



REPRESENTATIVE ENGAGEMENT

Non-Earning Asset Review and Revenue Enhancement

Client Profile:	<ul style="list-style-type: none"> ■ A national commercial and retail bank
Business Issue:	<ul style="list-style-type: none"> ■ Comprehensive analysis of cash management related practices and fee revenue opportunities across all bank areas, including Treasury Services, Retail, and Trust
Engagement Plan:	<ul style="list-style-type: none"> ■ Introduce ways to reduce non-earning assets and increase net interest income ■ Increase bank's non-interest income through revised pricing, reduced fee leakage, improved fee collection, and introduction of new value added services
Solution:	<ul style="list-style-type: none"> ■ Conducted a macro assessment of each function within the bank, including retail and commercial deposit and related services, retail and commercial lending, trust, finance, mortgage lending, operations, and customer service ■ Assessed efficiency and effectiveness in terms of fee collection, service and transaction processing ■ Developed business cases for all identified opportunities ■ Collaborated with client to implement agreed upon recommendations ■ Developed reporting system for senior management to track effectiveness of implemented changes and identify potential problems
Benefits:	<ul style="list-style-type: none"> ■ Estimated annualized benefit of \$65.2 million

