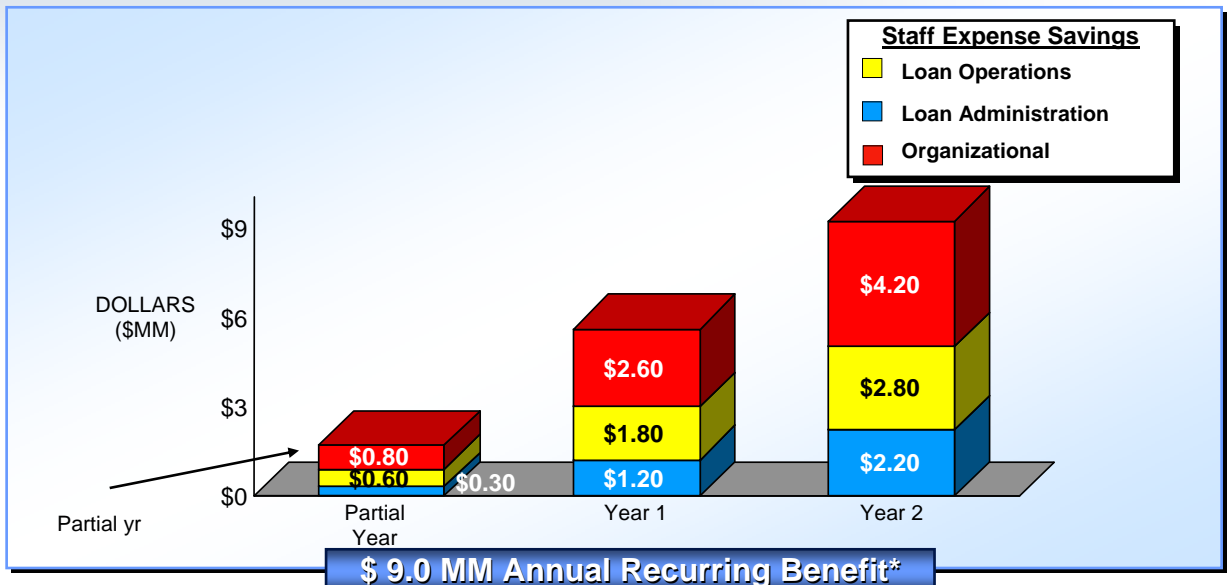


REPRESENTATIVE ENGAGEMENT

Commercial Loan Operations Transformation

Client Profile:	<ul style="list-style-type: none"> ■ A national commercial and retail bank
Business Issue:	<ul style="list-style-type: none"> ■ Simplify complex, fragmented operating environment and reduce costs ■ Streamline organization and improve communication and control ■ Leverage best practice capabilities in processing and servicing to free up capacity ■ Improve service levels and related ongoing monitoring
Engagement Plan:	<ul style="list-style-type: none"> ■ Perform a comprehensive reengineering of the end-to-end commercial credit process, including origination, funding, servicing, as well as credit administration and risk management, across multiple geographic locations
Solution:	<ul style="list-style-type: none"> ■ Reengineered end-to-end processes, eliminating and simplifying work flows ■ Implemented staff models ■ Consolidated, removed layers, redefined roles, and initiated a rewards system ■ Migrated best practice procedures and technology across regions ■ Established ongoing customer service score card and monitoring system
Benefits:	<ul style="list-style-type: none"> ■ Identified staff expense savings resulting in \$9 Million in annual recurring benefit

RESULTS



* Excludes Occupancy & Technology Expense Benefit. Includes small business, commercial, and commercial real estate