



REPRESENTATIVE ENGAGEMENT

Non-Earning Asset Reduction

Client Profile:	<ul style="list-style-type: none"> ■ A national commercial and retail bank
Business Issue:	<ul style="list-style-type: none"> ■ Comprehensive review of the Bank to increase revenue and interest and non-interest income while reducing related expenses across Treasury Services, Retail, Trust and Credit
Engagement Plan:	<ul style="list-style-type: none"> ■ Identify and implement opportunities to increase revenue and reduce expenses by increasing the level of investable funds, reducing interest expense, increasing interest and non interest income and reducing non-earning asset related operating expenses
Solution:	<ul style="list-style-type: none"> ■ Performed a comprehensive diagnostic assessment of all major functional units to identify and document the relative range of potential opportunity ■ Developed business cases, including a detailed functional analyses, cost/benefit analyses and implementation plan ■ Implemented CAST's proven Implementation Memo process to document policy, procedure, systems and process changes to drive implementation of opportunities. Implementation Memo process was adopted by the bank for consulting projects with other firms ■ Developed and installed a comprehensive monitoring system to ensure that all potential benefits were realized and ensured that maximized benefits continued to accrue post-implementation
Benefits:	<ul style="list-style-type: none"> ■ Realized annual benefit of \$46.5 million

