



# REPRESENTATIVE ENGAGEMENT

## Non-Earning Asset Review and Revenue Enhancement

<b>Client Profile:</b>	<ul style="list-style-type: none"> <li>■ A national commercial and retail bank</li> </ul>
<b>Business Issue:</b>	<ul style="list-style-type: none"> <li>■ Comprehensive analysis of key fee based services</li> </ul>
<b>Engagement Plan:</b>	<ul style="list-style-type: none"> <li>■ Introduce ways to improve the banks' fee collection processes for several key products and services</li> <li>■ Increase bank's non-interest income through reduced fee leakage, improved fee collection, and introduction of new value added services</li> </ul>
<b>Solution:</b>	<ul style="list-style-type: none"> <li>■ Conducted a macro assessment of each major function within the bank, including retail and commercial deposit and related services</li> <li>■ Assessed the efficiency and effectiveness in terms of fee collection, servicing, and transaction processing</li> <li>■ Developed business cases for all identified opportunities</li> <li>■ Collaborated with client to implement agreed upon recommendations</li> <li>■ Developed reporting system for senior management to track effectiveness of implemented changes and identify potential problems</li> </ul>
<b>Benefits:</b>	<ul style="list-style-type: none"> <li>■ Estimated annualized benefit of \$40 to \$50 million</li> </ul>

