



Commercial Banking Assessment

Client Need: A multi-branded Community Bank holding company requested an assessment of the commercial and construction real estate lending environment to rationalize policy, standardize processes, drive for alignment of staff, and position the bank to optimize future technology.

Solution: The project team utilized BenchMark's proprietary methodology and Subject Matter Expertise to gap performance to peers and develop empirically-based improvement recommendations. Change propositions were developed that focused on refining the Line of Business organizational model along functional lines, re-defining the Commercial origination process, creating clarity and capacity in sales and support roles across the organization, and modifying credit policies to streamline Commercial requirements and support Business Banking. BenchMark recommended expansion of Business Banking, enabling more efficient origination and effective management of smaller dollar credit relationships. Finally, BenchMark recommended creation of an IT infrastructure with oversight for potential technology investment to further leverage organizational performance and improve management reporting.

Results: Modifying the line of business model improved management oversight and functional alignment while establishing a scalable organization. Changes to the Commercial origination process and expansion of Business Banking created sales capacity and improved credit risk management. Client will realize an aggregate savings / capacity increase of \$3MM plus annual loan growth in excess of 15%, prior to any technology enhancements.